	THE CORPORATION OF THE TOWN OF COBOURG
	PUBLIC MEETING NOTES
	<p>September 28, 2020 Concert Hall, Victoria Hall, Cobourg</p>

The Cobourg Municipal Council convened a Public Meeting this evening with the following persons in attendance:

Members present:	Mayor John Henderson Deputy Mayor Suzanne Seguin Councillor Nicole Beatty Councillor Aaron Burchat Councillor Adam Bureau Councillor Emily Chorley Councillor Brian Darling
Staff present:	Ian Davey, Interim Chief Administrative Officer/Treasurer Glenn McGlashon, Director of Planning and Development Brent Larmer, Municipal Clerk/Manager of Legislative Services Krystal Christopher, Deputy Clerk

CALL TO ORDER

Chair, Councillor Beatty, Coordinator of Planning and Development Services called the Meeting to Order at 5:04 PM.

INTRODUCTION

Chair, Councillor Beatty, explained the general purpose of the meeting, which was to receive submissions regarding the proposed Affordable & Rental Housing CIP. The Affordable & Rental Housing CIP is being developed in response to the rising need for affordable and rental housing options within the Town of Cobourg, and is intended to help execute the recently released Northumberland County and Town of Cobourg Affordable Housing Strategies (AHS).

DECLARATION OF PECUNIARY INTEREST

There were no Declarations of Pecuniary Interest declared by Members.

NOTIFICATION PROCEDURE

The Deputy Clerk advised that the Notice published in the local newspaper, posted on the Municipal Website www.cobourg.ca and circulated to property owners in accordance with the provisions of the *Planning Act*.

EXPLANATION OF THE PROPOSED AFFORDABLE & RENTAL HOUSING CIP

Dana Anderson and Kelly Martel, MHBC Planning, provided an overview of the Town of Cobourg Affordable & Rental Housing CIP. Ms. Anderson and Ms. Martel's presentation highlighted the community improvement plan, project status, areas of focus, public engagement, programs being offered and financial management.

After a question and answer period, K. Martel and D. Anderson concluded their presentation and were advised to stand by to respond to questions from the public.

PUBLIC SUBMISSIONS

Chair, Councillor Beatty, Coordinator of Planning and Development Services, explained the order of public submissions and requests all persons addressing the public meeting to state their name and address for the official record of the public meeting.

The Town of Cobourg received the following Public Submissions:**Adam White, Cobourg Resident Submission - Attachment 'A'**

Adam White provided comments on the Affordable and Rental Housing CIP. Mr. White spoke to the need for further public consultation and raised concerns with the affordable housing threshold that was calculated. Mr. White presented recommendations and suggestions to build tiny houses to be applied to the focus areas outlined in the Affordable and Rental Housing CIP.

Meghan MacDonald, Habitat for Humanity Northumberland

Meghan MacDonald provided comments on the need for affordable and attainable housing noting that Habitat for Humanity Northumberland supports the Town of Cobourg adopting an affordable housing plan. Ms. MacDonald spoke to the importance of mixed use housing and in support of the various programs being offered by the program. Ms. MacDonald noted that she is appreciative of the Affordable and Rental

Housing CIP recognizing the importance of affordable purchase housing for home buyers.

Gigi Ludrof-Weaver, Cobourg Resident Submission

Gigi Ludrof-Weaver provided comments on the importance of creating sustainable housing and using healthy materials to build homes. Ms. Ludrof-Weaver made comments regarding the the lack of explanation in some areas of the report, discarding of construction waste, flexible housing in the CIP and utilizing the highest quality design to build homes.

Ben Burd, Cobourg Resident Submission - Attachment 'C'

Ben Burd provided comments in support of the Affordable and Rental Housing CIP and spoke to the cost to provide subsidies and grants. Mr. Burd provided recommendations and suggestions that the Town donate industrial lands to build affordable housing and the Town establish an in-house program to build their own affordable housing. Mr. Burd made comments regarding the definition of affordable housing and the timeframe for affordable housing to come onto the market.

Lou Ledinek, Cobourg Resident Submission

Lou Ledinek provided comments in support of the Affordable and Rental Housing CIP. Mr. Ledinek noted that he will be adding a secondary unit to his home and will be interested in applying for the program.

Keith Oliver, Cobourg Resident Submission - Attachment 'B'

Keith Oliver provided comments on the importance of an affordable housing policy and the waitlist for those needing access to affordable housing. Mr. Oliver spoke to the increase of existing housing, affordability and the challenges to addressing affordable housing supply. Mr. Oliver provided recommendations and suggestions that the Town, along with others, collaborate to establish a roundtable for affordable housing.

WRITTEN COMMENTS/SUBMISSIONS RECEIVED BY THE MUNICIPAL CLERK AS OF PRINTING OF AGENDA**Jennifer Moore, Chief Executive Officer, Northumberland County - Attachment 'D'**

Jennifer Moore provided written submissions in support of the Town of Cobourg developing an Affordable and Rental Housing CIP. Ms. Moore's written submission spoke to the affordable housing need in Northumberland; distinguishing affordable housing from Community (social) housing; aligning the County and Town affordable housing strategies; investing in affordable housing; and the County's implementation of the affordable housing strategy.

FURTHER NOTICE

Chair, Councillor Beatty, Coordinator of Planning and Development Services, advised that persons requiring notice of passage of the Town of Cobourg Affordable & Rental Housing Community Improvement Plan (CIP) are to advise the Municipal Clerk of their name and address to ensure receipt of notice.

ADJOURNMENT

Moved by Councillor Darling

THAT the meeting be Adjourned (7:06 PM)

Brent Larmer

From: Jamie Kramer
Sent: September 28, 2020 4:23 PM
To: Brent Larmer
Subject: FW: Delegation Request for today's Committee of the Whole Meeting

I'm not sure which planners are participating today but could we forward this to them please?

Warmest Regards,
Jamie Kramer

Phone: 905-372-4301 ext. 4306

From: Adam White [REDACTED]
Sent: September 28, 2020 8:22 PM
To: Jamie Kramer <jkramer@cobourg.ca>
Subject: Re: Delegation Request for today's Committee of the Whole Meeting

Questions about the aims of AHCIP and limited discussion:

In the AHCIP engage cobourg portal, there is no mention of how AHCIP will build social equity and well-being, no set milestones, and no project ideas listed in the AHCIP for discussion. What is asked to discuss are percentages of grants, and not programs to build sustainable, social and culturally strong communities.

I understand there is an AHCIP timeline that ends October 5. I believe there should be more consultation with Stakeholders because the need for a diversity of affordable housing hasn't been satisfied. Have community groups been consulted with? I didn't see an AHCIP sponsored post promoted on Facebook to allow for a more fulsome dialogue. I don't know how great of a reach this AHCIP had.

I think the AHCIP is taking its guidance from the Northumberland County Affordable Housing Strategy. In this strategy, it is recommended that 2% of all new housing units built each year be ownership housing units which are affordable to households with

moderate incomes. This is not logical because it saying 98% of residents shouldn't have access to affordable rent options and homeownership.

Furthermore, I don't understand how the affordable housing threshold was calculated, so that \$1,019 for rent, \$316, 190 for homeownership is affordable. It would be helpful if those numbers could be extrapolated for: single households, single parent households, indigenous households, student housing, senior households, people on fix income, and homeless. \$1,019 for rent, \$316, 190 for homeownership is not affordable for the majority of these people, and why there is an affordable housing problem in Cobourg.

- * Cobourg had a higher share of households with low incomes (33.6%) and a lower share of households with high incomes (35.6%).
- * Cobourg also had a higher unemployment rate (8.5% vs. 7.3%) and lower participation rate (52.7% vs. 56.7%) compared to Northumberland as a whole.
- * A greater share of Cobourg households are facing housing affordability issues (26.4% vs. 22.2%) and severe housing affordability issues (10.5% vs. 8.7%) compared to Northumberland as a whole. In addition, a much larger proportion of Cobourg households are in core housing need (15.6% vs. 11.9%).

The AHCIP has 5 focuses: a number of key focus areas and considerations were identified for the development of the Affordable and Rental Housing CIP: Purpose-Built Rental Housing; Smaller Units; Second Units; Mixed-Income Housing; and, Emergency and Transitional Housing;

The purpose of my delegation is to recommend building tiny houses which can be applied to these focus areas. I don't know if a zoning-by for tiny houses exist and whether a different development charge is applied.

There is a trailer park at Victoria Beach, so I see there is interest in tiny houses. I feel a tiny house village can emulate that trailer park.

Dear Brett, I want to attend and speak at today's Committee of the Whole. Because of my facial paralysis, I cannot speak with a face mask or covering. I am preparing a handout that I may want to distribute to Committee Members. When I made delegations to Oshawa Council Meetings, an assistant Clerk sat beside me and note took questions Council had for me.

Cordially Yours,

Adam White

I first want to say unequivocally that while Policy is important and while this CIP is especially important, I also want to say ... and ask you to remember ... that it is also only a "framework" a "pathway" to a solution to the housing crisis. **The question now is "what's next?"**

As the waiting list for affordable housing grows longer and as the price of existing housing increases year after year, what people are asking is "where is the solution?" and "how long do we have to wait?"

The present "solution" focuses on the housing needs of a narrow group of citizens and families, and relies on Government support. A recent example is the allocation of 3 billion dollars over 5 years by the Federal Government toward creating more "affordable" housing across Canada. By its own calculation it will result in 3,000 more units. In normal times the new demand will have far outstripped that supply over the next 5 years.

The problem that has long faced us, and which we seem reluctant to recognize is that Governments cannot effectively sustain this kind of support for ever. Government support may be necessary to a degree and in the short term, but it is not the solution. **The solution is up to us!**

We can only solve a problem if we understand its cause!

I believe there is something fundamentally wrong with the housing market and that nothing will change until that aberration is fully identified, understood and corrected. I know of several families each with a combined income of \$100,000 who cannot find adequate, stable housing.

How can this be in a free-enterprise economy where historically the response to an increase in demand has always been an increase in supply? In the case of housing affordable-to-all this is simply not happening. While the economy can produce something as complicated as an automobile with parts made in different countries, and put one if not two in every driveway, the same economy does not seem capable of satisfying the demand for something as simple and local as housing.

Why? Is it the cost of land? ... of not taking advantage of or further developing production and technological efficiencies in the housing industry? ... to what degree is not doing so a matter of scale and how can this be addressed by cooperation between developers? ... is it the difference between income groups? ... is it the influence of individuals retiring to Cobourg from Toronto? ... is it the lack of a variety in housing? ... is it the result of growth and development policies and Zoning By-Laws that are too prescriptive? ... is it simply that the housing industry is satisfied with the status quo and the long run of its success since the heady days of growth and prosperity that followed World War II? ... have those who are satisfied grown indifferent to the needs of others? ... have we failed to acknowledge affordable and stable housing as a human right?

My recommendation to Cobourg Town Council is that it take up a leadership role, and along with others, establish a Roundtable on Affordable Housing for All. This would involve an exchange of experience and ideas through a series of meetings open to all, from those most directly affected to those most capable of making change and to inspire cooperation, innovation and meaningful change.

If Council doesn't do this... who will?

Keith Oliver

Addendum:

Set-Back and Add-On Housing.

Existing examples that add to the rental stock, increase the diversity of an existing neighbourhood but do not change the character of the existing street:

150 James East,	seven unit three story apartment building
50 “ ”	single family home
78 “ West,	three rental units
343 Spring St	single family home
116 Chapel St	add-on unit
29/31 Chapel St	two unit semi-detached

Street scape effect:

159-167 Albert St	staggered frontage
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Innovation .. Thinking, planning and building “outside the box”!

Toronto - existing, worth a visit

Bedford Glenn Terraced Condos, Avenue Rd at Woburn Ave, Ernest Annau, Arch

Oaklands Atrium Apts. Townhouses, Avenue Rd at Cottinham, Dubois Plumb Architects.

Elsewhere

“the grow home” 2001 publication by McGill Queens University Press describing a form of housing that addresses issues around affordability with over 10,000 units built to date, especially in Montreal. Winner of the United Nations World Habitat Award.

Design, Planning and Technology

“The Waterloo Region Green Home”. Describes innovation used in many aspects of the 1993 construction and operation of a detached single family bungalow. Included a full basement made up of off-site precast concrete panels, simple energy efficiencies and much more.
(search for “waterloo region green home” and open www.tboake.com)

Grow Cottage, City of Philadelphia, Redevelopment Authority

One example of housing sold with space available for future development as family grows or finances permit.

The Court Garden House

1600 square foot total, includes private garden open to interior, suitable for compact clusters

The Unzer Condominiums, Terraced Housing and the use of pre-caste concrete panels

Site planning

How layout of two housing sizes and backyards can affect privacy, public space, community.
Ontario Ministry of Housing publication.

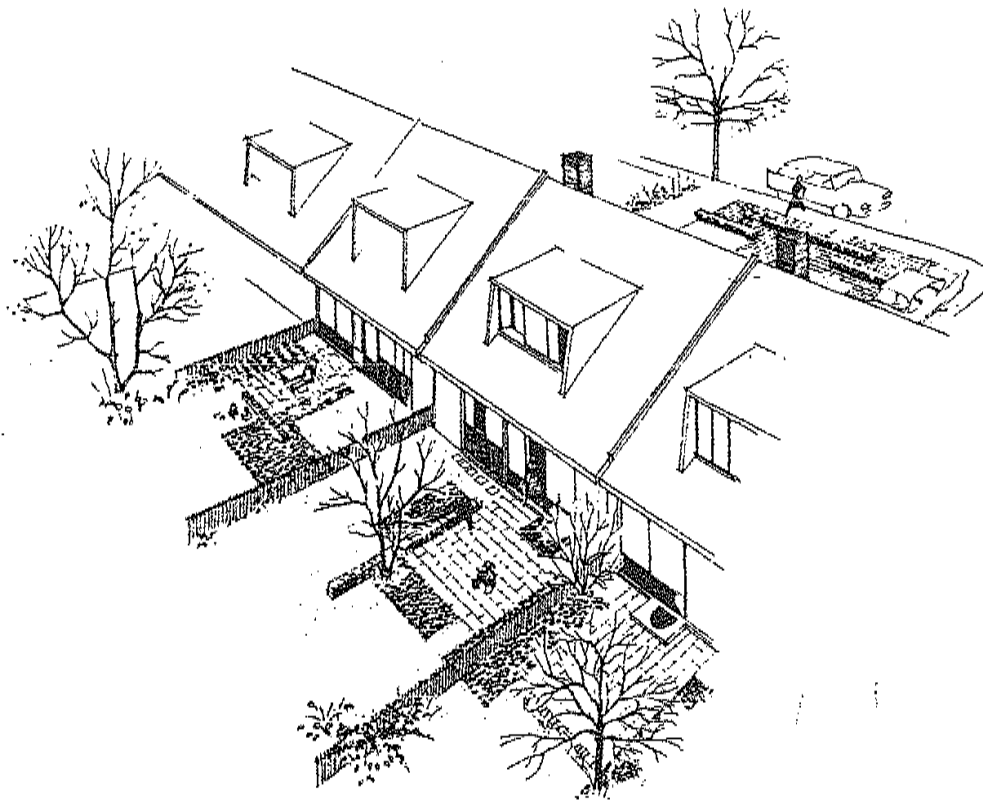
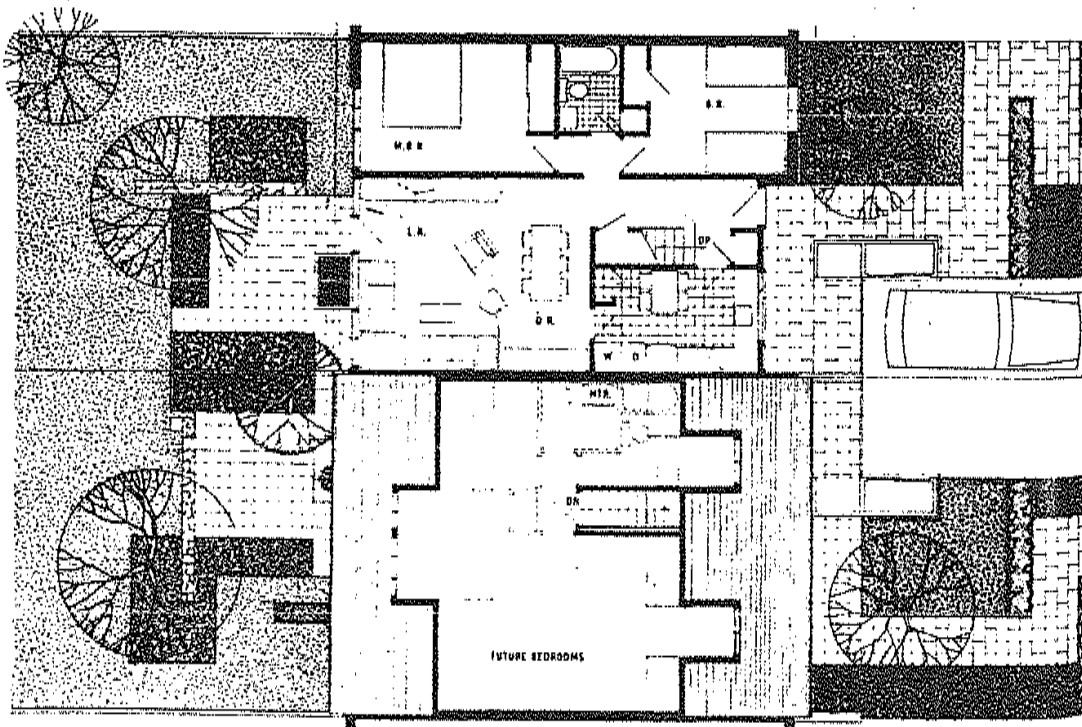


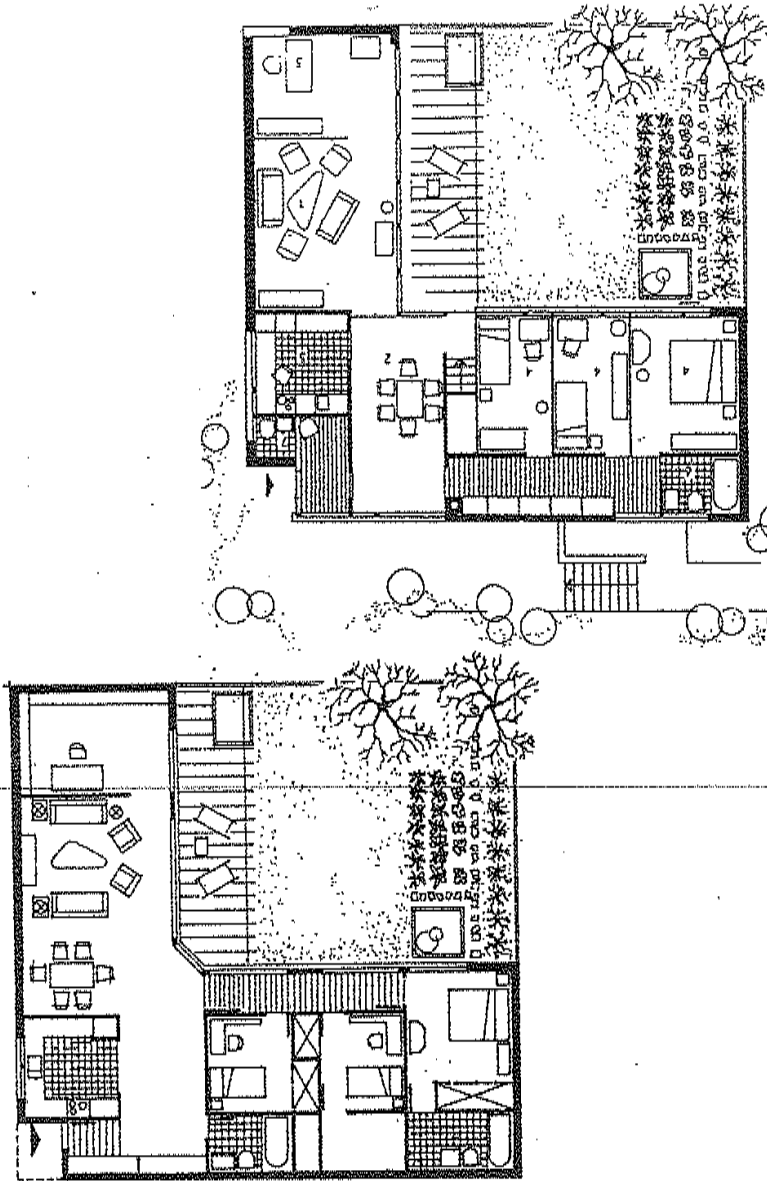
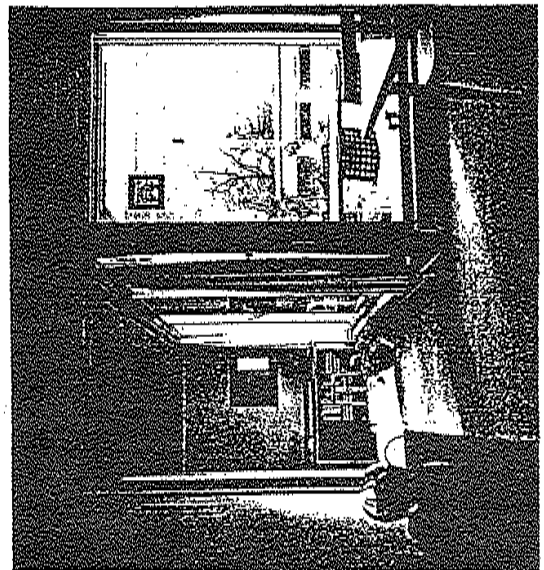
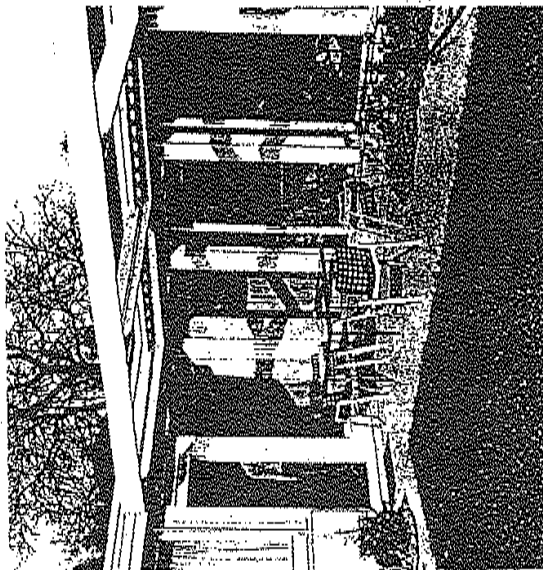
Figure 14. Eastwick Plan for a low-cost rowhouse showing unfinished attic for future expansion.
(Courtesy of the Redevelopment Authority of the City of Philadelphia)



Grow Cottage

1,000 sf first floor with second floor development potential

cluster with 4 public walkways crossings



Court Garden House

single storey dwelling unit plans
cluster with underground pkg

Dwg No 1

Scale: plans 1:200, site 1:1000

Date: Dec 20, 1999

Keith Oliver / Danzeisen and Voser

site res unit density

32/ha

net res density

24/ha

net bedroom density

2

floor space index

275 sf

pkg per res unit

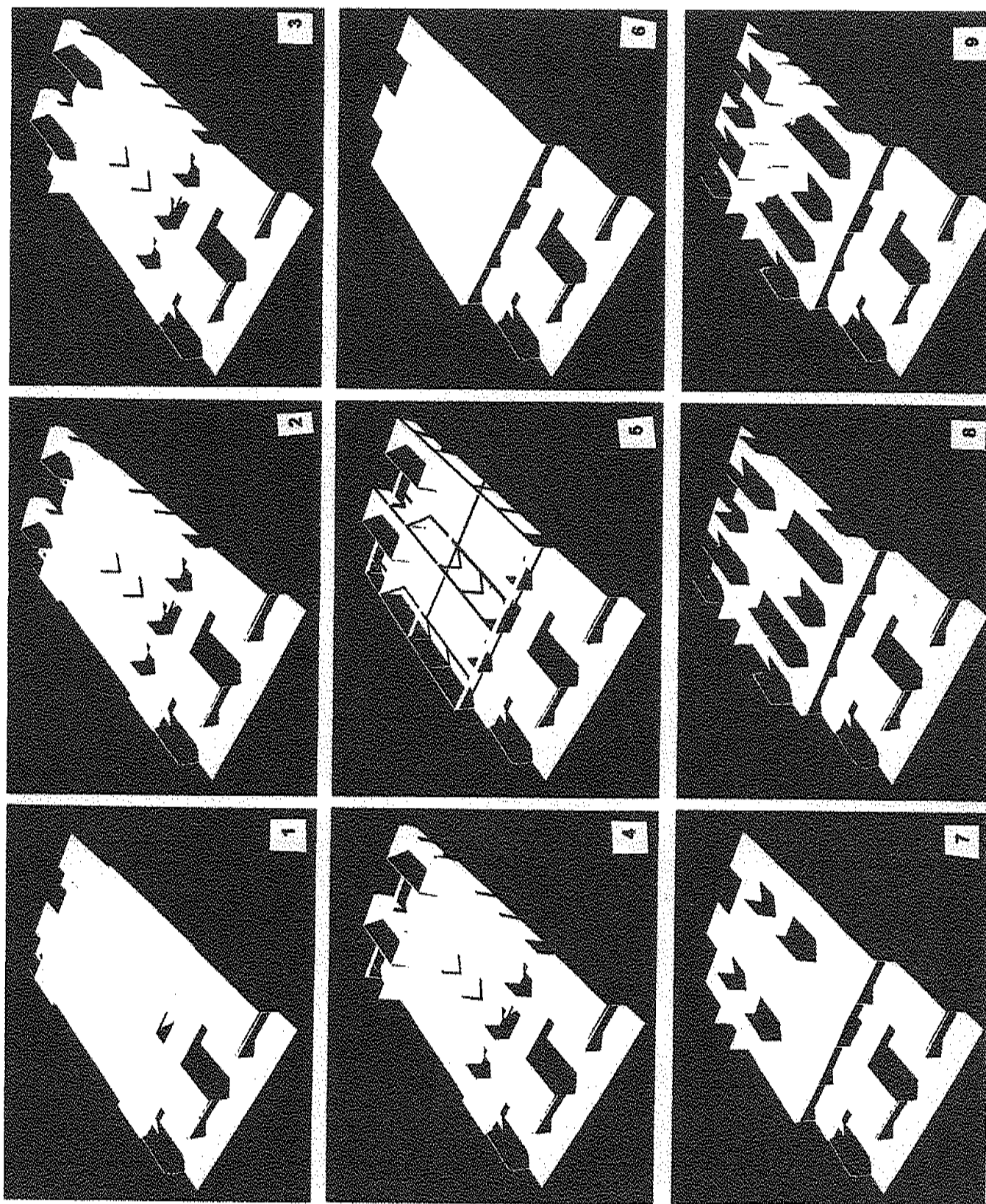
2

asphalt per res unit

275 sf

imp surface index

2

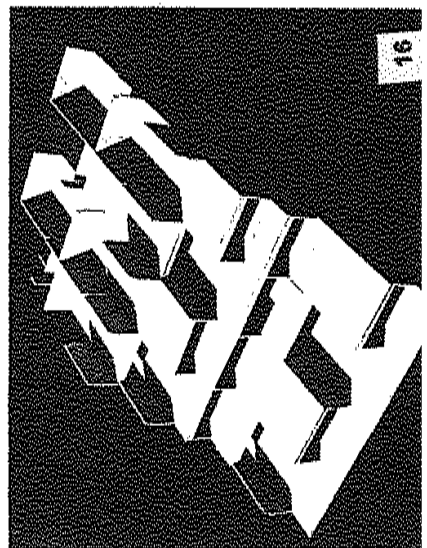
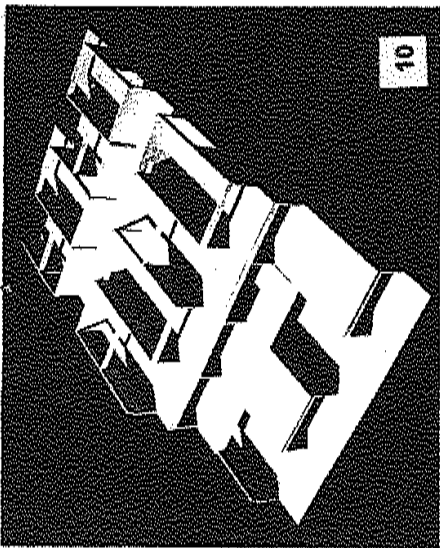
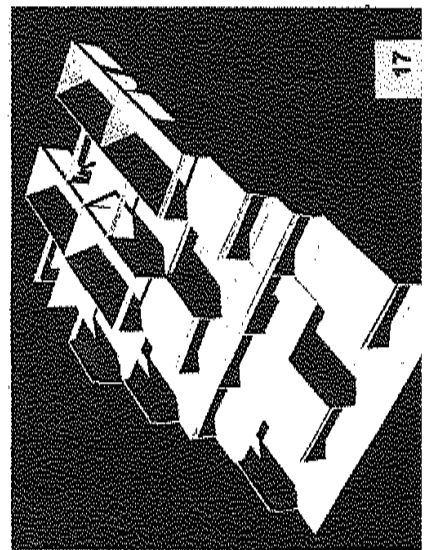
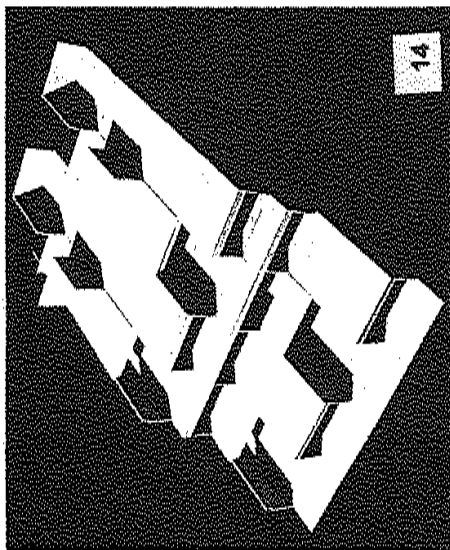
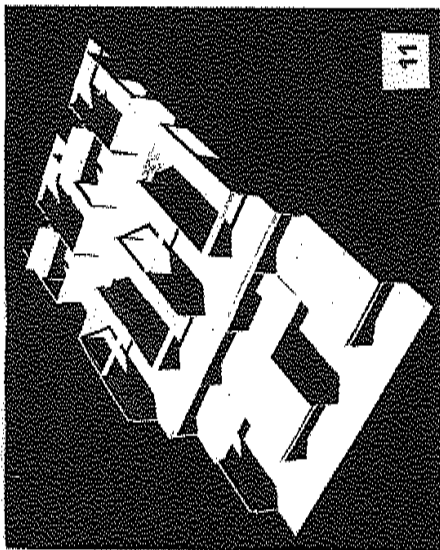
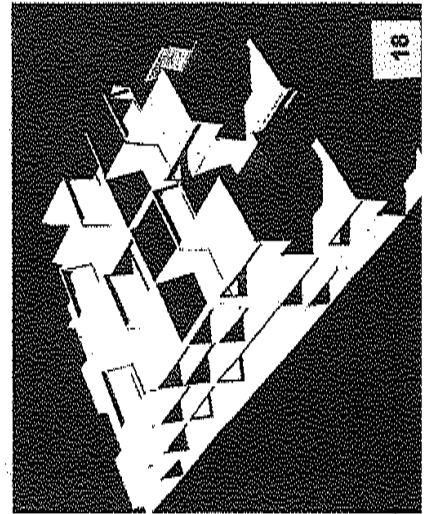
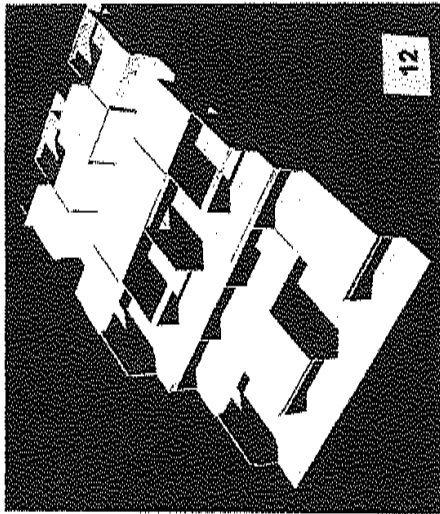


Office of Dan Kiley
Charlotte, Vermont

Unzer Colchester Condominiums

Pre-cast panel assembly sequence 1/2

Keith Oliver, Design
Dwg 2

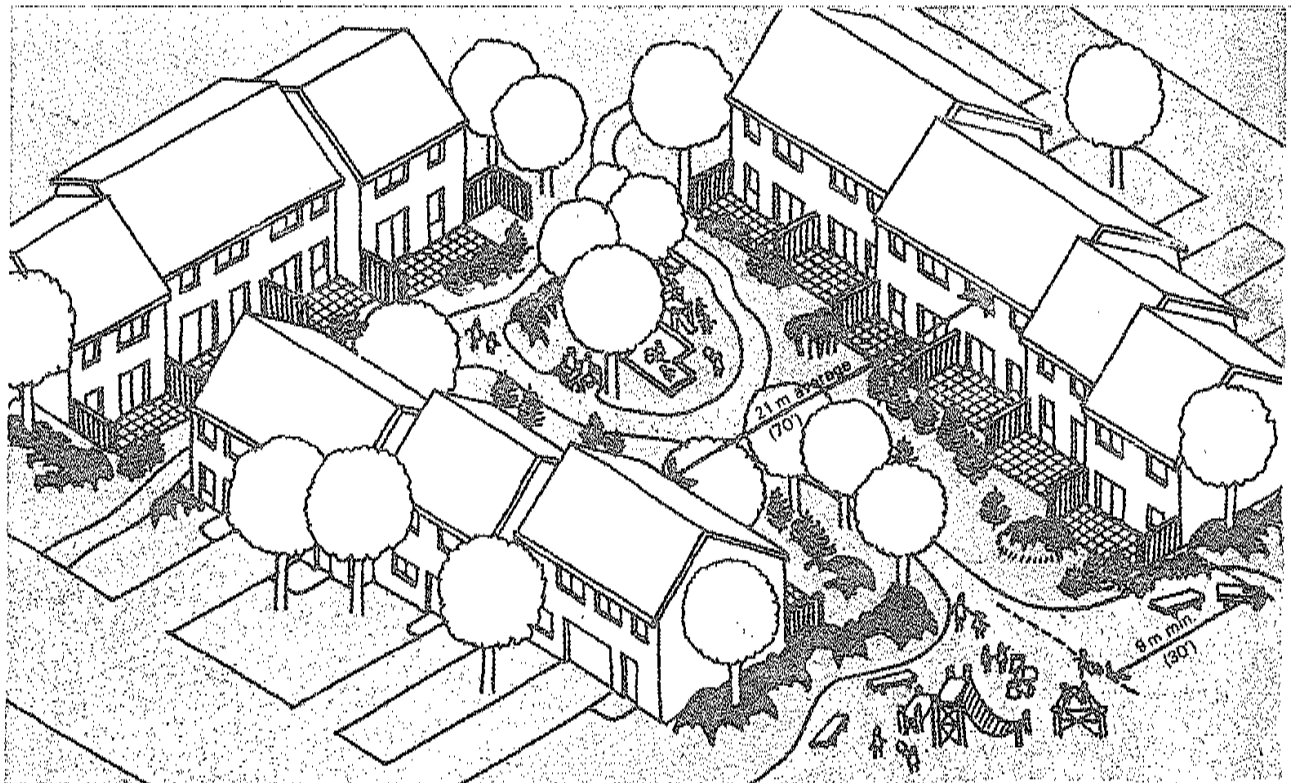
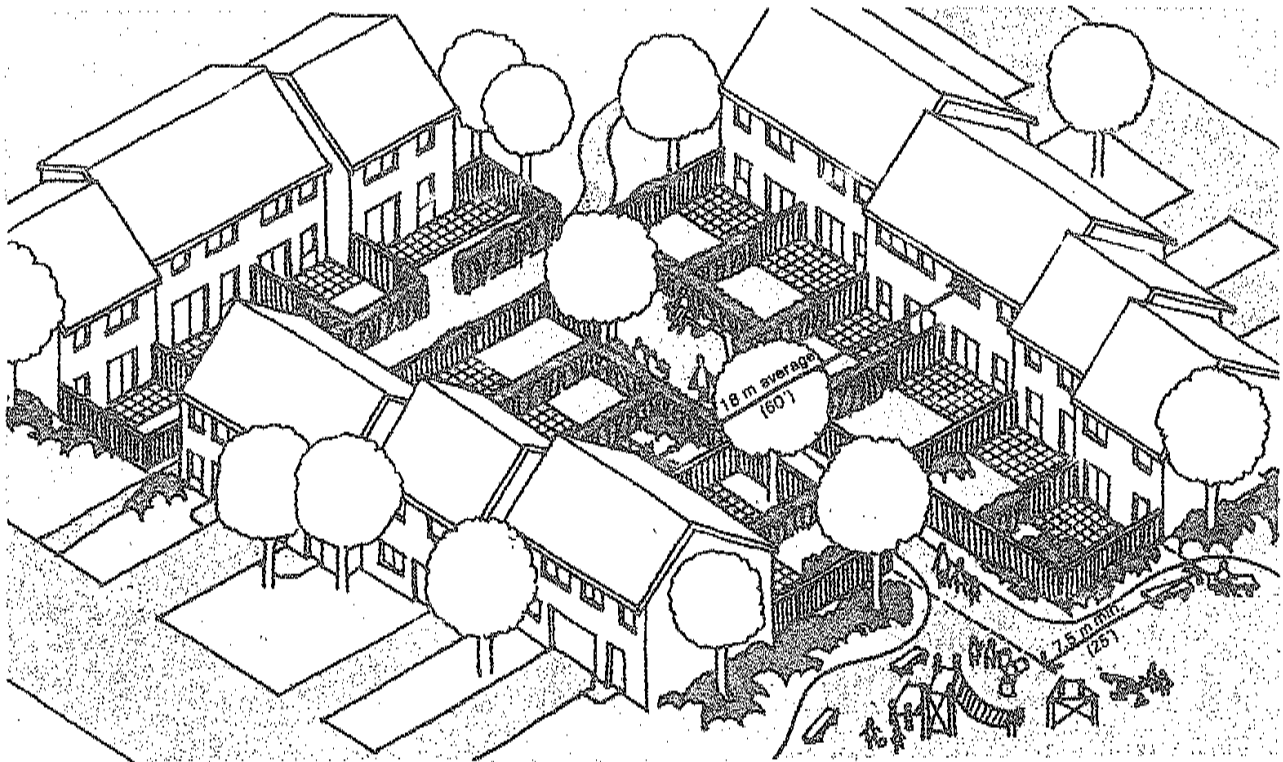


Office of Dan Kiley
Charlotte, Vermont

Unzer Colchester Condominiums

Pre-caste panel assembly sequence 2/2

Keith Oliver, Design
Dwg 3



b) Combined Model

Where a completely enclosed private outdoor living space is combined with a communal outdoor space.

Site planning

How a layout of two housing sizes and backyards can affect privacy, public space, community. Ontario Ministry of Housing..

I have two questions and a statement to make

questions:

1. "based on a programme of 30 units a year, how much lost revenue due to the collective grant programmes listed here, will be lost to the Town?"
 - a. When will the cost recovery begin and at what rate?
 - b. When can we expect the grants to pay for themselves?
2. "Was there a consideration of doing this programme 'in-house' in the 'non-profit' mode with selected builders following a public bidding process?"

It is now two years after the last election where the issue of affordable housing - was a moving force and we are at this point - examining the use of a CIP and how to build affordable housing. That means we are on the way to building housing and administering programs that can move the thousand people on the wait list into housing as soon as possible.

I have read the CIP executive summary, and conclude that Council once having setup the grant programmes they are at arms length from Council; all of the housing to be built will be built by the private sector and administered by Planning Staff. Relying on the Private sector is risky and will not produce a regular build programme. Another problem shows up in the Balder project - seventy odd units and ten will be "affordable". Who defines affordable and where will the subsidy, to make up the difference in rent when compared to market rent, for those units come from? A big problem will emerge when the building is sold; will the affordable units remain affordable. But most important of all just how many other units will get built by other builders? We have had a mandate for affordable housing in our policies for years just how many developers have used it?

There is an alternative but I don't see it here. Public housing. Houses/apartments built by the public sector and administered by the public sector. Why is this?

We are discussing a housing policy/tool in the CIP, and it ignores an alternative!

The provision of housing depends on many things, the cost of land, the cost of construction, the cost of regulation. Public projects eliminate the cost of regulation and if they have convertible public land it eliminates the cost of land acquisition.

Anyway here is a solution, in one sentence:

Take some of our public land, use some of the money that spins off the Northam Industrial Park and HoldCo, to build units.

Fleshed out it sounds like this:

- Take some of our public land, I would suggest the lands area available, at the moment - Kerr St, just North of the Home Hardware store and adjacent to the LUSI garages, but any other public land would do - think Tannery lands - not all of it is a brownfield.
- Use some of the money that spins off the Northam Industrial Park, I notice in the financial statements that the last six month period up to June 2020 paid \$887,100 to the Town. I suppose that a full year would be twice that. A large sum of money that would pay a debenture to finance the development. Although the LUSI dividend has been suspended it would be available as well when it comes back on stream, and the HOLDCO reserve must have a fair bit of cash in it as well.
- Just imagine how much cheaper the total cost of a unit is when it doesn't depend on the cost of the land or the profit margin demanded by the developer and eliminates the cost of regulation. That is the alternative that you have not looked at in this presentation!

Now you may want to dismiss this presentation out of hand because you may say that you have no jurisdiction in public housing, because the County does. The Town's strategic plan has as its number one priority.

Quote from Page 1 under Pillar - People

Action #1 Create a housing strategy that is in alignment with Northumberland's housing strategy

For you to let the County do all the work is an abdication of responsibility and a specious argument; you have a responsibility to the voters that believed you could do something when you told us during the last election that you would. This CPI is a good start but it will not make much of a dent in the over 1000 people on the wait list.

Besides the County's housing strategy calls for the construction of more units, If Cobourg is able to help surely that is in alignment with the County's strategy!

You, the Council, could do the easy thing and let the County NHA assume the responsibility for them once they have been built - no overhead no administration for you and the units still get built.

Finally I have an observation about the County Project - Elgin Park redevelopment, one that the Town is collaborating in:
18 fully functional units will be demolished, 4 ten unit buildings will be built - 40 total. BUT these units will be mixed market rentals and affordable units. If the ratio is 50:50 then the County will have only gained two more units in total at a huge cost, is this a proper way of doing things?

The affordable housing crisis cannot wait another two years for a minuscule number of units to be built.



September 25, 2020

Glenn McGlashon
 Director of Planning and Development
 Town of Cobourg
 Delivered via email

Dear Glenn,

Northumberland County is pleased to provide the Town of Cobourg with comments relating to the Town of Cobourg's draft Affordable and Rental Housing Community Improvement Plan (CIP). It is our understanding that the draft Affordable and Rental Housing CIP contains a number of potential programs and incentives in two primary areas of focus, specifically including purpose built rental housing and second suites. Please accept these comments and support in your work developing an Affordable and Rental Housing CIP.

Housing Need in Northumberland

As you know there is a significant need for more diverse housing options in Cobourg and across Northumberland, including affordable and rental housing options. Northumberland County works to raise awareness on the housing realities in our community. Some of these realities include:

- The average market rent in Northumberland is more expensive than neighbouring communities, including the City of Peterborough, the City of Kawartha Lakes and Hastings County
- The average resale price of a home in 2019 was \$484,177, increasing by 7.4% from 2018
- According to CMHC, there has been a decrease in the number of private primary market rental units between 2018 and 2019 (by one), with only 7 new purpose-built rental units created since 2016
- There are currently approximately 1,000 households on the centralized waitlist for subsidized housing (RGI) in Northumberland.
- In 2019, 340 households were added to the centralized waitlist and only 61 were housed. The average time spent on the waitlist is up to 10 years in Cobourg and Port Hope, 7 years in Campbellford, 6 years in Brighton, 4 years in Colborne and 3 years in Warkworth and Hastings
- Of the households that applied in 2019, 66% were non-senior households without dependents (one and two-person households, often looking for a one-bedroom unit); 28% were households with dependents; and 6% were seniors

Northumberland County Community & Social Services
 555 Courthouse Road, Cobourg, ON K9A 5J6
 Tel: 905-372-6846 or 1-800-354-7051 Fax: 905-372-6701
www.northumberlandcounty.ca

Northumberland County's Affordable Housing Strategy looked at local data collected through the 2016 and 2018 homelessness enumerations, waitlist statistics, local rental listings; custom data tabulations based on Statistics Canada 2016 Census; and data available through the CMHC. Based on this analysis, the Affordable Housing Strategy found that:

- 22.2% (7,925 households) of households are spending more than 30% on housing costs
- 8.7% (3,115 households) of households are spending more than 50% on housing costs
- The centralized waitlist has increased by approximately 260% in 10 years
- Northumberland has a larger and growing proportion of smaller households (1-2 persons) than Ontario, but has a much larger proportion of single detached dwellings
- The average market rent is not affordable to many low-income households
- Access to rental housing in Northumberland is limited, particularly in larger urban areas, where the rental market is characterized by high rents and low vacancy/availability rates. It is notable that in all three municipalities where data is available, rates are on track with, or lower than, the provincial average. The overall vacancy rate in Northumberland County is approximately 1.2%.

In addition, Cobourg's 2019 Affordable Housing Strategy found that:

- Cobourg is growing at a higher rate compared to Northumberland as a whole, and most of this growth is occurring in the older age groups. The number of Cobourg households increased at an even higher rate and are smaller (72.7% of all households in Cobourg are one- and two-person households).
- Cobourg had the highest proportion of renters, lone parent households and immigrant households among all member municipalities.
- Cobourg had a higher share of households with low incomes and a lower share of households with high incomes.
- A larger share of Cobourg households are facing housing affordability issues and severe housing affordability issues with a much larger proportion of Cobourg households in core housing need than Northumberland as a whole.
- In 2017, households would have to be earning an income in at least the 5th and 6th income deciles to afford housing (this has likely worsened over the past few years)

Distinguishing Affordable Housing from Community (Social) Housing

There are many terms that are used to describe affordable housing, including attainable housing, affordable housing, social housing and community housing. Some distinguishing factors of these different types of housing are offered below:

Attainable Housing

This is not a legislatively or policy defined term but is used locally in the economic development realm and focuses on housing that is modest and is 'attainable' by households in the mid-income realm or for youth starting out in their career. To date, this term has been used to describe purpose-built rental, home resales or newly constructed homes, acknowledging that the affordability challenge extends beyond low-income households that are eligible for support through other affordable housing programs.

The introduction of more attainable housing options is critical in addressing affordability across the housing continuum and with enough new stock being introduced may serve as a critical element

to correcting the unaffordability of current rental stock in Northumberland. In addition, attainable housing can also support job retention, job creation and youth retention strategies that are critical for the economic development strategies being considered throughout Northumberland.

Affordable Housing

Affordable housing is likely the most challenging term to define, as affordable housing is not necessarily housing that is affordable to all households. Typically, housing is considered affordable if it represents 30% or less of a household's before tax income.

For the purpose of incentivizing affordable housing it represents a level of affordability that meets the definition of various programs. Each funding program will have its own definition of affordable housing and these definitions will vary. The common approach is setting thresholds based on published data and may consider an average income level for a community.

Northumberland County has defined affordable housing as 100% of CMHC's Average Market Rent (AMR) as provided by the Ministry of Municipal Affairs and Housing (MMAH). This is defined in the County's Municipal Housing Facilities By-law and indicates the level of affordability required to receive County-funded incentives. As acknowledged by the County's Affordable Housing Strategy, rental subsidies will likely be needed in order to make housing affordable for low-income households.

It is important to note however that the County does follow provincial and federal definitions for funding programs, including those that provide a deeper level of financial incentives (e.g. Investment in Affordable Housing programs). The County may also set program-specific definitions when allowed by the province and federal government in providing individual household subsidies.

Social/Community Housing

Social housing, now referred to as community housing is legislated under the *Housing Services Act, 2011* and is housing that was created by the federal and provincial governments which has since been downloaded to service managers in Ontario. In Northumberland, most of this housing is overseen and predominately funded by the County levy through non-profit housing providers, co-operative housing providers and the local housing corporation (Northumberland County Housing Corporation (NCHC)). This type of housing offers rent-geared-to-income (RGI) subsidies to households based on their income and is housed through the County administered centralized waitlist.

Alignment with County and Town Affordable Housing Strategies

The work being completed by the Town of Cobourg to complete the draft Affordable and Rental Housing CIP, is a key action item and establishes the framework for the Town of Cobourg to consider financial incentives across the community for the creation of affordable and purpose built rental units.

The County's support of member municipalities creating CIPs was identified as a foundational action item in the 2019 Northumberland County Affordable Housing Strategy. Specifically, action item 1.5 identified as that the County "work with member municipalities who currently have community improvement plans (CIPs) or who are developing CIPs to include programs to support the development of affordable and rental housing."

This work was also identified in the Town of Cobourg's Affordable Housing Strategy in action item 19 identified that the Town consider over the short-term "expanding the current Community Improvement Plan (CIP) to allow for the provision of incentives to encourage the development of affordable and rental housing as part of the Northumberland Affordable and Rental Housing Pilot Program." This CIP is the required legislative tool to be able to consider broader incentives for affordable and rental housing as per the *Planning Act*, RSO 1990 ("*Planning Act*").

The Town has also actioned a foundational item as part of its Affordable Housing Strategy, specifically action item 17 that recommended the Town "consider implementing an interim approach to respond to applications related to purpose-built market-rate and affordable rental housing projects until the Northumberland Affordable and Rental Housing Pilot Program is in place." It is the County's understanding that the Town has considered and actioned available means to support the creation of affordable and rental housing while working to implement an Affordable and Rental Housing CIP. The County commends this work and is pleased to be supporting these developments as well through means available to us as well.

The draft Affordable and Rental Housing CIP serves as a key tool to address the two key housing gaps identified in the Town of Cobourg's Affordable Housing Strategy, namely the need to increase the affordable rental housing options in Cobourg and the need for housing and support service options to facilitate aging in place.

Legislative Ability to Invest in Affordable Housing

The County has engaged in a detailed legal analysis of legislative frameworks and tools that are required in order to invest in affordable and rental housing. At present, the County is precluded from considering a CIP as per s.28 of the *Planning Act*, as the County is not a prescribed upper-tier municipality, only local municipalities and 'prescribed upper-tier municipalities' are permitted to enact a CIP. As such, only alternative methods of supporting the provision of affordable housing are available to the County, such as the Municipal Capital Facilities (MCF) by-law and respective agreements.

The *Planning Act*, specifically Ontario Regulation 550/06 ("O Reg 550/06") also limits the elements that an upper-tier municipality's CIP may consider, specifically:

1. Infrastructure that is within the upper-tier municipality's jurisdiction;
2. Land and buildings within and adjacent to existing or planned transit corridors that have the potential to provide a focus for higher density mixed-use development and redevelopment; and
3. Affordable housing.

As a result, housing projects that are not considered affordable cannot be supported by the County (or any upper-tier municipality) through a CIP or a MCF by-law. It is important to recognize that neither O Reg 550/06 nor the *Planning Act* define "affordable housing" and as a result, it is suggested that the definition of "affordable housing" is left to the municipality to define in the CIP or the MCF.

The most recent County MCF By-law (By-law 2019-20) defines affordable housing as "housing units in which the maximum monthly rent for each unit is less than or equal to the average rent for

the particular area of the County for that size of unit, provided that where the maximum monthly rent includes utilities, the rent for each unit is up to \$100 more than the average rent for the particular area of the County for that size of unit". It is important to note as context to this definition, that currently CMHC does not provide data for all municipalities within the County and where it does, the data can be limited. As such, the 'average rent for the particular area of the County' is typically based on the Northumberland AMR as provided annually by the MMAH.

County's Implementation of the Affordable Housing Strategy

As you know, the County and member municipalities have begun implementing the Affordable Housing Strategy, while this work has been somewhat delayed by COVID-19, some critical first steps have been taken by the County over 2019 and 2020.

Specifically, the County has amended the MCF By-law and have adopted an Affordable and Rental Housing Policy in order to provide interim support to affordable housing projects while considerations are made to a joint implementation between the County and member municipalities.

In 2020, an Affordable Housing Strategy Implementation Working Group with representatives from each of the member municipalities was established. As you know, this group meets quarterly and has to date met twice, terms of reference have been developed and immediate next steps for this group include the consideration of data collection tools and processes, a review of planning-based policy recommendations and the consideration of frameworks required by municipalities to provide incentives – namely a CIP or a MCF by-law.

Some member municipalities currently have an MCF by-law. These were primarily adopted to accommodate for funding requirements under previous Provincial iterations of the Investment in Affordable Housing programs. If an MCF bylaw is the tool to which a member municipality will provide for incentives, the existing MCF bylaw would need to be reviewed and revised ensuring alignment with the County MCF bylaw and applicable affordable housing policies.

The County is working toward the development of template agreements for joint contribution alongside the long-term administration of these agreements. In addition to financial incentives to develop affordable housing projects, the County is considering options to support low-income households achieve affordability in these units, predominantly through the creation of rent supplement units in the affordable housing projects. To date, these agreements are being considered on a case-by-case basis and based on funding available to support these units.

Another key aspect of the implementation of the Affordable Housing Strategy includes the implementation of County-wide development charges enacted in By-law 2020-36. A component of this by-law includes the consideration of development charge exemption for units considered affordable as defined by the County's MCF by-law. Specifically, the County has the ability to exempt the applicable development charges for housing projects (or a portion thereof) that have a MCF agreement with the County for the provision of affordable housing.

The County is also working toward achieving foundational action items of the Affordable Housing Strategy in late 2020 and into 2021, including outlining an implementation strategy which includes a budget for supporting the development of affordable housing throughout Northumberland. The County will also be working with the Northumberland Affordable Housing Committee (NAHC) to

create the Yes in My Backyard (YIMBY) Committee to support municipalities in their work to implement Affordable Housing Strategies, while raising public awareness of the need for more affordable housing options across the continuum in all areas of the County. The County is also continuing to partner with member municipalities to identify landbanking opportunities to continue to develop shovel-ready, funding-ready projects.

The County also believes one of our key roles is working to ensure affordable housing options are available and affordable to low-income households. As a result, the expansion of rent supplement programming and the development of additional subsidized housing stock remains a priority of the County. Through the 2020 County budget, a commitment to maintain rent supplement units funded through the provincial Strong Communities Rent Supplement Program past program end in 2023 was made. In addition, a new rent supplement program was created called 'Made in Northumberland' that identified the need to incrementally increase the housing budget to support households from the centralized waitlist to obtain RGI housing in a market rent housing unit, in 2020 four households in three municipalities were supported with this funding.

The County is also making critical progress in its Elgin Park Redevelopment project, which will increase rental housing in Cobourg. Specifically, this site will see an increase in units from 18 to 40, including the addition of 10 RGI units and the introduction of 12 attainable market rental housing units. The County is also working with partners to develop 473 Ontario Street, which is in the very early stages of conceptualizing design and program parameters.

We look forward to our continued cooperation on the implementation of the Affordable Housing Strategies and our joint work to increase the supply of a diverse housing supply, including affordable housing. Should you require any further clarification, please contact Rebecca Carman, Housing Services Manager by email at carmanr@northumberlandcounty.ca or by phone at (905) 372-3329 ext. 2286.

Sincerely,



Jennifer Moore
Chief Executive Officer

cc: Councillor Nicole Beatty, Coordinator of Planning and Development, Town of Cobourg
Richard Stinson, Chair, Planning & Development Advisory Committee, Town of Cobourg
Ian Davey, Interim Chief Administrative Officer and Director of Corporate Services/Treasurer, Town of Cobourg
Lisa Home, Director of Community and Social Services, Northumberland County
Rebecca Carman, Housing Services Manager