Staff Memorandum

To	Mayor A. Nuttall and Members of Council
Subject	Housing Community Improvement Plan (CIP) Implementation Updates
Date	September 24, 2025
Ward	All
From	M. Banfield, RPP, Executive Director of Development Services
Executive Member Approval	M. Banfield, RPP, Executive Director of Development Services
CAO Approval	M. Prowse, Chief Administrative Officer

The purpose of this memorandum is to provide members of Council with an update on the implementation of the Housing Community Improvement Plan (CIP) programs. The implementation status, budget, and total number of applications received and/or funds awarded for each of the current program offerings are detailed below (Table 1), including the allocation of 2025 Per Door Grant funding. Staff have also updated the Development Services Housing Bulletin to align with the most recent affordability rates and eligibility requirements of other levels of government.

Background and Status of Housing CIP Program Offerings

On March 26, 2025, City Council adopted motion 25-G-053, directing staff to implement a number of Housing CIP programs, and establish their associated budgets, including allocating $5,000,000 from the Federal Housing Accelerator Fund (HAF).

Below is a summary of the Housing CIP programs Council directed staff to offering in 2025 as well as budget and implementation status:

Table 1: Status of Housing CIP Programs		
Program	**Budget**	**Status**
Per Door Grant	$5,000,000 – Housing CIP Reserve	• The 2025 Per Door Grant intake period ran from April 7, 2025 until May 15, 2025. • Staff received 9 applications for funding, requesting over $23.6 million total, of which 7 met the minimum eligibility criteria. The full $5,000,000 has been conditionally awarded to two (2) projects, which in total will support the construction of 262 new rental housing units, including 55 affordable units. Staff are working with the owners to execute legal agreements.

Program	Budget	Status
		• Appendix A provides a summary of the applications received and the decisions by the Housing CIP Grant Review Committee. • To date, since the adoption of the new Housing CIP in June 2024, $14,857,312.60 has been allocated through the Per Door Grant program to incentivize at total of 762 housing units, of which 273 units are affordable.
Program	**Budget**	**Status**
Tax Increment Equivalent Grant (TIEG)	N/A – funded through lost post-development assessment revenue	• Applications are being accepted on a rolling basis and can now be submitted online through the City's APLI portal. • Since the program launch in June 2024, four (4) TIEGs have been conditionally awarded to medium/high density purpose-built rental projects. • At the time of writing this report no funds have been paid out. • Overall, this program has received positive feedback from the development community, and staff anticipate additional applications this year.
Approval to Defer Development Charges (DCs) to Occupancy Permit	N/A – no interest on deferred DC in accordance with the recently amended DC By-law	• This program launched in June 2024 and applications can be submitted online through the City's APLI portal. • No applications have been received to date for the Housing CIP DC Deferral program, which is focused strictly on high density ownership/condominium housing (DC deferrals for rental housing are legislated through the DC Act, and provides longer deferral options). • Staff will continue to work with Finance to ensure that developments receive the best DC deferral option available to them.
Exemption from Planning Application Fees	N/A – funded through lost application fees (i.e. operating revenue)	• This program launched in June 2024 and allows staff to automatically waive Development Services application fees for affordable housing project by non-profits. • $18,290.34 in Development Services application fees have been waived through this program since June 2024.

Program	Budget	Status
Barrie Bonus for Additional Residential Units (ARUs)	$195,000 ($15,000 per ARU) – Housing CIP Reserve	• This program launched in June 2025. • Staff have worked with the County of Simcoe to implement the Barrie Bonus, which is a top-up program to the County's Secondary Suites program. • A total of 3 Barrie Bonus grant applications have been approved to date, with enough funding remaining for 10 additional grants.
Homeownership Forgivable Loan	$281,160 (up to $70,290 per loan) – Housing CIP Reserve	• This program launched in June 2025. • Staff have worked with the County of Simcoe to implement the program by establishing a funding agreement to provide downpayment assistance to current Barrie residents looking to purchase a home in Barrie, that meet program requirements. • To date, one (1) forgivable loan has been awarded to assist a Barrie family with becoming homeowners, with enough funding remaining for 3 additional loans.

Updates to the Development Services Housing Bulletin

Staff have updated the Development Services Housing Bulletin (see Appendix B) to align with current affordability rates and eligibility requirements from Canada Mortgage and Housing Corporation (CMHC), the Province, and the County of Simcoe, including:

- CMHC's latest Average Market Rent (AMR) for the City of Barrie per their most recent Rental Market Report (October 2024);
- New affordable rental and ownership thresholds per the updated Ministry of Municipal Affairs and Housing (MMAH) Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin (August 1, 2025); and
- Updated County of Simcoe Homeownership Program limits for loan amount, purchase price, household income, and household personal contributions.

The Development Services Housing Bulletin is issued under the authority of the Housing CIP and establishes affordability rates and other specific program eligibility requirements.

Next Steps

As per Section 4.3 of the Housing CIP, staff will continue to monitor 2025 program implementation against the goal and objectives of the Housing CIP. An 18-month review (June 2024 – December 2025) will be presented to Council in early 2026 to inform any recommended adjustments to the CIP programs, including budget considerations for 2026.

Appendix:

Appendix A – Summary of Per Door Grant Applications (Spring 2025 Intake)
Appendix B – Development Services Housing Bulletin (Version 2.0 – issued August 1, 2025)

Memo Author:

Shelby White, RPP, Supervisor of Growth Management (Housing), Development Services

File #:

D18-001-2024

Pending #:

Not Applicable

Appendix A – Summary of Per Door Grant Applications (Spring 2025 Intake)

Applications Awarded Per Door Grant Funding						
Application No.	**Address**	**Applicant**	**Applicant Type**	**Description**	**Approved (Yes, No)**	**Grant Awarded ($)**
D18-PDG-001-2025	300 Mapleview Drive West	Mapleview Community Church (partnership with Hollyhomes Corporation Ltd.)	Non-profit/charitable organization	Three (3) storey residential building containing 31 bachelor units, inclusive of five (5) accessible units, as transitional/supportive housing on the same property as the church.	Yes (CIP agreement executed)	$3,050,000
D18-PDG-003-2025	52 Lakeside Terrace	52 Lakeside Terrace Ltd. (JD Development Group)	Market/for-profit developer	12 storey building ("LakeVu C") containing 231 purpose-built rental apartments, including 24 affordable units. 12 affordable one-bedroom units are funded by Per Door Grant funding (25-year affordability period), and the remaining 12 of the affordable units are being assisted through the CMHC MLI Select program (10-year affordability period).	Yes (CIP agreement pending)	$1,950,000
Unsuccessful Per Door Grant Applications						
• 5 applications received met the Per Door Grant minimum eligibility criteria but were unsuccessful in obtaining funding due to the limited amount of money available during the summer 2025 intake period. • The total amount of funding requested by eligible, but unsuccessful, applications was $10,106,079.18						
Ineligible Per Door Grant Applications						
• 2 applications received did not meet the Per Door Grant minimum eligibility criteria for funding, because they had not yet submitted the necessary planning applications to facilitate the proposed development. They may become eligible in the future, subject to proceeding with the necessary development applications. • The total amount of funding requested by ineligible applications was $5,900,000						

Appendix B – Development Services Housing Bulletin
(Version 2.0 – issued August 1, 2025)

Development Services Housing Bulletin (Version 2.0)

Bulletin Issue Date: August 1, 2025

Regarding: Housing Community Improvement Plan (CIP)

Housing CIP Webpage: https://www.barrie.ca/building-infrastructure/current-projects/strategic-projects-initiatives/housing-community-improvement-plan

This bulletin may be updated from time to time at the sole discretion of the City of Barrie, any previous funding commitments made under earlier versions of the document will not be impacted and will instead be subject to the conditions of the executed CIP agreement.

Background

This communication establishes alternative affordability rates to be used by Development Services for the purpose of implementing the Financial Incentive Programs included in Section 3.3 of the City of Barrie Housing Community Improvement Plan (CIP).

It also specifies the following as referenced in the Non-Reserve Fund CIP Programs in Section 3.4 and the Homeowner Incentive Programs in Section 3.5 of the Housing CIP: minimum amount of development charges (DCs) owing to qualify for the Approval to Defer Development Charges to Occupancy Permit program; the maximum value ($) of the Barrie Bonus for Additional Residential Units (ARUs) grant; and the maximum loan amount, purchase price, and household assets for the Homebuyers Forgivable Loan program.

Housing CIP Affordability Rates

For the purposes of implementing the Financial Incentive Programs in Section 3.3 of the Housing CIP, "affordable" unit prices shall be defined as follows:

- Affordable Rental Housing Units[1]:

Table 1: Affordable Rental Rates by Unit Type

Unit Size	Affordable Monthly Rent (exclusive of utilities)
Bachelor	$1,037
1 Bedroom	$1,563
2 Bedroom	$1,707
3+ Bedroom	$1,836

- Affordable New Ownership Housing Unit[2]: $399,700

Development Charges (DCs) Deferral Requirements

For the purposes of implementing the Approval to Defer Development Charges (DCs) to Occupancy Permit program as detailed in Section 3.4.2 of the Housing CIP, the minimum amount of DCs owing to qualify to have payment deferred shall be as follows:

- $3,000,000

Barrie Bonus for Additional Residential Units (ARUs)

For the purposes of implementing the Barrie Bonus for ARUs program as detailed in Section 3.5.2 of the Housing CIP, the maximum grant amount shall be as follows:

- $15,000 per grant

Homebuyers Forgivable Loan Program

For the purposes of implementing the Homebuyers Forgivable Loan program as detailed in Section 3.5.3 of the Housing CIP, the following limits shall apply[3]:

- Maximum Homebuyers Forgivable Loan amount: 10% of purchase price
- Maximum Home Purchase Price for Homebuyers Forgivable Loan: $799,000
- Maximum Gross Household Income for Homebuyers Forgivable Loan: $129,200
- Maximum household personal contribution (e.g. gifting arounds from friends or family, savings, GICs, RRSPs of first-time home buyers, etc.) towards downpayment for Homebuyers Forgivable Loan: $50,000

Questions regarding the above can be directed to the Strategic Initiatives, Policy and Analysis branch of the Development Services Department via HousingCIP@barrie.ca or for more information on the Housing CIP visit: https://www.barrie.ca/HousingCIP

Issued by the Executive Director of Development Services

Notes and References

[1] Maximum affordable rental rates are equal to the October 2024 Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR) for the City of Barrie and the affordable monthly rental rates per the Ontario Ministry of Municipal Affairs and Housing Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin

[2] Maximum affordable purchase price for new affordable ownership housing is equal to the affordable purchase price for 6th income decile households in the City of Barrie per the Ontario Ministry of Municipal Affairs and Housing Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin

[3] Maximum loan amount, purchase price, and household income amounts for the Homebuyers Forgivable Loan have been aligned with the current County of Simcoe Affordable Homeownership Program rates, as this program is being implemented in partnership with the County of Simcoe.