

## DNSSAB BOARD MEETING AGENDA

Date: **Wednesday, September 27, 2023, 1:00 p.m.**

Location: **DNSSAB Boardroom**  
**200 McIntyre Street East, North Bay, ON, P1B 8V6**

Pages

**1. Call to Order**

**Recommended Motion:**

THAT the Board of Directors accepts the Roll Call as read by the Recording Secretary for the DNSSAB Board Meeting of September 27, 2023 at \_\_\_\_ PM.

**1.1 Declaration of Conflict of Interest**

**2. Opening Remarks by the Chair**

**3. Approval of Agenda**

**Recommended Motion:**

THAT the Board accept the Agenda for September 27, 2023.

**4. Approval of Minutes**

4

**Recommended Motion:**

THAT the Board adopt the minutes of the June 28, 2023 proceedings of the DNSSAB Board Meeting.

**Recommended Motion:**

THAT the Board adopt the minutes of the Community Services Committee meeting of June 28, 2023.

**5. Delegations**

**5.1 Performance Measurement, Data and Analytics-2023-001**

14

**Recommended Motion:**

That the Board receive a staff delegation on the performance measurement update, for information purposes.

**6. CAO Verbal Update**

**Recommended Motion:**

THAT the Board accepts the CAO Verbal Update for September 27, 2023.

**7. Consent Agenda**

*All items in the consent agenda are voted on collectively. The Chair will call out each item for consideration of discussion. Any item can be singled out for separate vote; then, only the remaining items will be voted on collectively.*

**Recommended Motion:**

THAT the Board receives for approval/ information, Consent Agenda items 7.1 to 7.4.

- 7.1 HS2023-24 Housing Need and Demand Study Update, HS-2023-024** 16  
This is an information item.

**Recommended Motion:**

That the Board receive this report for information.

- 7.2 HS2023-20 Warming Centre and Cold Weather Response 2023-24, Housing Services-2023-020** 21

**Recommended Motion:**

THAT the District of Nipissing Social Services Administration Board (DNSSAB) receives report #Housing Services-2023-020 providing information on the 2022-23 warming centre, and services for winter 2023-24.

- 7.3 CORP2023-32 Revisions to Purchasing Policy, CS-2023-032** 24

**Recommended Motion:**

THAT the District of Nipissing Social Services Administration Board (DNSSAB) approve the updates to the DNSSAB/Nipissing District Housing Corporation (NDHC) Purchasing Policy.

- 7.4 Retrofit Canada Conference Information Update, Housing Services-2023-023** 38  
This update is for information purposes.

**8. Managers' Reports**

- 8.1 COCHI and OPHI 2023-2024 and 2024-2025 Investment Plan, Housing Services-2023-022** 58

**Recommended Motion:**

THAT the District of Nipissing Social Services Administration Board (DNSSAB) approve the Canada-Ontario Community Housing Initiative (COCHI) & Ontario Priorities Housing Initiative (OPHI) – 2023-2024 and 2024-2025 Investment Plan, for the District of Nipissing as set out in report HS2023-022; and,

THAT the District of Nipissing Social Services Administration Board authorizes staff to reallocate funds throughout the 2023/24 and 2024/25 fiscal years to qualifying projects, up to the Chief Administrative Office (CAO) delegated authority based, on emerging priorities within the district.

- 8.2 HS2023-26 Sale/Transfer of Native People of Nipissing Properties, Housing Services-2023-026** 63

**Recommended Motion:**

THAT the District of Nipissing Social Services Administration Board (DNSSAB) supports the sale/transfer of all properties owned by Native People of Nipissing Non-Profit Residential Development Corporation to Ontario Aboriginal Housing Support Services Corporation, to be approved by the Ministry of Municipal Affairs and Housing (MMAH), as outlined in briefing note HS2023-026.

- 8.3 HS2023-25 National Housing Accord Report, Housing Services-2023-025** 65

**Recommended Motion:**

That the District of Nipissing Social Services Administration Board supports the

National Housing Accord's multi-sector approach to ending Canada's rental housing crisis, and the 10 associated recommendations; and,

That a copy of this motion be forwarded to the three Members of Parliament representing the areas within Nipissing District, the Federal Minister of Finance and the Federal Minister of Housing.

**8.4 Affordable Housing Task Force Recommendation - Housing Services - 2023-027, HS-2023-027** 92

**Recommended Motion:**

That the Board receive this report for information.

**8.5 RFP Vehicle Maintenance for Paramedic Services - PS2023-009** 129

**Recommended Motion:**

That the Board approve the successful proponent who was selected through the purchasing Request For Proposal (RFP) Process outlined in the Purchasing Policy #CORP-01.

**8.6 Land Acknowledgement - PS2023-08** 131

**Recommended Motion:**

That the board adopt the recommended Land Acknowledgement statement for use organization wide and approves the continued work of the ad hoc committee to recommend action for DNSSAB toward Truth and Reconciliation.

**9. Move In Camera**

**Recommended Motion:**

THAT the Board moves in-camera to discuss a matter of negotiation at \_\_\_\_ PM.

**9.1 Approve In Camera Minutes from June 28, 2023**

**9.2 Item 2, HS-2023-018**

**9.3 Item 3, HS-2023-021**

**9.4 Item 4, CORP-2023-029**

**9.5 Item 6 CORP2023-31**

**9.6 Item 7, OW-2023-013**

**10. Adjourn In Camera**

**Recommended Motion:**

THAT the Board adjourn the in-camera session at \_\_\_\_ PM and approve the action/direction discussed in-camera.

**11. Other / New Business**

**12. Next Meeting Date**

The next DNSSAB meeting is October 25, 2023.

**13. Adjournment**

**Recommended Motion:**

THAT the DNSSAB Board Meeting be adjourned at \_\_\_\_\_PM.



## REGULAR BOARD MEETING

### MINUTES

**Date:** June 28, 2023, 1:00 p.m.  
**Location:** Hybrid (Virtual & Boardroom)  
200 McIntyre St. East  
North Bay, ON, P1B 8V6

**Members Present:** Mark King - Chair  
Amanda Smith  
Chris Mayne  
Dan O'Mara  
Ethel LaValley  
Jamie Restoule  
Justine Mallah  
Lana Mitchell- Vice Chair  
Melanie Chenier  
Peter Chirico  
Terry Kelly

**Members Absent:** Maggie Horsfield

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#### 1. Call to Order

##### **Resolution #: 2023-56**

Moved by: Jamie Restoule  
Seconded by: Lana Mitchell

THAT the Board of Directors accepts the Roll Call as read by the Recording Secretary for the Regular Board meeting of Wednesday, June 28th at 1:26 PM.

**CARRIED**

#### 1.1 Declaration of Conflict of Interest

None were declared.

**2. Opening remarks by the Chair**

Chair welcomed everyone and indicated it would be nice to see everyone at the next in person meeting planned for October.

The NOSDA AGM was held in Thunder Bay the previous week and the Chair noted he has been re-elected as Vice Chair of that Executive. 16 resolutions that were passed and highlighted issues including capital funding and affordability in housing and accessing infrastructure Ontario financing, the homeless crisis in the North, social assistance, Ontario Health, Ontario Works and employment transformation, Community Paramedicine funding and non urgent patient transfers. He noted that DNSSAB is considered a leader across Northern Ontario for its innovation at Northern Pines. He provided NOSDA with information about Northern Pines and the relationship established with the North Bay Regional Health Centre to provide some services on site. The Chair thanked NBRHC President, Paul Heinrich and his team for the partnership.

The Chair noted that Clean Green Beautiful North Bay would be at Northern Pines tomorrow (June 29) where between 50 and 100 people are gathering to plant various gardens to "grow kindness one community garden at a time".

The Chair noted there is a last minute change in the agenda: Donna Mayer will present an update to the Board on the Dr. MacDougall School property on Brookes Street.

**3. Approval of Agenda for June 28, 2023**

**Resolution #: 2023-57**

Moved by: Amanda Smith

Seconded by: Ethel LaValley

THAT the Board accept the Agenda as amended for Wednesday June 28th, 2023.

**CARRIED**

**4. Approval of Minutes (May 24, 2023)**

**Resolution #: 2023-58-A**

Moved by: Justine Mallah

Seconded by: Dan O'Mara

THAT the Board adopt the minutes of the proceedings of the DNSSAB Board meeting of May 24th, 2023.

**CARRIED**

**Resolution #: 2023-58-B**

Moved by: Lana Mitchell  
Seconded by: Peter Chirico

THAT the Board adopt the minutes from the Finance and Administration Committee meeting of May 24th, 2023.

**CARRIED**

## **5. Delegations**

### **5.1 Brookes Street Property Agreement**

This item was added to the public agenda. Manager of Project Development, Donna Mayer provided a presentation on the transfer of vacant property at 1040 Brookes Street from NDHC to OAHS. She reviewed the history of the property, and negotiations with OAHS for 60 affordable housing units to be operated for a minimum of 20 years. She reviewed further the details of the agreement which was fully signed on June 28th. NDHC purchased the property for \$276K and now the property with housing will be valued at \$21.9M. In addition, the neighbouring property of the Indigenous Hub was previously sold for \$3.4M, the proceeds of which will go towards further affordable housing development by NDHC and DNSSAB.

Construction is to start October 2024 with an extension of year if needed. The property could be ready for occupancy in 2026.

The units, once completed, will be available for the indigenous population and vacancies may extend to non-indigenous. Potential tenants will be from the District's waiting list.

## **6. CAO Verbal Update**

In her update, CAO Catherine Matheson echoed comments recognizing the work done at Northern Pines for housing and health, adding that this was also recognized by service managers at NOSDA, where staff presented on the project. She noted as well that the North Bay Parry Sound District Health Unit will be presenting on another partner project, the Anti-stigma campaign, at a conference of the Canadian Alliance to End Homelessness (CAEH) in Halifax this fall. This work has been recognized locally and nationally.

RFPs for the Housing Needs and Demand Analysis and the Homelessness System Review were issued in early June and a good response was received for both. Evaluations are being conducted at this time by staff. It looks like both undertakings will be within the projected budget and work can commence this July.

Member municipalities and community partners will be contacted sometime in August or early September to engage in the community consultations that will inform the study.

For the Housing Systems Review, all five submissions have been reviewed and it is likely work on this project can begin in July. Consultations are expected to start in August or early September.

There was a brief discussion about bringing the issues of homelessness and changes to the Mental Health Act to AMO in August.

**Resolution #: 2023-59**

Moved by: Chris Mayne

Seconded by: Peter Chirico

THAT the Board accepts the CAO Verbal Update for June 28th, 2023.

**CARRIED**

**7. Consent Agenda**

**Resolution #: 2023-60**

Moved by: Terry Kelly

Seconded by: Justine Mallah

THAT the Board receive for information, Consent Agenda Items 7.1 and 7.2.

**CARRIED**

**7.1 HS14-23 Ontario Strengthening Protections for Tenants**

**7.2 B23-23 EScribe Software**

**8. Managers' Reports**

**8.1 CS07-23 Canada-Wide Early Learning and Child Care (CWELCC) Update**

Children's Services Director Lynn Demore-Pitre provided an update on the Growth Plan and CWELCC Policy. DNSSAB's allocation has been increased by 73 spaces by 2026. The first priority is to create spaces and the second is to reduce the waitlist. Children's Services is looking to expand both centre-based and home-based child care where possible. Lynn indicated the focus on rural areas is going well. The policy has been updated to include new information from the Province regarding updated guidelines. Work is underway for the Service System Plan in the Spring of 2024.

**Resolution #: 2023-61**

Moved by: Terry Kelly

Seconded by: Lana Mitchell

THAT the District of Nipissing Social Services Administration Board (DNSSAB) accepts Board Report CS07-23 and approves the updated priority areas related to the Directed Growth Plan (or Space Allocation Plan); and,

THAT the DNSSAB Board directs staff to implement strategies that align with the recommended priorities as detailed in this report, while further developing the district's Directed Growth Plan; and,

THAT the District of Nipissing Social Services Administrative Board (DNSSAB) accepts and approves Policy 5CS-ADM-13 and Policy 5CS-ADM-14 related to the Canada-Wide Early Learning and Child Care System, attached as Appendix A and B, respectively.

**CARRIED**

**9. Move In Camera**

**Resolution #: 2023-62**

Moved by: Ethel LaValley

Seconded by: Jamie Restoule

THAT the Board go in-camera to discuss matters of negotiation at 2:10 PM.

**CARRIED**

**9.1 Approval of In Camera Minutes**

**9.2 Matter of Negotiation**

**9.3 Matter of Negotiation**

**9.4 Potential Property Acquisition**

**10. Adjourn In Camera**

**Resolution #: 2023-63**

Moved by: Justine Mallah

Seconded by: Melanie Chenier

THAT the Board approve the direction/action discussed in camera.



**CARRIED**

**11. Other/ New business**

Some members expressed concerns about a reduction in funding for Health Units - The Renfrew County Health Unit has asked to meet with ministers about the proposed reduction and some are concerned this may impact municipalities next year. Justine Mallah declared a conflict and refrained from participating in a discussion as she is employed by a Health Unit.

**12. Next Meeting Date**

**13. Adjournment**

**Resolution #: 2023-64**

Moved by: Ethel LaValley  
Seconded by: Lana Mitchell

THAT the Board meeting be adjourned at 3:03 PM.

**CARRIED**

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MARK KING

CHAIR OF THE BOARD

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CATHERINE MATHESON

SECRETARY OF THE BOARD



## **COMMUNITY SERVICES COMMITTEE MEETING**

### **MINUTES OF PROCEEDINGS**

**Date:** June 28, 2023, 12:00 p.m.  
**Location:** DNSSAB Boardroom  
200 McIntyre Street East, North Bay, ON, P1B 8V6

**Members Present:** Lana Mitchell-Chair  
Mark King  
Chris Mayne  
Dan O'Mara  
Justine Mallah  
Maggie Horsfield  
Melanie Chenier- Vice Chair  
Terry Kelly  
Ethel LaValley

**Members Absent:** Jamie Restoule

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#### **1. Call to Order**

The meeting was called to order at 12:13 PM.

Moved by: Melanie Chenier

Seconded by: Justine Mallah

THAT the Community Services Community meeting be called to order at 12:13 PM

**CARRIED**

#### **1.1 Declaration of Conflict of Interest**

None were declared.

#### **2. Opening remarks by the Chair**

Chair thanked everyone for attending.

**3. Approval of Agenda for June 28, 2023.**

**Resolution #: CSC23-16**

Moved by: Justine Mallah

Seconded by: Melanie Chenier

THAT the Board accept the agenda for Wednesday, June 28, 2023.

**CARRIED**

**4. Delegations**

**4.1 SSE04-23 Poverty Report 2 - Housing and Homelessness**

Social Services and Employment Director, Michelle Glabb and Manager, Employment and Client Outcomes, Aimie Caruso, presented on Housing and Homelessness in Nipissing District . This is the second in a series of reports. The next report will be on poverty and food insecurity. A final report will combine the results of all the reports.

Aimie related the data presented to Ontario Works recipients. The majority (89%+) of people on the OW caseload were renters and 6.9% had no fixed address (an increase from 3.2% in 2018). There are 2010 units of social housing in the District. High average market rents make renting unaffordable for many OW recipients without rent subsidies. OW has not seen a rate increase since 2017 while the CPI has increased.

Michelle linked the information to the Board's strategic plan to advocate and increase awareness for local needs including housing. She also linked the data to the 10-year housing and homelessness plan. Next steps include advocacy to government, advocacy groups, and community partners.

Chair thanked the presenters.

**5. Consent Agenda**

Chair asked if anyone wished to discuss any items further.

**Resolution #: CSC23-17**

Moved by: Chris Mayne

Seconded by: Justine Mallah

THAT the committee receives for information/approval, Consent Agenda items 5.1 to 5.3.

**CARRIED**

**5.1 HS03-23 Information on the Auditor General of Canada's Report on "Chronic Homelessness"**

**5.2 CS05-23 Pre-ECE Certificate Program Update**

**5.3 CS06-23 RFP-Early Years and Child Care 10-Year Service Plan**

**6. Managers' Reports**

**6.1 PS05-26 Community Paramedicine Collaboration with Crisis Centre North Bay**

Paramedics Chief Stephen Kirk provided an overview of the program, funded by Ontario Health, for patients requiring an alternate level of care. He outlined how the Community Paramedicine partnership works with Crisis Centre North Bay and The Gathering Place. He noted Community Paramedicine is also working with a nurse practitioner with Aids Committee of North Bay and Area (ACNABA), to provide support.

**7. Move In Camera**

There were no in camera items.

**8. Adjourn In Camera**

**9. Other Business / New Business**

**10. Next Meeting Date**

**11. Adjournment**

**Resolution #: CSC23-18**

Moved by: Chris Mayne

Seconded by: Dan O'Mara

THAT the Community Services Committee meeting be adjourned at 1:12 PM.

**CARRIED**

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LANA MITCHELL

CHAIR OF THE BOARD

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CATHERINE MATHESON

SECRETARY OF THE BOARD





## BOARD REPORT #D&A-2023-001

☒ **FOR INFORMATION**

or

☐ **FOR APPROVAL**

**Date:** September 27, 2023

**Purpose:** Performance Measurement Update

**Department Head:** David Plumstead, Manager of Planning, Outcomes and Analytics

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

That the Board receive a staff delegation on the performance measurement update, for information purposes.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



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### BACKGROUND

The collection, analysis and reporting of data is a continual process across the organization, although the data collection methods vary by program and department depending on the research, purpose, type of data, and intended end-user/ audience. Senior staff and Board members rely on this information and data to support decision-making and inform policy development; service planning and delivery; advocacy; and performance measurement.

Prior to 2020, Board members received program data updates through presentations by the respective managers and directors at separate Board committee meetings. The presentations were independent of one another and isolated to specific program data. These data updates fit the governance structure at the time which involved multiple Board committees for each program area. While the data reporting was effective for keeping Board committee members updated and informed, it was done in silos and lacked the perspective of service integration and looking at the bigger picture.

In 2020 the Board's governance structure was changed with the introduction of a committee of the whole, to reduce the number of committees and meetings for each program area. This

provided the opportunity to review and integrate the isolated program data across departments and develop an organizational performance measurement system based on select program indicators. This integrated approach provides an organization level view of the program data and performance indicators, while also facilitating the comparison of data patterns and trends, within and across, program areas and departments. The Board updates are now presented in an interactive fashion with senior team members providing analysis around a common set of performance measures. Furthermore, the measurement system can isolate external events – such as the pandemic – and their associated impact on programs and operations.

The performance measurement system is framed by a common logic model that shows the causal relationship between the Board's *inputs* (resources), *activities* (work that is performed), *outputs* (amount of work), and *outcomes* (intended results and client impact). This follows the simple logic that the Board's resources are used to carry out activities which produce various outputs that lead to the desired outcomes. Currently, most of the indicators are derived from program and operating data and metrics. Key performance indicators are also being developed to measure progress in achieving the Board's strategic priorities and outcomes during the term and will be incorporated into the performance measurement system going forward.

## **FINANCIAL AND RISK CONSIDERATIONS**

N/A

## **CONCLUSION/ NEXT STEPS**

The organization performance measurement system contains operating data and program indicators to monitor performance. The system also provides an integrated look at data patterns and trends at the organization level, and also at lower levels of detail such as within and across, programs and departments. Board updates are provided by a senior staff delegation, through an interactive data analysis of the common performance measures.

The current system is largely based on operational performance using monthly operating and program data. Strategic indicators are in the development phase to link operational and strategic performance measures, and further measure progress in achieving the Board's priorities, outcomes, and goal attainment over the longer term.

## **RESOURCES CITED**

N/A

## **AUTHOR:**

David Plumstead



## BOARD REPORT #HS-2023-024

☒ **FOR INFORMATION**

or

☐ **FOR APPROVAL**

**Date:** September 27, 2023

**Purpose:** **Housing Need and Demand Study Update**

**Department Head:** Donna Mayer, Manager of Project Development

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

That the Board receive this report for information.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



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### BACKGROUND

At its March 22, 2023 meeting, the Board approved attaining the services of an outside consultant to update the district-wide housing need and demand study. The purpose of the study is to attain a comprehensive need and demand analysis to identify priority areas for investment in affordable housing across the district. The Board agreed to undertake the study with a budget of \$80,000.

An invitational proposal call was made in May, receiving four proposals by the June 2nd deadline. The evaluation team conducted a thorough review in accordance with DNSSAB procurement policies. The top-scoring proposal exceeded the budget limit and staff entered negotiations to scale back the proposal to fit within the budget approved by the Board. The majority of negotiated savings were due to a change from in-person community consultations to virtual, the elimination of additional consultations, and the deletion of services offered but not identified in the proposal call.



The successful proponent was SHS Consulting, an Ontario-based firm specializing in providing services focused on meeting the housing needs of Canadians. Established in 1999, by Ed Starr and Christine Pacini, SHS Consulting has extensive experience in conducting housing needs assessments, preparing housing strategies and undertaking research and policy development on housing issues for a range of government and community agencies including federal agencies such as Canada Mortgage and Housing Corporation and Canada Lands Company; provincial Ministries such as the Ontario Ministry of Municipal Affairs and Housing and the Alberta Ministry of Seniors and Housing; and more than 50 municipalities in Canada.

The project launched on July 24<sup>th</sup>. From the outset, SHS recommended the engagement of an Indigenous Consulting Team, given the high percentage of First Nations people living in communities throughout the district and the importance of developing a deep understanding of Indigenous housing needs within the district. Staff considered this recommendation and accepted a fee proposal for review. Following negotiations that resulted in a tighter scope and reduced fees, agreement was reached to engage the services of Dr. Daniel Brant and Associates on this project.

Dr. Brant is an Indigenous consultant who has provided services to all levels of government, Indigenous communities and related agencies across Canada. He is highly knowledgeable about Indigenous housing needs and will play a key advisory role in the project as well as lead the engagement with the Indigenous communities.

The assessment of housing needs will cover the entire housing continuum, both market and non-market housing throughout the district, drilling down to the local community level in each of the 11 municipalities and two unincorporated areas. A number of research methodologies will be used to identify needs and supply, as described below.

Data and information are currently being gathered and analyzed to identify the existing and projected housing need. This analysis will be based on readily available data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), and other sources.

In addition, SHS is obtaining custom tabulation data from Statistics Canada to have a deeper understanding of housing affordability issues in each of the 11 municipalities and two unincorporated areas. While readily available data from Statistics Canada and CMHC can provide a picture of core housing need and the proportion of households spending 30% or more on housing costs, custom data from Statistics Canada provides additional information by household income deciles and can provide a more detailed and contextual analysis of the household data. (A decile is a quantitative method of splitting up a set of ranked data into 10 equally large subsections.) This data considers the local context as the data is based on local household income deciles. It should be noted that, due to sample size in the smaller jurisdictions, there could be data suppression even with the custom table.

The key findings for each of the 11 municipalities, two unincorporated areas, and Nipissing District as a whole, will be identified and charts, tables, and infographics will be used to illustrate the data. SHS will develop brief Community Demographic and Economic Profiles for each of the 11 municipalities as well as the two unincorporated areas, which will each include:

- A high-level community demographic and economic profile
- Overview of demand for affordable housing
- Current needs analysis (household composition, income levels, location, housing types, priority vulnerable groups, etc.)
- Projected demand for housing, by tenure and price analysis
- Supply analysis (including both market and non-market supply)
- Anticipated affordable housing supply

In addition, qualitative data will be gathered through interviews, focus groups and a resident survey. The community engagement process has been established in consultation with DNSSAB staff and includes the following engagement activities:

#### Engagement 1 - Focus groups with DNSSAB board members

A virtual focus group for board members representing the City of North Bay and another for board members representing the municipalities and unorganized area outside of North Bay will launch the consultation process. These are scheduled to take place Thursday, October 5<sup>th</sup>. A discussion guide advanced to participants before the consultation sessions is being used to facilitate the work of these focus groups.

#### Engagement 2 - Resident survey

A survey to obtain perspectives from a broad group of residents in each of the municipalities located in Nipissing District, and perspectives from the unincorporated territories in both digital (via SurveyMonkey) and paper formats. The survey will be open to all Nipissing District residents and widely promoted through a proactive communications strategy. The survey will be available in October. DNSSAB staff will assist with the distribution of the survey and survey link and will reach out to staff in the member municipalities to further advance the distribution in local communities.

#### Engagement 3 - Focus groups in municipal clusters

Eight two-hour virtual focus groups will be held with key community actors and subject-matter experts for North Bay (2), West Nipissing, East Ferris, South Algonquin, Temagami, Unorganized North, and the Eastern Cluster (Mattawa, Bonfield, Papineau-Cameron, Calvin,

Chisholm, and Mattawan). Participants will be selected by invitation, based on recommendations by DNSSAB board members and municipal staff. DNSSAB staff will coordinate the development of the participant lists. The number of participants per session is limited to 10 people.

#### Engagement 4 - Key informant interviews

Semi-structured interviews with one to two representatives from each municipality will be held in November to develop a better understanding of local housing needs and opportunities and to fill in data and information gaps. Similar to Engagement 3, these one-hour interviews will be conducted virtually, with representatives from each of the municipalities North Bay, West Nipissing, East Ferris, South Algonquin, Temagami, Unorganized North, and the Eastern Cluster (Mattawa, Bonfield, Papineau-Cameron, Calvin, Chisholm, and Mattawan).

DNSSAB staff are supporting SHS with identifying potential participants and with recruitment and promotion efforts.

SHS will also review relevant federal, provincial and municipal policies, strategies and programs and research effective models of affordable housing and best practices across other municipal jurisdictions, with a view to proposing suitable measures that the DNSSAB and member municipalities can implement.

### FINANCIAL AND RISK CONSIDERATIONS

Following extensive negotiations, the price for the needs assessment settled at just under the \$80,000 threshold authorized by the Board. This will be paid from the affordable housing reserve, as previously approved by the Board.

The cost for engagement of the Indigenous consulting team is \$12,863 plus HST and will be funded by the forecasted operating surplus.

The price for the North Bay unsheltered hub feasibility study is also within the established \$40,000 threshold, with funding coming from the affordable housing reserve.

### OPTIONS AND/OR RECOMMENDATIONS

N/A

### NEXT STEPS

The consultant will continue with data analysis, prepare the survey tool and interview questions in consultation with DNSSAB staff, and implement the engagement strategy. Staff will consult with Board members to identify participants to be invited to focus groups.

As noted above, the initial consultation will be with Board members commencing October 5<sup>th</sup>.

SHS Consulting are scheduled to conclude their work by early January and will present the study findings to the Board at its January meeting.

Concurrent to the Board's approval for the Housing Needs and Supply Study, the Board approved up to \$40,000 towards attaining the services of an outside consultant to complete a feasibility study and potential business model for an unsheltered hub within the City of North Bay (Report HS05-23). This study will review and recommend pathways and supports for homeless individuals throughout the district. The successful proponent was Vink Consulting, whose proposal came in slightly under the \$40,000 threshold. Community consultations are currently underway for this study and a final report on the feasibility of an unsheltered hub will be presented to the Board in November.

## **RESOURCES CITED**

N/A

**AUTHOR:** Donna Mayer, Manager of Project Development



## BOARD REPORT #HS-2023-020

☒ **FOR INFORMATION**

or

☐ **FOR APPROVAL**

**Date:** September 27, 2023

**Purpose:** Warming Centre and Cold Weather Response 2023-24

**Department Head:** Stacey Cyopeck, Director of Housing Services

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

THAT the District of Nipissing Social Services Administration Board (DNSSAB) receives report #Housing Services-2023-020 providing information on the 2022-23 warming centre, and services for winter 2023-24.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



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### BACKGROUND

- September 2022 - Community Advisory Board (CAB) recommended use of Reaching Home 2022-23 Project funding to support the creation of an Unsheltered Hub/daytime warming centre for November 2022 – March 2023.
- October 2022 – Expression of Interest issued seeking an operator of a warming centre.
- November 2022 – additional Extreme Weather response measures were implemented including;
  - cold weather alerts;
  - additional temporary sites opened during extreme cold weather periods;
  - agreement with the City of North Bay; additional security at the Transit Station, as well as extended hours for the 2022/23 period;
  - Extended hours at the Gathering Place and Low Barrier Shelter and flexibility with the cap on overflow beds as required.
- December 2022 - Upon recommendation of the CAB, DNSSAB awarded a two-year contract of \$152,000 per year to The Gathering Place to operate a warming centre.

- January 2023 – April 30, 2023 - Warming Centre, opened at Northern Pines offering referrals for housing, connection to medical care and treatment, connection with community support services; and basic needs such as food, showers, laundry and clothing. At the Gathering Place for the 2022/23 period:
  - 106 unique individuals served
  - 64% male, 35% female
  - Average age 39
  - 2,756 visits on site
- July 2023 to August 2023 – planning group met including representation from City of North Bay, DNSSAB, Crisis Centre North Bay and The Gathering Place to determine location for Warming Centre. The only location of those available and identified that could be functional by November 1 was 579 Fraser Street. A Letter of Intent has been signed by all parties.
- Community Emergency Response
  - Municipalities have the authority to declare emergencies in circumstances or events that affect the entire municipality and enact local emergency protocols.
  - The DNSSAB works with the municipalities as requested to coordinate the provision of short-term emergency housing, in collaboration with response experts, such as the Red Cross or Victims Services, and community partners, such as Crisis Centre, and LIPI.
  - The DNSSAB will continue to support contracted partners such as the Gathering Place, Crisis Centre North Bay to implement protocols for the homeless during extreme cold weather.
  - The DNSSAB has contracted with Low Income People Involvement (LIPI) to act as the lead for emergency homelessness responses that pertain to multiple households (five or more) becoming at risk of homelessness due to an event such as fire, flood or a building being condemned.

## **FINANCIAL AND RISK CONSIDERATIONS**

- Existing agreement with The Gathering Place for \$152,000 through Reaching Home Funding is for November 1 – March 31 (with the ability to extend to April 30, if necessary) for two years (2022/23 and 2023/24), with consideration for a third year (2024/25), if recommended by the CAB, and if funding is available.
- Program costs for the warming centre for 2023-24 will be paid through Homelessness Prevention Program (HPP) and/or Reaching Home funding (if recommended by the CAB). These costs are anticipated to be \$150,000, which includes the lease, and security.
- The Fraser Street location requires modifications to be usable for Winter 2023-24, including the addition of an extra bathroom, with an estimated cost of \$10,000.
- If the Transit station continues to act as a warming site in 2023-24 winter season, the security costs for the Transit station are anticipated to be \$7,000 per month, based on 2022-23 costs.

## **OPTIONS AND/OR RECOMMENDATIONS**

THAT the District of Nipissing Social Services Administration Board (DNSSAB) receives report #Housing Services-2023-020 providing information on the 2022-23 warming centre, and services for winter 2023-24.

## **NEXT STEPS**

1. Lease agreement to be completed with landlord of 579 Fraser for winter of 2023-24
2. Explore opportunity to re-enact cold weather response protocols with CNB for Transit Station
3. Review recommendations in Homelessness System Review and Feasibility Study upon completion and report back to Board with options
4. Develop and implement Emergency Response protocols for Extreme Weather with City of North Bay

## **RESOURCES CITED**

Final 2022-23 Warming Centre Report from The Gathering Place

**AUTHOR:** Stacey Cyopeck, Director of Housing Services



## BOARD REPORT #CORP-2023-032

☐ FOR INFORMATION

or

☒ FOR APPROVAL

**Date:** September 27, 2023

**Purpose:** Revisions to the Purchasing Policy

**Department Head:** Melanie Shaye, Director of Corporate Services

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

THAT the District of Nipissing Social Services Administration Board (DNSSAB) approve the updates to the DNSSAB/Nipissing District Housing Corporation (NDHC) Purchasing Policy.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



**Maximize  
Impact**



**Remove  
Barriers**



**Seamless  
Access**



**Learn &  
Grow**

### BACKGROUND

Originally created in 2013, the Purchasing Policy has been amended in 2018 and 2021. The Policy is required to be reviewed at a minimum every five (5) years. Staff make current recommendations on changes to streamline procurement activities, provide clarity where the policy is silent or unclear, and to ensure a focus on fiscal responsibility.

### FINANCIAL AND RISK CONSIDERATIONS

The enhancements to the Purchasing Policy are intended to minimize risk, by having standardized practices routed in best practice.

### CURRENT STATUS

The updated Purchasing Policy is attached in draft, with a summary of revision highlights below.



## **Policy Updated**

The Policy has been re-formatted in order to make the intent clearer. A review of a number of other public sector Purchasing Policies has been completed to ensure the DNSSAB is in alignment with best practices for the sector. The review included, but was not limited to, Thunder Bay DSSAB, the City of Greater Sudbury, the City of Kingston and the City of Brantford.

### Intent of Policy

- This section has been re-titled to Principles section.
- A Code of Ethics has been added and details on Personal Integrity and Professionalism, Accountability and Transparency, and Compliance and Continuous Improvement have been added.

### Prohibitions

- Language has been added that explicitly includes NDHC Board members, and states there cannot be the acquisition of goods or services from DNSSAB or NDHC Board members, or Employees, including their immediate family members.

### Schedule A- Procurement

- This schedule has been re-titled and the delegated purchasing authority level for supervisors has been increased from \$2,000 to \$10,000. Small adjustments have been made (to the \$0.01) to ensure the differences between thresholds are accounted for.
- The matter of disposition of property has been removed from the Policy and will be added to the Board's Disposal of Assets Policy. This revised Policy will be presented to the Board in October 2023.
- Details on temporary assignment of delegated authority has been added to allow flexibility when delegation is required.
- A full table of situations where direct negotiation may be authorized has been added.
- The list of excluded goods/services has been reformatted but not changed.
- A process has been added to ensure the appropriate authority has authorized the purchase of an excluded goods/service.
- Exclusion from approval authority for ambulance and insurance premiums has been added. The normal timing of these purchases prevents them from being included in the Board approved budget before the purchase occurs. These are regular recurring purchases and having to wait for Board approval because they exceed \$300,000 can risk business continuity.

### Schedule B- Contracts

- This schedule has been re-titled and outlines the circumstances when contracts will be executed.
- The Director of the applicable department is responsible for determining if the contract has met its obligations.
- Added the obligations of proof of insurance and Workplace Safety and Insurance Board coverage.
- Added detail on the issuance of payments.

#### Schedule C- Definitions

- Definitions have been updated to reflect best practice definitions.

#### **NEXT STEPS**

Upon approval of the revisions to the Purchasing Policy by the Board, the updated Purchasing Policy will take immediate effect. As an additional note the contracts for the organization are being simplified to ensure processing time is improved.

DNSSAB / NDHC

CORP-01: Purchasing Policy

**AUTHORITY**

Procedural By-law 2020-01

**PURCHASING POLICY AMENDMENT HISTORY**

Date	Details	Board Resolution
April 16, 2013	Purchasing Policy FIN/ADM 08 replaced Purchasing Policy FIN/ADM 01	2013-73
February 20, 2018	Purchasing Policy #CORP-01 to replace Purchasing Policy FIN/ADM 08	2018-19
December 19, 2018	Updated Purchasing Policy #CORP-01 (to include NDHC)	2018-116
February 24, 2021	Updates to Purchasing Policy	2021-02
September 27, 2023	Updates to Purchasing Policy	2023-

**PRINCIPLES**

It is the policy of the DNSSAB and NDHC to:

1. Purchase Goods and/or Services in an efficient and cost-effective manner.
2. Consider the Total Acquisition Cost as opposed to only the lowest invoice price.
3. Eliminate redundant and low value-added activities throughout the procurement cycle.
4. Reduce risk and potential conflicts internally and externally.
5. Maximize openness, accountability, and transparency in all purchasing decisions.
6. Make procurement decisions defensible when facing public criticism, trade, or legal challenges.
7. Establish inclusive, consistent processes related to selecting and working with Vendors that will enhance mutual trust and working relationships.
8. To promote and maintain the integrity of the procurement process and the controls necessary for a public institution. Work to continuously improve procurement procedures.

**CODE OF ETHICS**

This policy shall align with the Broader Public Sector Procurement Directive as issued by the Management Board of Cabinet July 2011, as follows:

1. **Personal Integrity and Professionalism**

a) All employees of DNSSAB and NDHC involved with purchasing activities must act, and be seen to act, with integrity and professionalism.

b) Honesty, care and due diligence must be integral to all purchasing activities within and between the DNSSAB and NDHC, Vendors and other stakeholders.

c) Respect must be demonstrated for each other and for the environment.

d) Confidential information must be safeguarded.

e) All employees must not engage in any activity that may create, or appear to create, a conflict of interest, such as accepting gifts or favours, providing preferential treatment, or publicly endorsing Vendors or products.
2. **Accountability and Transparency**

a) Purchasing activities must be open and accountable.

b) Contracting and purchasing activities must be fair, transparent and conducted with a view to obtaining the best value for public money.

c) All employees must ensure that public sector resources are used in a responsible, efficient and effective manner.
3. **Compliance and Continuous Improvement**

a) All employees involved in purchasing must comply with this code of ethics and the laws of Canada and Ontario.

b) All employees should continuously work to improve supply chain policies and procedures, to improve

their supply chain knowledge and skill levels, and to share leading practices.

**PROHIBITIONS**

The following shall be considered **prohibited actions** under the Purchasing Policy:

- 1. Under no circumstances will DNSSAB or NDHC acquire Goods and/or Services from any DNSSAB or NDHC Board members, or Employees, including their immediate family members.
- 2. No procurement of Goods and/or Services or any arrangements with respect to the procurement shall be made where quantity or delivery is divided or in any other manner arranged so that the price or value of Goods and/or Services to be acquired or the estimated Total Acquisition Costs of Goods and/or Services is artificially reduced.
- 3. Without limiting the foregoing, where Goods and/or Services of the same kind or type are required in connection with one project, all of those Goods and/or Services shall be included in determining the Total Acquisition Costs for the purposes of this policy.
- 4. Employees shall abide by the DNSSAB Conduct and Behaviour Policy and Employees and Board members shall not engage in any activity deemed to be a Conflict of Interest.

**DISCIPLINE**

Breaches of this policy by employees may be subject to the disciplinary action in accordance with principles and practices of the DNSSAB/NDHC.

**SCHEDULES**

- 1. Schedule A - Procurement
- 2. Schedule B - Contracts
- 3. Schedule C – Definitions

SCHEDULE A: PROCUREMENT

INTENT OF SCHEDULE

To establish a procurement process with approval authorities, monetary limits and their corresponding required procurement methods for DNSSAB and NDHC. Prior to commencement, any procurement of Goods and/or Services must be approved in accordance with Schedule A.

Schedule A outlines the delegated authorities, including for any person providing coverage or who is in an acting role, who may authorize and commit DNSSAB and/or NDHC to a purchase based on approval limits and guided by a method of procurement.

PROCUREMENT PROCESS

The Procurement Process is a two-step process with step one being the selection of the approval authority and step two being the selection of the method for purchase. Both Step 1 and Step 2 must be completed before a purchase can be made. Any questions about the procurement process should be directed to the Contract and Purchasing Specialist.

STEP 1: APPROVAL AUTHORITY

The selection of the Approval Authority shall be made based on the tables below using a reasonably estimated Total Acquisition Cost to guide the selection.

DNSSAB Approval Authorities	
Delegated Purchasing Authority	Total Acquisition Cost
Supervisors	\$10,000
Managers	\$25,000
Directors	\$74,999.99
Chief Administrative Officer	\$299,999.99
Board	\$300,000 or greater

NDHC Approval Authorities	
Delegated Purchasing Authority	Total Acquisition Cost
Maintenance Officer/Capital Works Officer	\$2,500
Supervisors	\$10,000
Managers	\$25,000
Directors	\$74,999.99
Chief Executive Officer	\$299,999.99
NDHC Board	\$300,000 or greater

MULTI-YEAR COMMITMENTS

All Goods, Services or Transfer Payments which shall be for a duration of greater than one (1) year shall be approved at the threshold specified above for the entire Total Acquisition Cost over the duration of the Goods, Services, and/or Transfer Payments. For example, a three (3) year purchase at \$40,000/year would need to be approved at the \$120,000 approval level.

Board Approval

Board approval shall be required when:

- a) The matters relates to the acquisition of Real Property (with the exception of the CAO/CEO delegated authority noted below)
- b) variances between the Board approved Budget and the successful bid and/or a Contract's Total Acquisition Cost is greater than both CAO/CEO's Approval Authority and the Board approved Budget.
- c) a Contract amendment would cause that Contract's Total Acquisition Costs to exceed both the CAO/CEO's Approval Authority and the Board approved Budget.

CAO/CEO

The CAO/CEO shall have the ability to approve:

- a) All lease or rental arrangements, amendments and/or renewals, if within the Approval Authority limit of the CAO/CEO.

- b) A purchase if the total cost of a successful bid is greater than the Board approved budget for the purchase, but the successful bid is within the CAO/CEO Approval Authority, then the CAO/CEO can authorize the purchase if the Requisitioning Department has provided the CAO/CEO with satisfactory verification of a financial resource to cover the increase in cost.

Exclusion from Approval Authority

The following items shall be excluded from the requirement related to Approval Authority and approval limits, regardless of total acquisition cost amount, wherein the CAO/CEO shall have the authority to approve purchases involving:

- a) Ambulance vehicles
- b) Insurance (i.e., deductibles and premiums)

Temporary Assignment of Delegated Authority

An Employee can temporarily assign their delegated authority level to another Employee within the organization, subject to the CAO/CEO approval. Such assignments shall be made with the understanding that when Approval Authority is temporarily assigned, the Employee to whom the purchase is delegated bears responsibility for that purchase.

STEP 2: METHOD OF PROCUREMENT

The Approval Authority, based on the circumstances of the purchase, shall authorize either a competitive, non-competitive, or excluded procurement method based on the following.

Competitive Procurement	
In general, a competitive procurement method shall be the primary method of purchasing Goods and/or Services.	
Total Acquisition Cost	Procurement Method
\$0 - \$24,999.99	<b>Minimum of one (1) quote.</b> Purchase may be carried out by the requisitioning Department in accordance with a commitment to obtaining best value for the organization.
\$25,000-\$99,999.99	<b>Minimum of three (3) quotes.</b> The Contract and Purchasing Specialist, in consultation with the requisitioning Department shall coordinate an invitational Request for Expression of Interest or Request for Quotes. Public advertising is not required.
\$100,000 or greater	<b>Public Procurement Process</b> required. The Contract and Purchasing Specialist, in consultation with the requisitioning Department shall coordinate an open call or <i>Request for Proposal</i> or Request for Tender. Public advertising required. All calls for Goods and/or Services through a Public Procurement Process shall be approved by the CAO/CEO or their Designate prior being released publicly and prior to Bid Award.

Non-Competitive Procurement		
The CAO/CEO may authorize <b>Direct Negotiations</b> , if one or more of the following conditions apply.		
METHOD	TYPE	CONDITIONS
Single Sourcing	Failed Competitive	An attempt to purchase the required Goods and Services has been made in good faith using a method other than Direct Negotiation (i.e., Request for Proposal, Request for Tender, etc.) which has failed to identify a successful Vendor and it is not reasonable or desirable that a further attempt to purchase the Goods or Services be made using a method other than Direct Negotiation.
Single Sourcing	Emergency	The Goods and/or Services are required as a result of an Emergency, which would not reasonably permit the use of a method other than Direct Negotiation as they are needed in the most expedient and economical means available. For all emergency purchases with a Total Acquisition Cost equal to or greater than \$100,000.00, an information report outlining the circumstances of the procurement must be submitted by the requisitioning Department to the Board at its next scheduled meeting.
Single Sourcing	Special Vendor	The required Goods and Services are to be supplied by a particular vendor having special knowledge, skills, expertise or experience, which others do not have.
Single Sourcing	Standardization	The standardization of a purchase with existing equipment, technology, product standards, facilities or service is a paramount consideration.
Single Sourcing	Confidential	Where Goods or Services regarding matters of a confidential or privileged nature are to be purchased and the disclosure of those matters through a competitive procurement process could reasonably be expected to compromise DNSSAB and/or NDHC confidentiality, cause economic disruption or otherwise be contrary to the public interest.

Single Sourcing	Purchasing Groups	The DNSSAB and NDHC can coordinate with other government agencies, public authorities or other types of private co-operative purchasing groups where it is in the best interest of the DNSSAB and/or NDHC to do so.
Single Sourcing	Geographic Limits	Where construction materials are to be purchased and it can be demonstrated that transportation costs or technical considerations impose geographic limits on the available supply base, specifically in the case of sand, stone, gravel, asphalt, compound and pre-mixed concrete for use in the construction or repair of roads.
Single Sourcing	Security	Where compliance with the competitive procurement provisions set out in the Purchasing Policy would interfere with the DNSSAB's and/or the NDHC's ability to maintain security or order or to protect human, animal or plant life or health.
Sole Sourcing	Monopoly	The required Goods and Services are reasonably available from only one source by reason of scarcity of supply in the market; a statutory or market based monopoly; and/or existence of exclusive rights held by any Vendor (patent, copyright, license).
Sole Sourcing	Compatibility	The need for compatibility with Goods and/or Services previously acquired and there are no reasonable alternatives, substitutes or accommodations
Sole Sourcing	Warranty	A need to avoid violating warranties and guarantees where Service is required.
Sole Sourcing	Existing	The required Goods and/or Services will be additional to similar Goods and/or Services being supplied under an existing contract.
Sole Sourcing	Technical	Where there is an absence of competition for technical reasons and the Goods and/or Services can be supplied only by a particular Vendor and no alternative or substitute exists.
Sole Sourcing	Commodity	For the purchase of Goods on a commodity market.
Sole Sourcing	Lessor	For work to be performed on or about a leased item thereof that may be performed only be the lessor.
Sole Sourcing	Contractor	For work to be performed on property by a contractor according to provisions of a warranty or guarantee held in respect of the property or the original work.
Sole Sourcing	Design	For a contract to be awarded to the winner of a design contest.
Sole Sourcing	Research	For the procurement of a prototype of a first Good and/or Service to be developed in the course of and for a particular contract for research, experiment, study or original development, but not for any subsequent purchases.
Sole Sourcing	Bankruptcy	For the purchase of Goods under exceptionally advantageous circumstances such as bankruptcy or receivership but not for routine purchases.
Sole Sourcing	Art	For the procurement of original works of art.
Sole Sourcing	News	For the procurement of subscriptions to newspapers, magazines or other periodicals
Sole Sourcing	Real Property	For the procurement of real property.
Sole Sourcing	Real Estate	All real estate transactions including lease or sale of property

Where Single or Sole Sourcing is pursued, a **written request** or the completion of a **form** as provided by the Contract and Purchasing Specialist or if outline in any staff procedures, is to be completed by the Approval Authority and submitted to the Contract and Purchasing Specialist for review prior to the CAO/CEO authorizing a Direct Negotiations.

For Direct Negotiations, it is the responsibility of the Approval Authority to make every effort to obtain the lowest possible Total Acquisition Costs as appropriate.

EXCLUDED GOODS/SERVICES	
The CAO/CEO may <b>exempt</b> the following Goods and/or Services, if applicable, from step 2 requirements for a competitive or non-competitive procurement method.	
ITEM	CONDITIONS
Transfer Payments	Where a ministry has directed payments to a particular group (i.e., Child Care Providers, OW Recipients)
Transfer Payments	Where a ministry has directed payments under prescribed circumstances (i.e., for social housing complexes)
Employee Training and Education	Conferences or conventions,
Employee Training and Education	Workshops, courses and seminars
Employee Training and Education	Subscriptions (newspaper, magazine, or periodicals)
Employee Training and Education	Memberships, association fees

Refundable Employee expense	Meal allowance
Refundable Employee expense	Travel transportation expenses
Refundable Employee expense	Travel accommodations
Employer's general expense	Payroll deduction remittances
Employer's general expense	Medical documentation/forms
Employer's general expense	Insurance premiums and deductibles
Employer's general expense	Tax remittances
Employer's general expense	Refunds and overpayments
Employer's general expense	Licenses, certificates and other approvals required
Employer's general expense	Ongoing costs for existing computer hardware and software
Employer's general expense	Postal or courier fees
Employer's general expense	Banking services (including the borrowing and investment of money)
Employer's general expense	Real property interest
Professional and Special Services	Special tax, accounting and audit services, and advice from Board approved auditor
Professional and Special Services	Cyber security
Professional and Special Services	Insurance and insurance brokers
Professional and Special Services	Legal services
Professional and Special Services	Medical, clinical and laboratory services
Professional and Special Services	Confidential items (including investigators, forensic auditors)
Professional and Special Services	Witness fees
Professional and Special Services	Counseling fees
Professional and Special Services	Group benefit plans
Professional and Special Services	Committee fees
Professional and Special Services	Honorariums
Professional and Special Services	Medical supplies as approved and/or required by specific Ministry of Health guidelines
Professional and Special Services	Routine vehicle expenses including gas, tire rotation/change, oil change and winterization
Professional and Special Services	Advertising (including radio, television, newsprint, or online media)
Professional and Special Services	Entertainers or public speakers for special events
Professional and Special Services	Appraisal fees
Utilities	Water
Utilities	Sewer
Utilities	Natural Gas
Utilities	Electricity
Utilities	Telephone/Cell Phones
Utilities	Telecommunications

Where the Department deems a Goods and/or Service as excluded, a **written request** or the completion of a form as provided by the Contract and Purchasing Specialist or if outline in any staff procedures, is to be completed by the Approval Authority and submitted to the Contract and Purchasing Specialist for review prior to the CAO/CEO authorizing the exemption.

For excluded items, it is the responsibility of the Approval Authority to make every effort to obtain the lowest possible Total Acquisition Costs as appropriate.

**PREFERENCE**

No preferences shall be shown or taken into account in acquiring Goods and/or Services on behalf of DNSSAB or NDHC, except when DNSSAB and NDHC recognize that in order to best serve its citizens within its unique geographic district, its procurement practices may occasionally warrant circumstances under which minor preferences may be given. Those circumstances must be for the sole purpose of best meeting the interests of our citizens (not the interests of DNSSAB and/or NDHC). Additionally, the preference and justification must be clearly stated in the competitive procurement process documents (e.g. Request for Quotation, Request for Proposal, etc.); and the weight assigned to a preference must be included in the evaluation section; and the weight assigned to the preference must not exceed 15% of the total evaluation score; and preferences shall not be considered post-evaluation.



**UNSOLICITED QUOTATIONS OR PROPOSALS**

All unsolicited quotations or proposals submitted to the DNSSAB or NDHC shall be addressed by the Unsolicited Quotations and Proposals Policy, FIN/ADM 07.

SCHEDULE B: CONTRACTS

INTENT OF SCHEDULE

To establish the circumstances under which contracts shall be executed.

CONTRACT AUTHORITIES

The Board delegates its authority to execute contracts to the following Employees based on the table below using a reasonably estimated Total Acquisition Cost to guide the selection.

Delegated Contract Authority	Total Acquisition Cost
Supervisors	Up to \$10,000
Managers	Up to \$25,000
Directors	Up to \$74,999.99
Chief Administrative Officer	Up to \$299,999.99
Board Chair	\$300,000 or greater

DNSSAB and NDHC Contracts shall be reviewed by the Contract & Purchasing Specialist prior to being signed by the Contract Authority or their Designate.

Contracts with a TAC of \$75,000 or greater, including Transfer Payment Agreements, **must be signed by** the CAO/CEO or their Designate. The CAO/CEO shall have the authority to sign Transfer Payment Agreements on behalf of the DNSSAB/NDHC in accordance with Ministry guidelines even if such Transfer Payment Agreements exceed the CAO/CEO’s Approval Authority.

ROLE OF DIRECTORS

Regardless of the Total Acquisition Cost amount, requisitioning Department Directors are responsible for determining that the Contract:

- 1. Meets the requirements of this Policy.
- 2. Has been reviewed appropriately, including by risk, finance, purchasing and the Vendor.
- 3. Is consistent with the strategic plan, risk appetite, business plan, Board approved Budget, collective agreement, employment contracts, and/or any mandated outcomes.

Upon each Contract the requisitioning Department’s Director shall attest to the above by initialing each page of their respective Contracts.

CONTRACT EXECUTION

Prior to the provision of Goods and/or Services and for the entire duration of a Contract, the Approval Authority shall ensure that the Vendor has provided the required evidence of insurance, and any required security and/or a Certificate of Clearance from the Workplace Safety and Insurance Board (“WSIB”) as the Contract requires.

ISSUING PAYMENTS (holdbacks, draws and progress payments)

The issuing of payments associated with an approved Contract, including any holdback, draw and/or progress payments, which are within the approved budget and Contract, are not subject to this Policy and its Approval Limits.

SCHEDULE C: DEFINITIONS

INTENT OF SCHEDULE

That the words and phrases listed below when used in this policy shall have the following meanings:

“**Approval Authority**” means the delegated Employee or Board with the capacity to approve a purchase; “**Authorized Person**” has the same meaning.

“**Award**” means authorization to proceed with purchase of Goods and/or Services from a chosen Vendor.

“**Bid**” means an offer or submission from a bidder or proponent in response to a Bid Request; “Proposal” and “Quote” have the same meaning.

“**Bid Request**” means a formal invitation for Bids issued by DNSSAB and/or NDHC that defines the rules and standards for the selection of a Vendor for needed Goods and/or Services based on a pre-defined Scope of Work and evaluation criteria; “Solicitation” has the same meaning.

“**Board**” means the Board of Directors of the District of Nipissing Social Services Administration Board or the Nipissing District Housing Corporation, as the context may require.

“**Budget**” means the Board approved Department budget(s) including authorized revisions.

“**Chief Administrative Officer**” or “**CAO**” means the head of operations at the DNSSAB, their designate or any successor position thereto.

“**Chief Executive Officer**” means the head of operations at the NDHC, their designate or any successor position thereto.

“**Conflicts of Interest**” means the definition and obligations as defined in the Conduct & Behaviour Policy.

“**Construction**” means a construction, reconstruction, demolition, repair or renovation of a building, structure or other civil engineering or architectural work and includes site preparation, excavation, drilling, seismic investigation, soil investigation, the supply of products and materials and the supply of equipment and machinery if they are included in and incidental to the construction, and the installation and repair of fixtures of a building, structure or other civil engineering design or architectural work, but does not include professional services related to the construction Contract unless they are included in the specifications for the procurement.

“**Contract**” means a negotiated and reciprocal legal arrangement for the Purchase and sale of Goods and/or Services.

“**Cumulative Score**” means a weighted average from the combination of the Evaluator's scores from each stage in a Multi-Stage process into a final determinative for selecting a Preferred Bidder.

“**Department**” refers to the following organizational units led by a member of senior management.

“**Designate**” means a person authorized by the CAO or CEO or respective Director to act on their behalf, for the purpose of this policy.

“**Direct Cost**” means administrative cost, construction cost, currency exchange costs, delivery cost, disposal cost, inflationary cost, insurance cost, inventory costs, lease cost, licensing cost, programming cost, purchase cost, rental cost, service cost, staffing cost, warranty cost, taxes and a minimum contingency amount of 10%. excludes any rebates or options where DNSSAB or NDHC can elect not to purchase.

“**Direct Negotiation**” means a non-competitive procurement process in the form of sole or single sourcing, which shall only occur under exceptional circumstances defined under this Policy.

“**Director**” refers to the position title who has responsibility and authority over a Department.

“**DNSSAB**” refers to the District of Nipissing Social Services Administration Board.

“**Emergency**” means a situation, or threat of an impending situation, which may affect the environment, life, safety, health and/or welfare of the general public, the Board, volunteer or an employee while acting on the DNSSAB's or NDHC's behalf, or to prevent serious damage, disruption of work, or to restore or to maintain essential service to a minimum level, or where funding has been directed by the Ministry to be expended within a timeline that prohibits the use of a Competitive Process; the CAO/CEO shall have the authority to determine if a situation is an Emergency.

“**Employee**” means a person employed by the DNSSAB or NDHC with a defined role and work for DNSSAB and/or NDHC.

“**Expression of Interest**” means the Competitive Process in a Public Procurement where DNSSAB or NDHC invites a minimum of three (3) unique companies and/or individuals to submit a Bid where they provide the Solution; a Multi-Stage approach is used to evaluate Bids; and the highest Cumulative Score is the Determinative Factor for the selection

of a Preferred Bidder; "EOI" has the same meaning.

**"Goods"** means raw materials, products, equipment and other physical objects of every kind and description or moveable property including the cost of installing, operating and maintaining or manufacturing such moveable property or intangible Goods such as software.

**"Indirect Costs"** means the assessment of the disability accessibility issues, stability of the company, the reputation of the company, suitability of the goods and/or services, compatibility of the goods and/or services, the quality of the goods, life expectancy of the good, payment terms, time of completion or delivery, Environmental Factors, health and safety implications, ethical business practices, after sale service and support, performance guarantees, service start date, service availability, discount rates, savings, trade-in, and options and alternatives.

**"Invitational Process"** means the Acquisition by DNSSAB or NDHC of any Good or Service, which enables some but not all companies or individuals to compete in a fair and open environment.

**"Ministry"** means a governmental organization of Canada or the Province of Ontario, headed by a minister that manages a specific sector of public administration.

**"Multi-Stage"** means the evaluation method in an RFP and EOI wherein the Evaluation Committee will only open and review a Sealed Bid if the Bidders qualify for that stage of evaluation; the determinative Factor for the selection of a Preferred Bidder in a Multi-Stage process is the Cumulative Score.

**"Multi-Year Commitment"** means a Contract for Goods and/or Services which has a duration longer than one year.

**"NDHC"** refers to the Nipissing District Housing Corporation.

**"Preferred Bidder"** means the Bidder short-listed by an Evaluation Committee, which is then recommended to the Procurement Authority for Award.

**"Procurement Method"** means the purchasing process required for specified procurement circumstances, which shall be in accordance with Schedule A.

**"Professional Services"** means persons having a specialized knowledge or skill for a defined Service requirement including Architects, surveyors, appraisers, accountants, engineers, designers, management and financial consultants; and Firms or individuals having specialized competence in environmental, planning or other disciplines.

**"Purchase"** means obtaining Goods and/or Services by leasing, renting, paying, exchange, or other means of transaction arrived at by a Competitive or Non-competitive Procurement Process; "Acquire," "Acquisition," "Expenditure", "Procure", "Procurement" and "Purchasing" have the same meaning.

**"Public Procurement"** means the formal process of acquiring Goods and/or Services from an external source using a competitive bidding process which is advertised publicly as either an RFP or RFT.

**"Request For Information"** means an information gathering exercise where a request is issued for the purpose of compiling market information on Goods and/or Services; this process does not create any contractual obligations; "RFI" has the same meaning.

**"Prequalification Request"** means a non-binding process wherein companies and/or individuals can pre-qualify for a possible or pending competition by submitting information wherein DNSSAB or NDHC will determine whether or not the company or individual has the capability to perform the Scope of Work and is, therefore, eligible to submit a Bid if and once an EOI, RFQ, RFP or RFT is issued; "PQR" has the same meaning.

**"Real Property"** means immovable property such as land, building and fixtures on, above, or below a defined surface or legal area, and any interest therein.

**"Request For Proposal"** means the Competitive Process in a Public Procurement where a Bidder is asked to provide the Solution, a Multi-Stage approach is used to evaluate Bids, and the highest Cumulative Score is the determinative Factor for the selection of a Preferred Bidder, "RFP" has the same meaning.

**"Request for Quotes"** means the Competitive Process in an Invitational Procurement where DNSSAB or NDHC invites a minimum of three (3) unique companies and/or individuals to submit a Bid where the Solution is predetermined as to the required quantity and quality; a Two-Stage approach is used to evaluate Bids; and the lowest Total Acquisition Cost is the determinative Factor for the selection of a Preferred Bidder; "RFQ" and "Request for Quotation" have the same meaning.

**"Request for Tender"** means the Competitive Process in a Public Procurement where the Solution is predetermined as to the required quantity and quality, a Two-Stage approach is used to evaluate Bids, and the lowest Total Acquisition Costs is the determinative Factor for the selection of a Preferred Bidder; "RFT" and "Tender" have the same meaning.

**"Request for Vendor of Record"** means the Procurement Method used for ad hoc, as-needed, but reoccurring purchases where the Solution is predetermined as to the required quantity and quality and where the Solicitation Document had invited companies and/or individuals to submit pricing and their qualification; meeting Mandatory

Requirements is the determinative Factor for enrollment on a Vendor of Record registry; "RVR" has the same meaning.

**"Real Property"** means land and any buildings or structures attached directly to it.

**"Scope of Work"** means the requisitioning Department's needs, expectations, requirements, preferences, and/or deliverables for known or unknown Goods and/or Services related to a predicted Solution.

**"Services"** means services of all kinds, including but not limited to labour, Construction, maintenance, professional and consulting services save and except those services to be delivered by an officer or employee of DNSSAB in accordance with the terms of employment.

**"Single Source"** means that the preferred Good and/or Service should only be purchased from a pre-selected company or individual and that any other company or individual with the same or similar Goods and/or Services is to be expressly excluded.

**"Sole Source"** means that the preferred Good and/or Service has been reasonably determined to be available from only one company or individual.

**"Solution"** means a specific Good and/or Service that is either requested by DNSSAB or NDHC or proposed by a Bidder based on DNSSAB or NDHC's Scope of Work; "Product" has the same meaning.

**"Successful Bidder"** means the Bidder selected by the Contracting Authority for contract negotiations.

**"Total Acquisition Cost"** means the sum of all Direct Costs and the assessment of the Indirect Costs, for the full duration of the intended or actual contract (including any extension terms), necessary for the Vendor to provide and/or complete the Scope of Work.

**"Transfer Payment"** means one-way funding from a government to an individual, an organization or another government for which the government making the transfer does not receive any goods or services directly in return, as would occur in a purchase/sale or other exchange transaction; Expect to be repaid in the future, as would be expected in a loan; or Expect a direct financial return, as would be expected in an investment.

**"Two-Stage"** means the evaluation method in an RFQ, RFT and/or Unsolicited Quote for the selection of a Preferred Bidder, wherein an Evaluation Committee will first review a Bid against mandatory requirements and any disqualifying items related to the Bid or Bidder. If a Bid meets all mandatory requirements and the Bid and Bidder have yet to be disqualified, then the Evaluation Committee will rank Bids by pricing to determine which Bid submitted the lowest Total Contract Price. The Determinative Factor for selecting a Preferred Bidder in a Two-Stage process is the lowest Total Contract Price.

**"Vendor"** means any individual or organization awarded the contract for the supply of goods and services to DNSSAB or NDHC; "Contractors," "Consultants," "Suppliers," and "Service Providers" have the same meaning.

End of Policy



## BOARD REPORT #HS-2023-023

☒ **FOR INFORMATION**

or

☐ **FOR APPROVAL**

**Date:** September 27, 2023

**Purpose:** Retrofit Canada Conference Information Update

**Department Head:** Donna Mayer, Manager of Project Development

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

That the DNSSAB Board accept this report for information purposes.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



**Maximize  
Impact**



**Remove  
Barriers**



**Seamless  
Access**



**Learn &  
Grow**

### BACKGROUND

The 2023 Retrofit Canada Conference was held in Montréal, Quebec on June 13-14, 2023. One staff member attended the event. This report summarizes key take-aways for the Board's information. A conference proceedings report is attached for further reference.

This was the third annual conference, organized by the Energy Conference Network (ECN), a private event company focused on the decarbonization and digitalization of energy worldwide. Currently, Retrofit Canada through the ECN, is the only group in the country that brings the building retrofit industry together for information exchange. Program planning was supported by an Advisory Board that included representatives of the Pembina Institute, Efficiency Canada and Natural Resources Canada, among others.

The theme of the conference was: What market transformation is required to scale up and increase the pace of Canada's retrofit sector?

Speakers and participants included a wide diversity of professionals from both the public and private sectors, reflective of all organizations with a role in the building retrofit industry

including municipal staff, planners, architects, engineers, climate and energy advisors, researchers, builders and bankers. More than 360 people attended.

Workshops were delivered primarily in plenary with a handful of break-out sessions; delivery was fast paced with 74 speakers. Case studies covered a range of building types and featured deep dives into retrofit plans at the [Royal York Hotel](#), Dream REIT portfolio, and Toronto Community Housing, among others.

A municipal panel included representatives from the Cities of Montreal, Saskatoon and Toronto, and the Regional Municipality of Peel. A capacity strategy panel looked at how a workforce can be built to support Canada's growing retrofit sector. Video recordings of these sessions are available upon request.

Equity, Inclusion and Diversity was addressed in a number of presentations; key messages recommended the application of a climate equity lens to retrofit projects.

PCL Construction was the lead corporate sponsor, and its Manager of Building Revitalization delivered the keynote speech calling for faster action, more collaboration, and inviting the construction sector to the design process earlier.

Some of the conference key learnings and messages include:

- Collaborations must be pro-active and solutions oriented
- Long process to plan before going to tender
- Wholistic building planning rather than like-for-like replacement
- Life-cycle costing, also known as Total Cost of Building Ownership, is required rather than simple payback
- Integrated Project Design is recommended and requires training
- Training is needed to address structural and systemic problems to scale up
- Full-time tenant engagement facilitator is recommended for in-situ retrofits
- Main challenge with heat pump technology is public education
- Data is important to identify targets and progress, as well as aggregate demand

A number of themes emerged that are of particular relevance to the municipal sector:

- Municipal staff are struggling with convincing their respective finance departments to consider life cycle costing for retrofit projects rather than simple payback
- Concerns regarding the procurement process being nimble enough to accommodate the creation of integrated project management teams

## **FINANCIAL AND RISK CONSIDERATIONS**

N/A

## **RECOMMENDATIONS**

That the DNSSAB Board accept this report for information purposes.

## **NEXT STEPS**

Staff will use learnings from the conference to advance the effective application of energy conservation measures in asset management.

## **RESOURCES CITED**

"2023 Retrofit Canada Conference - Post Event Conference Report", (2023), Energy Conference Network. [Registrant copy]

Canada Infrastructure Bank, (2023-09-01) "Fairmont Royal York Hotel Retrofits", <https://cib-bic.ca/en/projects/green-infrastructure/fairmont-royal-york-hotel-retrofits/>

**AUTHOR:** Donna Mayer, Manager of Project Development





3RD ANNUAL



# RETROFIT CANADA

Conférence

## POST EVENT REPORT

**JUNE 13-14, 2023**

HOTEL OMNI MONT-ROYAL  
MONTREAL, QUEBEC

[retrofitcanadainitiative.org/conference](https://retrofitcanadainitiative.org/conference)



Organized by

**ENERGY  
CONFERENCE  
NETWORK**



**O**n behalf of the Retrofit Canada Conference team, we would like to thank all those who supported the third annual event in Montreal – it was fantastic to bring the retrofit community together again to discuss how Canada's real estate sector can reach its NetZero goals.

The theme of this year's event was: What market transformation is required to scale up and increase the pace of Canada's retrofit sector? We explored the many aspects of this question throughout the two days, including the crucial elements of diversity and equity. The event included some critical perspectives from the private sector. These included multi-residential and commercial real estate developers who shared plans for increasing energy efficiency and decarbonizing their portfolios through deep energy retrofits.

As a company, we also took steps to ensure the event is more sustainable by using recycled materials where possible - including the lanyards to use AI translation services, working with the hotel on F&B and recycling, and ensuring the speaker panel and audience had a fairer and more diverse representation.

Thank you to the Advisory Board, speakers, sponsors, partners, attendees, and McGill University volunteers!

This continues to be the only event specially designed for Canada's retrofit sector, and we aim to provide an engaging, insightful, collaborative event for the community. We have received excellent feedback from you overall, but there is always room for improvement. Per your feedback, we aim to increase networking opportunities, interactivity, diversity, and actionable insights - all within a bigger venue.

We are excited to announce we have already begun planning for next year's conference, to be held on June 2024 in Vancouver, so mark your calendars and stay tuned for an announcement of the Advisory Board and key themes. As the industry continues to gain momentum against the ever-approaching NetZero targets, we will be back to ensure you have all the latest market information and the opportunity to come together and share challenges, insights, and solutions. If you are interested in participating, please email me directly.

From all of us at Energy Conference Network, we are glad you joined us for an interactive two days and look forward to seeing you at one of our future events.

### **Annie Jeffcoat**

Head of Content & Director of ESG

**Energy Conference Network**

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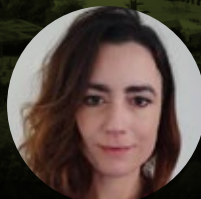
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**Michael Jemtrud**  
Chair in Architecture, Energy, &  
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**Annie Jeffcoat**  
Director, ESG & Retrofit  
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**Normand Mousseau**  
Professor and Academic Director  
**Trottier Energy Institute**

**2023  
ADVISORY  
BOARD**



Retrofit Canada is the only group in Canada that brings together the building retrofit industry in one place. We are now at the tipping point: after the 3rd year of the conference, the buzz we're creating is no longer going unnoticed. The conversations at Retrofit Canada are leading to collaboration like never before -- between private firms, society, stakeholders, and all levels of government. This is just the start of an up-and-coming industry that will bring incredible change to the Canadian built environment.

*Daniel Herscovitch, Development Manager, Bird Capital*



The Retrofit Canada conference was an exceptional event that shed light on the urgency of accelerating building retrofits in line with Canada's 2050 net-zero emissions goal. The discussions emphasized the industry's need for transformation to meet the ambitious annual retrofit targets, focusing on action-oriented strategies. Overall, the conference provided invaluable insights and practical solutions for driving sustainable change. Highly recommended for anyone committed to sustainable homes and buildings and the future of Canadian resiliency.

*Jillian McArthur, Communications Specialist, NAIMA Canada*



Fantastic opportunity for national professionals across sectors to connect, deliberate and co-refine critical insights on net zero development, as well as barriers and opportunities.

*Inderjit Chhina, Planner, Environmental Policy*



Retrofit Canada was a great opportunity to share ideas, connect industry, and challenge discussions about how we take our existing buildings to be emissions neutral.

*Andrea Linsky, Manager, Emissions Neutral Buildings, Alberta Ecotrust Foundation*





No single entity alone can achieve our ambitious goal. It is through collaboration, cooperation and the collective efforts of both sectors (public and private) that we can truly make a meaningful impact...we should grasp the potential, the catalyst for change...The journey towards achieving our 2030 targets requires us to embrace a startup mindset, foster change management, and mobilize key stakeholders...Together, let us seize this opportunity to shape the future of Retrofit in Canada and work towards a greener, more sustainable tomorrow.

André-Yanne Parent, Executive Director,  
The Climate Reality Project Canada



Number one, we have to implement codes for climate and go strong on building codes. Number two, we need to launch a retrofit mission. Number three, we need to set standards for all existing buildings. Number four, we need efficiency for all and make sure no one is left behind. And number five, we have to regulate the rest. And we've moved the needle since last year but we have a long way to go.

Corey Diamond, Executive Director, Efficiency Canada



In order to succeed, we need to change the paradigm, we need to change and think outside the box. We can't think outside the box if we keep on doing the same things.

Genevieve, National Director – Strategic Innovation, Econoler





## ATTENDING ORGANIZATIONS INCLUDED:





## A selection of the most popular audience questions:

What's stopping any of these three levels of government from banning natural gas in new subdivisions and small commercial builds - if not more?

My boots on the ground experience is that a good chunk of decarbonization/ deep retrofit projects do not have a positive payback. How can we deal with financing and business cases for projects that are more ESG, than economic driven?

Is embodied carbon of the building materials being taken into consideration?

Municipal retrofit programs are looking at third-party financing as a way to meet climate targets. How do you see banks and municipalities working together on this? What can the banks offer to make municipal programs attractive and what would big banks expect in return?

Public procurement is often limited by the "lowest cost" assessment approach, which disadvantages climate solutions. How can we shift the paradigm to assess solutions more holistically and ensure actual public spending supports municipal climate goals?

What can we do to help transition procurement from lowest first cost, to lifecycle cost evaluation?

In announcements about retrofit programs there is often a mention of more jobs, and yet we have a shortage of people who can do the work. When are we going to get real with the jobs transition conversation?

Traditionally there has been a split incentive: why should owners/landlords address energy/carbon retrofits if it's the tenants are paying the energy bill? Are regulatory carbon pollution limits the solution?

What policy interventions can protect renters specifically from building owners and investors who intend to use above grade rent increases to fund deep retrofits?

## A selection of key words from the 300+ questions asked throughout the two-day Conference:





# THANK YOU TO OUR SPEAKERS



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Co-founder and President  
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Vice President, Academic  
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**Betsy Agar**  
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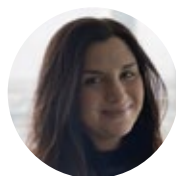
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**Lisa White**  
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**Phius, Passive House  
Institute US**



**Donovan Woollard**  
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**OPEN Technologies**



**William Xia**  
Director, Multifamily  
Residential Programs  
**NYSERDA**





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Review the recommendations generated from our roundtables at this year's conference and share with your colleagues and peers across the retrofit community.

## DAY 1: ROUND TABLE RECOMMENDATIONS

**Barriers to fight against climate change:** How to reconcile the urgency for action and the short-term objectives of companies?

**Part 1:** Discussion around existing dualities based on two case studies (a Fortune 100 company and a non-profit organization)

**Part 2:** Recommendations for a balanced approach to sustainable investing from an investor's perspective

**Leader:** Michel Méthot, Executive Vice president, Eastern Canada, SOFIAC

### Recommendations:

1. Enacted regulation on GHG emission pricing
2. Governments to require baseline reporting of buildings, in term of energy intensity and minimum performance requirements
3. Building code update (Example: BC Step energy code)
4. Education sessions (capsules) to inform shareholder of public companies on the required decarbonization of our economy
5. C-Suite endorsement of sustainability and ESG goal, w stronger messaging
6. As a standard practice, move away from siloed delivery model, so, true costs, schedule, overall benefits are defined and understood early, making sure a "go or no go" decisions is collaboratively made, sustainable development being at the core of the decision-making process

---

**Industry update:** Considering embodied emissions in retrofit projects

**Leader:** Jessica Martin-Thompson, Climate Initiatives Specialist, Community Energy Association (CEA)

### Recommendations:

1. **Increase awareness on topic to better inform decision-making**
  - a. Create guides in plain language to help building/homeowners to understand the concept and opportunities
  - b. Create demonstration projects and case studies to make the concepts tangible and to celebrate success om the industry
  - c. Enhance understanding of opportunities that have no (or low) cost premium to implement (i.e., reduce concrete, low carbon concrete, heat pumps with low GWP refrigerants, wood fibre insulation)
  - d. Help supporting industries (i.e., insurance companies, financial institutions) to understand the importance of embodied emissions and ensure they are bought along with product changes to minimize any future concerns/ barriers (i.e., insurance companies not covering certain new bldg. products)
2. **Standardization in the industry**
  - a. Use common language across the industry (i.e., even the term embodied emissions is used differently)
  - b. Have information accessible to all players: Database (National Research Council) with information on Life Cycle Assessments
3. **Mandate EPDs standards for all products in retrofit / buildings (i.e., no EPDs for heat pumps)**
  - a. Start with products with high embodied carbon and eventually have all products included
  - b. Concern was expressed in the cost of doing an EPD, but a great recommendation made to create EPDs at a lower cost by building off the wealth of product information available in Europe
4. **Large players/programs need to set up to shift the industry more rapidly**
  - a. Policy levers and increased demand for low embodied emissions materials in major centres can shift the industry more rapidly and open up opportunities for smaller municipalities to begin to follow suit
  - b. Include enhanced incentives in current rebate programs to support use of low embodied emissions products/material

**Email:** [info@communityenergy.ca](mailto:info@communityenergy.ca) for further information





## **Industry update:** Rising radon gas levels in Canada: Incorporating radon reduction into energy retrofitting

**Leaders:** Kelley Bush, Pawel Mekarski and Mathieu Brossard, Managers, National Radon Program and Quebec Regional Specialist, **Health Canada**

### **Recommendations:**

1. As energy retrofit renovations reducing air leakage and air renewal is known to increase indoor radon resulting in an increased lung cancer risk for occupants, information on radon testing and mitigation should be included on the energy efficiency products "labels" such as Energy Star labelling requirement for windows and other products
2. Regulators delivering renovations permits for energy retrofits initiatives should require radon testing after the completion of the energy efficiency retrofit
3. Learning from the past and not repeating the Asbestos history. Few decades ago, Asbestos was used to increase buildings or building components insulation with the health, the social and the legal consequences we all know today. Similar history could happen with radon if nothing is done to prevent it. Energy conservation initiatives should include radon prevention, testing and mitigation as part of their initiative
4. Training on radon risk prevention should be made available to energy conservation inspectors

---

## **Industry update:** Level-setting dialogue on codes - What you need to know and how to prepare

**Leader:** Kevin Lockhart, Research Manager, **Efficiency Canada**

### **Recommendations:**

1. Beyond energy / emissions, we should include adaption and embodied emissions
2. Accelerate to upper tiers, stop the leaks
3. Codes need to be simple, understandable and easy to adopt. New codes are typically driven by energy modelling (complex)
4. Jurisdictions need resources to implement and enforce higher tiers code
5. Need funding for staffing and designing systems:
  - AI for enforcement
  - Harmonize programs from different municipalities
6. Should match opportunities to local providers / jurisdictions should know the local service providers and keep contracts local rather than outsource to international providers:
  - Registered trade networks
  - Better clearing house for service providers, opportunities, government funding and incentives
7. Embodied emissions: at least a reporting-only requirement: toolkits or coordinated effort to develop tools

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## **Lessons learned:** Enabling deep-retrofit projects through innovative value generation - Multi-objective optimization for deep decarbonization and circularity, reuse and recycling

**Leader:** Sheida Shahi, CEO, **Adaptis**

### **Recommendations:**

1. Waste tracking and management data need to be consolidated to encourage reuse and secondary marketplaces
2. Material reusability and deconstruction processes can be improved with advanced technology (i.e., material passports)
3. In Canada, we need to catch up with international mandates on deconstruction, recycling and reuse to hit our decarbonization goals





## Industry update: Regulatory and policy tools to accelerate retrofit market transformation

**Leaders:** **Karine Cazorla**, Policy and Program Design Lead, Canada Green Building Strategy, **Natural Resources Canada** and **Matt Poirier**, Director of Policy, **Building Decarbonization Alliance (BDA)**

### Recommendations:

1. Empower municipalities: Some municipalities want to move faster on building decarbonization than their province, but they often don't have the authority to put in place stronger policies (e.g., building code requirements, building performance standards). The Federal Government could explore their ability to give greater authority to municipalities who want to lead. Specific and standardized tools could also be developed to support them
2. Educate citizens and enable homeowners to share their data: Benchmarking and building performance standards are important decarbonization policies that are only possible with access to utility consumption data (i.e., kWh, GJ). While privacy and confidentiality requirements rightfully limit the ability for this data to be shared to third parties, allowing homeowners to opt-in to share their homes' consumption data would help the development of policies that lead to more decarbonization retrofits
3. Develop a standardized tool / framework to integrate data sources: The other difficulty with building benchmarking is that relevant data sources come from multiple entities (e.g., electricity consumption from the electric utility, fossil fuel consumption from the fossil utility, building characteristics from the municipality). The Federal Government could develop an approach for these utilities to work together to share their data sources
4. Explore additional alternatives to accelerate the transition by leveraging other stakeholders' roles in the market. For example, regulating some practices from insurance institutions

## Co-creation: How to bring financial institutions to the table and unlock innovative solutions for deep retrofit financing

**Leaders:** **Katie Shuter**, Advisor, Decarbonization and Cleantech, **BMO** and **Stephane Chayer**, P.Eng., D.I.M, Strategic Advisor to the President, **Concordia University**

### Recommendations:

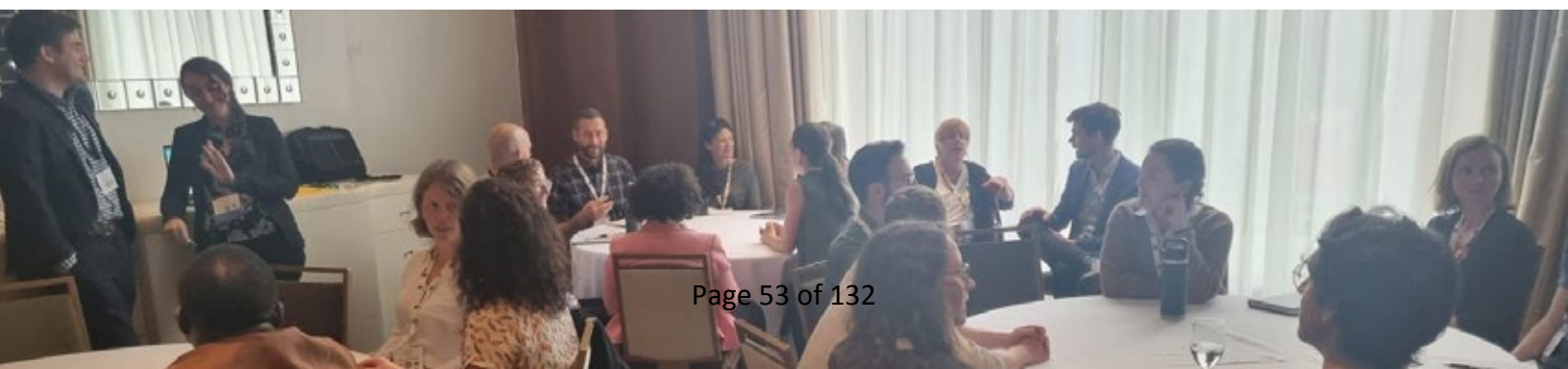
1. Aggregation of building sustainability performance data, including physical risk resilience and emissions data
2. Government and regulators can facilitate data aggregation, including for upcoming OSFI B-15/TCFD/PCAF reporting standards
3. Standardized criteria and performance metrics
4. Better incorporation of evolving climate risks into risk analysis and decision making on investments
5. More opportunities for off-balance sheet financing
6. Incorporate embodied carbon and carbon usage into risk assessment, with opportunities to develop carbon credits related to decarbonization efforts
7. Need for collaboration with municipalities
8. Better capacity building & energy literacy within financial institutions to understand retrofits

## Industry exchange: What is the role of the investment community in fostering climate resiliency in real estate?

**Leader:** **Lilya Mincheva**, Senior Relationship Manager, **Canada Principles for Responsible Investment**

### Recommendations:

1. Promote more efficient engagement and collaboration between the end investor, the GP, and the property manager so that they can develop capabilities to understand climate-related impacts on asset performance and value
2. Address the social issues and challenges in the path to decarbonizing real estate. Seek best practice based on local context, integrate relevant social factors into the due diligence process and across the investment chain
3. Support the democratization of data and co-developed metrics, the creation of initiatives enabling data sharing (more initiatives like GRESB and something similar to the ESG Data Convergence initiative that was formed in the Private Equity space)
4. Setting clear definition of climate resiliency to ensure all stakeholders are on the same page and moving in the same direction. In the process of developing these definitions, the community will be able to identify specific and/or local issues to be considered as part of climate resiliency
5. Having a more integrated approach, and looking beyond the building's footprint by taking into account critical infrastructure systems





## Industry exchange: Deep energy retrofit pilot project -- Île-Bizard Sociocultural Center

This round table will discuss the design solution and the overall pilot-pipeline-capacity building strategy.

**Leaders:** Michael Jemtrud (McGill University), Carlo Carbone (Université du Québec à Montréal), Christopher Baldwin (Carleton University), Antoine Mathys (McGill University)

### Recommendations:

1. ReCONstruct's primary problematic is mass retrofit - with the "mass" qualifier as a critical focusing agent in all we do. Therefore, all our efforts and decisions are taken with capacity-building in mind
2. In Quebec, we need to quickly accelerate the rate of retrofits to more than 10,000 buildings per year. People often jump to "what if" scenarios (ex: bespoke retrofit one-offs, deep energy envelope financing for single-family homeowners, etc.) that are moot until we develop proper industry capacity for mass retrofit
3. There is a concern that too many conversations and projects are focused on incremental or peripheral issues surrounding retrofits, straying from the "moonshot" mission of accelerating the mass adoption of deep retrofits. These incremental projects, while also important, should be addressed differently and with a different timeline so as not to distract from focused capacity-building efforts
4. A pipeline of buildings suitable for deep retrofits is needed to develop a convincing case for industry to invest in the capacity needed to do these retrofits en masse. A large enough number of suitable buildings falling within specific building types must be identified to support scalability. Suitability for DER will be assessed based on a building's emissions and energy reductions potential and its embodied carbon metrics, among other factors



## DAY 2: ROUNDTABLE RECOMMENDATIONS

### Case study: NetZero retrofit of a Community Centre

**Leader:** Mike Fletcher, City of Ottawa

1. In provinces falling under the federal fall backstop for carbon pricing (example: Ontario), its not clear what's happening with the 10% of the carbon pricing that's supposed to come back to the Municipal, University, School and Hospital ("MUSH") sector. This revenue stream could fund deep retrofitting
2. At the federal level there is still a strong emphasis to distribute money via programs with lengthy application processes. With respect to deep retrofits this is sometimes unfortunate as it's becoming obvious that certain measures generally make sense to do and it would be simpler to offer a standard grant amount for them, along the lines of gas and electric conservation programs
3. There was interest in knowing how various retrofit measures align with reducing heating requirements on the winter demand day
4. There was interest in the leading-edge window technology that Ottawa is endeavouring to employ

### Lessons learnt: How the social housing sector can take a holistic building portfolio approach to retrofits

**Leaders:** Kaitlin Carroll, Retrofit Services Manager, TAF & Anna Kazmierska, Design Manager, Multi-Disciplinary and Special Projects, Toronto Community Housing Fund (TCHF)

### Recommendations:

1. Community of practice to broadly share materials for engagement and lessons learned
2. Database of contractors able to perform retrofits for occupied buildings: consider prequalification for this
3. Need to mandate minimum performance targets that apply to affordable (not social) housing to avoid energy poverty

### Case study: Achieving the first Net Zero Ready certified home in Quebec

**Leader:** Fellipe Falluh, Founder, Retrofit Construction

### Recommendations:

1. Some properties have better retrofit potential than others and that greatly influences the viability of projects especially on a residential level. To get more retrofit projects moving we need to prioritize the buildings with the most retrofit potential to create a momentum for the industry
2. Certifying retrofits can really help them stand out in the real estate market. Most retrofit certifications are extremely hard to achieve and require almost a full gut retrofit or a full envelope solution. We need a certification that is more realistic and that value in the market. This is the case especially in Quebec
3. On a zoning and permitting level, there are no or very little incentives for retrofits. If we want to catalyse the retrofit market, municipalities and cities need to make it enticing to do a retrofit. For example, being more lenient on setbacks when doing an exterior retrofit. Or being able to develop more of the land if a certain level of energy efficiency is achieved
4. Good design leads to a less expensive and faster and more successful project especially for airtightness details



## **Industry exchange:** Addressing energy poverty in Alberta with Canada's first community-driven retrofit program

**Leader:** Yasmin Abraham, Kambo Energy Group

### **Recommendations:**

1. Sustained funding from NRCan is needed to support the Home Upgrades Program: a lower income deep energy upgrade program in Alberta
2. Retrofit programming should be designed and delivered by the community itself to ensure the needs and priorities of the communities are prioritized and as a result the program has strong uptake
3. There are significant gaps and barriers within the Greener Homes Program for equity deserving groups to participate. Consideration should be given to allow for bulk applications to the program from community groups on behalf of residents, improving cash flow of the program to ensure loans and rebates are received shortly after applying, and an easier and more straight forward application process

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## **Industry exchange:** Launching Alberta's Retrofit Accelerator Program as part of the Building Information Exchange

**Leader:** Andrea Linsky, Program Manager, Emissions Neutral Buildings, Alberta Eco-Trust

### **Recommendations:**

1. Explore how we learn from deep energy retrofits in ways that will create efficiency in retrofitting the new building stock that is yet to be built but will not be net zero
2. Provide some points for portfolio managers with national portfolios to help them understand why investing in deep retrofits in Alberta is a good idea when they could focus on their other buildings in jurisdictions with cleaner grids
3. Use pilot projects to help build capacity
4. Share ideas between organizations to help increase capacity and speed of adoption

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## **Lessons learned:** An Envelope First Approach to Carbon Reduction

**Leaders:** Andy Cockburn, Director of Training & Education and Jillian McArthur, Communications Specialist, NAIMA Canada

1. Emphasize community-focused retrofitting, simplifying the process, and shifting away from traditional ROI concepts to prioritize comfort and aggregate demand
2. Bridge the gap between theoretical approaches and practical implementation by educating and involving underrepresented groups, improving communication between office and field professionals, and facilitating mentorship and understanding
3. Promote trades careers by combating stigmas, educating parents, and exploring innovative programs while fostering social change and community engagement
4. Accelerate deep energy retrofits through active engagement with communities, avoiding prescriptive approaches when possible, promoting resilience as a community benefit, and providing financial support
5. Address the challenges of the worst-performing buildings by promoting recycling, identifying, and inventorying such buildings, considering holistic factors beyond cost savings, and advocating for carbon emissions transparency

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## **Industry exchange:** Landscape of Canadian Mass Retrofit Initiatives

**Leaders:** Michael Jemtrud (Reconstruct), Lorrie Rand (Recover), Darla Simpson (ZebX), Keith Burrows (The Atmospheric Fund)

### **Recommendations:**

1. **What is needed to ensure success of a market development acceleration campaign?**
  - A succession plan and business model that can live on its own, beyond the lifespan of the current funding for market development accelerators
  - More demonstration/pilot projects that incorporate mass deployment-ready solutions
  - Streamlined protocols for measurement, verification and other data collection
2. **Facilitating collaboration, education and knowledge dissemination**
  - Collaboration between regional accelerators should be supported and rewarded, for example through specific funding earmarked for shared infrastructure and inter-accelerator collaboration activities.
  - A central body - such as a national secretariat - should help the retrofit accelerators to function collaboratively, sharing lessons learned, etc
  - A national case study and technical solutions repository is needed.
  - Improved methods and strategies for communicating about deep retrofits with the public & industry actors are needed
3. **Funding programs**
  - Funding programs and the networks they create must work in a concerted way, focused on building capacity for mass retrofit
  - Calls for proposals must have reasonable turnaround time
  - Easily navigable, more centralized hubs to access funding programs are needed





## Industry Insight: Maintaining Current Market Affordability With Deep Retrofits

Retrofits are expensive and necessary for the renewal of assets to provide mostly rental housing and in many jurisdictions, these costs can be passed through to tenants through higher-than-normal rents and may displace established tenants. What can government provide to retain the market affordable rents and compensate landlords for not leveraging renewal of the asset for high market rents?

**Leaders:** Lauralyn Johnston; City of Toronto, Elizabeth Glor-Bell; City of Toronto, Juliana Dutkay; United Way, Nik Schruder; CMHC

### Recommendations:

1. Leverage with grants with affordability covenants – grants/contributions to offset lost revenues provide discounts on property tax for provision of “affordable units” as per rents: prorated to affordability if possible
2. **Provide owners with “offsetting permissions” for other revenue streams:**
  - a. **Connect building owners with other revenue streams such as:**
    - Micro-mobility and car-share opportunities that provide an amenity to residents, but also leverage the underused asset of underused parking on suburban sites. Connect owners directly with rental streams for offset revenues
    - Connect owners with local community agencies to be able to renew and leverage the rental streams for local community agency space as agencies are being displaced by new development from providing services in the local community – make sure that municipal zoning supports the use
    - Lower interest rates (e.g. financing) for lower rents
    - Stratify/sell sections to not for profit providers – encourage/enable this through internal processes, matching current building owners to not-for-profits
    - Freeze property taxes post retrofit in exchange for an affordability covenant (improved buildings reassess higher, affect values of adjacent properties)
  - b. **Rezone properties with new permissions:**
    - Increased density for adjacent redevelopment potential
    - Connect less sophisticated building owners with not-for-profit and affordable owners for redevelopment.
    - Connect new density with affordability covenants/zoning conditions (s.45 in Ontario) and GHG reductions for the existing structure
    - Support landlords with retaining occupancy through major upgrades (e.g. tenant engagement strategies)
3. Pay contractors for deep retrofits directly so that receipts cannot be used to request Above Guideline Increases (Montreal has done this). When lending the money, the owner procures services, the municipality pays the contractor for services rendered. Without receipts, AGIs are not justifiable at tribunals.
4. **Communications on Retrofits:**
  - a. Educate residents on their rights broadly to dispute above guideline increases and publicize landlords who are charging higher rents. Increase enforcement of agreements.
  - b. Encourage landlords to have ESG processes that include “S”- as an affordable housing program for qualifying residents, or placements by housing service providers.
  - c. Communicate with business leaders, board of trade, and major institutions about the importance of workforce and rental housing for newcomers, wage-earners and new families. Retrofits reposition assets but can be used as local area examples for new residents.
5. **Use other planning tools:**
  - Implement tax increment financing, community improvement tariffs for subsidized rents, local area planning tools like secondary plans that already have affordability targets for new housing, but that can also be explored for existing housing as well





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## BOARD REPORT #HS-2023-022

☐ FOR INFORMATION

or

☒ FOR APPROVAL

**Date:** September 27, 2023

**Purpose:** Canada-Ontario Community Housing Initiative (COCHI) & Ontario Priorities Housing Initiative (OPHI) – 2023-2024 & 2024-2025 Investment Plan

**Department Head:** Stacey Cyopeck, Director of Housing Services

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

(RESOLUTION #HS2023-022)

THAT the District of Nipissing Social Services Administration Board (DNSSAB) approve the Canada-Ontario Community Housing Initiative (COCHI) & Ontario Priorities Housing Initiative (OPHI) – 2023-2024 and 2024-2025 Investment Plan, for the District of Nipissing as set out in report HS2023-022; and,

THAT the District of Nipissing Social Services Administration Board authorizes staff to reallocate funds throughout the 2023/24 and 2024/25 fiscal years to qualifying projects on emerging priorities within the district.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities

<input checked="" type="checkbox"/> <b>Maximize Impact</b>	<input checked="" type="checkbox"/> <b>Remove Barriers</b>	<input checked="" type="checkbox"/> <b>Seamless Access</b>	<input type="checkbox"/> <b>Learn &amp; Grow</b>
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### BACKGROUND

- Announced in April 2019, the Canada-Ontario Community Housing Initiative (COCHI) & Ontario Priorities Housing Initiative (OPHI) are joint initiatives between the federal and provincial governments for the delivery of affordable and social housing.
- COCHI funding is a re-investment of federal funding that has been declining under the Canada-Ontario Social Housing Agreement, and Service Managers are encouraged to use COCHI funds for:

- Protecting rent-geared-to-income tenants in non-profit and co-operative housing projects with expiring operating agreements/mortgages;
- Preserving social housing supply through repairs and renovations; and/or
- Supporting social housing providers that can demonstrate their potential for long-term financial sustainability through transitional operating funding.
- OPHI addresses local housing priorities through a suite of program components. The following OPHI program components are available to Service Managers:
  - Rental Housing
  - Homeownership
  - Ontario Renovates
  - Rental Assistance
  - Housing Support Services

## FINANCIAL AND RISK CONSIDERATIONS

- In a letter received on August 17, 2023, the Ministry of Municipal Affairs and Housing confirmed DNSSAB's 2023-2024 and 2024-2025 fiscal year allocations, listed below in Table 1. Overall, the OPHI allocations continue to decrease and will be under \$500,000 by the 2024-25 fiscal year. This will mark the lowest funded year to date. Conversely, the COCHI allocation will see two consecutive years of allocation increases.

**Table 1-** 2023-24 and 2024-25 Fiscal Year Funding Allocations for COCHI and OPHI.

Program	2023-24 Allocation	2024-25 Allocation
Canada-Ontario Community Housing Initiative (COCHI)	\$1,473,300	\$1,581,700
Ontario Priorities Housing Initiative (OPHI)	\$505,600	\$487,800

- COCHI and OPHI funding allocations are provided on a 'use it or lose it' basis, therefore, funds that are not committed by the required timelines may be reallocated to other Service Manager areas. The DNSSAB has the flexibility to move funds to other program components to ensure that funds are fully committed. Due to the late approval of COCHI and OPHI funding this fiscal year (2023/24), the investment plan proposes to carry forward funding under capital components, pending Ministry approval. This will result in increased funding availability for capital projects in 2024-25. Should the funding carry-over not be approved, the funds will be allocated for social housing repairs.

## OPTIONS AND/OR RECOMMENDATIONS

Table 2 below outlines the breakdown of the COCHI and OPHI program components over the two fiscal years (2023/24 and 2024/25):

**Table 2-** 2023-24 and 2024-25 Fiscal Year Component Allocations for COCHI and OPHI.

<b>COCHI</b>	<b>2023-24</b>	<b>2024-25</b>
Annual allocation	\$1,473,300	\$1,581,700
Combined Total Allocation		<b>\$3,055,000</b>
<b>CAPITAL</b>		
New Build	\$0	\$1,015,940
Repair	\$0	\$1,078,061
<b>OPERATING</b>		
Rent Supplement	\$206,000	\$306,000
Transitional Operating Funding	\$46,249	\$250,000
Administration	\$73,665	\$79,085
<b>TOTAL ALLOCATED</b>	<b>\$325,914</b>	<b>\$2,729,086</b>
<b>COMBINED TOTAL ALLOCATED</b>		<b>\$3,055,000</b>
<b>OPHI</b>	<b>2023-24</b>	<b>2024-25</b>
Annual allocation	\$505,600	\$487,800
Combined Total Allocation		<b>\$993,400</b>
<b>CAPITAL</b>		
Rental Housing	\$0	\$484,060
Homeownership	\$0	\$150,000
Ontario Renovates	\$0	\$100,000
<b>OPERATING</b>		
Rent Supplement	\$0	\$0
Housing Allowance – Direct Delivery	\$40,000	\$120,000
Housing Support Services	\$25,280	\$24,390
Administration	\$25,280	\$24,390
<b>TOTAL ALLOCATED</b>	<b>\$90,560</b>	<b>\$902,840</b>
<b>COMBINED TOTAL ALLOCATED</b>		<b>\$993,400</b>

#### Capital Components:

Due to the late confirmation of COCHI and OPHI funding in the current 2023-24 fiscal year, and tight timelines to meet the commitment deadline of December 15<sup>th</sup>, the investment plan proposes the carry over of capital funds totaling \$1,562,426 (COCHI: \$1,147,386, OPHI: \$415,040) to the 2024-25 fiscal year to be primarily focused on capital components as follows:

- A total of \$1,500,000 (COCHI: \$1,015,940, OPHI: \$484,060) will be allocated to the New Build and Rental Housing components targeting the acquisition, rehabilitation and creation of affordable housing in the District. The guidelines require that this funding be targeted at existing community housing providers with an interest in expanding their portfolio.
- \$1,078,061 is planned under the COCHI Repair component in 2024-25 to repair and renovate the social housing supply. The funding will help to preserve and extend the functional lifespan of the housing stock, through addressing core building systems (e.g. heating/cooling, roofs) and health and safety repairs (e.g. accessibility renovations). This commitment conforms to the District's 10-Year Housing and Homelessness Plan by providing additional funding to sustain the social housing portfolio.
- \$150,000 will be allocated towards the Homeownership Program, to assist up to 3 households. The expanded eligibility requirements are expected to increase the demand for the program and help low to moderate-income renter households and first-time home buyers to purchase homes. This commitment to Homeownership aligns with the 10-Year Housing and Homelessness Plan by increasing opportunities for affordable homeownership.
- Lastly, \$100,000 will be allocated to the Nipissing Ontario Renovates program to support necessary home renovations and repairs for up to 4 households in the District. Funding commitments for Ontario Renovates align with the District's 10-Year Housing and Homelessness Plan by providing additional funding to maintain/retrofit homes, improve senior citizens' ability to age in place and increase the supply of affordable rental housing.

#### Operating Components:

The operating components for both COCHI and OPHI will not be impacted by the late approval of the Investment Plan. Service Managers are required to fully disburse their annual operating component allocations before March 31, 2024. DNSSAB has previously committed funding to ensure that rental subsidies are available to sustain the expired Urban Native housing units and to maintain a housing allowance program. Funding will be allocated as follows:

- During the 2023-24 fiscal year, \$206,000 will be allocated to COCHI Rent Supplements specifically targeting expired Urban Native Housing units. The allocation will increase to \$306,000 in 2024-25 as more Urban Native Housing units expire. The use of COCHI Rent Supplements assists in meeting Service Level Standards while ensuring no net loss in Urban Native Housing units, is a requirement of the guidelines. This commitment aligns with the District's 10-Year Housing and Homelessness Plan by providing rental subsidy programs and maintaining Nipissing's service level standards in social housing.
- \$46,249 will be allocated to COCHI Transitional Operating Funding to sustain NDHC's Municipal Non-Profit housing project. In 2024-25, \$250,000 will be allocated to further assist other expiring housing providers with funding to operate more efficiently. Examples of assistance can include short-term operating funding, asset management

planning services, building condition audits, etc. This commitment conforms to the District's 10-Year Housing and Homelessness Plan by providing additional funding to sustain the social housing portfolio.

- \$40,000 will be allocated in 2023-24 to the Housing Allowance component. Funding under the former Social Infrastructure Fund (SIF) is expected to be fully exhausted by the end of November 2023. Once the SIF funding is exhausted, OPHI funding will be needed to sustain the current Housing Allowance files, with a further \$120,000 required in 2024-25. This program provides financial support to households while they wait for Rent-Geared-to-Income (RGI) assistance through the Centralized Waiting List. This commitment aligns with the District's 10-Year Housing and Homelessness Plan by providing additional funding for rental subsidy programs.

The Investment Plan also continues to allocate the maximum 5% of the OPHI allocation, which is \$25,280 in 2023-24 and \$24,390 in 2024-25, towards Housing Support Services, which assists in providing support services to tenants in social housing projects. These commitments align with the District's 10-Year Housing and Homelessness Plan by providing additional funding for community housing workers who are available to provide advocacy and support services to tenants.

Finally, a maximum of 5% under COCHI and OPHI will be allocated for administration fees. This will ensure that the program components are delivered efficiently and effectively while maintaining program deadlines and reporting requirements.

#### **NEXT STEPS**

- The Board-approved Investment Plan along with the request to carry-over funds will be submitted to the Ministry of Municipal Affairs and Housing for their approval.
- Once the Ministry has approved the Investment Plan, the program components will begin to be delivered according to the plan.

#### **AUTHOR**

Stacey Cyopeck, Director of Housing Services



## BOARD REPORT #HS-2023-026

☐ FOR INFORMATION

or

☒ FOR APPROVAL

**Date:** September 27, 2023

**Purpose:** Sale/Transfer of Native People of Nipissing Properties

**Department Head:** Stacey Cyopeck, Director of Housing Services

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

(RESOLUTION #HS2023-026)

THAT the District of Nipissing Social Services Administration Board (DNSSAB) supports the sale/transfer of all properties owned by Native People of Nipissing Non-Profit Residential Development Corporation to Ontario Aboriginal Housing Support Services Corporation, to be approved by the Ministry of Municipal Affairs and Housing (MMAH), as outlined in briefing note HS2023-026.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



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### BACKGROUND

- Native People of Nipissing (NPON) Non-Profit Residential Development Corporation is a social housing provider that provides rent-geared-to-income (RGI) housing for Indigenous families and seniors. NPON's portfolio consists of 27 single or semi-detached units, 24 townhouses and 15 apartments, totaling 66 units throughout North Bay.
- NPON units were developed under the federal Urban Native Housing Program in six phases.
- Effective August 1, 2022, Ontario Aboriginal Housing Support Services Corporation (OAHS) became the sole shareholder of NPON, assuming all roles on the Board of Directors.
- OAHS is a non-profit housing provider serving urban and rural First Nation, Inuit and Métis people living off-Reserve in Ontario. OAHS's vision is to lead the design, development and delivery of a sustainable and culturally appropriate continuum of housing. OAHS is one of the largest housing providers in the province with over 3000 units.



- On March 2, 2023, OAHS notified the DNSSAB of their intent to acquire all NPON properties (assets and mortgage liabilities) by way of an Agreement of Purchase and Sale. As a condition of the Agreement of Purchase and Sale, OAHS requires consent from the Ministry of Municipal Affairs and Housing (MMAH) through the support of the DNSSAB, to transfer the properties and re-assign the Operating Agreements to OAHS.

### **FINANCIAL AND RISK CONSIDERATIONS**

- DNSSAB has verified with the Ministry that, as the Service Manager, DNSSAB is required to provide MMAH with a letter, and Board resolution supporting to the sale/transfer of NPON properties and related Operating Agreements to OAHS.
- OAHS has completed several similar property transfers of Urban Native Housing in Northern Ontario.
- DNSSAB has been working closely with OAHS since they have assumed the NPON Board over a year ago and has built a positive and collaborative working relationship.
- As a large community housing provider in the province, OAHS has a wealth of knowledge and expertise to ensure that projects are well-maintained and economically sustainable. To safeguard DNSSAB's interest in maintaining RGI units in the Nipissing District, upon expiry of the existing Urban Native Operating Agreements, each phase will be transferred by Canada Mortgage and Housing Corporation (CMHC) in collaboration with MMAH. Through collaboration with OAHS, this process has successfully occurred with the first two phases.

### **OPTIONS AND/OR RECOMMENDATIONS**

With the information collected and analysed it is recommended that the Board proceed with a letter supporting the sale/transfer of NPON properties and related Operating Agreements to OAHS.

### **NEXT STEPS**

- A letter of consent will be sent to the Ministry of Municipal Affairs and Housing.
- MMAH will work with CMHC to transfer the operating agreements from NPON to OAHS.
- DNSSAB will receive confirmation of the transfer and will receive a copy of the new operating agreements.

### **AUTHOR:**

Stacey Cyopeck, Director of Housing Services





## BOARD REPORT #HS-2023-025

☐ FOR INFORMATION

or

☒ FOR APPROVAL

**Date:** September 27, 2023

**Purpose:** National Housing Accord Report

**Department Head:** Stacey Cyopeck, Director of Housing Services

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

That the District of Nipissing Social Services Administration Board supports the National Housing Accord's multi-sector approach to ending Canada's rental housing crisis, and the 10 associated recommendations; and,

That a copy of this motion be forwarded to the three Members of Parliament representing the areas within Nipissing District, the Federal Minister of Finance and the Federal Minister of Housing.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



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### BACKGROUND

The Canadian Alliance to End Homelessness (CAEH) has joined REALPAC (Real Property Association of Canada) and the Smart Prosperity Institute, to create "The National Housing Accord: A Multi-Sector Approach to Ending Canada's Rental Housing Crisis."

The report offers a plan that addresses housing affordability, the needs of the growing population, job creation and ending homelessness. The authors were invited to make a delegation to the Federal Liberal Caucus Retreat this summer and a follow-up lobbying campaign is currently underway under the leadership of the CAEH. The campaign calls for support of the report and its recommendations and that resolutions of support be forwarded to

the Member of Parliament, the Federal Minister of Finance and the Federal Minister of Housing.

The National Housing Accord (NHA) makes 10 recommendations that address the rental housing market, including the creation of a coordinated plan with all three levels of government, a blueprint to fund affordable housing, low-cost, long-term fixed-rate financing for constructing purpose-built and rental housing.

The report further suggests that the Federal Government reform Canada's building code, streamline Canada Mortgage and Housing (CMHC) approval processes, create property acquisition programs, create a homelessness prevention and housing benefit, and reform and replace the Canada Housing Benefit with a portable housing benefit.

The authors assert that the National Housing Accord is a roadmap out of Canada's rental housing crisis, that is neither partisan or ideological – "it's a plan grounded in evidence and supported by the private and non-profit housing sector, and a growing community of endorsers".

The 10 recommendations are as follows:

"Recommendation 01: Create a coordinated plan with all three orders of government and create an Industrial Strategy led by a roundtable of public and private builders, the non-profit housing sector, Indigenous housing experts, investors and labour. The federal plan should include targets and accountability measures. The plan should include enhanced data collection, more robust and frequent population forecasts and better research to understand Canada's housing system. The plan should also include a blueprint to fund deeply affordable housing, co-operative housing and supportive housing, along with seniors housing and student residences and double the relative share of non-market community housing.

Recommendation 02: The federal government should help create a national workforce and immigration strategy on housing, including construction trades and other employment classes related to housing production.

Recommendation 03: The federal government should help reform CMHC fees and the federal tax system, including changes to capital cost provisions and eliminating the GST/HST on purpose-built rental housing to incentivize the construction of purpose-built rental housing.

Recommendation 04: Provide low-cost, long-term fixed-rate financing for constructing purpose-built rental housing, as well as financing to upgrade existing purpose-built rentals to make them more accessible, climate-friendly and energy efficient.

Recommendation 05: To ensure innovations achieve scale, the federal government should help develop a robust innovation strategy for housing, including procurement policy and innovation centres for housing construction.

Recommendation 06: The federal government should help reform the National Building Code to drive innovation in the homebuilding sector.

Recommendation 07: Streamline the CMHC approvals process, which can include a Code of Conduct for Builders and a catalogue of pre-approved designs to allow for the fast-tracking of purpose-built rental housing.

Recommendation 08: Create property acquisition programs for non-profit housing providers to help purchase existing rental housing projects and hotels and facilitate office-to residential conversions. These programs could include capital grants, provision of pre-approved debt financing, funds that provide secondary debt and equity financing, or other innovative levers that help with the initial costs without saddling the providers with operating and significant debt servicing costs.

Recommendation 09: Create a Homelessness Prevention and Housing Benefit (HPHB), which would provide immediate rental relief to up to 385,000 households at imminent risk of homelessness, help over 50,000 people leave homelessness and reduce pressure on Canada's overwhelmed homeless systems.

Recommendation 10: Reform the Canada Housing Benefit to better target individuals and families with the greatest housing needs by replacing it with a Portable Housing Benefit (PHB)".

## **FINANCIAL AND RISK CONSIDERATIONS**

There are no financial risks associated with endorsing this report.

## **OPTIONS AND/OR RECOMMENDATIONS**

It is recommended that the Board endorse the report and its 10 recommendations.

## **NEXT STEPS**

Upon approval, staff will prepare correspondence to the three Members of Parliament, the Federal Minister of Finance and the Federal Minister of Housing indicating the Board's endorsement of the National Accord and its recommendations.

## **RESOURCES CITED**

Richter, Tim; Dr. Mike P. Moffatt, and Michael Brooks, "The National Housing Accord: A Multi-Sector Approach to Ending Canada's Rental Housing Crisis." (August 2023)

**AUTHOR:** Donna Mayer, Manager of Project Development

## THE NATIONAL HOUSING ACCORD

# A Multi-Sector Approach to Ending Canada's Rental Housing Crisis



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# Foreword by the Authors

August 15, 2023

Canada's housing crisis is worsening dramatically. Millions of people – particularly those with the lowest incomes – are facing rapidly rising housing costs, driven significantly by an extreme lack of supply of the right types of rental housing. This is driving a wave of new homelessness, eating up increasing percentages of workers' incomes and causing untold stress and suffering. The Government of Canada has set a range of ambitious targets to realize the Right to Housing, address housing affordability and end homelessness, but we are currently sliding backwards.

Meanwhile many new market-based rental projects are stalled as a result of dramatically increased interest rates, high government taxes fees and charges, insurance premiums, and higher production input costs.

This comes within the context of record population growth. Population growth and immigration are essential to our country's economic and cultural prosperity, but our housing system is failing people who have a right to housing, no matter how long they have been here.

Adding substantial new supply to address rental affordability is key to solving the housing crisis. One third of Canadians rent, with a higher proportion renting in our urban centres which experience the most significant challenges with affordability. Having sufficient affordable, secure and accessible rental housing is essential for young people, seniors, Indigenous peoples, women-led single parent households, newcomers, students, people on low-incomes and those exiting homelessness. Right now, we are failing to provide these groups with affordable housing and too many are suffering. When there is a shortage of supply, rents get bid up by those most able to afford higher rents.

We must urgently build a healthy rental housing system to ensure affordability for all, meet the federal government's commitment to the progressive realization of the Right to Housing, support economic growth and end homelessness. We require practical solutions to dramatically increase the supply of rental housing. We need rental housing of all kinds: market-rate, affordable, co-operative, non-profit, supportive, and otherwise, to house our growing population today and in the years to come.

We recently brought together a group of housing experts from the private and non-profit sectors, including investors, developers, owners and policy experts for a Roundtable to brainstorm solutions to address this crisis and restore rental housing affordability. The outcome of the Roundtable is summarized in this Accord - Ten Recommendations - a series of rapidly actionable recommendations for the 2023 Fall Economic Statement and Budget 2024.

The Ten Recommendations recognize that no one actor in the system can achieve Canada's housing targets single handed. The federal government must lead the way through a coordinated effort with key stakeholders – including not-for-profits and the private sector – while accounting for resources, the financial viability of building supply, the productivity and innovation to reach targets, and the will to create conducive regulatory environments, all while closing the gap for affordable housing.

This is a significant task, for which our Ten Recommendations are a starting point.

Together, these recommendations will help millions of people have a safe, secure and affordable place to live, create jobs and raise incomes, meet the needs of our growing population and play a major role in ending homelessness.

The housing sector is ready to step up and address this crisis, but we need the federal government to join us and step into their vital housing leadership role.

## Tim Richter

President & CEO,  
Canadian Alliance to  
End Homelessness

## Dr. Mike P. Moffatt

Founding Director,  
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## Summary

Canada needs an Industrial Strategy to end its housing crisis. To address the rental housing shortage, a cross-sector gathering of private and non-profit sector experts collaborated to chart a way forward.

Rents have been increasing rapidly in many parts of the country, primarily caused by a lack of accessible, climate-friendly, affordable and market-rate purpose-built rental units to house a growing population. Increasing rents inflict the most significant harm on the lowest-income Canadians, including seniors, people on fixed incomes, single-parent led households, students, newcomers to Canada and Indigenous peoples. Rising rents are also contributing to a wave of new homelessness - the number of people losing their housing from unaffordability nationally is on the same scale as people losing their housing from Canada's largest natural disasters. Further, our housing crisis threatens economic growth, pricing workers out of the communities where their skills are needed most.

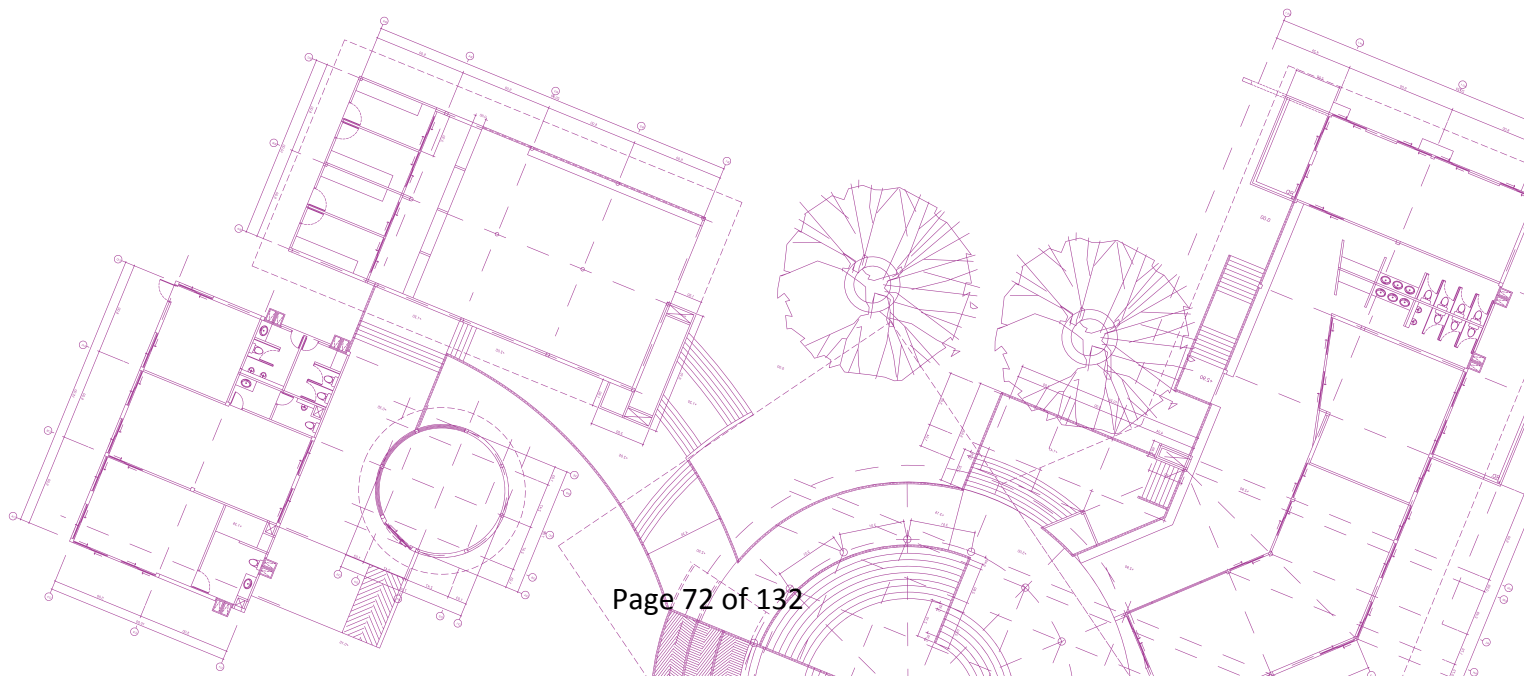
Restoring affordability will require tripling home building over the next seven years. For this to happen, the federal government must work with all orders of government, along with builders, developers and the higher education sector and address the bottlenecks preventing purpose-built rental housing from being built.

In the National Housing Strategy Act of 2019, the federal government made the progressive realization of the right to housing a cornerstone of its housing policy. Under the current conditions, this commitment will not be achieved.

To build more purpose-built rental housing, the federal government must invest directly in affordability while also taking steps to restructure Canada's rental housing industry for private, non-profit and public builders and operators.

This report provides ten recommendations focused on how the government can increase the supply of non-market housing, create the conditions for more market housing to be built and provide financial assistance to families precariously housed and at risk of falling into homelessness. This report and its recommendations act as a blueprint for an Industrial Strategy that would bring together public and private builders, the non-profit housing sector, investors and labour to build two million purpose-built rental units in seven years.

The report's key messages have been summarized into eight points on the next page for convenience.





## Eight Key Points

1. To restore affordability to Canada's housing market, 5.8 million homes must be built by 2030,<sup>1</sup> roughly two million being purpose-built rental units needing to be built in the seven years between the start of 2024 and the end of 2030.<sup>2</sup> A goal this ambitious requires a robust Industrial Strategy.
2. The federal government must work to meet the obligations of the National Housing Strategy Act and the progressive realization of the right to housing. This obligation means that federal policy must prioritize those in greatest need, set targets and timelines for eliminating homelessness and deploy the maximum available resources to achieve their housing policy.
3. Building two million rental units in seven years will require the federal government to co-develop a coordinated plan with all orders of government, including a set of targets and accountability measures.
4. The plan must address six bottlenecks to building more housing: a lack of coordination, a shortage of inputs from labour to materials, high costs, low productivity, inability to get timely approvals and the insufficient construction of non-market housing.
5. The federal government must create the conditions for the market to build more housing by using the policy levers they control to address those six bottlenecks. These include tax reform, innovation policy and Canadian Mortgage and Housing Corporation (CMHC) reform.
6. The federal government must also recognize that more substantial investments in non-market housing are needed. This recognition should include a blueprint to fund deeply affordable and supportive housing, along with seniors housing, Indigenous-led housing and student residences, and support for non-profits to purchase existing affordable rental properties. Canada must double the existing social housing stock of 655,000 units to bring the country up to OECD and G7 averages.
7. The federal government must prioritize innovation in homebuilding, as existing resource constraints and costs will make it impossible to build homes in sufficient quantities without significant changes to how and what we build.
8. The federal government must also provide immediate financial supports to aid with affordability. These supports should include a Homelessness Prevention and Housing Benefit (HPHB), which would provide immediate rental relief to up to 385,000 households at imminent risk of homelessness, and a Portable Housing Benefit (PHB).

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<sup>1</sup> The 5.8 million number comes from the CMHC report [Canada's Housing Supply Shortages: Estimating what is needed to solve Canada's housing affordability crisis by 2030](#). The 5.8 million figure covers the nine-year period from the beginning of 2022 to the end of 2030. There were 219,942 housing completions in 2022, according to the [CMHC data portal](#), and Canada should roughly match that figure in 2023. This suggests that Canada will need over 5.3 million housing completions in seven years (2024-30 inclusive) to achieve this target.

<sup>2</sup> Roughly 37.8 per cent of all housing completions in Census Metropolitan Areas and Census Agglomerations with at least 50,000 people were purpose-built rentals, according to the [CMHC data portal](#). Maintaining that ratio would require that 2.2 million of that 5.8 million be purpose-built rental units. In 2022, 68,254 purpose-built rental units were completed, a figure 2023 should roughly match. Subtracting that from our 2.2 million, leaves a need for two million rental completions in seven years (2024-30 inclusive) to achieve the target.

This report makes the following ten recommendations to the federal government designed to accelerate the completion of purpose-built rental units and to provide income support for renters.

## Ten Recommendations

01

### Recommendation 01:

Create a coordinated plan with all three orders of government and create an Industrial Strategy led by a roundtable of public and private builders, the non-profit housing sector, Indigenous housing experts, investors and labour. The federal plan should include targets and accountability measures. The plan should include enhanced data collection, more robust and frequent population forecasts and better research to understand Canada's housing system. The plan should also include a blueprint to fund deeply affordable housing, co-operative housing and supportive housing, along with seniors housing and student residences and double the relative share of non-market community housing.

02

### Recommendation 02:

The federal government should help create a national workforce and immigration strategy on housing, including construction trades and other employment classes related to housing production.

03

### Recommendation 03:

The federal government should help reform CMHC fees and the federal tax system, including changes to capital cost provisions and eliminating the GST/HST on purpose-built rental housing to incentivize the construction of purpose-built rental housing.

04

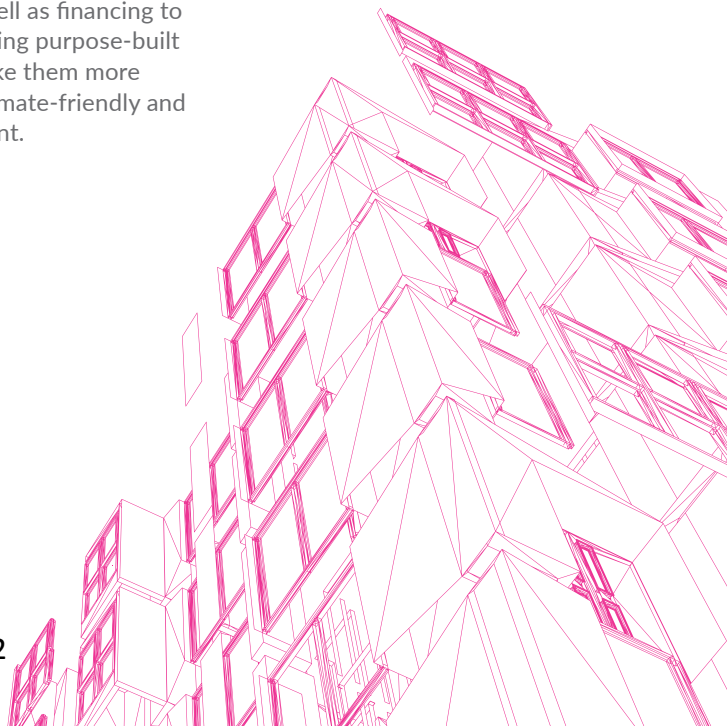
### Recommendation 04:

Provide low-cost, long-term fixed-rate financing for constructing purpose-built rental housing, as well as financing to upgrade existing purpose-built rentals to make them more accessible, climate-friendly and energy efficient.

05

### Recommendation 05:

To ensure innovations achieve scale, the federal government should help develop a robust innovation strategy for housing, including procurement policy and innovation centres for housing construction.



06

**Recommendation 06:**

The federal government should help reform the National Building Code to drive innovation in the homebuilding sector.

07

**Recommendation 07:**

Streamline the CMHC approvals process, which can include a Code of Conduct for Builders and a catalogue of pre-approved designs to allow for the fast-tracking of purpose-built rental housing.

08

**Recommendation 08:**

Create property acquisition programs for non-profit housing providers to help purchase existing rental housing projects and hotels and facilitate office-to-residential conversions. These programs could include capital grants, provision of pre-approved debt financing, funds that provide secondary debt and equity financing, or other innovative levers that help with the initial costs without saddling the providers with operating and significant debt servicing costs.

09

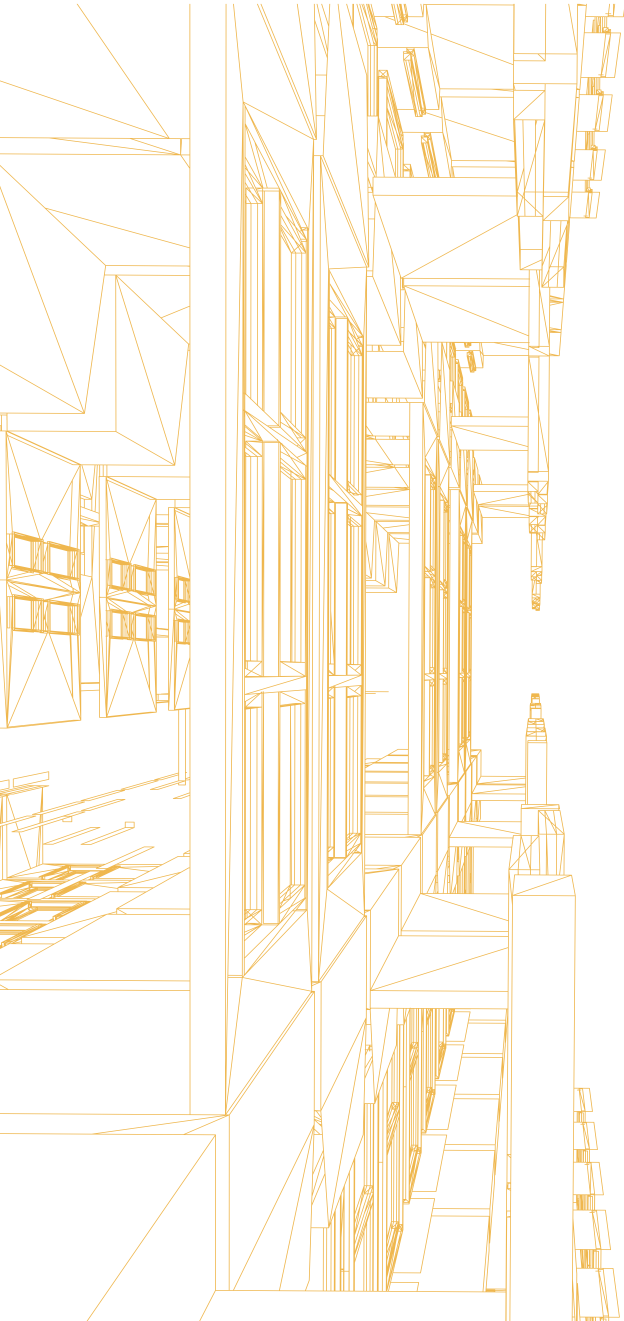
**Recommendation 09:**

Create a Homelessness Prevention and Housing Benefit (HPHB), which would provide immediate rental relief to up to 385,000 households at imminent risk of homelessness, help over 50,000 people leave homelessness and reduce pressure on Canada's overwhelmed homeless systems.

10

**Recommendation 10:**

Reform the Canada Housing Benefit to better target individuals and families with the greatest housing needs by replacing it with a Portable Housing Benefit (PHB).



## Practical Solutions to Canada's Rental Affordability Crisis

Rents have been increasing rapidly in many parts of the country and, in the words of the CMHC, “affordable units for low-income renters are extremely rare outside of Québec.” The causes are numerous but include a lack of accessible, climate-friendly, affordable and market-rate purpose-built rental units to house a growing population. The CMHC estimates that Canada will need to build 5.8 million homes, of all types, between 2022 and 2030, which is triple Canada's historic homebuilding rate, to restore affordability. In 2022, 37.8 per cent of all housing starts were purpose-built rental units.<sup>3</sup> Just under 2.2 million of the 5.8 million target would need to be purpose-built rental units to maintain this ratio, with just over two million needing to be built in just seven years.<sup>4</sup> We propose a ten-point plan the federal government can implement to increase Canada's supply of purpose-built rental housing substantially, increase the supply of non-market community housing and financially support low-income renters.

A multi-tiered approach is needed. Over the past few decades, the construction of purpose-built rental units has not kept up with population growth, affecting affordability. This approach requires broad-based measures to address the bottlenecks preventing the market from building more of these units. However, we must also recognize that the market is unlikely to build sufficient affordable units, particularly those in the lowest income quintiles, so non-market housing solutions are needed. Finally, we must also recognize that “forever” affordability is critical, so this report provides several recommendations to support non-profit housing.

## Canada's Rental Affordability Crisis

Rising rents are creating affordability challenges for many renters. For each of the past 13 years, the average monthly rent on a 1-bedroom apartment has increased at or above Canada's two per cent inflation target, according to data from the CMHC, as shown in Figure 1. Over the past seven years, the rent on a one-bedroom apartment has increased by 32 per cent, while average weekly earnings have risen by less than 23 per cent.<sup>5</sup> Such rapid rent increases can devastate those on a fixed income or experiencing precarious employment.

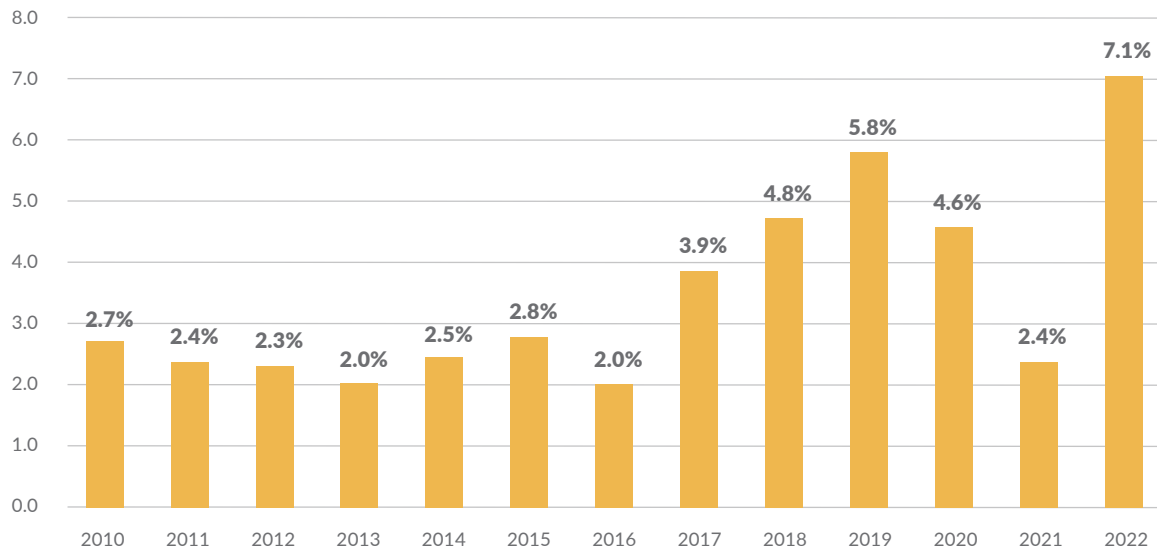
<sup>3</sup> Source: Starts by Dwelling Type by Provinces (In Census Metropolitan Areas and Census Agglomerations with at least 50,000 people), [CMHC Housing Market Information Portal](#). Note that this estimate excludes areas outside a Census Metropolitan Areas and Census Agglomerations with at least 50,000 people. In 2022, 85 per cent (180,656 of 212,942) housing completions were outside in a Census Metropolitan Areas and Census Agglomerations with at least 50,000 people. Of the 180,656 completions, 68,254 were purpose-built rentals, constituting 37.78 per cent of all completions in Census Metropolitan Areas and Census Agglomerations with at least 50,000 people.

<sup>4</sup> Roughly 37.8 per cent of all housing completions in Census Metropolitan Areas and Census Agglomerations with at least 50,000 people were purpose-built rentals, according to the [CMHC data portal](#). Maintaining that ratio would require that 2.2 million of that 5.8 million be purpose-built rental units. In 2022, 68,254 purpose-built rental units were completed, a figure 2023 should roughly match. Subtracting that from our 2.2 million, leaves a need for two million rental completions in seven years (2024-30 inclusive) to achieve the target.

<sup>5</sup> Source: Employment, average hourly and weekly earnings (including overtime) and average weekly hours for the industrial aggregate excluding unclassified businesses, monthly, seasonally adjusted, [Statistics Canada Table 14-10-0222-01](#).

Figure 1

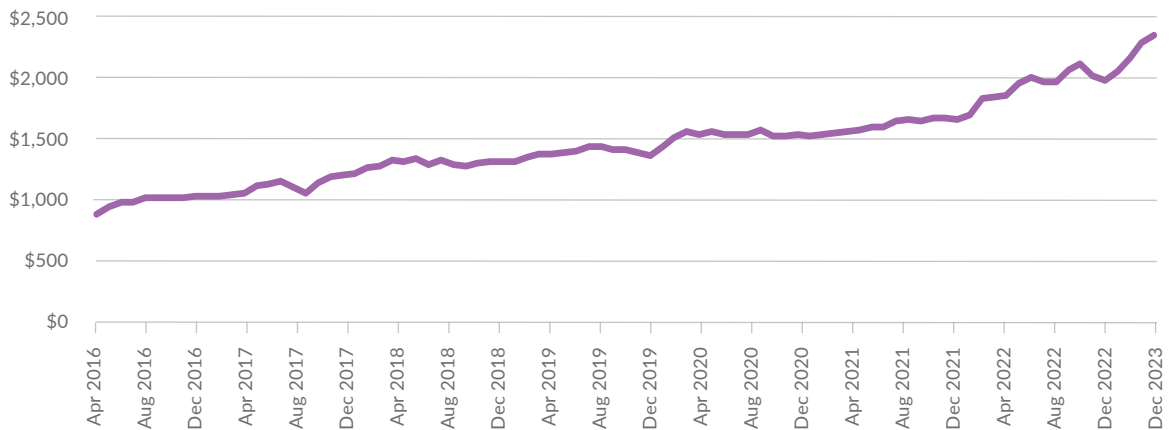
### Increase in Average Rents for a 1-Bedroom Apartment, Canada<sup>6</sup>



Rent increases have been remarkably rapid for rents on new leases in many parts of the country. One example is Guelph, Ontario: Figure 2 shows rents on new leases for one-bedroom apartments in the city. In just six years, from June 2017 to June 2023, rents on newly leased one-bedroom apartments had doubled in Guelph, reaching \$2,300.

Figure 2

### Average Rents on New Leases, 1-Bedroom Apartments, Guelph, Ontario<sup>7</sup>



The [January 2023 CMHC Rental Market Report](#) finds that the share of apartment units that are affordable to the lowest 20 per cent of income is effectively zero in most Ontario metros, including Belleville, Toronto, Kingston, Peterborough, Kitchener-Cambridge-Waterloo, Hamilton, Sudbury, Ottawa, St. Catharines and Windsor. This group can afford less than five per cent of Winnipeg, London, Halifax, Victoria and Vancouver units. In the words of the CMHC, “affordable units for low-income renters are extremely rare outside of Québec.”

<sup>6</sup> Source: Average Rent by Bedroom Type by Provinces, [CMHC Housing Market Information Portal](#). Data for October of each given year.

<sup>7</sup> Source: [Zumper Research – Guelph, ON Rent Prices](#)

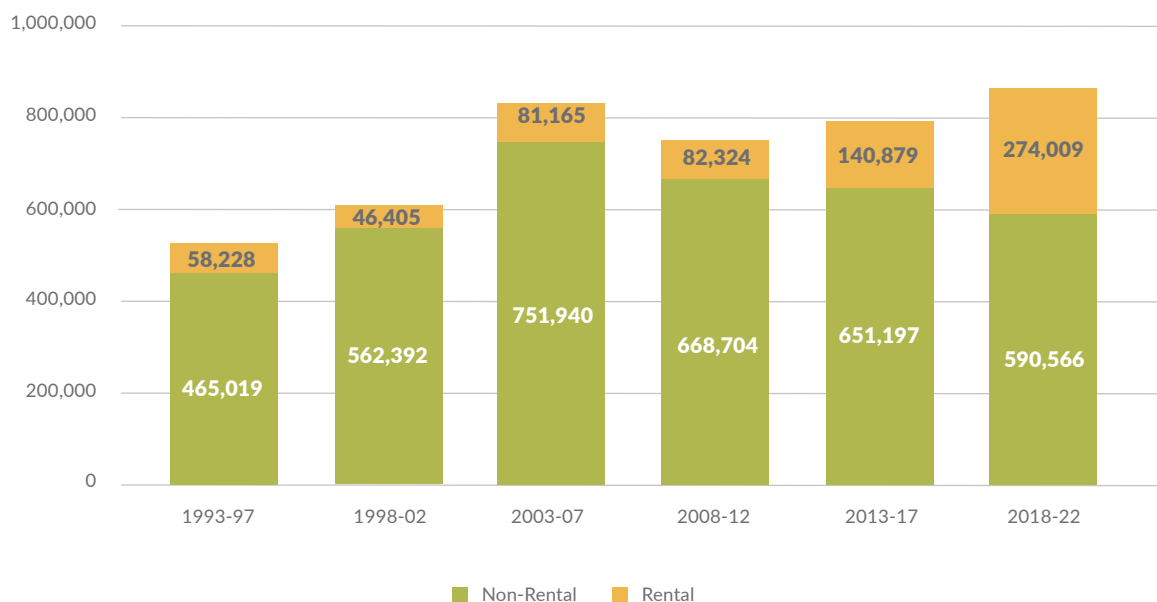
There is no single cause for the spike in rents in Canada. Still, one contributing factor is the population of renters growing faster than that of purpose-built rental properties. In the five years from July 1, 2017, to June 30, 2022, the population of 20–44-year-olds in Canada grew by over one million, thanks in part to an increase in the number of international students. It grew by less than 425,000 in the five years before that.<sup>8</sup> Canada's population grew by 2.4 million in the last five years, compared to 1.8 million in the five years prior. But despite this population growth, particularly in the number of young adults, Canada built very few purpose-built rental units to house this population.

## A Lack of Purpose-Built Rentals is Contributing to Canada's Rental Affordability Crisis

The construction of purpose-built rental units has increased in recent years. Figure 3 shows that in the previous five years, the number of purpose-built rental units constructed has increased by over 130,000 units relative to the five years prior (274,009 in 2018-22 vs. 140,879 in 2013-17), offset by a 60,000 unit decrease in the number of other forms units constructed (590,566 in 2018-22 vs. 651,197 in 2013-17). While the overall number of units constructed is in the right direction, it is essential to note that while the number of units completed is up 72,500 in 2018-22 relative to 2013-17, the growth in the young adult population is up nearly 600,000 persons in 2018-22 relative to the prior period. In short, housing completions are not keeping up with population growth.

Figure 3

### Housing Completions by Five-Year Period, CMAs and CAs with at Least 50,000 People, Canada<sup>9</sup>



<sup>8</sup> Source: Population estimates on July 1st, by age and sex, [Statistics Canada Table 17-10-0005-01](#).

<sup>9</sup> Source: Completions by Dwelling Type by Provinces (In Census Metropolitan Areas and Census Agglomerations with at least 50,000 people), [CMHC Housing Market Information Portal](#).

Much of the increase in purpose-built rental construction can be attributed to a single province: Québec. In the last five years, Québec has built over 100,000 purpose-built rental units, as shown in Figure 4. Although less than 17 per cent of Canada's population growth occurred in the province of Québec from 2018-22, the province was responsible for 39 per cent of all new purpose-built rental units, nearly as many as Ontario and British Columbia combined. Not coincidentally, Québec is the one province that CMHC identifies as still having available, affordable units for low-income renters.

Figure 4

### Purpose-Built Rental Completions 2018-22, CMAs and CAs with at Least 50,000 People, Canada<sup>11</sup>

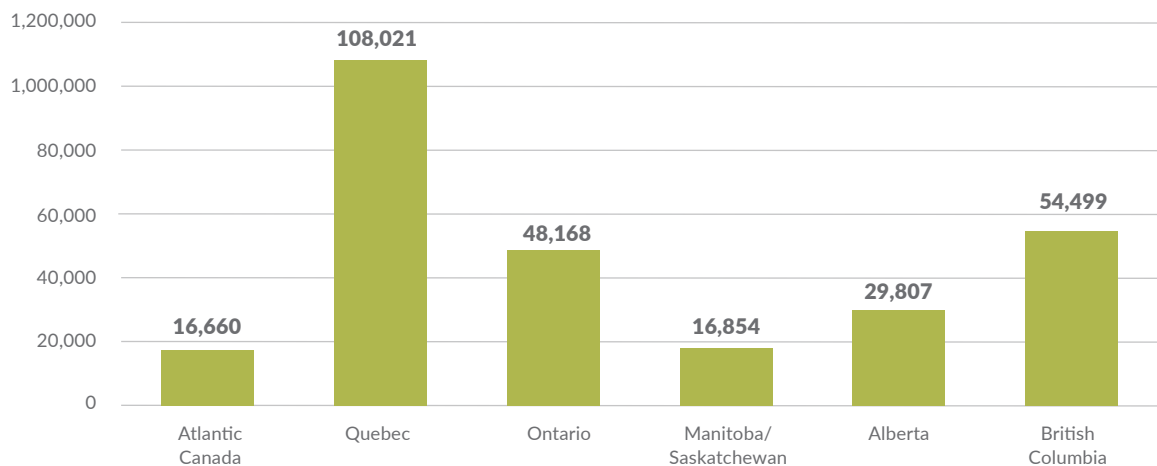
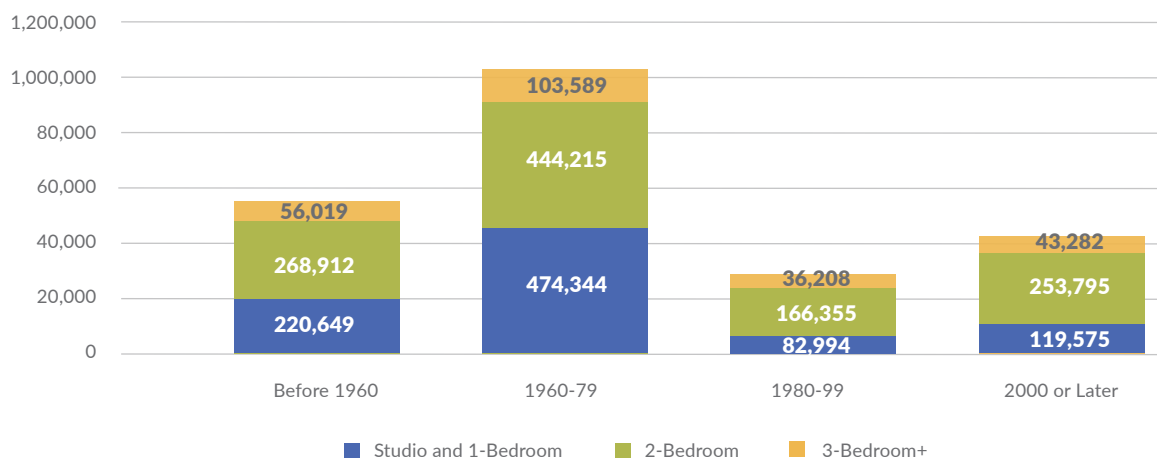


Figure 5

### Canada's Purpose-Built Rental Stock by Year of Construction and Number of Bedrooms in October 2022<sup>12</sup>



<sup>10</sup> Between July 1, 2017 and June 30, 2022, Canada's population grew by 2,384,666 persons, with Québec's population growing by 393,596, contributing 16.5 per cent to Canada's total. Source: Population estimates on July 1st, by age and sex, [Statistics Canada Table 17-10-0005-01](#).

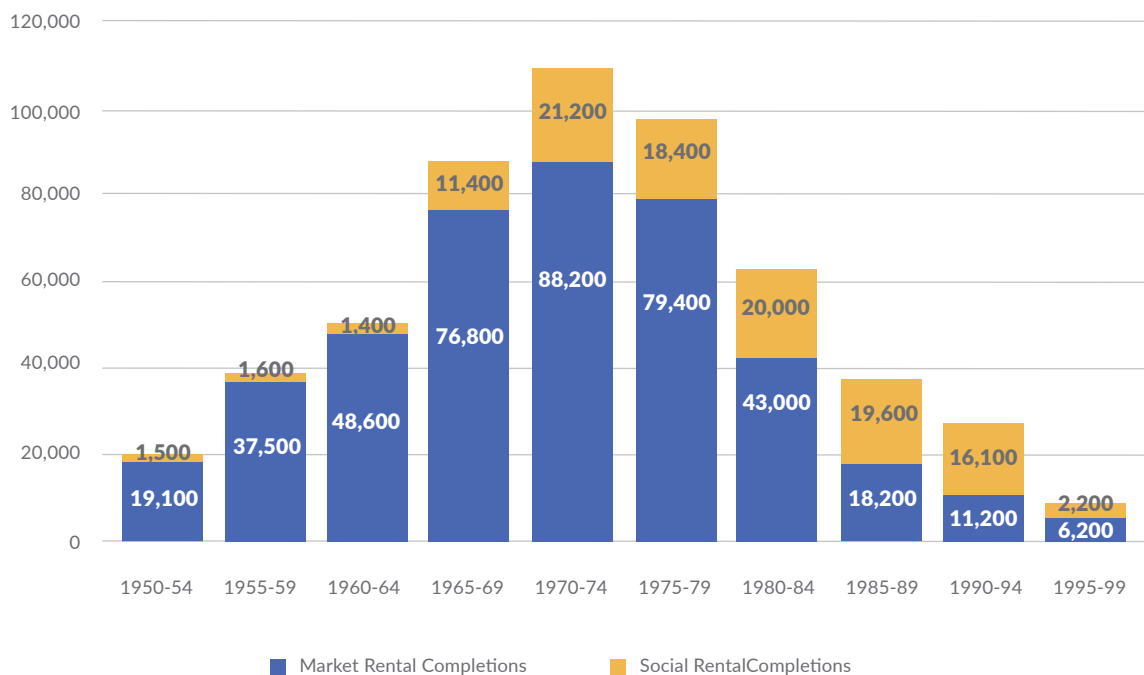
<sup>11</sup> Source: Completions by Dwelling Type by Provinces (In Census Metropolitan Areas and Census Agglomerations with at least 50,000 people), [CMHC Housing Market Information Portal](#).

<sup>12</sup> Source: Canada's Purpose-Built Rental Stock by Year of Construction and Number of Bedrooms in October 2022, [CMHC Housing Market Information Portal](#).

Despite the increase in purpose-built rental properties, most of Canada's purpose-built rental stock is over forty years old. Figure 5 shows Canada's purpose-built rental stock, as of October 2022, by date of construction and number of bedrooms. It shows that in the last 42 years, fewer purpose-built rental units were built than in the twenty years from 1960-79. It also shows a relative lack of housing units containing three or more bedrooms. In each of the four periods of the chart, 3-bedroom units comprise just over 10 per cent of the housing stock.

Figure 6

### Average Annual Purpose-Built Rental Completions by 5-Year Period, Canada<sup>13</sup>



The decline in purpose-built rental construction occurred in both market and social rental components. Greg Suttor's report [Rental Paths from Postwar to Present: Canada Compared](#), published by the University of Toronto's Cities Centre, details the decline in purpose-built rental construction, which began in the mid-1970s. Figure 6, using data from the report, shows the scaling up of purpose-built rental construction in Canada from the 1950s to the early 1970s, then the substantial decline in completions during the 1980s and 1990s.

<sup>13</sup> Data Source: [Rental Paths from Postwar to Present: Canada Compared](#), University of Toronto's Cities Centre

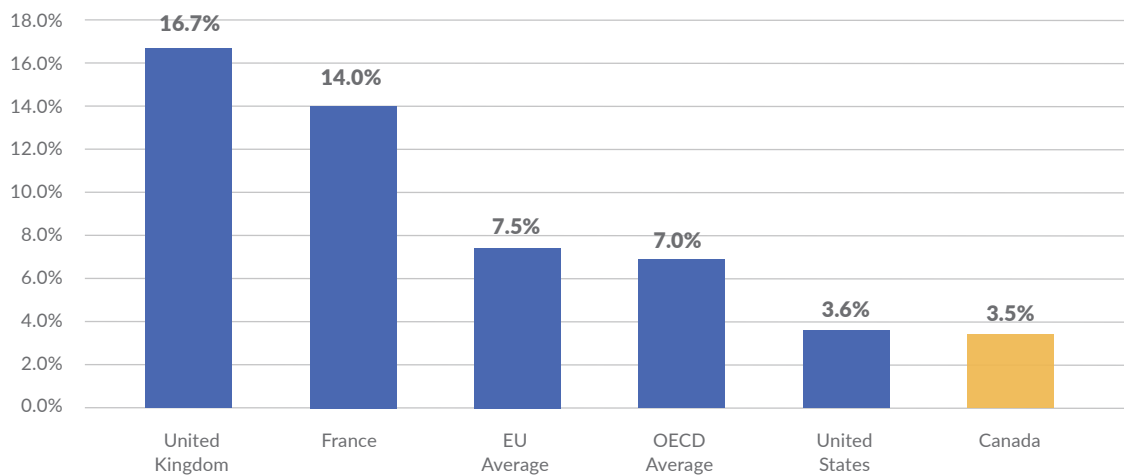


## Canada's Social Housing Stock is Half of the OECD and G7 Average

The decline in social housing construction has caused Canada to fall behind many of our OECD and G7 partners and has helped contribute to a lack of affordability. A January 2023 [Scotiabank report](#) finds that there are roughly 655,000 social housing units in Canada, with 58 per cent owned by governments, 26 per cent owned by non-profits and 10 per cent with a co-op ownership model. Canada's social housing stock represents 3.5 per cent of all Canadian housing, half of the OECD average, as shown in Figure 7. The Scotiabank report calls for more social housing to be built, stating, "Canada needs a more ambitious, urgent and well-resourced strategy to expand its social housing infrastructure. Aims to double the stock of social housing across the country could be a start." The Canadian Housing and Renewal Association's 2022 [Blueprint for Housing](#) has made a similar recommendation, calling on the federal government to "double the proportion of housing in Canada considered community housing by the year 2035."

Figure 7

### Number of Social Rental Dwellings as a Share of the Total Number of Dwellings, 2020 or Latest Year Available<sup>14</sup>



Governments across Canada recognize the need to build more housing of all forms. The federal government has set a target for [3.5 million homes](#) to be built between 2022 and 2031, with the Ontario government pledging to build [1.5 million homes](#) during that period. These goals represent a doubling of housing completions over the previous decade but may be too modest, according to research from the CMHC. Instead of doubling housing completions, in [Housing Shortages in Canada: Solving the Affordability Crisis](#), the CMHC finds that Canada will need to triple housing completions. Specifically, the report finds the country will need to build 5.8 million housing units, of all types, in the nine years between 2022 and 2031, with 2.6 million of those needing to be in Ontario if Canada is genuinely going to tackle our housing affordability crisis. While the CMHC did not estimate the number of purpose-built rental units needed, approximately two million of the 5.8 million would need to be purpose-built rental units to maintain current housing start ratios.

Tripling home building in such a short time presents a monumental challenge. To do so, all orders of government, along with builders, developers and the higher education sector, must understand their roles in the system, along with the bottlenecks that prevent housing construction from being increased. The PLACE Centre report *Working Together to Build 1.5 Million Homes* has identified six core challenges to achieving our housing supply targets. The federal government has a role to play in each.

<sup>14</sup> Data Source: [Public policies towards affordable housing](#), OECD.

# Addressing the Bottlenecks that Prevent the Construction of Accessible, Climate-Friendly and Affordable Purpose-Built Rental Housing

All orders of government must begin identifying and breaking down the barriers preventing rental housing construction. The PLACE Centre has identified six core challenges to achieving our housing supply targets:

- A. **Coordination:** No one actor in the system can ensure that housing completions keep pace with population growth. All levels of government, the higher education sector, builders, developers and the non-profit sector all play vital roles. This requires actors in the system to share data, coordinate their actions and keep each other accountable.
- B. **Ability:** Building homes requires sufficient labour, materials, equipment, land and capital. Not having enough plumbers, to enough bathtubs, to enough money to pay for plumbers or bathtubs, will prevent the necessary quantities of homes from being built.
- C. **Viability:** Or, as developers ask, "will it pencil?" For-profit builders and developers will not build unless it makes economic sense for them to do so. Revenue from building homes must sufficiently exceed the costs, which is particularly challenging when we also need homes to be affordable to families across the income spectrum.
- D. **Productivity:** There may be some inputs to homebuilding where we cannot double or triple them in such a short time. Homebuilding needs to be more productive and innovative. By being more productive and innovative, we can build more housing with fewer inputs, increasing the ability and viability of building homes.
- E. **Permission:** The regulatory environment needs to allow housing to be built, with minimal delays, while producing them safely, protecting the environment and creating great communities for all ages.
- F. **Non-Market Housing:** There are housing needs that the market cannot meet. These gaps create the need for governments and not-for-profit actors to build everything from supportive living housing units to student residences and do so in sufficient quantities.

The federal government plays a role in each of these six core challenges. This paper recommends steps the federal government can take on each challenge to accelerate housing completions.

We should also recognize, however, that it will take time to build these homes and that affordability challenges will persist. As such, we have added a seventh set of policy recommendations to provide financial support for low-income renters.

Across these seven areas, we provide a total of ten recommendations to the federal government, some with subparts, designed to accelerate the completion of accessible, climate-friendly and affordable purpose-built rental units and to provide income support for renters.

## A. Coordination

No one actor in the system can ensure that housing completions keep pace with population growth. All levels of government, the higher education sector, builders, developers and the non-profit sector all play vital roles. This requires actors in the system to share data, coordinate their actions and keep each other accountable.

01

**Recommendation 01:** Create a coordinated plan with all three orders of government and create an Industrial Strategy led by a roundtable of public and private builders, the non-profit housing sector, investors and labour. The federal plan should include targets and accountability measures. The plan should include enhanced data collection, more robust and frequent population forecasts and better research to understand Canada's housing system. The plan should also include a blueprint to fund deeply affordable housing, co-operative housing and supportive housing, along with seniors housing and student residences and double the relative share of non-market community housing.

This recommendation contains several components, including:

- a. **Create and mandate a supply-side roundtable on housing.** The roundtable would include all three orders of governments, along with investors, funders, owners, operators, developers, labour, builders and non-profit stakeholders, including urban, rural and northern Indigenous housing experts. The table would propose, test and review housing policy for achieving federal, provincial and municipal supply targets. It would create a standard set of definitions for terms such as "affordability" to ensure alignment across programs. The body would be able to propose adjustments to labour, immigration, funding models, industrial regulations and government programs, from all orders of government, in real-time to innovate and fine-tune housing programs across Canada. The roundtable should also examine the role the tax system, both as a whole and at the individual tax level, plays in discouraging, or encouraging, housing development, as taxes compromise a substantial portion of development costs. The recommendation for a roundtable is aligned with Recommendation 166 from the March 2023 [Responding to the Challenges of Our Time](#) report by the Standing Committee on Finance, which states "[c]ommit to building up the affordable housing stock and to bring together provincial and municipal business and non-profit partners at the table to find innovative solutions and to expedite zoning, permitting and development processes."
- b. **Work collaboratively to craft a set of housing targets for each level of government.** These can include housing completions (or starts) targets for the federal government, provinces and major municipalities aligned with the CMHC's Affordability Crisis report figures. However, these targets must go beyond mere units and incorporate targets for the mix of housing and approval speed for each order of government. The targets should also include targets and timelines for substantially increasing non-market community housing in Canada.
- c. **Tie federal funding to municipalities on their progress towards hitting their targets, with additional funding for those that exceed it.** The targets should not just include unit and cost targets, which municipalities have limited control over, but also include targets on approval times. Additional financial support could be given to communities undertaking zoning reforms to allow for more as-of-right construction.

- d. **Promote evidence-based policymaking through additional research, data and forecasts.** This plan should include more granular and frequent population forecasts by the federal government. Monthly CMHC data releases should include additional information on smaller communities. Additional research on the impact of population growth through immigration and non-permanent residents on the supply and demand of housing is needed, along with work on a better understanding of housing as a system and better data on homelessness. This research will require increased funding to Statistics Canada, the CMHC and non-governmental research institutes.
- e. **Jointly create a plan designed to reduce the inflow into the homeless service system and accelerate the outflow in the form of permanent housing move-ins from the homeless system. This plan should include, at a minimum, significant funding for building rent geared to income and supportive housing.** There is a significant need for these units. The Canadian Alliance to End Homelessness report [Recovery for All](#), from June 2020, advocated for a plan “to assist a total of 350,000 families or individuals: including 245,000 affordable units, with a blend of new build and preserving existing [Naturally Occurring Affordable Housing] stock through non-profit acquisition [as well as] 50,000 Permanent Supportive Housing spaces to end chronic homelessness.” The plan should set rent geared to income and supportive housing targets incorporating recent population growth. The plan should align with the social housing target set in recommendation 1b and consider individuals with diverse needs, from seniors to refugees to persons experiencing mental health issues. Finally, the plan should also jointly craft for the financing of those units.
- f. **Co-create a plan and a fund to build additional student residences across Canada.** Canada is experiencing an international student boom, straining housing markets in communities with high enrollments relative to the population. This drives up rents and the price of family-friendly housing, as those homes are purchased by investors and converted into student rentals. Building more student residences at our colleges and universities would ease these pressures.
- g. **Co-create a plan and share best practices on building housing for seniors in the neighbourhoods where they wish to live.** Seniors living on fixed incomes can be particularly vulnerable to increasing rents. Creating more housing options for seniors can create more options and reduce upward rent pressures. It can also incentivize seniors to sell their current family-sized homes, allowing the next generation of families with young children to move into existing neighbourhoods with schools, parks and other amenities.
- h. **Immediately launch and implement the federally funded Co-operative Housing Development Program, committed to in the 2022 Federal Budget and work with other levels of government to scale up co-op housing development across the country.**
- i. **Support a For-Indigenous, By-Indigenous Urban, Rural and Northern housing strategy, and deliver the initial \$4BN over 7 years allocated in the 2023 Federal Budget through NICHI, the National Indigenous Housing Collaborative Inc.**

## B. Ability

Building homes requires sufficient labour, materials, equipment, land and capital. Not having enough plumbers, to enough bathtubs, to enough money to pay for plumbers or bathtubs, will prevent the necessary quantities of homes from being built.

02

**Recommendation 02:** The federal government should help create a national workforce and immigration strategy on housing, including construction trades and other employment classes related to housing production.

A lack of skilled labour will substantially limit Canada's ability to build enough housing. The October 2022 CMHC report, [Labour Capacity Constraints and Supply Across Large Provinces in Canada](#) projects that while Ontario, Québec and British Columbia will need to double housing starts over the next decade to reach the CMHC's 2030 affordability supply target, labour constraints will limit these provinces to increases of 36 per cent, 41 per cent and 29 per cent respectively, under the best case scenario.

The federal government should work with the other two orders of government, the higher education sector trades unions and builders to co-develop a detailed workforce and immigration strategy on housing. It should provide labour market projections by province and trade, identify the most significant shortages and create a plan to address those imbalances. That plan should include a combination of training for those in Canada, targeted immigration programs to encourage skilled, temporary and permanent foreign workers, along with productivity enhancements to ensure we are getting the most out of every skilled tradesperson.

A wide array of potential reforms could be enacted as part of a national workforce and immigration strategy on housing. The Ontario Road Builders' Association has [recommended](#) a three-point plan, including "[removing] bias in the immigration point system that favours better-educated prospects over less-educated workers who might have skills in construction labour," and "[enhancing] the ability to match construction skills where needed and more immediately." Ensuring portability between employers of skilled tradespeople is critical, to allow these important workers to use their skills where they are most needed. Pathways to permanent residency and greater protections for Temporary Foreign Workers must also be considered. Canada's need for skilled tradespeople extends beyond the limits of existing Temporary Foreign Worker programs.

## C. Viability

Or, as developers ask, "will it pencil?" For-profit builders and developers will not build unless it makes economic sense for them to do so. Revenue from building homes must sufficiently exceed the costs, which is particularly challenging when we also need homes to be affordable to families across the income spectrum.

Unfortunately, many much-needed purpose-built rental projects are not viable, given the costs and the existing tax structure.

In December 2021, the CMHC published the Research Insight [Purpose-Built Rentals Facing Financial Feasibility Challenges](#). The CMHC commissioned the Altus Group [to conduct a study](#) examining the financial viability of creating market-rate purpose-built rental housing in six cities: Vancouver, Calgary, Winnipeg, Toronto, Montreal and Halifax. Not surprisingly, the research found that project economics made the construction of purpose-built rentals unviable in most (but far from all) cases:<sup>15</sup>

Market rents are consistently below economic rents (i.e., rents required to make a project financially viable). In other words, market rents are rarely sufficient to cover the development and construction costs of projects, regardless of the project size, location and quality of the finishes.

The federal government has several levers to increase the after-tax rate of return on rental housing and increase access to financing, allowing more projects to pencil. They include the following two recommendations.

03

**Recommendation 03:** The federal government should help reform CMHC fees and the federal tax system, including changes to capital cost provisions and eliminating the GST/HST on purpose-built rental housing to incentivize the construction of purpose-built rental housing.

<sup>15</sup> We should note that construction costs are up substantially since 2021, harming viability further beyond what is suggested in the Altus report.

This recommendation contains several components, including:

- a. **The federal government should remove GST/HST from new capital investments in purpose-built rental housing.** Removing the GST/HST has been recommended by several groups, including the [Canadian Rental Housing Providers for Affordable Housing](#). Removing both the federal and provincial components of the HST would reduce the development cost of new purpose-built rental housing in Canada, according to the report [Encouraging Construction and Retention of Purpose-Built Rental Housing in Canada](#). The [2015 mandate letter](#) to Finance Minister Bill Morneau also included “[r]emove the GST on new capital investments in rental housing” as a top priority.
- b. **Defer capital gains tax and recaptured depreciation due upon the sale of an existing purpose-built rental housing project, providing that the proceeds are reinvested in the development of new purpose-built rental housing.** This recommendation is from the report [Encouraging Construction and Retention of Purpose-Built Rental Housing in Canada](#). Owners of rental properties under the existing tax system are disincentivized from selling older projects and redeploying the capital to new builds. This reform would remove that disincentive and encourage building new purpose-built rentals.
- c. **Increase the Capital Cost Allowance (CCA) on newly constructed purpose-built rental buildings.** Increasing the current 4 per cent CCA on newly constructed purpose-built rental projects and provisions to defer capital gains taxes would provide strong incentives to create new purpose-built rental housing. Even higher rates could be given to projects that meet accessibility, affordability and energy efficiency/GHG reduction targets, similar to CMHC’s MLI Select financing program, to provide additional incentives for projects with these qualities to get built. This reform is an idea explored in the piece [How Canada can create more rental housing](#).
- d. **The CMHC should examine the point system in the MLI Select program for new construction to increase the number of purpose-built rentals that are affordable.** MLI Select provides enhanced loan terms for landlords that can demonstrate affordability, sustainability and accessibility. MLI Select is a vitally important program. However, very few projects have met the affordability criteria due to the onerous eligibility requirements. The affordability criteria should be adjusted to allow for the building of more affordable units. Affordability criteria for existing buildings under MLI Select should also be re-examined to help preserve existing affordable units and incentivize landlords to adjust rents on some units to affordable levels.
- e. **When selling to a non-profit operator, land trust, or non-profit acquisition fund, provide a capital gains tax break to private owners of multi-purpose rental.** This initiative would incentivize selling to non-profits and protect affordable purpose-built rental housing.
- f. **Create an affordable housing tax credit for developers that invest equity in community purpose-built rental housing projects.** The U.S. Low Income Housing Tax Credit could provide a template for such a tax credit.

## 04

**Recommendation 04:** Provide low-cost, long-term fixed-rate financing for constructing purpose-built rental housing, as well as financing to upgrade existing purpose-built rentals to make them more accessible, climate-friendly and energy efficient.

Despite Canada’s affordability crisis and housing shortages, [housing starts are falling due to rapidly rising interest rates](#). Existing financing mechanisms have been [criticized](#) for having unclear underwriting criteria, lengthy approval times and inconsistent market rate evaluation methods. In a period of rising and volatile interest rates, developers face significant risks when building new affordable purpose-built rentals or upgrading existing units for energy efficiency and their interest payments will rise in the future. These problems can be solved if the CMHC or the Canada Infrastructure Bank were to provide 25-year, fixed-rate financing for projects, including both new builds and upgrades, that meet certain accessibility, affordability

and climate-friendly criteria. The CMHC should also be provided with additional funding to increase the underwriting resources to expedite approvals or to outsource the approval process based on defined criteria, as currently, developers often have to obtain interim financing while waiting for approval on a CMHC loan.

## D. Productivity

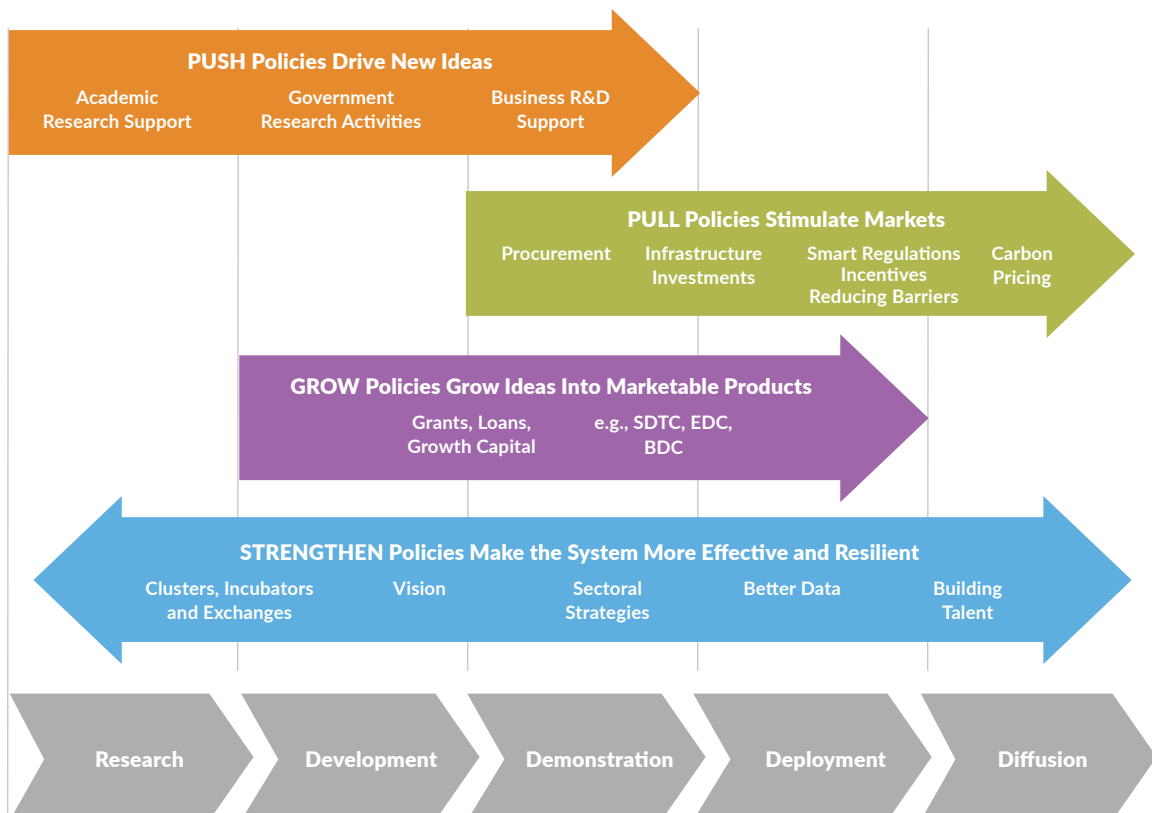
There may be some inputs to homebuilding where we cannot double or triple them in such a short time. Homebuilding needs to be more productive and innovative. By being more productive and innovative, we can build more housing with fewer inputs, increasing the ability and viability of building homes.

05

**Recommendation 05:** To ensure innovations achieve scale, the federal government should help develop a robust innovation strategy for housing, including procurement policy and innovation centres for housing construction.

The same policy tools used to drive innovation in sectors from electric vehicle manufacturing to agrifood to aerospace can be used to drive innovation in the homebuilding sector. For example, the March 2023 [Responding to the Challenges of Our Time](#) report by the Standing Committee on Finance recommended that the federal government “[p]rovide funding to demonstrate and scale a diverse set of innovative, near-zero emission building materials.” The potential areas for innovation are countless, including modular and off-site construction, panelization and low-carbon concrete. An innovation policy is essentially in ensuring these technologies and companies achieve scale.

As outlined by the Smart Prosperity Institute report [Accelerating Clean Innovation in Canada](#), an innovation strategy should contain push, pull, grow and strength components:



Permissions act as a critical pull component in innovation. For purpose-built rental construction, these permissions reforms would include reforming the National Building Code (see Recommendation 6) and a catalogue of pre-approved designs (Recommendation 7).

## E. Permission

The regulatory environment needs to allow housing to be built, with minimal delays, while producing them safely, protecting the environment and creating great communities for all ages.

06

**Recommendation 06:** The federal government should help reform the National Building Code to drive innovation in the homebuilding sector.

Changes to the building code can drive productivity in the building sector and allow for more accessible, climate-friendly and affordable purpose-built rental projects, which can be less labour-intensive to build. These can include modular housing construction, mass timber and [single egress for multi-unit residential buildings up to 6 storeys](#). These reforms can be coupled with incentives to ensure these innovations are adopted at the provincial level. The federal government could also develop a National Zoning Code, incorporating global best practices in creating density, particularly around transit lines. Like the National Building Code, the federal government cannot mandate provinces and municipalities to adopt its provisions; however, it can encourage them through incentives.

07

**Recommendation 07:** Streamline the CMHC approvals process, which can include a Code of Conduct for Builders and a catalogue of pre-approved designs to allow for the fast-tracking of purpose-built rental housing.

A [recent review](#) of purpose-built rental projects in the City of Toronto found that “the average length of time between application submission and project completion was 100 months, with the time to reach approval averaging 29 months, the average time from approval to construction averaging 32 months and the construction process averaging 39 months.” Some of the time between approval to construction can be attributed to the approvals process for lending or insurance. While due diligence must occur, these processes can be streamlined by not duplicating efforts on projects with similar features or the same developer. There are several ways of doing so, including:

- a. **Create a code of Conduct for Developers and Builders.** To qualify for government programs, borrowing agreements and other supports, builders and operators must sign on to a code of conduct. This Code should be co-developed by governments and the supply-side roundtable on housing (Recommendation 1) and be aligned with how the Right-to-Housing is framed within the National Housing Strategy Act.
- b. **Create a catalogue of pre-approved housing designs, including mid-rise purpose-built rentals, that are energy-efficient, using innovative methods such as mass-timber and require less skilled labour than traditional forms. Developments that use these designs should be fast-tracked for CMHC and other approvals.** T catalogue of pre-approved designs would speed up approvals processes and create economies-of-scale for new building methods such as modular housing, lower costs through learning by doing and act as a “pull” mechanism to stimulate innovation in the homebuilding sector.



## F. Non-Market Housing

There are housing needs that the market cannot meet. These gaps create the need for governments and not-for-profit actors to build everything from supportive living housing units to student residences and do so in sufficient quantities.

Four components from Recommendation 1, in the section on collaboration, have a non-market housing component:

**Recommendation 1e:** Jointly create a plan designed to reduce the inflow into the homeless service system and accelerate the outflow in the form of permanent housing move-ins from the homeless system. This plan should include, at a minimum, significant funding for building rent geared to income and supportive housing.

**Recommendation 1f:** Co-create a plan and a fund to build additional student residences across Canada.

**Recommendation 1g:** Co-create a plan and share best practices on building housing for seniors in the neighbourhoods in which they wish to live.

**Recommendation 1h:** Immediately launch and implement the federally funded Co-operative Housing Development Program, committed to in the 2022 Federal Budget and work with other levels of government to scale up co-op housing development across the country.

We would add to these another recommendation, which lives outside of the collaboration section, as it can be done solely by the federal government:

08

**Recommendation 08:** Create property acquisition programs for non-profit housing providers to help purchase existing rental housing projects and hotels and facilitate office-to-residential conversions. These programs could include capital grants, provision of pre-approved debt financing, funds that provide secondary debt and equity financing, or other innovative levers that help with the initial costs without saddling the providers with operating and significant debt servicing costs.

This approach was recommended in the March 2023 [Responding to the Challenges of Our Time](#) report by the Standing Committee on Finance. This recommendation is also aligned with a recommendation from the [Canadian Rental Housing Providers for Affordable Housing](#), which states, “that the government create a fund and financing program to allow non-profits, cooperatives and community land trusts to cost-effectively acquire existing rental housing properties, making them permanently affordable.” [The Co-operative Housing Federation of Canada](#), [Canadian Housing and Renewal Association](#) and the Federation of Canadian Municipalities have also advocated for such an approach. This approach should also include mechanisms to facilitate charitable endowment impact investment in affordable housing. Charitable endowments could help bring additional capital into the system; according to [Philanthropic Foundations Canada](#), public and private foundations in Canada “collectively steward over \$120 billion in assets”.

## G. Supports for Low-Income Renters

There are two separate challenges the federal government should address when it comes to ensuring low-income individuals and families can afford suitable housing. The first is mitigating rent inflation's impact and protecting the lowest-income families from homelessness and food insecurity. Our first recommendation addresses that issue:

09

**Recommendation 09:** Create a Homelessness Prevention and Housing Benefit (HPHB), which would provide immediate rental relief to up to 385,000 households at imminent risk of homelessness, help over 50,000 people leave homelessness and reduce pressure on Canada's overwhelmed homeless systems.

This recommendation is from the Canadian Alliance to End Homelessness' report [Responding to a New Wave of Homelessness](#). The benefit would take a two-stream approach: the first stream would "reduce the flow into chronic homelessness and accelerate exits from chronic homelessness." This stream would up provide financial support of an average of \$600-\$700 per month, to 50,000 persons, for an annual fiscal cost of \$360 million to \$420 million. The second stream would prevent "at risk" populations from becoming homeless. This stream would provide financial support to those paying 40 per cent or more of their income and rent and could cost between \$1 billion and \$3 billion a year, depending on how it was designed. This idea is similar to one the [National Housing Collaborative](#) designed in 2016.

10

**Recommendation 10:** Ceform the Canada Housing Benefit to better target individuals and families with the greatest housing needs by replacing it with a Portable Housing Benefit (PHB).

Although helpful, the current Canada Housing Benefit poorly targets those in core housing need. The federal government should consider replacing it with a [Portable Housing Benefit](#) (PHB). One such model for a PHB comes from the [National Housing Collaborative](#). This model would provide a top-up to families paying more than 30 per cent of their income in housing. Unlike the Canada Housing Benefit, the PHB would ensure that households "are subsidized on the basis of their actual rent, which allows the amount of benefit to respond very specifically to each household's level of need."





## BOARD REPORT #HS-2023-027

☒ FOR INFORMATION

or

☐ FOR APPROVAL

**Date:** September 27, 2023

**Purpose:** Housing Affordability Task Force Recommendations

**Department Head:** Donna Mayer, Manager of Project Development

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

That the Board receive this report for information.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



**Maximize  
Impact**



**Remove  
Barriers**



**Seamless  
Access**



**Learn &  
Grow**

### BACKGROUND

In 2022 the Ministry of Municipal Affairs and Housing (MMAH) established a Housing Affordability Task Force that produced a report with 74 recommendations which are intended to increase the supply of housing.

On September 15, 2023, the new provincial Minister, Paul Calandra, issued a letter to the heads of municipal Councils, asking that they identify their top five priority recommendations from the Task Force Report that would be priorities in their respective municipalities.

In addition, heads of council in municipalities with housing targets (big cities only) were asked to review each of the Task Force's 74 recommendations and provide responses regarding whether or not the government should proceed with implementing each action. Municipalities whose heads of council do not submit responses by October 16th will no longer be eligible to receive provincial funding under the recently announced *Building Faster Fund* to support housing-related infrastructure.

Premier Doug Ford announced the *Building Homes Faster Fund* at the 2023 AMO Conference. It is a three-year, \$1.2 billion fund that will provide funding for 49 eligible municipalities (28 municipalities that have strong mayor powers plus 21 that are projected to have populations of 50,000 by 2031) that achieve 80% of their housing pledge targets, and bonuses for those that achieve more than 100%. Of the \$1.2 billion fund, 10% will be set aside for rural and northern municipalities.

The Association of Municipalities of Ontario (AMO) Board of Directors will consider a recommended sector-wide approach at its upcoming meeting on September 29th. The AMO response will be made available for all municipalities as they consider the Minister's request.

Although the District of Nipissing Social Services Administration Board (DNSSAB) has an interest in the advancement of many of the Task Force recommendations, Housing Service Managers were not invited to comment. Staff have reviewed the recommendations and identified 16 that would have the most impact on the delivery of affordable housing within the district. These priorities are identified for consideration as DNSSAB member municipalities establish their own lists.

The recommendations in the Task Force report include five main areas to quickly increase the supply of market housing, to meet the goal of adding 1.5 million homes over the next 10 years:

- Make changes to planning policies and zoning to allow for greater density and increase the variety of housing,
- Reduce and streamline urban design rules to lower costs of development,
- Depoliticize the approvals process to address NIMBYism and cut red tape to speed up housing,
- Prevent abuse of the appeal process and address the backlog at the Ontario Land Tribunal by prioritizing cases that increase housing,
- Align efforts between all levels of government to incentivize more housing.

The following Task Force recommendations could be considered priorities for municipalities within Nipissing District:

3. Limit exclusionary zoning in municipalities through binding provincial action: a) Allow "as of right" residential housing up to four units and up to four storeys on a single residential lot. b) Modernize the Building Code and other policies to remove any barriers to affordable construction and to ensure meaningful implementation (e.g., allow single-staircase construction for up to four storeys, allow single egress, etc.).

4. Permit "as of right" conversion of underutilized or redundant commercial properties to residential or mixed residential and commercial use.

5. Permit “as of right” secondary suites, garden suites, and laneway houses province wide.
6. Permit “as of right” multi-tenant housing (renting rooms within a dwelling) province wide.
11. Support responsible housing growth on undeveloped land, including outside existing municipal boundaries, by building necessary infrastructure to support higher density housing and complete communities, and applying the recommendations of this report to all undeveloped land.
14. Require that public consultations provide digital participation options.
15. Require mandatory delegation of site plan approvals and minor variances to staff or pre-approved qualified third-party technical consultants through a simplified review and approval process, without the ability to withdraw Council’s delegation.
24. Allow wood construction of up to 12 storeys.
25. Require municipalities to provide the option of pay on demand surety bonds and letters of credit.
37. Align property taxes for purpose-built rental with those of condos and low-rise homes.
40. Call on the Federal Government to implement an Urban, Rural and Northern Indigenous Housing Strategy.
42. Provide provincial and federal loan guarantees for purpose-built rental, affordable rental and affordable ownership projects.

Appendix B: Affordable Housing Recommendations [unnumbered in report]:

1. Call upon the federal government to provide equitable affordable housing funding to Ontario.
2. Develop and legislate a clear, province-wide definition of “affordable housing” to create certainty and predictability.
3. Create an Affordable Housing Trust from a portion of Land Transfer Tax Revenue (i.e., the windfall resulting from property price appreciation) to be used in partnership with developers, non-profits, and municipalities in the creation of more affordable housing units. This Trust should create incentives for projects serving and brought forward by Black- and Indigenous-led developers and marginalized groups.



8. Rebate MPAC market rate property tax assessment on below-market affordable homes.

## **FINANCIAL AND RISK CONSIDERATIONS**

There are no financial or risk factors for the DNSSAB.

## **OPTIONS AND/OR RECOMMENDATIONS**

This report is for information.

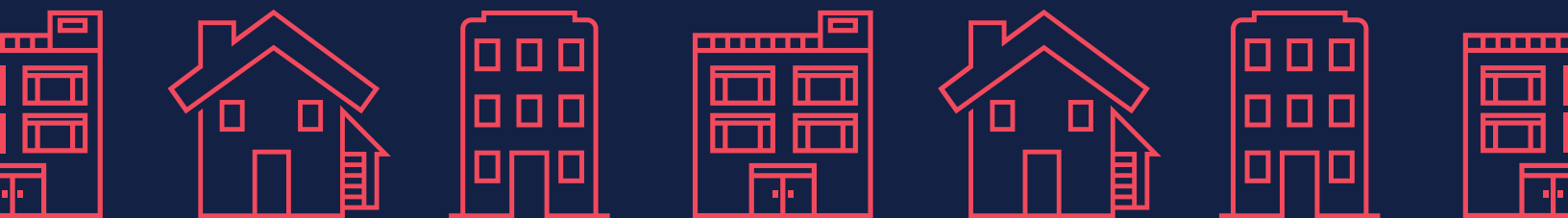
## **NEXT STEPS**

Member municipalities may use the recommendations suggested in this report to inform the selection of the Affordability Task Force recommendations they wish to prioritize.

## **RESOURCES CITED**

Lawrence, Jake, "Report of the Ontario Housing Affordability Task Force", King's Printer for Ontario, February 8, 2022.

**AUTHOR:** Donna Mayer, Manager of Project Development



# Report of the **Ontario Housing Affordability Task Force**



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# Letter to Minister Clark

Dear Minister Clark,

Hard-working Ontarians are facing a housing crisis. For many years, the province has not built enough housing to meet the needs of our growing population. While the affordability crisis began in our large cities, it has now spread to smaller towns and rural communities.

Efforts to cool the housing market have only provided temporary relief to home buyers. The long-term trend is clear: house prices are increasing much faster than Ontarian's incomes. The time for action is now.

When striking the Housing Affordability Task Force, you and Premier Ford were clear: you wanted actionable, concrete solutions to help Ontarians and there was no time to waste. You asked us to be bold and gave us the freedom and independence to develop our recommendations.

In the past two months, we have met municipal leaders, planners, unions, developers and builders, the financial sector, academics, think tanks and housing advocates. Time was short, but solutions emerged consistently around these themes:

- More housing density across the province
- End exclusionary municipal rules that block or delay new housing
- Depoliticize the housing approvals process
- Prevent abuse of the housing appeals system
- Financial support to municipalities that build more housing

We present this report to you not as an "all or nothing" proposal, but rather as a list of options that the government has at its disposal to help address housing affordability for Ontarians and get more homes built. We propose an ambitious but achievable target: 1.5 million new homes built in the next ten years.

Parents and grandparents are worried that their children will not be able to afford a home when they start working or decide to start a family. Too many Ontarians are unable to live in their preferred city or town because they cannot afford to buy or rent.

The way housing is approved and built was designed for a different era when the province was less constrained by space and had fewer people. But it no longer meets the needs of Ontarians. The balance has swung too far in favour of lengthy consultations, bureaucratic red tape, and costly appeals. It is too easy to oppose new housing and too costly to build. We are in a housing crisis and that demands immediate and sweeping reforms.

It has been an honour to serve as Chair, and I am proud to submit this report on behalf of the entire Task Force.



**Jake Lawrence**

Chair, Housing Affordability Task Force

Chief Executive Officer and Group Head, Global Banking and Markets, Scotiabank

# Executive summary and recommendations

House prices in Ontario have almost tripled in the past 10 years, growing much faster than incomes. This has home ownership beyond the reach of most first-time buyers across the province, even those with well-paying jobs. Housing has become too expensive for rental units and it has become too expensive in rural communities and small towns. The system is not working as it should.

For too long, we have focused on solutions to “cool” the housing market. It is now clear that we do not have enough homes to meet the needs of Ontarians today, and we are not building enough to meet the needs of our growing population. If this problem is not fixed – by creating more housing to meet the growing demand – housing prices will continue to rise. We need to build more housing in Ontario.

This report sets out recommendations that would set a bold goal and clear direction for the province, increase density, remove exclusionary rules that prevent housing growth, prevent abuse of the appeals process, and make sure municipalities are treated as partners in this process by incentivizing success.

## Setting bold targets and making new housing the planning priority

**Recommendations 1 and 2** urge Ontario to set a bold goal of adding 1.5 million homes over the next 10 years and update planning guidance to make this a priority.

The task force then recommends actions in five main areas to increase supply:

### Require greater density

Land is not being used efficiently across Ontario. In too many neighbourhoods, municipal rules only allow single-family homes – not even a granny suite. Taxpayers have invested heavily in subway, light rail, bus and rail lines and highways, and the streets nearby are ideally suited for more mid- and high-rise housing. Underused or redundant commercial and industrial buildings are ripe to be redeveloped into housing or mixed commercial and residential use. New housing on undeveloped land should also be higher density than traditional suburbs, especially close to highways.

Adding density in all these locations makes better use of infrastructure and helps to save land outside urban boundaries. Implementing these recommendations will provide Ontarians with many more options for housing.

**Recommendations 3 through 11** address how Ontario can quickly create more housing supply by allowing more housing in more locations “as of right” (without the need for municipal approval) and make better use of transportation investments.

### Reduce and streamline urban design rules

Municipalities require numerous studies and set all kinds of rules for adding housing, many of which go well beyond the requirements of the provincial Planning Act. While some of this guidance has value for urban design, some rules appear to be arbitrary and not supported by evidence – for example, requiring condo buildings to include costly parking stalls even though many go unsold. These rules and requirements result in delays and extra costs that make housing either impossible to build or very expensive for the eventual home buyer or renter.

**Recommendation 12** would set uniform provincial standards for urban design, including building shadows and setbacks, do away with rules that prioritize preservation of neighbourhood physical character over new housing, no longer require municipal approval of design matters like a building’s colour, texture, type of material or window details, and remove or reduce parking requirements.

## Depoliticize the process and cut red tape

NIMBYism (not in my backyard) is a major obstacle to building housing. It drags out the approval process, pushes up costs, and keeps out new residents. Because local councillors depend on the votes of residents who want to keep the status quo, the planning process has become politicized. Municipalities allow far more public consultation than is required, often using formats that make it hard for working people and families with young children to take part. Too few technical decisions are delegated to municipal staff. Pressure to designate buildings with little or no heritage value as “heritage” if development is proposed and bulk listings of properties with “heritage potential” are also standing in the way of getting homes built. Dysfunction throughout the system, risk aversion and needless bureaucracy have resulted in a situation where Ontario lags the rest of Canada and the developed world in approval times. Ontarians have waited long enough.

**Recommendations 13 through 25** would require municipalities to limit consultations to the legislated maximum, ensure people can take part digitally, mandate the delegation of technical decisions, prevent abuse of the heritage process and see property owners compensated for financial loss resulting from designation, restore the right of developers to appeal Official Plans and Municipal Comprehensive Reviews, legislate timelines for approvals and enact several other common sense changes that would allow housing to be built more quickly and affordably.

## Fix the Ontario Land Tribunal

Largely because of the politicization of the planning process, many proponents look to the Tribunal, a quasi-judicial body, to give the go-ahead to projects that should have been approved by the municipality. Even when there is municipal approval, however, opponents appeal to the Tribunal – paying only a \$400 fee – knowing that this may well succeed in delaying a project to the point where it might no longer make economic sense. As a result, the Tribunal faces a backlog of more than 1,000 cases and is seriously under-resourced.

**Recommendations 26 through 31** seek to weed out or prevent appeals aimed purely at delaying projects, allow adjudicators to award costs to proponents in more cases, including instances where a municipality has refused an approval to avoid missing a legislated deadline, reduce the time to issue decisions, increase funding, and encourage the Tribunal to prioritize cases that would increase housing supply quickly as it tackles the backlog.

## Support municipalities that commit to transforming the system

Fixing the housing crisis needs everyone working together. Delivering 1.5 million homes will require the provincial and federal governments to invest in change. Municipalities that make the difficult but necessary choices to grow housing supply should be rewarded, and those that resist new housing should see funding reductions.

**Recommendations 49 and 50** call for Ontario government to create a large “Ontario Housing Delivery Fund” and encourage the federal government to match funding, and suggest how the province should reward municipalities that support change and reduce funding for municipalities that do not.

This executive summary focuses on the actions that will get the most housing units approved and built in the shortest time. Other recommendations in the report deal with issues that are important but may take more time to resolve or may not directly increase supply (recommendation numbers are indicated in brackets): improving tax and municipal financing (**32-37, 39, 42-44**); encouraging new pathways to home ownership (**38, 40, 41**); and addressing labour shortages in the construction industry (**45-47**).

This is not the first attempt to “fix the housing system”. There have been efforts for years to tackle increasing housing prices and find solutions. This time must be different. **Recommendations 50-55** set out ways of helping to ensure real and concrete progress on providing the homes Ontarians need.



# Introduction

Ontario is in a housing crisis. Prices are skyrocketing: the average price for a house across Ontario was \$923,000 at the end of 2021.<sup>[1]</sup> Ten years ago, the average price was \$329,000.<sup>[2]</sup> Over that period, average house prices have climbed 180% while average incomes have grown roughly 38%.<sup>[3][4]</sup>

Not long ago, hard-working Ontarians – teachers, construction workers, small business owners – could afford the home they wanted. In small towns, it was reasonable to expect that you could afford a home in the neighbourhood you grew up in. Today, home ownership or finding a quality rental is now out of reach for too many Ontarians. The system is not working as it should be.

Housing has become too expensive for rental units and it has become too expensive in rural communities and small towns.

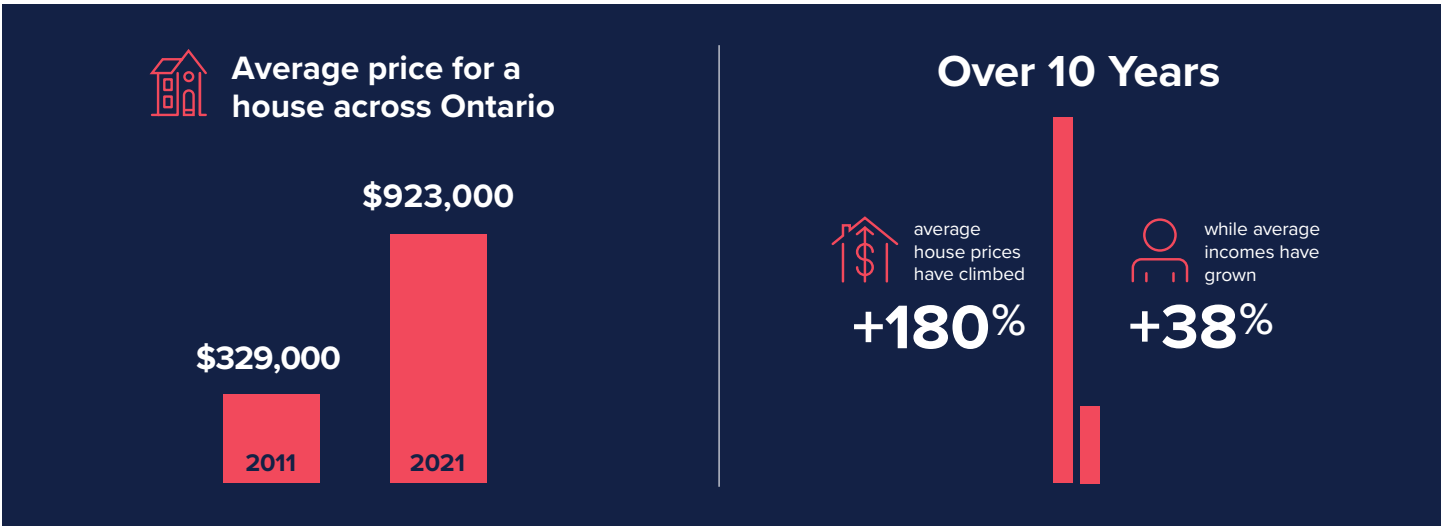
While people who were able to buy a home a decade or more ago have built considerable personal equity, the benefits of having a home aren't just financial. Having a place to call home connects people to their community, creates a gathering place for friends and family, and becomes a source of pride.

Today, the reality for an ever-increasing number of Ontarians is quite different. Everyone in Ontario knows people who are living with the personal and financial stress of not being able to find housing they can afford. The young family who can't buy a house within two hours of where they work. The tenant with a good job who worries about

where she'll find a new apartment she can afford if the owner decides to sell. The recent graduate who will have to stay at home for a few more years before he can afford to rent or buy.

While the crisis is widespread, it weighs more heavily on some groups than on others. Young people starting a family who need a larger home find themselves priced out of the market. Black, Indigenous and marginalized people face even greater challenges. As Ontarians, we have only recently begun to understand and address the reality of decades of systemic racism that has resulted in lower household incomes, making the housing affordability gap wider than average.

The high cost of housing has pushed minorities and lower income Ontarians further and further away from job markets. Black and Indigenous homeownership rates are less than half of the provincial average.<sup>[5]</sup> And homelessness rates among Indigenous Peoples are 11 times the national average. When housing prevents an individual from reaching their full potential, this represents a loss to every Ontarian: lost creativity, productivity, and revenue. Lost prosperity for individuals and for the entire Ontario economy.



As much as we read about housing affordability being a challenge in major cities around the world, the depth of the challenge has become greater in Ontario and Canada than almost anywhere in the developed world.



Canada has the lowest amount of housing per population of any G7 country.

### How did we get here? Why do we have this problem?

A major factor is that there just isn't enough housing. A 2021 Scotiabank study showed that Canada has the fewest housing units per population of any G7 country – and, our per capita housing supply has *dropped* in the past five years.<sup>[6]</sup> An update to that study released in January 2022 found that two thirds of Canada's housing shortage is in Ontario.<sup>[7]</sup> Today, Ontario is 1.2 million homes – rental or owned – short of the G7 average. With projected population growth, that huge gap is widening, and bridging it will take immediate, bold and purposeful effort. And to support population growth in the next decade, we will need one million more homes.

While governments across Canada have taken steps to “cool down” the housing market or provide help to first-time buyers, these demand-side solutions only work if there is enough supply. Shortages of supply in any market have a direct impact on affordability. Scarcity breeds price increases. Simply put, if we want more Ontarians to have housing, we need to build more housing in Ontario.

### Ontario must build 1.5 million homes over the next 10 years to address the supply shortage

The housing crisis impacts all Ontarians. The ripple effect of the crisis also holds back Ontario reaching its full potential.

#### Economy

Businesses of all sizes are facing problems finding and retaining workers. Even high-paying jobs in technology and manufacturing are hard to fill because there's not enough housing nearby. This doesn't just dampen the economic growth of cities, it makes them less vibrant, diverse, and creative, and strains their ability to provide essential services.

#### Public services

Hospitals, school boards and other public service providers across Ontario report challenges attracting and retaining staff because of housing costs. One town told us that it

could no longer maintain a volunteer fire department, because volunteers couldn't afford to live within 10 minutes drive of the firehall.

#### Environment

Long commutes contribute to air pollution and carbon emissions. An international survey of 74 cities in 16 countries found that Toronto, at 96 minutes both ways, had the longest commute times in North America and was essentially tied with Bogota, Colombia, for the longest commute time worldwide.<sup>[8]</sup> Increasing density in our cities and around major transit hubs helps reduce emissions to the benefit of everyone.

Ontario must build

# 1.5M

homes over the next 10 years  
to address the supply shortage.



### Our mandate and approach

Ontario's Minister of Municipal Affairs and Housing tasked us with recommending ways to accelerate our progress in closing the housing supply gap to improve housing affordability.

Time is of the essence. Building housing now is exactly what our post-pandemic economy needs. Housing construction creates good-paying jobs that cannot be outsourced to other countries. Moreover, the pandemic gave rise to unprecedented levels of available capital that can be invested in housing – if we can just put it to work.

We represent a wide range of experience and perspectives that includes developing, financing and building homes, delivering affordable housing, and researching housing market trends, challenges and solutions. Our detailed biographies appear as [Appendix A](#).



We acknowledge that every house in Ontario is built on the traditional territory of Indigenous Peoples.



People in households that spend 30% or more of total household income on shelter expenses are defined as having a “housing affordability” problem. Shelter expenses include electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent.

Our mandate was to focus on how to increase market housing supply and affordability. By market housing, we are referring to homes that can be purchased or rented without government support.

**Affordable housing (units provided at below-market rates with government support) was not part of our mandate.**

The Minister and his cabinet colleagues are working on that issue. Nonetheless, almost every stakeholder we spoke with had ideas that will help deliver market housing and also make it easier to deliver affordable housing. However, affordable housing is a societal responsibility and will require intentional investments and strategies to bridge the significant affordable housing gap in this province. We have included a number of recommendations aimed at affordable housing in the body of this report, but have also included further thoughts in [Appendix B](#).

We note that government-owned land was also outside our mandate. Many stakeholders, however, stressed the value of surplus or underused public land and land associated with major transit investments in finding housing solutions. We agree and have set out some thoughts on that issue in [Appendix C](#).

**How we did our work**

Our Task Force was struck in December 2021 and mandated to deliver a final report to the Minister by the end of January 2022. We were able to work to that tight timeline because, in almost all cases, viewpoints and feasible solutions are well known. In addition, we benefited from insights gleaned from recent work to solve the problem in other jurisdictions.

During our deliberations, we met with and talked to over 140 organizations and individuals, including industry associations representing builders and developers, planners, architects, realtors and others; labour unions; social justice advocates; elected officials at the municipal level; academics and research groups; and municipal planners. We also received written submissions from many of these participants. In addition, we drew on the myriad public reports and papers listed in the [References](#).

We thank everyone who took part in sessions that were uniformly helpful in giving us a deeper understanding of the housing crisis and the way out of it. We also thank the staff of the Ministry of Municipal Affairs and Housing who provided logistical and other support, including technical briefings and background.

**The way forward**

The single unifying theme across all participants over the course of the Task Force’s work has been the urgency to take decisive action. Today’s housing challenges are incredibly complex. Moreover, developing land, obtaining approvals, and building homes takes years.

Some recommendations will produce immediate benefits, others will take years for the full impact.

This is why there is no time to waste. We urge the Minister of Municipal Affairs and Housing and his cabinet colleagues to continue measures they have already taken to accelerate housing supply and to move quickly in turning the recommendations in this report into decisive new actions.

**The province must set an ambitious and bold goal to build 1.5 million homes over the next 10 years.** If we build 1.5 million new homes over the next ten years, Ontario can fill the housing gap with more affordable choices, catch up to the rest of Canada and keep up with population growth.

By working together, we can resolve Ontario’s housing crisis. In so doing, we can build a more prosperous future for everyone.

The balance of this report lays out our recommendations.

# Focus on getting more homes built

Resolving a crisis requires intense focus and a clear goal. The province is responsible for the legislation and policy that establishes the planning, land use, and home building goals, which guide municipalities, land tribunals, and courts. Municipalities are then responsible for implementing provincial policy in a way that works for their communities. The province is uniquely positioned to lead by shining a spotlight on this issue, setting the tone, and creating a single, galvanizing goal around which federal support, provincial legislation, municipal policy, and the housing market can be aligned.

In 2020, Ontario built about 75,000 housing units.<sup>[9]</sup> For this report, we define a housing unit (home) as a single dwelling (detached, semi-detached, or attached), apartment, suite, condominium or mobile home. Since 2018, housing completions have grown every year as a result of positive measures that the province and some municipalities have implemented to encourage more home building. But we are still 1.2 million homes short when compared to other G7 countries and our population is growing. The goal of 1.5 million homes feels daunting – but reflects both the need and what is possible. In fact, throughout the 1970s Ontario built more housing units each year than we do today.<sup>[10]</sup>

The second recommendation is designed to address the growing complexity and volume of rules in the legislation, policy, plans and by-laws, and their competing priorities, by providing clear direction to provincial agencies, municipalities, tribunals, and courts on the overriding priorities for housing.

1. Set a goal of building 1.5 million new homes in ten years.
2. Amend the Planning Act, Provincial Policy Statement, and Growth Plans to set “growth in the full spectrum of housing supply” and “intensification within existing built-up areas” of municipalities as the most important residential housing priorities in the mandate and purpose.



The “missing middle” is often cited as an important part of the housing solution. We define the missing middle as mid-rise condo or rental housing, smaller houses on subdivided lots or in laneways and other additional units in existing houses.

# Making land available to build

The Greater Toronto Area is bordered on one side by Lake Ontario and on the other by the protected Greenbelt. Similarly, the Ottawa River and another Greenbelt constrain land supply in Ottawa, the province's second-largest city.

But a shortage of land isn't the cause of the problem. Land is available, both inside the existing built-up areas and on undeveloped land outside greenbelts.

We need to make better use of land. Zoning defines what we can build and where we can build. If we want to make better use of land to create more housing, then we need to modernize our zoning rules. We heard from planners, municipal councillors, and developers that "as of right" zoning – the ability to by-pass long, drawn out consultations and zoning by-law amendments – is the most effective tool in the provincial toolkit. We agree.

## Stop using exclusionary zoning that restricts more housing

Too much land inside cities is tied up by outdated rules. For example, it's estimated that 70% of land zoned for housing in Toronto is restricted to single-detached or semi-detached homes.<sup>[11]</sup> This type of zoning prevents homeowners from adding additional suites to create housing for Ontarians and income for themselves. As one person said, "my neighbour can tear down what was there to build a monster home, but I'm not allowed to add a basement suite to my home."

It's estimated that  
**70%**

of land zoned for housing in Toronto is restricted to **single-detached** or **semi-detached** homes.



While less analysis has been done in other Ontario communities, it's estimated that about half of all residential land in Ottawa is zoned for single-detached housing, meaning nothing else may be built on a lot without public consultation and an amendment to the zoning by-law. In some suburbs around Toronto, single unit zoning dominates residential land use, even close to GO Transit stations and major highways.

One result is that more growth is pushing past urban boundaries and turning farmland into housing. Undeveloped land inside and outside existing municipal boundaries must be part of the solution, particularly in northern and rural communities, but isn't nearly enough on its own. Most of the solution must come from densification. Greenbelts and other environmentally sensitive areas must be protected, and farms provide food and food security. Relying too heavily on undeveloped land would whittle away too much of the already small share of land devoted to agriculture.

Modernizing zoning would also open the door to more rental housing, which in turn would make communities more inclusive.

Allowing more gentle density also makes better use of roads, water and wastewater systems, transit and other public services that are already in place and have capacity, instead of having to be built in new areas.

The Ontario government took a positive step by allowing secondary suites (e.g., basement apartments) across the province in 2019. However, too many municipalities still place too many restrictions on implementation. For the last three years, the total number of secondary suites in Toronto has actually declined each year, as few units get permitted and owners convert two units into one.<sup>[12]</sup>

These are the types of renovations and home construction performed by small businesses and local trades, providing them with a boost.

Underused and vacant commercial and industrial properties are another potential source of land for housing. It was suggested to us that one area ripe for redevelopment into a mix of commercial and residential uses is the strip mall, a leftover from the 1950s that runs along major suburban streets in most large Ontario cities.

“As of right” zoning allows more kinds of housing that are accessible to more kinds of people. It makes neighbourhoods stronger, richer, and fairer. And it will get more housing built in existing neighbourhoods more quickly than any other measure.

**3. Limit exclusionary zoning in municipalities through binding provincial action:**

- a) Allow “as of right” residential housing up to four units and up to four storeys on a single residential lot.
  - b) Modernize the Building Code and other policies to remove any barriers to affordable construction and to ensure meaningful implementation (e.g., allow single-staircase construction for up to four storeys, allow single egress, etc.).
- 4.** Permit “as of right” conversion of underutilized or redundant commercial properties to residential or mixed residential and commercial use.
- 5.** Permit “as of right” secondary suites, garden suites, and laneway houses province-wide.
- 6.** Permit “as of right” multi-tenant housing (renting rooms within a dwelling) province-wide.
- 7.** Encourage and incentivize municipalities to increase density in areas with excess school capacity to benefit families with children.

## Align investments in roads and transit with growth

Governments have invested billions of dollars in highways, light rail, buses, subways and trains in Ontario. But without ensuring more people can live close to those transit routes, we’re not getting the best return on those infrastructure investments.

Access to transit is linked to making housing more affordable: when reliable transit options are nearby, people can get to work more easily. They can live further from the centre of the city in less expensive areas without the added cost of car ownership.

The impacts of expanding public transit go far beyond serving riders. These investments also spur economic growth and reduce traffic congestion and emissions. We all pay for the cost of transit spending, and we should all share in the benefits.

If municipalities achieve the right development near transit – a mix of housing at high- and medium-density, office space and retail – this would open the door to better ways of funding the costs. Other cities, like London, UK and Hong Kong, have captured the impacts of increased land value and business activity along new transit routes to help with their financing.

Ontario recently created requirements (residents/hectare) for municipalities to zone for higher density in transit corridors and “major transit station areas”.<sup>[13a]</sup> <sup>[13b]</sup> These are areas surrounding subway and other rapid transit stations and hubs. However, we heard troubling reports that local opposition is blocking access to these neighbourhoods and to critical public transit stations. City staff, councillors, and the province need to stand up to these tactics and speak up for the Ontarians who need housing.

The Province is also building new highways in the Greater Golden Horseshoe, and it’s important to plan thoughtfully for the communities that will follow from these investments, to make sure they are compact and liveable.

8. Allow “as of right” zoning up to unlimited height and unlimited density in the immediate proximity of individual major transit stations within two years if municipal zoning remains insufficient to meet provincial density targets.
9. Allow “as of right” zoning of six to 11 storeys with no minimum parking requirements on any streets utilized by public transit (including streets on bus and streetcar routes).
10. Designate or rezone as mixed commercial and residential use all land along transit corridors and redesignate all Residential Apartment to mixed commercial and residential zoning in Toronto.
11. Support responsible housing growth on undeveloped land, including outside existing municipal boundaries, by building necessary infrastructure to support higher density housing and complete communities and applying the recommendations of this report to all undeveloped land.

## Start saying “yes in my backyard”

Even where higher density is allowed in theory, the official plans of most cities in Ontario contain conflicting goals like maintaining “prevailing neighbourhood character”. This bias is reinforced by detailed guidance that often follows from the official plan. Although requirements are presented as “guidelines”, they are often treated as rules.

Examples include:

- Angular plane rules that require successively higher floors to be stepped further back, cutting the number of units that can be built by up to half and making many projects uneconomic
- Detailed rules around the shadows a building casts
- Guidelines around finishes, colours and other design details

One resident’s desire to prevent a shadow being cast in their backyard or a local park frequently prevails over concrete proposals to build more housing for multiple families. By-laws and guidelines that preserve “neighbourhood character” often prevent simple renovations to add new suites to existing homes. The people who suffer are mostly young, visible minorities, and marginalized people. It is the perfect

example of a policy that appears neutral on its surface but is discriminatory in its application.<sup>[14]</sup>

Far too much time and money are spent reviewing and holding consultations for large projects which conform with the official plan or zoning by-law and small projects which would cause minimal disruption. The cost of needless delays is passed on to new home buyers and tenants.

Minimum parking requirements for each new unit are another example of outdated municipal requirements that increase the cost of housing and are increasingly less relevant with public transit and ride share services. Minimum parking requirements add as much as \$165,000 to the cost of a new housing unit, even as demand for parking spaces is falling: data from the Residential Construction Council of Ontario shows that in new condo projects, one in three parking stalls goes unsold. We applaud the recent vote by Toronto City Council to scrap most minimum parking requirements. We believe other cities should follow suit.

While true heritage sites are important, heritage preservation has also become a tool to block more housing. For example, some municipalities add thousands of properties at a time to a heritage register because they have “potential” heritage value. Even where a building isn’t heritage designated or registered, neighbours increasingly demand it be as soon as a development is proposed.

This brings us to the role of the “not in my backyard” or NIMBY sentiment in delaying or stopping more homes from being built.



### New housing is often the last priority

A proposed building with market and affordable housing units would have increased the midday shadow by 6.5% on a nearby park at the fall and spring equinox, with no impact during the summer months. To conform to a policy that does not permit “new net shadow on specific parks”, seven floors of housing, including 26 affordable housing units, were sacrificed.

Multiple dry cleaners along a transit route were designated as heritage sites to prevent new housing being built. It is hard not to feel outrage when our laws are being used to prevent families from moving into neighbourhoods and into homes they can afford along transit routes.



## NIMBY versus YIMBY

NIMBYism (not in my backyard) is a large and constant obstacle to providing housing everywhere. Neighbourhood pushback drags out the approval process, pushes up costs and discourages investment in housing. It also keeps out new residents. While building housing is very costly, opposing new housing costs almost nothing.

Unfortunately, there is a strong incentive for individual municipal councillors to fall in behind community opposition – it's existing residents who elect them, not future ones. The outcry of even a handful of constituents (helped by the rise of social media) has been enough, in far too many cases, to persuade their local councillor to vote against development even while admitting its merits in private. There is a sense among some that it's better to let the Ontario Land Tribunal approve the development on appeal, even if it causes long delays and large cost increases, then to take the political heat.

Mayors and councillors across the province are fed up and many have called for limits on public consultations and more “as of right” zoning. In fact, some have created a new term for NIMBYism: BANANAs – Build Absolutely Nothing Anywhere Near Anything, causing one mayor to comment “NIMBYism has gone BANANAs”. We agree. In a growing, thriving society, that approach is not just bad policy, it is exclusionary and wrong.

As a result, technical planning decisions have become politicized. One major city has delegated many decisions to senior staff, but an individual councillor can withdraw the delegation when there is local opposition and force a vote at Council. We heard that this situation is common across the province, creating an electoral incentive for a councillor to delay or stop a housing proposal, or forcing a councillor to pay the electoral cost of supporting it. Approvals of individual housing applications should be the role of professional staff, free from political interference.

The pressure to stop any development is now so intense that it has given rise to a counter-movement – YIMBYism, or “yes in my backyard,” led by millennials who recognize entrenched opposition to change as a huge obstacle to finding a home. They provide a voice at public consultations for young people, new immigrants and refugees, minority groups, and Ontarians struggling to access housing by connecting our ideals to the reality of housing. People who welcome immigrants to Canada should welcome them to the neighbourhood, fighting climate change means supporting higher-density housing, and “keeping the neighbourhood the way it is” means keeping it off-limits. While anti-housing voices can be loud,

a member of More Neighbours Toronto, a YIMBY group that regularly attends public consultations, has said that the most vocal opponents usually don't represent the majority in a neighbourhood. Survey data from the Ontario Real Estate Association backs that up, with almost 80% of Ontarians saying they are in favour of zoning in urban areas that would encourage more homes.

Ontarians want a solution to the housing crisis. We cannot allow opposition and politicization of individual housing projects to prevent us from meeting the needs of all Ontarians.

### **12. Create a more permissive land use, planning, and approvals system:**

- a) Repeal or override municipal policies, zoning, or plans that prioritize the preservation of physical character of neighbourhood
- b) Exempt from site plan approval and public consultation all projects of 10 units or less that conform to the Official Plan and require only minor variances
- c) Establish province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones, and planes; restore pre-2006 site plan exclusions (colour, texture, and type of materials, window details, etc.) to the Planning Act and reduce or eliminate minimum parking requirements; and
- d) Remove any floorplate restrictions to allow larger, more efficient high-density towers.

### **13. Limit municipalities from requesting or hosting additional public meetings beyond those that are required under the Planning Act.**

### **14. Require that public consultations provide digital participation options.**

### **15. Require mandatory delegation of site plan approvals and minor variances to staff or pre-approved qualified third-party technical consultants through a simplified review and approval process, without the ability to withdraw Council's delegation.**

- 16.** Prevent abuse of the heritage preservation and designation process by:
  - a) Prohibiting the use of bulk listing on municipal heritage registers
  - b) Prohibiting reactive heritage designations after a Planning Act development application has been filed
- 17.** Requiring municipalities to compensate property owners for loss of property value as a result of heritage designations, based on the principle of best economic use of land.
- 18.** Restore the right of developers to appeal Official Plans and Municipal Comprehensive Reviews.

We have heard mixed feedback on Committees of Adjustment. While they are seen to be working well in some cities, in others they are seen to simply add another lengthy step in the process. We would urge the government to first implement our recommendation to delegate minor variances and site plan approvals to municipal staff and then assess whether Committees of Adjustment are necessary and an improvement over staff-level decision making.

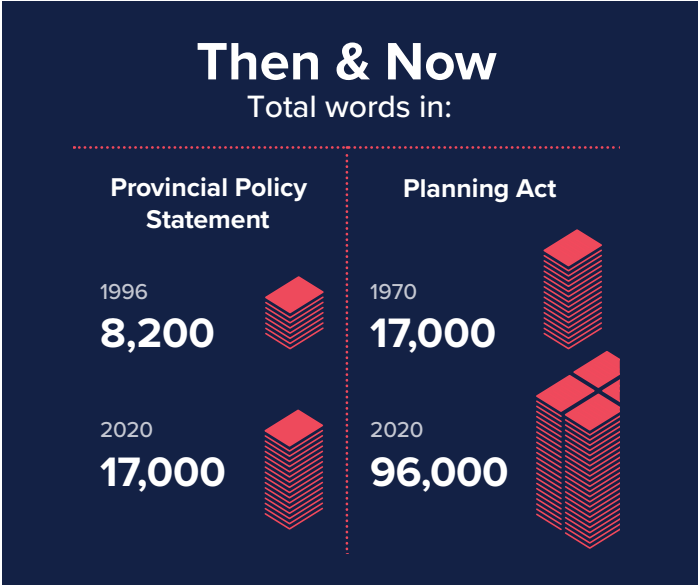
# Cut the red tape so we can build faster and reduce costs

One of the strongest signs that our approval process is not working: of 35 OECD countries, only the Slovak Republic takes longer than Canada to approve a building project. The UK and the US approve projects three times faster without sacrificing quality or safety. And they save home buyers and tenants money as a result, making housing more affordable.<sup>[15]</sup>

A 2020 survey of development approval times in 23 Canadian cities shows Ontario seriously lagging: Hamilton (15th), Toronto (17th), Ottawa (21st) with approval times averaging between 20-24 months. These timelines do not include building permits, which take about two years for an apartment building in Toronto. Nor did they count the time it takes for undeveloped land to be designated for housing, which the study notes can take five to ten years.<sup>[16]</sup>

Despite the good intentions of many people involved in the approvals and home-building process, decades of dysfunction in the system and needless bureaucracy have made it too difficult for housing approvals to keep up with the needs of Ontarians. There appear to be numerous reasons why Ontario performs so poorly against other Canadian cities and the rest of the developed world. We believe that the major problems can be summed up as:

- Too much complexity in the planning process, with the page count in legislation, regulation, policies, plans, and by-laws growing every year
- Too many studies, guidelines, meetings and other requirements of the type we outlined in the previous section, including many that go well beyond the scope of Ontario’s Planning Act
- Reviews within municipalities and with outside agencies that are piecemeal, duplicative (although often with conflicting outcomes) and poorly coordinated
- Process flaws that include reliance on paper
- Some provincial policies that are more relevant to urban development but result in burdensome, irrelevant requirements when applied in some rural and northern communities.



All of this has contributed to widespread failure on the part of municipalities to meet required timelines. The provincial Planning Act sets out deadlines of 90 days for decisions on zoning by-law amendments, 120 days for plans of subdivision, and 30 days for site plan approval, but municipalities routinely miss these without penalty. For other processes, like site plan approval or provincial approvals, there are no timelines and delays drag on. The cost of delay falls on the ultimate homeowner or tenant.

The consequences for homeowners and renters are enormous. Ultimately, whatever cost a builder pays gets passed on to the buyer or renter. As one person said: “Process is the biggest project killer in Toronto because developers have to carry timeline risk.”

Site plan control was often brought up as a frustration. Under the Planning Act, this is meant to be a technical review of the external features of a building. In practice, municipalities often expand on what is required and take too long to respond.

**Then:** In 1966, a draft plan of subdivision in a town in southwestern Ontario to provide 529 low-rise and mid-rise housing units, a school site, a shopping centre and parks was approved by way of a two-page letter setting out 10 conditions. It took seven months to clear conditions for final approval.

**And now:** In 2013, a builder started the approval process to build on a piece of serviced residential land in a seasonal resort town. Over the next seven years, 18 professional consultant reports were required, culminating in draft plan approval containing 50 clearance conditions. The second approval, issued by the Local Planning Appeals Board in 2020, ran to 23 pages. The developer estimates it will be almost 10 years before final approval is received.

An Ontario Association of Architects study calculating the cost of delays between site plan application and approval concluded that for a 100-unit condominium apartment building, each additional month of delay costs the applicant an estimated \$193,000, or \$1,930 a month for each unit.<sup>[17]</sup>

A 2020 study done for the Building Industry and Land Development Association (BILD) looked at impacts of delay on low-rise construction, including single-detached homes. It estimated that every month an approval is delayed adds, on average, \$1.46 per square foot to the cost of a single home. A two-year delay, which is not unusual for this housing type, adds more than \$70,000 to the cost of a 2,000-square-foot house in the GTA.<sup>[16]</sup>

Getting rid of so much unnecessary and unproductive additional work would significantly reduce the burden on staff.<sup>[16b]</sup> It would help address the widespread shortages of planners and building officials. It would also bring a stronger sense among municipal staff that they are part of the housing solution and can take pride in helping cut approval times and lower the costs of delivering homes.

### **Adopt common sense approaches that save construction costs**

Wood using “mass timber” – an engineer compressed wood, made for strength and weight-bearing – can provide a lower-cost alternative to reinforced concrete in many mid-rise projects, but Ontario’s Building Code is hampering its use. Building taller with wood offers advantages beyond cost:

- Wood is a renewable resource that naturally sequesters carbon, helping us reach our climate change goals

- Using wood supports Ontario’s forestry sector and creates jobs, including for Indigenous people

British Columbia’s and Quebec’s building codes allow woodframe construction up to 12 storeys, but Ontario limits it to six. By amending the Building Code to allow 12-storey woodframe construction, Ontario would encourage increased use of forestry products and reduce building costs.

Finally, we were told that a shift in how builders are required to guarantee their performance would free up billions of dollars to build more housing. Pay on demand surety bonds are a much less onerous option than letters of credit, and are already accepted in Hamilton, Pickering, Innisfil, Whitchurch-Stouffville and other Ontario municipalities. We outline the technical details in [Appendix D](#).

19. Legislate timelines at each stage of the provincial and municipal review process, including site plan, minor variance, and provincial reviews, and deem an application approved if the legislated response time is exceeded.
20. Fund the creation of “approvals facilitators” with the authority to quickly resolve conflicts among municipal and/or provincial authorities and ensure timelines are met.
21. Require a pre-consultation with all relevant parties at which the municipality sets out a binding list that defines what constitutes a complete application; confirms the number of consultations established in the previous recommendations; and clarifies that if a member of a regulated profession such as a professional engineer has stamped an application, the municipality has no liability and no additional stamp is needed.
22. Simplify planning legislation and policy documents.
23. Create a common, province-wide definition of plan of subdivision and standard set of conditions which clarify which may be included; require the use of standard province-wide legal agreements and, where feasible, plans of subdivision.
24. Allow wood construction of up to 12 storeys.
25. Require municipalities to provide the option of pay on demand surety bonds and letters of credit.

## Prevent abuse of the appeal process

Part of the challenge with housing approvals is that, by the time a project has been appealed to the Ontario Land Tribunal (the Tribunal), it has usually already faced delay and compromises have been made to reduce the size and scope of the proposal. When an approved project is appealed, the appellant – which could just be a single individual – may pay \$400 and tie up new housing for years.

The most recent published report showed 1,300 unresolved cases.<sup>[18]</sup> While under-resourcing does contribute to delays, this caseload also reflects the low barrier to launching an appeal and the minimal risks if an appeal is unsuccessful:

- After a builder has spent time and money to ensure a proposal conforms with a municipality's requirements, the municipal council can still reject it – even if its own planning staff has given its support. Very often this is to appease local opponents.
- Unlike a court, costs are not automatically awarded to the successful party at the Tribunal. The winning side must bring a motion and prove that the party bringing the appeal was unreasonable, clearly trying to delay the project, and/or being vexatious or frivolous. Because the bar is set so high, the winning side seldom asks for costs in residential cases.

This has resulted in abuse of the Tribunal to delay new housing. Throughout our consultations, we heard from municipalities, not-for-profits, and developers that affordable housing was a particular target for appeals which, even if unsuccessful, can make projects too costly to build.

Clearly the Tribunal needs more resources to clear its backlog. But the bigger issue is the need for so many appeals: we believe it would better to have well-defined goals and rules for municipalities and builders to avoid this costly and time-consuming quasi-judicial process. Those who bring appeals aimed at stopping development that meets established criteria should pay the legal costs of the successful party and face the risk of a larger project being approved.

The solution is not more appeals, it's fixing the system. We have proposed a series of reforms that would ensure only meritorious appeals proceeded, that every participant faces some risk and cost of losing, and that abuse of the Tribunal will be penalized. We believe that if Ontario accepts our recommendations, the Tribunal will not face the same volume of appeals. But getting to that point will take time, and the Tribunal needs more resources and better tools now.

Recommendation 1 will provide legislative direction to adjudicators that they must prioritize housing growth and intensification over competing priorities contained in provincial and municipal policies. We further recommend the following:

- 26.** Require appellants to promptly seek permission ("leave to appeal") of the Tribunal and demonstrate that an appeal has merit, relying on evidence and expert reports, before it is accepted.
- 27.** Prevent abuse of process:
  - a) Remove right of appeal for projects with at least 30% affordable housing in which units are guaranteed affordable for at least 40 years.
  - b) Require a \$10,000 filing fee for third-party appeals.
  - c) Provide discretion to adjudicators to award full costs to the successful party in any appeal brought by a third party or by a municipality where its council has overridden a recommended staff approval.
- 28.** Encourage greater use of oral decisions issued the day of the hearing, with written reasons to follow, and allow those decisions to become binding the day that they are issued.
- 29.** Where it is found that a municipality has refused an application simply to avoid a deemed approval for lack of decision, allow the Tribunal to award punitive damages.
- 30.** Provide funding to increase staffing (adjudicators and case managers), provide market-competitive salaries, outsource more matters to mediators, and set shorter time targets.
- 31.** In clearing the existing backlog, encourage the Tribunal to prioritize projects close to the finish line that will support housing growth and intensification, as well as regional water or utility infrastructure decisions that will unlock significant housing capacity.

# Reduce the costs to build, buy and rent

The price you pay to buy or rent a home is driven directly by how much it costs to build a home. In Ontario, costs to build homes have dramatically increased at an unprecedented pace over the past decade. In most of our cities and towns, materials and labour only account for about half of the costs. The rest comes from land, which we have addressed in the previous section, and government fees.

A careful balance is required on government fees because, as much as we would like to see them lowered, governments need revenues from fees and taxes to build critically needed infrastructure and pay for all the other services that make Ontario work. So, it is a question of balance and of ensuring that our approach to government fees encourages rather than discourages developers to build the full range of housing we need in our Ontario communities.

## Align government fees and charges with the goal of building more housing

### Improve the municipal funding model

Housing requires more than just the land it is built on. It requires roads, sewers, parks, utilities and other infrastructure. The provincial government provides municipalities with a way to secure funding for this infrastructure through development charges, community benefit charges and parkland dedication (providing 5% of land for public parks or the cash equivalent).

These charges are founded on the belief that growth – not current taxpayers – should pay for growth. As a concept, it is compelling. In practice, it means that new home buyers pay the entire cost of sewers, parks, affordable housing, or colleges that will be around for generations and may not be located in their neighbourhood. And, although building

affordable housing is a societal responsibility, because affordable units pay all the same charges as a market unit, the cost is passed to new home buyers in the same building or the not-for-profit organization supporting the project. We do not believe that government fees should create a disincentive to affordable housing.

If you ask any developer of homes – whether they are for-profit or non-profit – they will tell you that development charges are a special pain point. In Ontario, they can be as much as \$135,000 per home. In some municipalities, development charges have increased as much as 900% in less than 20 years.<sup>[20]</sup> As development charges go up, the prices of homes go up. And development charges on a modest semi-detached home are the same as on a luxury 6,000 square foot home, resulting in a disincentive to build housing that is more affordable. Timing is also a challenge as development charges have to be paid up front, before a shovel even goes into the ground.

To help relieve the pressure, the Ontario government passed recent legislation allowing builders to determine development charges earlier in the building process. But they must pay interest on the assessed development charge to the municipality until a building permit is issued, and there is no cap on the rate, which in one major city is 13% annually.

Cash payments to satisfy parkland dedication also significantly boost the costs of higher-density projects, adding on average \$17,000 to the cost of a high-rise condo across the GTA.<sup>[21]</sup> We heard concerns not just about the amount of cash collected, but also about the money not being spent in the neighbourhood or possibly not being spent on parks at all. As an example, in 2019 the City of Toronto held \$644 million in parkland cash-in-lieu payments.<sup>[22]</sup> Everyone can agree that we need to invest in parks as our communities grow, but if the funds are not being spent, perhaps it means that more money is being collected for parklands than is needed and we could lower the cost of housing if we adjusted these parkland fees.



A 2019 study carried out for BILD showed that in the Greater Toronto Area, development charges for low-rise housing are on average more than three times higher per unit than in six comparable US metropolitan areas, and roughly 1.75-times higher than in the other Canadian cities.

For high-rise developments the average per unit charges in the GTA are roughly 50% higher than in the US areas, and roughly 30% higher than in the other Canadian urban areas.<sup>[19]</sup>



## Modernizing HST Thresholds

Harmonized sales tax (HST) applies to all new housing – including purpose-built rental. Today, the federal component is 5% and provincial component is 8%. The federal and provincial government provide a partial HST rebate. Two decades ago, the maximum home price eligible for a rebate was set at \$450,000 federally and \$400,000 provincially, resulting in a maximum rebate of \$6,300 federally and \$24,000 provincially, less than half of today's average home price. Buyers of new homes above this ceiling face a significant clawback. Indexing the rebate would immediately reduce the cost of building new homes, savings that can be passed on to Ontarians. When both levels of government agree that we are facing a housing crisis, they should not be adding over 10% to the cost of almost all new homes.

- 32.** Waive development charges and parkland cash-in-lieu and charge only modest connection fees for all infill residential projects up to 10 units or for any development where no new material infrastructure will be required.
- 33.** Waive development charges on all forms of affordable housing guaranteed to be affordable for 40 years.
- 34.** Prohibit interest rates on development charges higher than a municipality's borrowing rate.
- 35.** Regarding cash in lieu of parkland, s.37, Community Benefit Charges, and development charges:
  - a) Provincial review of reserve levels, collections and drawdowns annually to ensure funds are being used in a timely fashion and for the intended purpose, and, where review points to a significant concern, do not allow further collection until the situation has been corrected.
  - b) Except where allocated towards municipality-wide infrastructure projects, require municipalities to spend funds in the neighbourhoods where they were collected. However, where there's a significant community need in a priority area of the City, allow for specific ward-to-ward allocation of unspent and unallocated reserves.
- 36.** Recommend that the federal government and provincial governments update HST rebate to reflect current home prices and begin indexing the thresholds to housing prices, and that the federal government match the provincial 75% rebate and remove any clawback.

Government charges on a new single-detached home averaged roughly \$186,300, or almost 22% of the price, across six municipalities in southcentral Ontario. For a new condominium apartment, the average was almost \$123,000, or roughly 24% of a unit's price.

## Make it easier to build rental

In cities and towns across Ontario, it is increasingly hard to find a vacant rental unit, let alone a vacant rental unit at an affordable price. Today, 66% of all purpose-built rental units in the City of Toronto were built between 1960 and 1979. Less than 15% of Toronto's purpose-built rentals were constructed over the ensuing 40 years in spite of the significant population growth during that time. In fact, between 2006 and 2016, growth in condo apartments increased by 186% while purpose-built rental only grew by 0.6%.<sup>[12]</sup> In 2018, the Ontario government introduced positive changes that have created growth in purpose-built rental units – with last year seeing 18,000 units under construction and 93,000 proposed against a 5-year average prior to 2020 of 3,400 annually.<sup>[23]</sup>

Long-term renters often now feel trapped in apartments that don't make sense for them as their needs change. And because they can't or don't want to move up the housing ladder, many of the people coming up behind them who would gladly take those apartments are instead living in crowded spaces with family members or roommates. Others feel forced to commit to rental units at prices way beyond what they can afford. Others are trying their luck in getting on the wait list for an affordable unit or housing co-op – wait lists that are years long. Others are leaving Ontario altogether.

# 66%

of all purpose-built rental units  
in the City of Toronto were  
built between **1960** and **1979**.





A pattern in every community, and particularly large cities, is that the apartments and rented rooms that we do have are disappearing. Apartment buildings are being converted to condos or upgraded to much more expensive rental units. Duplexes get purchased and turned into larger single-family homes.

A major challenge in bridging the gap of rental supply is that, more often than not, purpose-built rental projects don't make economic sense for builders and investors. Ironically, there is no shortage of Canadian investor capital seeking housing investments, particularly large pension funds – but the economics of investing in purpose-built rental in Ontario just don't make sense. So, investments get made in apartment projects in other provinces or countries, or in condo projects that have a better and safer return-on-investment. What can governments do to get that investor capital pointed in the right direction so we can create jobs and get more of the housing we need built?

Some of our earlier recommendations will help, particularly indexing the HST rebate. So will actions by government to require purpose-built rental on surplus government land that is made available for sale. [\(Appendix C\)](#)

Municipal property taxes on purpose-built rental can be as much as 2.5 times greater than property taxes for condominium or other ownership housing.<sup>[24]</sup> The Task Force recommends:

**37. Align property taxes for purpose-built rental with those of condos and low-rise homes.**

**Make homeownership possible for hardworking Ontarians who want it**

Home ownership has always been part of the Canadian dream. You don't have to look far back to find a time when the housing landscape was very different. The norm was for young people to rent an apartment in their twenties, work hard and save for a down payment, then buy their first home in their late twenties or early thirties. It was the same for many new Canadians: arrive, rent, work hard and buy. The house might be modest, but it brought a sense of ownership, stability and security. And after that first step onto the ownership ladder, there was always the possibility of selling and moving up. Home ownership felt like a real possibility for anyone who wanted it.

That's not how it works now. Too many young people who would like their own place are living with one or both parents well into adulthood.

The escalation of housing prices over the last decade has put the dream of homeownership out of reach of a growing number of aspiring first-time home buyers. While 73% of Canadians are homeowners, that drops to 48% for Black people, 47% for LGBTQ people<sup>[5]</sup> (StatsCan is studying rates for other populations, including Indigenous People who are severely underhoused). This is also an issue for younger adults: a 2021 study showed only 24% of Torontonians aged 30 to 39 are homeowners.<sup>[25]</sup>

In Canada, responsibility for Indigenous housing programs has historically been a shared between the federal and provincial governments. The federal government works closely with its provincial and territorial counterparts to improve access to housing for Indigenous peoples both on and off reserve. More than 85% of Indigenous people live in urban and rural areas, are 11 times more likely to experience homelessness and have incidence of housing need that is 52% greater than all Canadians. The Murdered and Missing Indigenous Women and Girls report mentions housing 299 times – the lack of which being a significant, contributing cause to violence and the provision of which as a significant, contributing solution. The Province of Ontario has made significant investments in Urban Indigenous Housing, but we need the Federal Government to re-engage as an active partner.

While measures to address supply will have an impact on housing prices, many aspiring homeowners will continue to face a gap that is simply too great to bridge through traditional methods.

The Task Force recognizes the need for caution about measures that would spur demand for housing before the supply bottleneck is fixed. At the same time, a growing number of organizations – both non-profit and for-profit are proposing a range of unique home equity models. Some of these organizations are aiming at households who have sufficient income to pay the mortgage but lack a sufficient down payment. Others are aiming at households who fall short in both income and down payment requirements for current market housing.

The Task Force heard about a range of models to help aspiring first-time home buyers, including:

- Shared equity models with a government, non-profit or for-profit lender holding a second “shared equity mortgage” payable at time of sale of the home
- Land lease models that allow residents to own their home but lease the land, reducing costs
- Rent-to-own approaches in which a portion of an occupant's rent is used to build equity, which can be used as a down payment on their current unit or another market unit in the future
- Models where the equity gain is shared between the homeowner and the non-profit provider, such that the non-profit will always be able to buy the home back and sell it to another qualified buyer, thus retaining the home's affordability from one homeowner to the next.

Proponents of these models identified barriers that thwart progress in implementing new solutions.

- The Planning Act limits land leases to a maximum of 21 years. This provision prevents home buyers from accessing the same type of mortgages from a bank or credit union that are available to them when they buy through traditional homeownership.
- The Perpetuities Act has a similar 21-year limit on any options placed on land. This limits innovative non-profit models from using equity formulas for re-sale and repurchase of homes.
- Land Transfer Tax (LTT) is charged each time a home is sold and is collected by the province; and in Toronto, this tax is also collected by the City. This creates a double-tax in rent-to-own/equity building models where LTT ends up being paid first by the home equity organization and then by the occupant when they are able to buy the unit.
- HST is charged based on the market value of the home. In shared equity models where the homeowner neither owns nor gains from the shared equity portion of their home, HST on the shared equity portion of the home simply reduces affordability.
- Residential mortgages are highly regulated by the federal government and reflective of traditional homeownership. Modifications in regulations may be required to adapt to new co-ownership and other models.

The Task Force encourages the Ontario government to devote further attention to avenues to support new homeownership options. As a starting point, the Task Force offers the following recommendations:

- 38.** Amend the Planning Act and Perpetuities Act to extend the maximum period for land leases and restrictive covenants on land to 40 or more years.
- 39.** Eliminate or reduce tax disincentives to housing growth.
- 40.** Call on the Federal Government to implement an Urban, Rural and Northern Indigenous Housing Strategy.
- 41.** Funding for pilot projects that create innovative pathways to homeownership, for Black, Indigenous, and marginalized people and first-generation homeowners.
- 42.** Provide provincial and federal loan guarantees for purpose-built rental, affordable rental and affordable ownership projects.

# Support and incentivize scaling up housing supply

Our goal of building 1.5 million homes in ten years means doubling how many homes Ontario creates each year. As much as the Task Force’s recommendations will remove barriers to realizing this ambitious goal, we also need to ensure we have the capacity across Ontario’s communities to deliver this new housing supply. This includes capacity of our housing infrastructure, capacity within our municipal planning teams, and boots on the ground with the skills to build new homes.

There is much to be done and the price of failure for the people of Ontario is high. This is why the provincial government must make an unwavering commitment to keeping the spotlight on housing supply. This is also why the province must be dogged in its determination to galvanize and align efforts and incentives across all levels of government so that working together, we all can get the job done.

Our final set of recommendations turns to these issues of capacity to deliver, and the role the provincial government can play in putting the incentives and alignment in place to achieve the 1.5 million home goal.

## Invest in municipal infrastructure

### Housing can’t get built without water, sewage, and other infrastructure

When the Task Force met with municipal leaders, they emphasized how much future housing supply relies on having the water, storm water and wastewater systems, roads, sidewalks, fire stations, and all the other parts of community infrastructure to support new homes and new residents.

Infrastructure is essential where housing is being built for the first time. And, it can be a factor in intensification when added density exceeds the capacity of existing infrastructure, one of the reasons we urge new infrastructure in new developments to be designed for future capacity. In Ontario, there are multiple municipalities where the number one barrier to approving new housing projects is a lack of infrastructure to support them.

Municipalities face a myriad of challenges in getting this infrastructure in place. Often, infrastructure investments are required long before new projects are approved and funding must be secured. Notwithstanding the burden development charges place on the price of new housing, most municipalities report that development charges are still not enough to fully cover the costs of building new infrastructure and retrofitting existing infrastructure in neighbourhoods that are intensifying. Often infrastructure crosses municipal boundaries creating complicated and time-consuming “who pays?” questions. Municipal leaders also shared their frustrations with situations where new housing projects are approved and water, sewage and other infrastructure capacity is allocated to the project – only to have the developer land bank the project and put off building. Environmental considerations with new infrastructure add further cost and complexity. The Task Force recommends:

- 43.** Enable municipalities, subject to adverse external economic events, to withdraw infrastructure allocations from any permitted projects where construction has not been initiated within three years of build permits being issued.

**44.** Work with municipalities to develop and implement a municipal services corporation utility model for water and wastewater under which the municipal corporation would borrow and amortize costs among customers instead of using development charges.

## Create the Labour Force to meet the housing supply need

### The labour force is shrinking in many segments of the market

You can't start to build housing without infrastructure. You can't build it without people – skilled trades people in every community who can build the homes we need.

The concern that we are already facing a shortage in skilled trades came through loud and clear in our consultations. We heard from many sources that our education system funnels young people to university rather than colleges or apprenticeships and creates the perception that careers in the skilled trades are of less value. Unions and builders are working to fill the pipeline domestically and recruit internationally, but mass retirements are making it challenging to maintain the workforce at its current level, let alone increase it.

Increased economic immigration could ease this bottleneck, but it appears difficult for a skilled labourer with no Canadian work experience to qualify under Ontario's rules. Moreover, Canada's immigration policies also favour university education over skills our economy and society desperately need. We ought to be welcoming immigrants with the skills needed to build roads and houses that will accommodate our growing population.

The shortage may be less acute, however, among smaller developers and contractors that could renovate and build new "missing middle" homes arising from the changes in neighbourhood zoning described earlier. These smaller companies tap into a different workforce from the one needed to build high rises and new subdivisions. Nonetheless, 1.5 million more homes will require a major investment in attracting and developing the skilled trades workforce to deliver this critically needed housing supply. We recommend:

- 45.** Improve funding for colleges, trade schools, and apprenticeships; encourage and incentivize municipalities, unions and employers to provide more on-the-job training.
- 46.** Undertake multi-stakeholder education program to promote skilled trades.
- 47.** Recommend that the federal and provincial government prioritize skilled trades and adjust the immigration points system to strongly favour needed trades and expedite immigration status for these workers, and encourage the federal government to increase from 9,000 to 20,000 the number of immigrants admitted through Ontario's program.

## Create a large Ontario Housing Delivery Fund to align efforts and incent new housing supply

### Build alignment between governments to enable builders to deliver more homes than ever before

All levels of government play a role in housing.

The federal government sets immigration policy, which has a major impact on population growth and many tax policies. The province sets the framework for planning, approvals, and growth that municipalities rely upon, and is responsible for many other areas that touch on housing supply, like investing in highways and transit, training workers, the building code and protecting the environment. Municipalities are on the front lines, expected to translate the impacts of federal immigration policy, provincial guidance and other factors, some very localized, into official plans and the overall process through which homes are approved to be built.

The efficiency with which home builders can build, whether for-profit or non-profit, is influenced by policies and decisions at every level of government. In turn, how many home developers can deliver, and at what cost, translates directly into the availability of homes that Ontarians can afford.

Collectively, governments have not been sufficiently aligned in their efforts to provide the frameworks and incentives that meet the broad spectrum of housing needs in Ontario. Much action, though, has been taken in recent years.

- The Ontario government has taken several steps to make it easier to build additional suites in your own home: reduced disincentives to building rental housing, improved the appeal process, focused on density around transit stations, made upfront development charges more predictable, and provided options for municipalities to create community benefits through development.
- The federal government has launched the National Housing Strategy and committed over \$70 billion in funding.<sup>[26]</sup> Most recently, it has announced a \$4 billion Housing Accelerator Fund aimed at helping municipalities remove barriers to building housing more quickly.<sup>[27]</sup>
- Municipalities have been looking at ways to change outdated processes, rules, and ways of thinking that create delays and increases costs of delivering homes. Several municipalities have taken initial steps towards eliminating exclusionary zoning and addressing other barriers described in this report.

All governments agree that we are facing a housing crisis. Now we must turn the sense of urgency into action and alignment across governments.

**Mirror policy changes with financial incentives aligned across governments**

The policy recommendations in this report will go a long way to align efforts and position builders to deliver more homes.

Having the capacity in our communities to build these homes will take more than policy. It will take money. Rewarding municipalities that meet housing growth and approval timelines will help them to invest in system upgrades, hire additional staff, and invest in their communities. Similarly, municipalities that resist new housing, succumb to NIMBY pressure, and close off their neighbourhoods should see funding reductions. Fixing the housing crisis is a societal responsibility, and our limited tax dollars should be directed to those municipalities making the difficult but necessary choices to grow housing supply.

In late January 2022, the provincial government announced \$45 million for a new *Streamline Development Approval Fund* to “unlock housing supply by cutting red tape and improving processes for residential and industrial developments”.<sup>[28]</sup> This is encouraging. More is needed.

Ontario should also receive its fair share of federal funding but today faces a shortfall of almost \$500 million,<sup>[29]</sup> despite two thirds of the Canadian housing shortage being in Ontario. We call on the federal government to address this funding gap.

**48.** The Ontario government should establish a large “Ontario Housing Delivery Fund” and encourage the federal government to match funding. This fund should reward:

- a) Annual housing growth that meets or exceeds provincial targets
- b) Reductions in total approval times for new housing
- c) The speedy removal of exclusionary zoning practices

**49.** Reductions in funding to municipalities that fail to meet provincial housing growth and approval timeline targets.

We believe that the province should consider partial grants to subsidize municipalities that waive development charges for affordable housing and for purpose-built rental.

**Sustain focus, measure, monitor, improve**

**Digitize and modernize the approvals and planning process**

Some large municipalities have moved to electronic tracking of development applications and/or electronic building permits (“e-permits”) and report promising results, but there is no consistency and many smaller places don’t have the capacity to make the change.

Municipalities, the provincial government and agencies use different systems to collect data and information relevant to housing approvals, which slows down processes and leaves much of the “big picture” blank. This could be addressed by ensuring uniform data architecture standards.

**Improve the quality of our housing data to inform decision making**

Having accurate data is key to understanding any challenge and making the best decisions in response. The Task Force heard from multiple housing experts that we are not always using the best data, and we do not always have the data we need.

Having good population forecasts is essential in each municipality as they develop plans to meet future land and housing needs. Yet, we heard many concerns about inconsistent approaches to population forecasts. In the Greater Golden Horseshoe, the forecast provided to municipalities by the province is updated only when the Growth Plan is updated, generally every seven years; but federal immigration policy, which is a key driver of growth, changes much more frequently. The provincial Ministry of Finance produces a population forecast on a more regular basis than the Growth Plan, but these are not used consistently across municipalities or even by other provincial ministries.

Population forecasts get translated into housing need in different ways across the province, and there is a lack of data about how (or whether) the need will be met. Others pointed to the inconsistent availability of land inventories. Another challenge is the lack of information on how much land is permitted and how much housing is actually getting built once permitted, and how fast. The Task Force also heard that, although the Provincial Policy Statement requires municipalities to maintain a three-year supply of short-term (build-ready) land and report it each year to the province, many municipalities are not meeting that requirement.<sup>[30]</sup>

At a provincial and municipal level, we need better data on the housing we have today, housing needed to close the gap, consistent projections of what we need in the future, and data on how we are doing at keeping up. Improved data will help anticipate local and provincial supply bottlenecks and constraints, making it easier to determine the appropriate level and degree of response.

It will also be important to have better data to assess how much new housing stock is becoming available to groups that have been disproportionately excluded from home ownership and rental housing.

**Put eyes on the crisis and change the conversation around housing**

Ours is not the first attempt to “fix the housing system”. There have been efforts for years to tackle increasing housing prices and find solutions so everyone in Ontario can find and afford the housing they need. This time must be different.

The recommendations in this report must receive sustained attention, results must be monitored, significant financial investment by all levels of government must be made. And, the people of Ontario must embrace a housing landscape in which the housing needs of tomorrow’s citizens and those who have been left behind are given equal weight to the housing advantages of those who are already well established in homes that they own.

- 50.** Fund the adoption of consistent municipal e-permitting systems and encourage the federal government to match funding. Fund the development of common data architecture standards across municipalities and provincial agencies and require municipalities to provide their zoning bylaws with open data standards. Set an implementation goal of 2025 and make funding conditional on established targets.

**51.** Require municipalities and the provincial government to use the Ministry of Finance population projections as the basis for housing need analysis and related land use requirements.

**52.** Resume reporting on housing data and require consistent municipal reporting, enforcing compliance as a requirement for accessing programs under the Ontario Housing Delivery Fund.

**53.** Report each year at the municipal and provincial level on any gap between demand and supply by housing type and location, and make underlying data freely available to the public.

**54.** Empower the Deputy Minister of Municipal Affairs and Housing to lead an all-of-government committee, including key provincial ministries and agencies, that meets weekly to ensure our remaining recommendations and any other productive ideas are implemented.

**55.** Commit to evaluate these recommendations for the next three years with public reporting on progress.

# Conclusion

We have set a bold goal for Ontario: building 1.5 million homes in the next 10 years.

We believe this can be done. What struck us was that everyone we talked to – builders, housing advocates, elected officials, planners – understands the need to act now. As one long-time industry participant said, “for the first time in memory, everyone is aligned, and we need to take advantage of that.”

Such unity of purpose is rare, but powerful.

To leverage that power, we offer solutions that are bold but workable, backed by evidence, and that position Ontario for the future.

Our recommendations focus on ramping up the supply of housing. Measures are already in place to try to cool demand, but they will not fill Ontario’s housing need. More supply is key. Building more homes will reduce the competition for our scarce supply of homes and will give Ontarians more housing choices. It will improve housing affordability across the board.

Everyone wants more Ontarians to have housing. So let’s get to work to build more housing in Ontario.



## APPENDIX A:

# Biographies of Task Force Members

**Lalit Aggarwal** is President of Manor Park Holdings, a real estate development and operating company active in Eastern Ontario. Previously, Lalit was an investor for institutional fund management firms, such as H.I.G. European Capital Partners, Soros Fund Management, and Goldman Sachs. He is a past fellow of the C.D. Howe Institute and a former Director of both Bridgepoint Health and the Centre for the Commercialization of Regenerative Medicine. Lalit holds degrees from the University of Oxford and the University of Pennsylvania. He is also a current Director of the Hospital for Sick Children Foundation, the Sterling Hall School and the Chair of the Alcohol & Gaming Commission of Ontario.

**David Amborski** is a professional Urban Planner, Professor at Ryerson University's School of Urban and Regional Planning and the founding Director of the Centre for Urban Research and Land Development (CUR). His research and consulting work explore topics where urban planning interfaces with economics, including land and housing markets. He is an academic advisor to the National Executive Forum on Public Property, and he is a member of Lambda Alpha (Honorary Land Economics Society). He has undertaken consulting for the Federal, Provincial and a range of municipal governments. Internationally, he has undertaken work for the Canadian International Development Agency (CIDA), the World Bank, the Inter-American Development Bank, the Lincoln Institute of Land Policy, and several other organizations in Eastern Europe, Latin America, South Africa, and Asia. He also serves on the editorial boards of several international academic journals.

**Andrew Garrett** is a real estate executive responsible for growing IMCO's \$11+ Billion Global Real Estate portfolio to secure public pensions and insurance for Ontario families. IMCO is the only Ontario fund manager purpose built to onboard public clients such as pensions, insurance, municipal reserve funds, and endowments. Andrew has significant non-profit sector experience founding a B Corp certified social enterprise called WeBuild to help incubate social purpose real estate projects. He currently volunteers on non-profit boards supporting social purpose real estate projects, youth programs and the visual arts at Art Gallery

of Ontario. Andrew sits on board advisory committees for private equity firms and holds a Global Executive MBA from Kellogg School Management and a Real Estate Development Certification from MIT Centre for Real Estate.

**Tim Hudak** is the CEO of the Ontario Real Estate Association (OREA). With a passion and voice for championing the dream of home ownership, Tim came to OREA following a distinguished 21-year career in politics, including five years as Leader of the Progressive Conservative Party of Ontario.

In his role, Tim has focused on transforming OREA into Ontario's most cutting-edge professional association at the forefront of advocacy on behalf of REALTORS® and consumers, and providing world-class conferences, standard forms, leadership training and professional guidance to its Members. As part of his work at OREA, Tim was named one of the most powerful people in North American residential real estate by Swanepoel Power 200 for the last five years. Tim is married to Deb Hutton, and together they have two daughters, Miller and Maitland. In his spare time, Tim enjoys trails less taken on his mountain bike or hiking shoes as well as grilling outdoors.

**Jake Lawrence** was appointed Chief Executive Officer and Group Head, Global Banking and Markets in January 2021. In this role, Jake is responsible for the Bank's Global Banking and Markets business line and strategy across its global footprint. Jake joined Scotiabank in 2002 and has held progressively senior roles in Finance, Group Treasury and Global Banking and Markets. From December 2018 to January 2021, Jake was Co-Group Head of Global Banking and Markets with specific responsibility for its Capital Markets businesses, focused on building alignment across product groups and priority markets to best serve our clients throughout our global footprint. Previously, Jake was Executive Vice President and Head of Global Banking and Markets in the U.S., providing overall strategic direction and execution of Scotiabank's U.S. businesses. Prior to moving into GBM, Jake served as Senior Vice President and Deputy Treasurer, responsible for Scotiabank's wholesale funding activities and liquidity management as well as Senior Vice President, Investor Relations.

**Julie Di Lorenzo** (GPLLM, University of Toronto 2020), is self-employed since 1982, operates one of the largest female-run Real Estate Development Companies in North America. She was instrumental in the Daniel Burnham award-winning Ontario Growth Management Plan (2004) as President of BILD. Julie served as the first female-owner President of GTHBA (BILD) and on the boards of the Ontario Science Centre, Harbourfront Toronto, Tarion (ONHWP), St. Michael's Hospital, NEXT36, Waterfront Toronto, Chair of IREC Committee WT, Havergal College (Co-Chair of Facilities), York School (interim Vice-Chair), and Canadian Civil Liberties Association Board. Julie has served various governments in advisory capacity on Women's issues, Economic Development, Innovation and Entrepreneurship. Awards include Lifetime Achievement BILD 2017, ICCO Business Excellence 2005 & ICCO Businesswoman of the Year 2021.

**Justin Marchand** (CIHCM, CPA, CMA, BComm) is Métis and was appointed Chief Executive Officer of Ontario Aboriginal Housing Services (OAHS) in 2018. Justin has over 20 years of progressive experience in a broad range of sectors, including two publicly listed corporations, a large accounting and consulting firm, and a major crown corporation, and holds numerous designations across financial, operations, and housing disciplines. He was most recently selected as Chair of the Canadian Housing and Renewal Association's (CHRA's) Indigenous Caucus Working Group and is also board member for CHRA. Justin is also an active board member for both the Coalition of Hamilton Indigenous Leadership (CHIL) as well as Shingwauk Kinoomaage Gamig, located in Bawaating. Justin believes that Housing is a fundamental human right and that when Indigenous people have access to safe, affordable, and culture-based Housing this provides the opportunity to improve other areas of their lives.

**Ene Underwood** is CEO of Habitat for Humanity Greater Toronto Area), a non-profit housing developer that helps working, lower income families build strength, stability and self-reliance through affordable homeownership. Homes are delivered through a combination of volunteer builds, contractor builds, and partnerships with non-profit and for-profit developers. Ene's career began in the private sector as a strategy consultant with McKinsey & Company before transitioning to not-for-profit sector leadership. Ene holds a Bachelor of Arts (Honours) from the University of Waterloo and a Master of Business Administration from Ivey Business School.

**Dave Wilkes** is the President and CEO of the Building Industry and Land Development Association of the GTA (BILD). The Association has 1,300 members and proudly represents builders, developers, professional renovators and those who support the industry.

Dave is committed to supporting volunteer boards and organizations. He has previously served on the George Brown College Board of Directors, Ontario Curling Association, and is currently engaged with Black North Initiative (Housing Committee) and R-Labs I+T Council.

Dave received his Bachelor of Arts (Applied Geography) from Ryerson.

## APPENDIX B:

# Affordable Housing

Ontario's affordable housing shortfall was raised in almost every conversation. With rapidly rising prices, more lower-priced market rental units are being converted into housing far out of reach of lower-income households. In parallel, higher costs to deliver housing and limited government funding have resulted in a net decrease in the number of affordable housing units run by non-profits. The result is untenable: more people need affordable housing after being displaced from the market at the very time that affordable supply is shrinking.

Throughout our consultations, we were reminded of the housing inequities experienced by Black, Indigenous and marginalized people. We also received submissions describing the unique challenges faced by off-reserve Indigenous Peoples both in the province's urban centres and in the north.

While many of the changes that will help deliver market housing will also help make it easier to deliver affordable housing, affordable housing is a societal responsibility. We cannot rely exclusively on for-profit developers nor on increases in the supply of market housing to fully solve the problem.

The non-profit housing sector faces all the same barriers, fees, risks and complexities outlined in this report as for-profit builders. Several participants from the non-profit sector referred to current or future partnerships with for-profit developers that tap into the development and construction expertise and efficiencies of the private sector. Successful examples of leveraging such partnerships were cited with Indigenous housing, supportive housing, and affordable homeownership.

We were also reminded by program participants that, while partnerships with for-profit developers can be very impactful, non-profit providers have unique competencies in the actual delivery of affordable housing. This includes confirming eligibility of affordable housing applicants, supporting independence of occupants of affordable housing, and ensuring affordable housing units remain affordable from one occupant to the next.

One avenue for delivering more affordable housing that has received much recent attention is inclusionary zoning. In simple terms, inclusionary zoning (IZ) requires developers to deliver a share of affordable units in new

housing developments in prescribed areas. The previous Ontario government passed legislation in April 2018 providing a framework within which municipalities could enact Inclusionary Zoning bylaws.

Ontario's first inclusionary zoning policy was introduced in fall 2021 by the City of Toronto and applies to major transit station areas. Internationally, inclusionary zoning has been used successfully to incentivize developers to create new affordable housing by providing density bonuses (more units than they would normally be allowed, if some are affordable) or reductions in government fees. Unfortunately, the City's approach did not include any incentives or bonuses. Instead, Toronto requires market-rate fees and charges for below-market affordable units. This absence of incentives together with lack of clarity on the overall density that will be approved for projects has led developers and some housing advocates to claim that these projects may be uneconomic and thus will not get financed or built. Municipalities shared with us their concerns regarding the restriction in the provincial IZ legislation that prohibits "cash in lieu" payments. Municipalities advised that having the option of accepting the equivalent value of IZ units in cash from the developer would enable even greater impact in some circumstances (for example, a luxury building in an expensive neighbourhood, where the cost of living is too high for a low-income resident).

Funding for affordable housing is the responsibility of all levels of government. The federal government has committed to large funding transfers to the provinces to support affordable housing. The Task Force heard, however, that Ontario's share of this funding does not reflect our proportionate affordable housing needs. This, in turn, creates further financial pressure on both the province and municipalities, which further exacerbates the affordable housing shortages in Ontario's communities.

Finally, many participants in Task Force consultations pointed to surplus government lands as an avenue for building more affordable housing and this is discussed in [Appendix C](#).

We have made recommendations throughout the report intended to have a positive impact on new affordable housing supply. We offer these additional recommendations specific to affordable housing:

- Call upon the federal government to provide equitable affordable housing funding to Ontario.
  - Develop and legislate a clear, province-wide definition of “affordable housing” to create certainty and predictability.
  - Create an Affordable Housing Trust from a portion of Land Transfer Tax Revenue (i.e., the windfall resulting from property price appreciation) to be used in partnership with developers, non-profits, and municipalities in the creation of more affordable housing units. This Trust should create incentives for projects serving and brought forward by Black- and Indigenous-led developers and marginalized groups.
- Amend legislation to:
    - Allow cash-in-lieu payments for Inclusive Zoning units at the discretion of the municipality.
    - Require that municipalities utilize density bonusing or other incentives in all Inclusionary Zoning and Affordable Housing policies that apply to market housing.
    - Permit municipalities that have not passed Inclusionary Zoning policies to offer incentives and bonuses for affordable housing units.
  - Encourage government to closely monitor the effectiveness of Inclusionary Zoning policy in creating new affordable housing and to explore alternative funding methods that are predictable, consistent and transparent as a more viable alternative option to Inclusionary Zoning policies in the provision of affordable housing.
  - Rebate MPAC market rate property tax assessment on below-market affordable homes.

## APPENDIX C:

# Government Surplus Land

Surplus government lands fell outside the mandate of the Task Force. However, this question came up repeatedly as a solution to housing supply. While we take no view on the disposition of specific parcels of land, several stakeholders raised issues that we believe merit consideration:

- Review surplus lands and accelerate the sale and development through RFP of surplus government land and surrounding land by provincially pre-zoning for density, affordable housing, and mixed or residential use.
- All future government land sales, whether commercial or residential, should have an affordable housing component of at least 20%.
- Purposefully upzone underdeveloped or underutilized Crown property (e.g., LCBO).
- Sell Crown land and reoccupy as a tenant in a higher density building or relocate services outside of major population centres where land is considerably less expensive.
- The policy priority of adding to the housing supply, including affordable units, should be reflected in the way surplus land is offered for sale, allowing bidders to structure their proposals accordingly.

## APPENDIX D:

# Surety Bonds

### Moving to surety bonds would free up billions of dollars for building

When a development proposal goes ahead, the developer typically needs to make site improvements, such as installing common services. The development agreement details how the developer must perform to the municipality's satisfaction.

Up until the 1980s, it was common practice for Ontario municipalities to accept bonds as financial security for subdivision agreements and site plans. Today, however, they almost exclusively require letters of credit from a chartered bank. The problem with letters of credit is that developers are often required to collateralize the letter of credit dollar-for-dollar against the value of the municipal works they are performing.

Often this means developers can only afford to finance one or two housing projects at a time, constraining housing supply. The Ontario Home Builders' Association estimates that across Ontario, billions of dollars are tied up in collateral or borrowing capacity that could be used to advance more projects.

Modern "pay on demand surety bonds" are proven to provide the same benefits and security as a letter of credit, while not tying up private capital the way letters of credit do. Moving to this option would give municipalities across Ontario access to all the features of a letter of credit with the added benefit of professional underwriting, carried out by licensed bonding companies, ensuring that the developer is qualified to fulfill its obligations under the municipal agreement.

Most important from a municipal perspective, the financial obligation is secured. If a problem arises, the secure bond is fully payable by the bond company on demand. Surety companies, similar to banks, are regulated by Ontario's Office of the Superintendent of Financial Institutions to ensure they have sufficient funds in place to pay out bond claims.

More widespread use of this instrument could unlock billions of dollars of private sector financial liquidity that could be used to build new infrastructure and housing projects, provide for more units in each development and accelerate the delivery of housing of all types.

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## BOARD REPORT #PS-2023-009

☐ FOR INFORMATION

or

☒ FOR APPROVAL

**Date:** September 27, 2023

**Purpose:** RFP – Vehicle Maintenance, Paramedic Services

**Department Head:** Stephen Kirk, Chief of Paramedic Services

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

That the Board approve the successful proponent who was selected through the purchasing Request For Proposal (RFP) Process outlined in the Purchasing Policy #CORP-01.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



**Maximize  
Impact**



**Remove  
Barriers**



**Seamless  
Access**



**Learn &  
Grow**

### BACKGROUND

The RFP solicitation was compiled by the Contracts & Purchasing Specialist and approved by the evaluation team. RFP 2023-17 Paramedic Services Vehicle Maintenance Services was issued on July 14, 2023 and accepted proposals, closing August 11, 2023. It was made available on Bids and Tenders for public view and sent directly to maintenance facilities registered in Bids and Tenders database. DNSSAB received three (3) qualified responses. These responses were reviewed and scored against a templated scoring card. The contract is for two years with a one year plus one year option. Services rendered will be for standard and scheduled maintenance. Warranty and specialized work will be sourced independently.

### FINANCIAL AND RISK CONSIDERATIONS

Costing is based on estimated costs derived from historical experience, price submissions and forecasted expenditures. There is risk of unplanned costs due to the nature of the work and inherent risk of motor vehicle operation.

### OPTIONS AND/OR RECOMMENDATIONS

The successful proponent is Kal Tire 855 – 1848 Seymour Street, North Bay ON P1A 0E2 and they have received recommendation from the review panel to proceed with the negotiation of a non-exclusive contract for services.

**NEXT STEPS**

Negotiation of a non-exclusive contract effective October 1, 2023.

**RESOURCES CITED**

N/A

**AUTHOR**

Stephen Kirk, Chief of Paramedic Services



## BOARD REPORT #PS-2023-008

☐ FOR INFORMATION

or

☒ FOR APPROVAL

**Date:** September 27, 2023

**Purpose:** Land Acknowledgement

**Department Head:** Stephen Kirk, Director of Paramedic Services

**Approver:** Catherine Matheson, Chief Administrative Officer

### RECOMMENDATION

That the board adopt the recommended Land Acknowledgement statement for use organization wide and approves the continued work of the ad hoc committee to recommend action for DNSSAB toward Truth and Reconciliation.

### RELATIONSHIP TO STRATEGIC PLAN

#### Alignment with Strategic Plan 2022-2042: Healthy, Sustainable Communities



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### BACKGROUND

In December 2015, the Truth and Reconciliation Commission released its 94 “calls to action”. DNSSAB is committed to learning, understanding, and providing education to the employees of DNSSAB so they better understand the collective history of the indigenous peoples and the settlers to this land. Preliminary research was undertaken to support the Board in adopting a Land Acknowledgement as a first step towards Truth and Reconciliation. The board appointed an ad hoc committee to review and assist with this initiative. Members of the ad hoc committee are Ethel LaValley, Amanda Smith, Jamie Restoule, Justine Mallah and Lana Mitchell.

### FINANCIAL AND RISK CONSIDERATIONS

N/A

## OPTIONS AND/OR RECOMMENDATIONS

The following Land Acknowledgment Statement was developed by the ad hoc committee. Staff consulted with the Indigenous peoples across Nipissing District, including Nipissing First Nation, Temagami First Nation and the Algonquins of the Mattawa and Whitney area through a variety of resources. Through consensus, the ad hoc committee recommend the following Land Acknowledgement Statement as the first step for the DNSSAB towards truth and reconciliation.

*The District of Nipissing Social Services Administration Board (DNSSAB) acknowledges we are located on the Robinson-Huron Treaty of 1850 Territory, which is representative of the people of Nipissing First Nation and Temagami First Nation as well as the unceded Territory of the Algonquin Anishinaabeg people.*

*We understand that the standard of living we enjoy here is a result of thousands of years of stewardship by the original inhabitants and the inequitable taking of the land from them. We acknowledge that in order to have reconciliation, we must first understand truth; the DNSSAB commits to move forward in an effort to achieve both.*

## NEXT STEPS

The ad hoc committee is committed to meet regularly over the next six months to recommend opportunities for the DNSSAB to develop priorities associated with the Commission's Truth and Reconciliation Action Plan. DNSSAB is committed to the promotion of equity, inclusion, and diversity within all aspects of the organization.

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