

Affordable Housing ... a panel discussion

What is Affordable Housing?

The widely accepted definition of Affordable Housing is housing that does not cost more than 30% of a household's income before taxes. The Town of Collingwood's affordable housing efforts focus on households that earn moderate levels of income. Moderate income refers to households between the 4th to 6th income deciles. The income deciles are specific to household income of Collingwood residents.

For **moderate-income homeowners**, that annual household income range is approximately \$74,000 – \$109,000, which translates into an affordable purchase price of \$248,000 - \$366,000 based on a maximum of 30% gross income being directed to housing costs.

For **moderate-income renters**, that range is cut nearly in half, with household incomes at approximately \$47,000 – \$68,000, for which an affordable monthly rent is \$1,200 – \$1,700 based on a maximum of 30% gross income being directed to housing costs.

According to the HART index, based on 2021 census data, Collingwood is short 1,300 affordable rental housing units to meet the needs of those experiencing core housing need. These residents may be housed but are either spending more than 30% of their household income on housing, are at risk of losing their rental unit, or are in substandard, unsafe housing.

The term "affordable housing" is often used interchangeably with "social housing," but they are different. Social housing is managed by the County of Simcoe and includes public housing, cooperatives, and non-profit providers that receive government funding to help with rent subsidies and operating costs. The County takes care of planning, funding, and managing social housing programs and homelessness services.

Why Affordable Housing Matters

When a town doesn't have enough affordable housing, the whole community suffers. Housing insecurity affects certain groups more than others, such as diverse and marginalized populations, older people, and those with low incomes. As rents keep going up, more individuals and families struggle to make ends meet. This often means they don't have enough money for other necessities like food and medicine. It also means they can't support local businesses or participate in community activities. When our neighbors can't afford to live here anymore, they may have to leave the town, which makes it hard for local businesses to find and keep employees.

When a town has an adequate supply of affordable housing, the community thrives. Some positive effects of affordable housing include:

- Improved community wellbeing and vibrancy
- Reduced homelessness
- Better access to education
- Improved health, which reduces the strain on health and social services

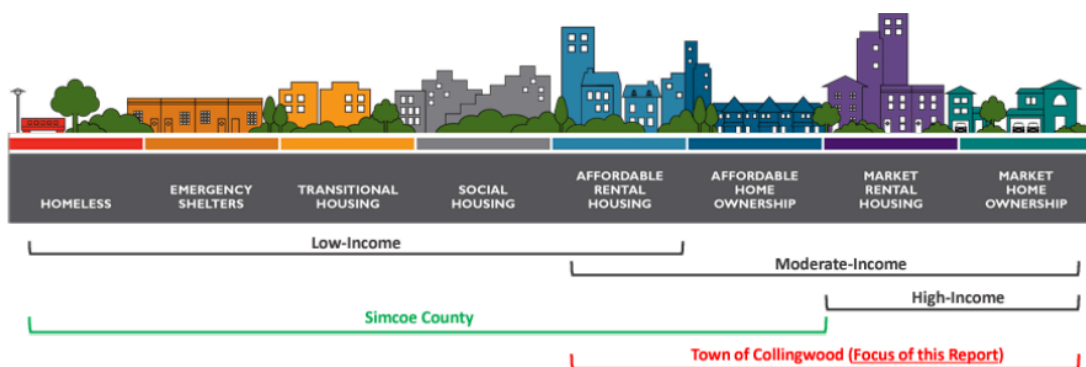
- Increased diversity and equality
- Lower crime rates and less food insecurity
- Enhanced economic sustainability

Who is responsible for Affordable Housing?

Addressing the housing crisis and making sure there is enough affordable rental and ownership housing requires action and collaboration across the housing sector, including all levels of government, non-profit organizations, and private industry. The Town's current role is to:

- Support the Affordable Housing Task Force and community efforts
- Implement the Town's Affordable Housing Master Plan and its 26 recommendations
- Identify community champions and partners to increase the supply of affordable housing
- Update land use policies and regulations to encourage affordable housing and remove barriers
- Guide affordable housing development through regulations, land use planning, and policies, and connect developers and landowners to funding resources
- Streamline development processes
- Develop programs for homeowners to create additional residential units and contribute to the affordable housing solution
- Promote purpose-built rental buildings to increase the supply of affordable rental units, based on data to determine the right mix of housing for the community

The graphic below shows the housing continuum and identifies which areas of the housing continuum that the Town of Collingwood is responsible for and which areas the County of Simcoe is responsible for.



Although sometimes difficult to see, progress has been made. The Town has completed an Affordable Housing Master Plan and has begun implementing its 26 initiatives, most notably:

- Quick Wins Housing Zoning By-law Amendment which updated the zoning rules for Additional Residential Units (ARUs), allowing 4 units on serviced residential properties as of right, and reducing parking requirements to make it easier to build housing

- Re-launched the Rapid ARU Initiative 2.0 which includes increased financial incentives (up to \$15,000), pre-approved designs and a concierge service to assist homeowners in navigating the building and planning process
- Launched a \$25,000 seed funding opportunity to seed a new or existing non-profit housing entity that can develop, own and/or operate affordable rental housing units available for the community.

Affordable Housing Task Force

The Town of Collingwood established the Affordable Housing Task Force in 2021 to help Council find ways to address the local housing crisis. In November 2021, the Task Force along with N. Barry Lyon Consultants Ltd. conducted a housing needs assessment and presented Council with 53 recommendations to improve the affordable housing crisis. Since then, the Task Force has been an elevated stakeholder in the development and delivery of the Town's Affordable Housing Master Plan and continues to support Council and staff in advocating for affordable housing.



Institute of Southern Georgian Bay (TISGB)

TISGB is a connected group of volunteers, bridging the gaps across sectors to address some of the challenges and opportunities for Southern Georgian Bay – social needs, environmental impacts and new ideas for a vibrant economy. TISGB provides a unique role in the region by offering a platform and growing network for accelerating action on our common issues. Residents and business, government, non-profit and philanthropic leaders are convened to help build a resilient, equitable and sustainable Southern Georgian Bay.

For the past 3 years a group of interested volunteers studied the concept of social finance to address housing affordability. To that end, we published the Affordable Housing Toolkit which can be found on their website – [TISGB.com](https://tisgb.com). This toolkit addresses the connections between housing and the labour force, NIMBYism vs YIMBYism and the UN SDG#11 as a framework for goal setting, alignment and data gathering, and ways that our communities can work together for the common good.

How to get Involved

We all have a role to play in fixing the affordable housing crisis. Whether you are a member of the development community, a non-profit, a business owner, homeowner, or an individual who wants to help, we want to hear from you.

To learn more about the Town's work and the Affordable Housing Task Force, contact the Claire de Souza, Housing Development Coordinator at cdesouza@collingwood.ca or 705-445-1030 ext. 3242.

To learn more about the Institute of Southern Georgian Bay visit their website at www.tisgb.com.