

Barrie
Built Form Taskforce
Report

November 20, 2015

The City of BARRIE



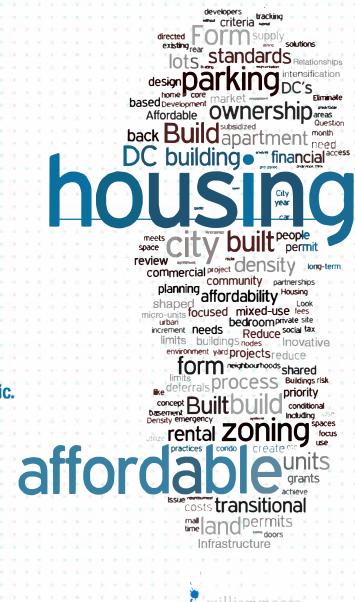
# **Built Form Taskforce Report**

November 20, 2015

The graphic on the right is was created from the 10,000 words of text from interviews with taskforce members.

The more often a word was used the larger it became in the Wordle graphic.









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# **Built Form Taskforce**

The Affordable Housing Strategy; a 10 Year Plan – a Place to Call Home ("AHS") details the strategy by which the City is approaching a planned solution to affordable housing needs. The AHS provides an exhaustive analysis of contexts, needs, tools and solutions to address affordable housing in the City.

Within the AHS, Section 3.9 and Section 4.0, Recommended Action Item 2 outlines a recommendation for the creation of a Built Form Taskforce. That taskforce was charged with the responsibility to, "research alternative development and built forms for the provision of affordable housing units."

Under the City's recommendation a Built Form Task Force was established to investigate and review zoning categories and standards, engineering requirements, land costs, development charges, rental and ownership, and other opportunities and recommendations relating to the physical built form and the production of affordable housing.

# **Built Form - a working concept**

Over the spring and summer of 2015, the Built Form Taskforce moved through a series of meetings that resulted in this Barrie Built Form Taskforce Report.

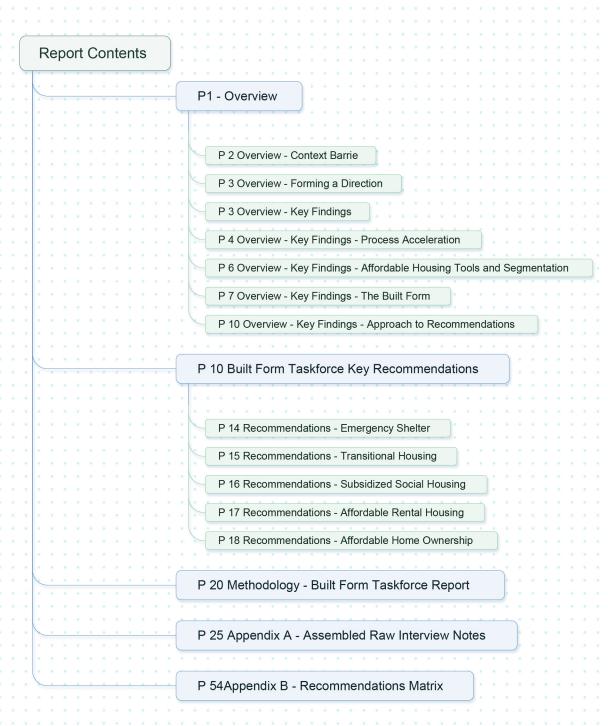
Within the research literature there is a great deal of debate as to a definition of the Built Form. The centre-point of a definition is typically structured around the ranked relationship between buildings; lots; streetscapes, and; the overlapping aspects of neighbourhood and amenities.

To create a shared context, the Barrie Built Form Taskforce agreed to work within the following working Built Form working concept:

- The Built Form is the built environment our Buildings.
- The Built Form strengthens the interactive relationship of people to the built environment.
- How the Built Form works is a function of how well it is planned.
- How the Built Form is shaped must represent the needs and priorities of our community.
- Behind the shaped Build Form is the planning process and how we focus our regulations, building codes and zoning to strengther ourselves as a community.











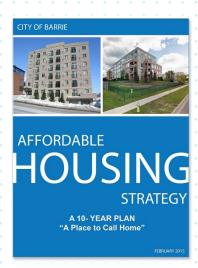
#### **Overview**

Barrie City Council adopted an Affordable Housing Strategy on February 18th, 2015.

One of the recommendations of this strategy was the establishment of a Built Form Taskforce to investigate means to reduce the cost of housing construction. The taskforce was an adjunct to strengthen the overall affordable housing strategy.

The taskforce's outcome was to consider measures to enable the construction of affordable housing for families and individuals of all income levels and lifestyles without spending a disproportionate percentage of their income on housing.

In the case of ownership, disproportionate was that the purchase price resulted in annual accommodation costs not exceeding 30% of the gross annual household income for low and moderate income households; or, that the purchase price was at least 10% below the average price of a resale unit in the regional market area.



Renter Households	
Households	49,94
Number of renter households	12,36
Renter households as a percentage of all households	25%
Affordability & Overspending	
Average renter household income	\$46,01
Average rent + utilities	\$1,03
Average % of income spent on rent + utilities	27%
Number of renter households spending more than 30%	6,25
Percentage of renter households spending more than 30%	51%
Number of renter households spending more than 50%	2,79
Percentage of renter households spending more than 50%	23%
Overcrowding	
Number of renter households living in overcrowded conditions	97
Percentage of renter households living in overcrowded conditions	89

For rental housing, the unit cost would not exceed 30% of the gross annual household income for low and moderate income households; or, the rent was at or below the average market rent of a unit in the regional market.





#### Context Barrie

In Barrie approximately 25% or about 12 000 households rent their homes. Rental costs were a powerful indicator the taskforce took into consideration in building a direction. The 30% spending threshold of gross annual income was a significant measure for the taskforce. It outlines that anything above this amount that households pay each month in rent plus utilities (such as heat, hot water and electricity) creates an affordability issue.

We know that Canadian renters are in the midst of an affordable housing crisis spending more than half their income on shelter cost. In Barrie this issue is a powerful reality. According to the Canadian Rental Index, in Barrie, an average two bedroom rental household is earning less than \$22,000 annually (the mean being \$13,800) and spends an average of 75% of their income each month on rent plus utilities.

The average household in the Barrie rental market (from bachelor to 4 bedroom unit) is 68% of gross income on housing costs. This figure is an important perspective when contrasted with households earning an average of \$94,000 annually in gross earning. Households earning in this income bracket, spend 16% of their gross annual income on housing. The Canadian Rental Index reports, in Barrie, a two bedroom renter would need to earn an average of 151% more income to make their rent affordable under the current market conditions.

The wage gap being experienced in this city enhances the need for an encompassing affordable housing strategy for Barrie. The city requires more housing choices and opportunities for individuals and families at every income level to access affordable housing.

#### Cost

Cost measures the amount households pay each month in rent plus utilities (such as heat, hot water and electricity). For example, in Barrie, renter households earning less than \$21,982 and living in two bedroom units pay an average o \$790 a month in rent plus utilities.

INCOME QUARTERS	STUDIO	1-BED	2-BED	3-BED	4-BED	ALL UNIT SIZES
1st Income Quarter \$0 to \$21,982 Average: \$13,799	\$607	\$723	\$790	\$900	\$1,144	\$786
2 <sup>nd</sup> Income Quarter \$21,983 to \$37,336 Average: \$28,620	\$642	\$825	\$930	\$1,056	\$1,036	\$938
3 <sup>rd</sup> Income Quarter \$37,337 to \$60,094 Average: \$47,537	-	\$873	\$1,043	\$1,231	\$1,457	\$1,117
4 <sup>th</sup> Income Quarter \$60,095 + Average: \$94,340	-	\$959	\$1,147	\$1,338	\$1,566	\$1,283
All Income Quarters	\$674	\$802	\$980	\$1,184	\$1,372	\$1,031

Some total columns may not add up due to Statistics Canada data rounding or suppression. If you have questions about the results you're seeing in the datables, pleaso check our Data FAO for explanations.

#### Affordability

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INCOME QUARTERS	STUDIO	1-BED	2-BED	3-BED	4-BED	ALL UNIT SIZES
1 <sup>st</sup> Income Quarter \$0 to \$21,982 Average: \$13,799	73%	55%	75%	86%	109%	68%
2 <sup>nd</sup> Income Quarter \$21,983 to \$37,336 Average: \$28,620	30%	37%	38%	43%	44%	39%
3 <sup>rd</sup> Income Quarter \$37,337 to \$60,094 Average: \$47,537		23%	26%	30%	37%	28%
4 <sup>th</sup> Income Quarter \$60,095 + Average: \$94,340	-	13%	15%	17%	18%	16%
All Income Quarters	44%	30%	26%	26%	26%	27%

Some total columns may not add up due to Statistics Canada data rounding or suppression. If you have questions about the results you're seeing in the datables, please check our Data <u>FAQ</u> for explanations.





# **Forming a Direction**

The Built Form Taskforce was selected by City staff to represent an informed cross-section of the Barrie community including builders, planners, architects, lawyers and community stakeholders. An initial meeting was held to form the process to a final report to Council.

SOLUTIONS ink then conducted a series of one-to-one confidential interviews with taskforce members and a selected group of stakeholders not on the taskforce. In all there were over 50 hours in interviews. The content was streamed and then formed the basis for a series of consultation sessions with the taskforce members to direct their report to Council.

The context by which the taskforce directed its findings to increase affordability was driven by an overall sense of the built form and how it relates to community. They felt the built form should represent the needs and priorities of our community, including the need for affordable housing. Also, the built form should strengthen the relationship of people and the built environment.

# **Key Findings**

Reducing the cost of housing construction was responded to in a large community context. The taskforce members individually, and in the sessions, represented a community consultation on a very broad scale. Over 500 person hours of community insight and input was directed at the report and its recommendations.

How well the built form works is a function of how well it is planned; how we focus our regulations, building codes and zoning to strengthen ourselves as a community. This became a key direction of the taskforce in its recommendations to increase affordable housing in Barrie.

- "Understand there is no one reality of affordable housing."
- "We need to build cheaper but smarter while knowing who our affordable housing person is and where they fit in in the spectrum."
- "Define exactly what affordability means in all it structures."
- "Think within the framework of Everyone deserves a Home."
- "Affordability is of course rental and ownership. They both find themselves in different of the affordable needed equation."
- "This structure must be understood within an integrated solution: utility; transit; service providers, and; other functions to reduce costs for the client."

Interview Quotes





#### **Process Acceleration**

In a powerful way the taskforce was also a community consultation review of the full affordable housing strategy — responding through the lens of on-the-ground built form solutions. Key amongst these were functional directions to reduce cost. Time would be at the top of that list. Reducing the time it takes to get an affordable product to market would in turn reduce its cost.

All construction is a function of relationships within the process. The City and developer relationship is vitally important within the planning process. The taskforce felt reducing the planning time it takes to get an affordable housing product to market would significantly reduce the cost of that product (time = money).

Achieving this requires a clear determination that a development project is within the city's guidelines for affordable housing. Then that process would move through an accelerated direction to get it through all the stages of development. Acceleration would be driven by a commitment from both sides - city and developer, to see the affordable housing product delivered in the least amount of time, while meeting the City's planning requirements and development standards.

Because the need for affordable housing in Barrie is an immediate and pressing issue, reducing the time taken to get a shovel in the ground serves to decrease cost and results in more affordable housing products being brought to market. From the city's perspective this would need a prioritizing direction within the planning department.

Considered by the taskforce was the establishing of a Navigator role within city planning to streamline and expedite affordable housing projects. This navigator role would assess projects, prioritize, and facilitate expediting development approvals to meet targets set within the overall affordable housing strategy.

- "It is imperative that we move innovative projects to market more quickly."
- "We need a specific, focused, directed process to create affordable housing."
- "The length of the City process is killing opportunity."
- "This issue alone is all about time

   and time equals money. The
  biggest barrier of them all is
  time"
- "More compelling is simple make the process easier and dynamic."
- "Streamline the approval process. DC's need to be part of the solution. Seed funding; relaxing tax structures."

Interview Quote





#### **Process Acceleration - continued**

The taskforce felt that the prioritizing or fast-tracking of an affordable housing project required a clear definition of what constitutes an affordable housing project and who is the target market. The definition for this standard must encompass both the province's guidelines and Barrie's projected need.

The taskforce supported the City's Affordable Housing Strategy and Official Plan definition:

Barrie Affordable Housing is defined as projects encompassing a range of housing products allowing families and individuals to achieve a suitable place to live without spending a disproportionate amount of their income on housing.

Affordable Ownership is the construction of a unit whereby the purchase price results in annual home ownership costs, including utilities and taxes, that do not exceed 30% of the gross annual income of low and moderate income households; or, that the purchase price is at least 10% below the average price of a resale unit in the regional market area.

Rental Housing, is the construction of a unit whereby all carrying costs does not exceed 30% of the gross annual income for low and moderate income households; or, the rent is at or below the average market rent of a unit in the regional market.

The Navigator will assist the City in ensuring that it meets the target of 840 units as outlined in the AHS as well in the County of Simcoe's 10 Year Affordable Housing and Homelessness Strategy. Using the detailed breakdown included as table 20 in the report and found in section 1.7 of the AHS the Navigator would prioritize projects that provide housing units for individuals and families who are not able to access safe, suitable housing through the market.

"If innovation enables our affordable housing strategy then we should, at the city level, facilitate its creation more quickly. That will get more units out there, but more than that, it will reduce the cost of those units."

"The process itself has such a significant cost that it inhibits the return on investment pro forma to the developer."

"Growth, including affordable housing, requires more creativity on the city's part, more thinking out of the box."

"We need clear standards and flexible structures to succeed in an affordable housing strategy."

Interview Quotes





# **Affordable Housing Tools and Segmentation**

The taskforce reviewed the policies and guidelines outlined in Barrie's Affordable Housing Strategy – a 10 Year Plan; a Place to Call Home. The strategy encompasses a broad range of directions that stimulate the creation of affordable housing including: property acquisition and disposal; financial incentives offered through Community Improvement Plans, reduction of DCs; bonusing, and more.

These can be considered within a broader range of tools to be judiciously used to stimulate the needed partnerships in the creation of affordable housing. The taskforce strongly felt that how these tools were used depended on what component of the affordable housing spectrum was being addressed. That is: Not all affordable housing projects are the same and need the same weighting of stimulus.

Considering the range, the taskforce first looked at what is the condition of not being housed – homelessness. Housing of those experiencing homeless became the beginning of a continuum towards the implementation of a built form strategy with the end of the spectrum being affordable home ownership. The built form spectrum then became segmented as: Emergency Shelter; Transitional Housing; Subsidized Social (these all being pre-affordable rental/ownership); Affordable Rental, and; Affordable Ownership.

In this, the overall affordable housing strategy has been prioritized within these segments. These affordable housing segments then became differing components in which tools could be applied with different weighting, including increased or decreased incentivizing.

This focus on the right tools for the right affordable housing segment became a built form solution-focused response to the overall affordable housing strategy. Not only could the needs be better understood within each of the segments but, with the right weighting of the tools, projects could be initiated faster.

Within each segment criteria, incentives, development approvals, type of building units, pre-zoning, mixed use, along with process acceleration, is balanced to achieve the needs of a specific segment. This would enable the project management of the affordable housing strategy to be conducted within clear goals.

Emergency Shelter Transitional Housing

Subsidized Social

Affordable Rental

Affordable Ownership



**Pre-Affordable Rental/Ownership** 





#### The Built Form

"We shape our buildings and then they shape us," said Winston Churchill.

Our evolving built form should be a representation of what we aspire to be as a community. Affordable housing strengthens our vision for the future. Our sense of community is felt through this commitment as well. Just as there are segments within the affordable housing built form strategy, there is a need for all these segments to be integrated as seamlessly as possible in neighbourhoods in Barrie.

A sustainable community accepts that first and foremost people are the primary objective of planning and the development process. The affordable housing built form must be integrated within a meaningful relationship to needs like parks, schools, transportation, education, recreation and other planning directions to be successful. Affordable housing is a vital part of the creation of sustainable neighbourhoods.

Contained in each segmentation unique and creative building solutions can be found. The taskforce focussed on many such opportunities: micro units, prefabricated; container conversion, and more. They saw it important to incentivize and encourage affordable housing units in mixed use and multi-residential developments as well as through infill opportunities. In affordable ownership and rental energy efficiency, walkability, access to employment opportunities, and the social fabric of the neighbourhood should be considered. How well these and the overall built forms work, is a function of how well it is planned.

This is where our regulations, building codes and zoning strengthen us as a city. In this process affordable housing segmentation is a potent device in designing the integration of affordable housing within Barrie. Focussing each segment's need and employing unique design and implementation solutions will not only strengthen our long-term sustainability; it will evolve more complete communities and neighbourhoods within our city.

"We need to incorporate innovative design into our thinking – things like micro housing. But we need to think of all housing is not just a single moment in time but units that have to evolve within time. This means a micro unit may be used by a person or a couple for a period until they move on. But that unit must be ready to be filled again to support another person or couple."

"We need to start to rethink how we make stuff. That includes looking at existing structures and either doing major upgrades or with others repurposing then."

Interview Quotes





#### The Built Form - continued

The taskforce felt we must utilize all opportunities available within the Planning Act to encourage affordability including community improvement plans, and height and density exchange (section 37). They wanted to capitalize on tools available to the city through the current Official Plan and Zoning By -Law amendments which would allow for the creation of new and innovative forms of housing as well as reduce the costs of development.

Strengthening the process of access to housing is a pressing need. CMHC's National Occupancy Standard reports that 970 renter households in Barrie are living in conditions that are too small for their household size. We would need at least 1,300 2 bedroom or larger units to house these renters suitably. This is only one corner of what needs to be addressed within our affordable housing strategy.

Planning is a vital component of achieving our goal, but so is community and political will. It was felt that the political will to achieve the strategy is essential to its success. Barrie City Council has taken a big step forward with the adoption of the Affordable Housing Strategy, and the task force felt hopeful that the recommendations for innovative and creative new built forms will be accepted by the City to increase the affordable housing stock in Barrie. The taskforce felt a strong need for the development of a communications strategy to build understanding of the overall good that can be created through implementing a strong integrative built form strategy. This is a vital need in reducing NIMBYism through the strength of communication and education.





"Dependability on the car and planning around the car make housing unaffordable for people. Living and working in the same area where there are amenities makes housing more affordable."

"Higher density and intensification – on a broad scale - to create an environment where it is not necessary to have a car. Infrastructure and planning design will change the nature of housing."

"We are building affordable housing parking for people who often do not have cars. Parking simply needs to be less in affordable housing situations and at the same time transit must be designed to support it."

Interview Quotes

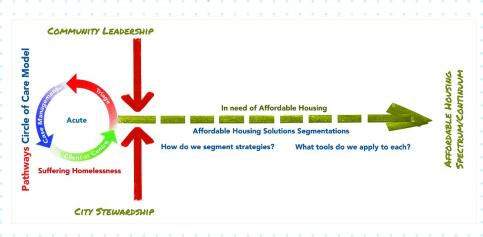




# **Approach to Recommendations**

The concept and need for affordable housing begins with its opposite - not being housed at all.

Homelessness is a reality in Barrie. In late 2013 the Barrie Pathways – building the connections to end homelessness plan was completed. That plan resulted in the creation of a new organization, Barrie Pathways to end homelessness, in 2014. This new organization represents the alignment of almost two dozen Barrie-based organizations, who in total or in part, work with individuals and families at risk of or experiencing homelessness.



Pathways began its work in the pursuit of their goal — ending homelessness in Barrie. A core commitment of Pathways was to place the homeless client at the centre of care within the aligned organizations — Client at the Centre. This circle of care, which includes triage, assessment, case management and more, forms a structured-approach to reduce homelessness each year in Barrie until it is ended.

Ending homelessness in actuality means the creation of a system of services and structures whereby anyone at risk or experiencing homelessness is immediately helped. What does that mean? It means the circle of care model is immediately invoked to support each person. But it also means that there is a housing continuum to immediately house a person experiencing homelessness. This begins with forms of emergency shelter – and then the plan begins to achieve longer-term affordable housing.

Barrie's affordable housing strategy is the next step in, not only dealing with making housing available to lower income earners, but also it forms a core strategy in ending homelessness. The Built Form Task Force saw those experiencing homelessness as the first moment, of building a built form component to an affordable housing strategy.





# **Built Form Taskforce Recommendations:**

# **Recommendation Context:**

The Built Form Taskforce developed two key strategies for the implementation of built form and other affordable housing solutions. These key directions are: Segmentation, and; the application of Tools within segmentation.

Segmentation divides the affordable housing outcomes within clear boundary types to better facilitate the weighting of solutions within each.

Tools are the varying means applied and used to stimulate the creation of affordable housing within the affordable housing segmentation streams. These include the application of strategies within affordable housing within: Process, Development Approvals, Partnerships, Incentives, and Built Form.

Tools are appropriately weighted and applied to Segmentation in order to stimulate and maximize the goals set for the construction of affordable housing.

# **Recommendations:**

- 1. Segment the application of Tools to stimulate the construction of affordable housing within the following structures (Segmentation)
  - Emergency Shelter
  - Transitional Housing
  - Subsidized Social
  - Affordable Rental
  - Affordable Ownership

Emergency Shelter Transitional Housing

Subsidized Social Affordable Rental

Affordable Ownership



Pre-Affordable Rental/Ownershi





#### Recommendations continued:

- Apply Tools (Process, Development Approvals, Partnerships, Incentives and Built Form) within Segmentation in order to stimulate and maximize the production of affordable housing solutions in Barrie;
- Utilize the affordable housing production targets as outlined in the Affordable Housing Strategy and the Segmentation structures and apply the strategic weighting and focus of Tools to stimulate production;

# 4. Application of Process Tool:

- Create an Affordable Housing Navigator responsibility within an existing position in the planning department in order to expedite development approvals for affordable housing projects and to meet targets within segmentation directions;
- ldentify City-owned lands suitable for affordable housing within the segmentation targets;
- Use requests for proposals and other means to stimulate the production of housing;
- Within Segmentation, utilize opportunities available within the Planning Act and make amendments to the zoning by law to reduce development costs and encourage the production of innovative affordable housing, and;

- "The City is critical in building the solution but it is in the partnerships we build that we will find a way to achieve our goal."
- "Build dynamic partnerships directed at affordable housing. It is important that we use the incredible experience that is here within our community."
- We need more integrated partnerships of purpose right now."
- "We need some quick wins."
- "Affordability includes utilities, transit and long-term energy consumption."
- "I have built housing and I realize is it's all about relationships. We need relationship builders."

Interview Quotes

Develop an education and communications strategy policy to combat NIMBYism, support community and political
understanding of the need and importance of affordable housing solutions and how they can be integrated seamlessly into
existing neighbourhoods.





#### **Recommendations continued:**

# Application of Development Approvals Tool:

- Within segmentation targets, review existing zoning bylaws and amend zoning standards and policies that impede the creation of affordable housing units, and;
- In order to meet segmentation targets, and given there is no zoning category for affordable housing, pre-zone sites to direct the creation of affordable housing projects in priority neighbourhoods throughout the City.

# 6. Application of Partnerships Tool:

- Within segmentation targets, identify possible partnerships and joint ventures, and;
- Facilitate partnership proposals between the private and not-for-profit sectors and other levels of government to leverage affordable housing opportunities in Barrie.

# 7. Application of Incentives Tool:

- Weight incentives to achieve affordable housing segmentation goals;
- Incentivize and encourage affordable housing units in mixed-use developments and multi-use residential developments, and;
- Within segmentation goals, weight incentives to encourage affordable housing built form integration of varying types into neighbourhoods that have transit, employment and other lifestyle enabling amenities.

"We need to think about being incentive-based incentive-driven to reduce fees and costs."

"Zoning – zoning needs to be rethought.

Condo ownership as a structure doesn't work."

"We need to encourage people to live closer together. Zoning changes, we need to look at them, we have various zoning areas."

"Allow for housing types on the same street and neighbourhood, with differing housing types."

"Find sites that are ignored or in need of remediation and use them creatively to build affordable housing within a mixed-use vision."

Interview Quotes





# **Recommendations continued:**

# 8. Application of Built Form Tool:

- Apply Built Form solutions that are strategic to segmentation targets;
- Within segmentation targets, support Building Code and bylaw standards that would allow for container, prefabricated, micro units, innovative townhome designs (back to back, stacked and multi plex) and other alternative built forms that would assist in creating more affordable housing units, and;
- Lobby the Province for changes to the Building Code to permit alternative forms of housing while maintaining safety and quality of life for residents;



Establish a Working Group of the Built Form Task Force to investigate alternative forms of housing.







# **Recommendations – Emergency Shelter Housing:**

Emergency Shelter is short term-interim housing such as shelters, to address an immediate need to take a person or persons out of a harmfu or high risk situation.

#### **Process**

- Create a priority-driven, streamlined process that enables accelerated timelines;
- Issue permits and conditional permits up to occupancy while internal departments and external agencies review.

# **Development Approvals**

- Remove minimum distance restrictions for the establishment of emergency shelters social services facility;
- Maximize use of land through a reduction in standards such as parking and setback within the new social services definition.

# **Partnerships**

partnership-driven shelters including government, social service agencies, faith community, and not-for profit organizations.

Support and encourage proposals for emergency

### **Incentives**

- 100% relief of DCs; 100 % of Building Permit Fees;
- 100% Planning Application Fees;
- Tax Increment Grant;
- If required, commit cityowned lands for the creation of emergency shelters.

- Institutional buildings;
  - Conversion of existing institutional or commercial buildings;
- Conversion of single or multiple family housing.





# **Recommendations – Transitional Housing:**

Transitional housing is temporary accommodation for individuals and families meant to bridge the gap from homelessness to permanent housing by offering temporary housing, support and permanent housing counselling.

#### **Process**

- Create a priority-driven, streamlined process that enables accelerated timelines;
- Issue permits and conditional permits up to occupancy while internal departments and external agencies review.

#### **Development Approvals**

- Removed minimum distance restrictions for the establishment of transitional housing – social services facility;
- Maximize use of land through a reduction in standards such as parking and setback within the new social services definition;
- Allow conversion of under- utilized commercial sites / buildings to residential zoning.

#### **Partnerships**

Support and encourage partnership-driven proposals for transitional housing including government, social service agencies, faith community, and not-for profit organizations.

#### Incentives

- 75% relief of DCs;
- 75% of Building Permit Fees;
- 75% Planning Application Fees;
- Tax Increment Grant;
- Utilize section 37 of the Planning Act to stimulate the production of transitional housing through increased density or the cash-inlieu policy;
- Consider gifting city owned lands for transitional housing.

- Conversion of existing institutional or commercial buildings;
- Multi unit housing (apartments, walk-ups, townhomes);
- As a component of institutional buildings or properties (example -YMCA, churches etc.).





# Recommendations - Subsidized Social Housing

Not-for-profit housing, rent geared to income housing, housing where rental costs are supplemented with government subsidy, e.g. Barrie Municipal Housing.

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# Create a priority-driven, streamlined process that enables accelerated timelines.

### **Development Approvals**

- Consider the rezoning strategic lands that are not presently permitted for residential use and / or increasing density allowances to stimulate production of affordable units:
- Reduce lot size and minimum setback standards;
- Eliminate or reduce parking requirements, parkland dedication, landscaping and other zoning requirements;
- Investigate new zoning categories to allow for micro, container and other innovative housing;
- Maximize the potential of infill sites through the integration of housingstimulating zoning categories and permissions.

#### **Partnerships**

- Support and encourage partnership-driven proposals for subsidized social housing;
   ""
- Encourage partnerships that include agencies like churches, service clubs, government along with builders and developers;
- Support partnerships that integrate affordable housing solutions within commercial or institutional developments.

#### **Incentives**

- 50% relief of DCs50% of Building Permit Fees;
- 50% Planning Application Fees:
- Tax Increment Grant;
- Amend the development charge bylaw to better reflect new and alternative built forms;
- Consider gifting city owned land
- Utilize section 37 of the Planning Act to stimulate the production of subsidised social housing utilizing the cash-in-lieu policy.

- Medium to high density residential housing that fits with the neighborhood.
- High-rise apartments;
- 3 5 storey walk ups;
- Back to back, multiplex and other innovative designs for townhouses;
- Micro units;
- Container conversion;
- A component of institutional buildings or properties (example -YMCA, faith groups etc.).





# Recommendations – Affordable Rental Housing

Affordable rental accommodation can take on a variety of built forms from multi residential high density housing, second suites to single family homes. Affordable rental housing provides accommodation below market rents.

#### **Process**

# Create a priority-driven, streamlined process that enables accelerated timelines;

### **Development Approvals**

- Consider the rezoning strategic lands that are not presently permitted for residential use and / or increasing density allowances to stimulate production of affordable units;
- Reduce lot size and minimum setback standards;
- Eliminate or reduce parking requirements, parkland dedication, landscaping and other zoning requirements;
- Investigate new zoning categories to allow for micro, container and other innovative housing;
- Maximize the potential of infill sites through the integration of housingstimulating zoning categories and permissions.

#### **Partnerships**

- Support and encourage partnership-driven proposals for affordable rental housing.
   Allow investor projects to
- Allow investor projects to apply for consideration under the affordable housing criteria as outlined in the affordable housing strategy
- Encourage partnerships that include agencies like churches, service clubs, government along with builders and developers;
- Support partnerships that integrate affordable housing solutions within commercial or institutional developments.

#### **Incentives**

- 25% relief of DCs;
- 25% of Building Permit Fees;
- 25% Planning Application Fees;
- Tax Increment Grant;
- Amend the Development Charges bylaw to better reflect new and alternative built forms;
- Utilize section 37 of the Planning Act to stimulate the production of affordable housing units in high density developments.

- Medium to high density residential housing that fits with the neighborhood.
- High-rise apartments;
- 3 5 storey walk ups;
- Back to back, multiple storey and other innovative townhouse designs;
- Micro units;
- Container conversion;
- Small lot single family housing;
- Multiplex housing;
- Second suites:
- A component of institutional buildings or properties (example -YMCA, seniors' residences, faith groups etc.).





# **Recommendations – Affordable Home Ownership:**

Affordable Home Ownership supports to income levels that are lower than the provincial definition of affordability for provision of 10% of affordable housing. Can be supported by NGOs, charities, faith groups and other support organizations like Habitat for Humanity.

Process	<b>Development Approvals</b>	<b>Partnerships</b>	Incentives	<b>Built Form</b>
Create a priority-driven, streamlined process that enables accelerated timelines;	<ul> <li>Investigate and review zoning constraints with respect to setbacks, back-to-back townhouses, and other design innovations and criteria to stimulate the production of affordable ownership;</li> <li>Consider the rezoning on lands that would not normally permit residential use;</li> <li>Reduce lot size and minimum setback standards and eliminate or reduce parking requirements, parkland dedication, landscaping and other zoning requirements;</li> <li>Investigate new zoning categories to allow for micro and container housing;</li> <li>Maximize the potential of infill sites through the integration of housing-stimulating zoning categories and permissions;</li> <li>Pre-zone strategic sites throughout the city for residential use to stimulate higher density for affordable housing projects.</li> </ul>	<ul> <li>Support and encourage partnership-driven proposals for affordable ownership housing;</li> <li>Allow investor projects to apply for consideration under the affordable housing criteria.</li> </ul>	<ul> <li>15% relief of DCs;</li> <li>Tax Increment Grant;</li> <li>Amend the development charges bylaw to reflect new and alternative built forms.</li> </ul>	Medium to high density residential housing that fits with the neighborhood;     Non-condoized multiplex housing;     Back to back townhouses;     Small lot single family housing;     Container housing;     Micro housing;     Infill housing and pocket neighbourhood concept .





### **Recommendations – Selected Quotes**

"We need to think about being incentive-based incentive-driven to reduce fees and costs."

"Zoning – zoning needs to be rethought.

Condo ownership as a structure doesn't work."

"We need to encourage people to live closer together. Zoning changes, we need to look at them, we have various zoning areas."

"Allow for housing types on the same street and neighbourhood, with differing housing types."

"Find sites that are ignored or in need of remediation and use them creatively to build affordable housing within a mixed-use vision."

Interview Quotes

"One of the most important roles of the city is to educate the public about the need for affordable housing."

"We need to change the viewpoint of the public. To encourage affordable housing projects. Repurpose the built form for all people, all needs, and complete communities."

"The political process can undermine the affordable housing need and direction by submitting to NIMBYism."

"We need to plan to remove the stigma of affordable need by building integrated communities that in themselves create opportunities." "We need to start thinking higher density and micro units. We need to look at those 400 ft.<sup>2</sup> units and how they would clearly fit into the full housing need continuum."

"Encourage new forms of development including zipper lots. We need to use the land better. Better use of land can involve unconsolidated amenity spaces."

"A comprehensive approach and planning would reduce time and reduce costs and deliver a lower cost product."

"Combined blocks back to back is a built form solution and we are thinking about it. Part lot control process and back to back blocks thinking will reduce one of the key cost factors – land cost."



# **Built Form Taskforce Report Methodology**

The report methodology involved 8 steps (included here in blue are component results for steps 2, 6 and 7):

- 1. An initial meeting reviewing the overall direction;
- 2. The Task Force developed 5 key questions to be used in one-to-one interviews with taskforce members and selected community stakeholders:
  - ✓ What would you characterize as the three top barriers to the construction of affordable housing in Barrie?
  - ✓ What are the largest factors driving up the cost of housing in Barrie?
  - ✓ How could you, your firm, or others assist in the development of affordable housing?
  - ✓ In what way could the City of Barrie make affordable housing development more compelling to builders/developers?
  - ✓ How could the housing market creatively address the lack of affordable housing? What are examples of innovative building approaches and materials, designs, zoning standards, size of the units etc?
- 3. Confidential one-hour interviews were conducted with taskforce members and community stakeholders;
- 4. The resulting summary 11,000 word raw-interview anecdotes were circulated among taskforce members for review;
- 5. Themes and streams were extracted and agreed upon by taskforce members by consensus;
- 6. The full spectrum of Built Form needs were divided into five affordable housing Segmentation areas

Emergency Shelter
Transitional Housing
Subsidized Social

Affordable Rental
Affordable Ownership

Incentives

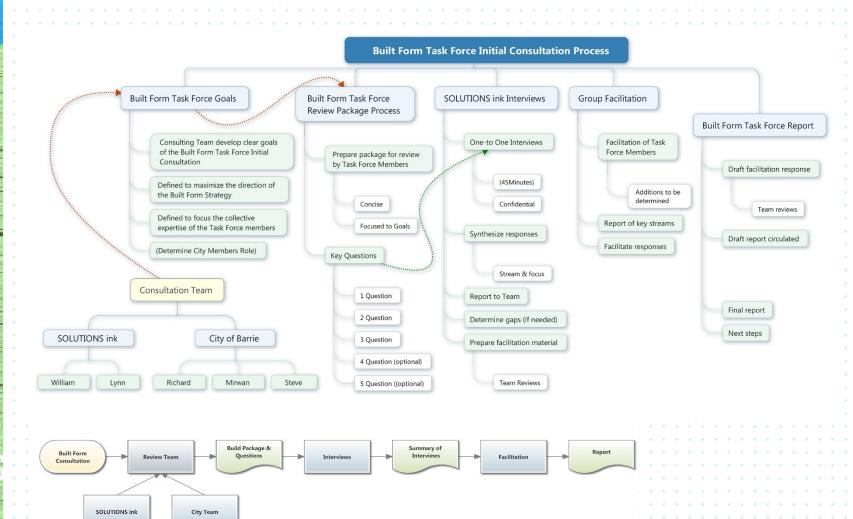
**Political** 

7. A series of Built Form Tools were developed within the following subcategories:

Process
Development Approvals
Partnerships

8. The Tools developed were then applied to the five affordable housing Segmentation areas to create the Barrie Built Form Task Force Report & Recommendations.







# **Segmentation and the Built Form Process**

Just as Barrie's affordable housing strategy contemplates, there is no one form of affordable housing solution. The affordable housing direction includes substructures in which strategies can be formed for each segment. The taskforce created a five-segmented model for the affordable housing built form.

# **Segmentation:**

Emergency Shelter: A facility whose primary purpose is to provide temporary or transitional shelter for the homeless populations.

Transitional Housing: A supportive, temporary, type of accommodation meant to bridge the gap from homelessness to permanent housing

by offering structure, supervision and support.

Subsidized Housing: Government supported economic assistance that alleviates housing costs for low to moderate income earners who

are not able to access market opportunities.

Affordable Rental: Market driven housing for which the occupant is paying no more than 30% of their income for gross housing costs,

including utilities.

Affordable Ownership: Purchase price is 10% below market value and annual accommodation costs is less than 30% of gross income.

Emergency Shelter Transitional Housing

Subsidized Social Affordable Rental

Affordable Ownership



**Pre-Affordable Rental/Ownership** 



# **Tools and Segmentation**

The task force worked to create a set of tools that could be applied to each segmentation to maximize affordability within each built form segment. Tools were first considered within five substructures:

Process: What changes could be made within approvals and other processes to achieve overall time and cost savings?

Development Approvals: What aspects of zoning, engineering standards and infrastructure requirements could be employed, changed or

added to facilitate the creation of the affordable housing built form?

Partnerships: What forms of partnerships could be created or employed to facilitate the creation of affordable housing and achieve

cost savings?

Incentives: What forms of incentives could be utilized to accelerate the creation of affordable housing and achieve cost savings?

Political: How do we build a politically stable environment to support achieving affordable housing and confront and combat

NIMBYism?

In need of Affordable Housing

Acute

Affordable Housing Solutions Segmentations

How do we segment strategies? What tools do we apply to each?





# \*

# **Graphics from Taskforce Sessions:**



	Emergency Shelter	Transitional Housing	Subsidized Social	Affordable	Affordable Ownership	Other & Thinking
	Pre-A	fordable Rental/Owne	rship			
Partnerships						_
Summary: fosce — Banks are risk adverse. We need othe financial resources like local credit crimors to a part o granteening structures with not for points to build low risk relationships. We need to financially model partnership decictors to achieve the need of intendity model partnership decictors to achieve the need of intendity model is support Affordable Housing. Peasible partnerships include: Cituches; commercial service clubs; City, builderideveloper; tenant; Habitat.						Political will to stand up for affordable housing and confront NIMBYISM
City Accept Partnership Proposals or request partnership driven RFPs for affordable housing projects on city lands including parking.						
Summary: Utilize a comprehensive DC, TIG solution structure that stimulates afterdable housing in all its segmentation. Utilize DC grants, deferrate and credits to stimulate emergency shelter and social housing. Concentrate these on critical need segments.						Political will to stand up for affordable housing and confront NIMBYism
20 Year DC Grants - transitional, emergency shelter and social						
DC Deferrals and Credits						
City Supply of Land Alfoted for emergency/transitional/social						
Five year Tax Increment Grants - TIG						
Building and planning fee discount						
County RGI units						

Apply Tools to Segme	entation Built Fo	oms			
Emergency Shelter	Transitional Housing	Subsidized Social	Affordable Rental	Affordable Ownership	Other & Thinking
Pre-Al	fordable Rental/Owners	ship			
Segmentation Built Forms to Achieve Affordable Housing					
TOOLBOX					Service Britis Farm handstree

lools	Process	Zoning	Partnerships	Incentives	Other
Tool Components to Achieve Affordable Housing	Alter des se process Proc d'est, Children Color d'est de l'est d'est d'e	Speen free given the control of the	Ophradian in min digeneral, at digeneral, at digeneral and a second an	Section generate Contract Total Section of Section Sec	Protect of Protects South End protects of the combination of the combi
TOOLBOX					





### Interview Question #1.

# What would you characterize as the top 3 barriers to the construction of affordable housing in Barrie?

Zoning Constraints; Lack of proper Infrastructure; Middleclass sensibilities. It is interesting the way we are looking at this problem. In a way we don't know the thing that is driving so much of what we do when we build communities, including affordable housing. It is simply the car itself. Look at anything worth thinking about and whether we know it or not the car is at the forefront. We build everything to accommodate the car.

The car pushes all the buttons - we don't seem to realize it. One of our great issues is parking and were going to put it. Within what we are doing – and of affordable housing strategy it is ironic that many of the people who are in need of this do not have cars. More density/zoning automobiles and issue/Ken Greenberg has done some great work on this.

What we have been very is a disapproval process not an approval process. It's an outmoded model that must be addressed. We are operating from a middle-class mode. We need a different version of thinking for the urban form. That will be part of a longer plan. Higher intensification needed. Major issue is the car is driving all planning instead of people. The outmoded model must be addressed otherwise we are trapped in it forever. Engineering is driving efficiency instead of healthy people in healthy places.

Planning process delays add a huge amount to the cost base of development. Integration needed. Large integrative processes can be stopped by one single thing resulting in fixing that thing in starting all over again. Overall: Dependability on the car and planning around the car make housing unaffordable for people.

Living and working in the same area where there are amenities makes housing more affordable. Higher density and intensification – on a broad scale - to create an environment where it is not necessary to have a car. Infrastructure and planning design will change the nature of housing.

Development red tape with no way around: the process is laden; clear more support processes are needed/the process increase costs and needs stewardship; property/land cost; NIMBY – all costs time. Zoning. In the midst of all this encumbered process. How do we maintain commitment? The process itself has such a significant cost that it inhibits the return on investment pro forma to the developer.





Red Tape At City Hall; City hall should streamline projects when there is an expressed desire for AH projects; Finding developers who are interested in the niche market of affordable housing but the risk is red tape of funding.

Land Price; Development Charge; Condominium Fees – condos are unaffordable due to the need for reserve funds that are built for the worst case scenario; Construction cost - same costs for AH or other projects: Rethink parking. We need to know how to build affordably. Land costs is the giant issue but so are the DC's. Developers need to find a built form that works for affordable housing and still achieves a return.

Zoning and planning. Barriers in the approval process and its lack of streamlining is simply costing money. That money is downloaded to the purchase. The city of Barrie process ultimately is downloaded – and they are responsible for those increased costs. The process is linear and impenetrable. City staff simply don't see within a broad context. They do not comprehend in any meaningful way the level of risk that developers are undertaking.

Regulatory delays - There is a huge cost to carrying a project before building begins; Zoning Barriers; Land Cost; Building Code Restrictions; Onerous and difficult to comply with regulations; Lack of Imagination at City Hall; Development Charges Regulatory delays; process must be extremely linear; city doesn't get at all; no consistency; they make small things be and very costly simply because in many ways we have to start over instead of fixing that small thing.

The bureaucratic attitude of the city. Growth requires more creativity on the city's part, more thinking out of the box. We need culture change to build upon the ideas that this community has too many zoning categories and restrictions – needs to be streamlined. We need to in advantage builders.

Land is a big problem in the core area. The issue of land plus inflexibility and red tape make getting something to market more difficult. DC's need to be revisited around creating affordable housing. Sometimes DC's double the cost of land. Financial is a large issue and on the ownership side being able to qualify for a mortgage.

The first great barrier is determining what affordability really means? ODSP, OW... So much as being directed towards mid to upper that the poor, the real for her being left to. We need to respond to the real affordable rates. 30% of income – what does that really mean; do we really understand who these people are? Utilities are an issue at this low income. The barriers are how think about this problem. We think houses – but we should be thinking people.





Otherwise we will come towards a solution that disenfranchises. What is affordable? Think about people who are on social assistance OW, ODSP etc. Bureaucracy - City hall is not open, not creative, not flexible; Development Charges; could defer charges while units remain affordable -- Lack of Incentives.

City planning guys do get it and so does Carla and Jeff. I believe there's a will there and a demonstrated direction to work together and listen to inputs and thinking. Right now there is way too much weighting by the city on commercial – too much focus on commercial. Also we need to move beyond intensification nodes we need to think out-of-the-box and look at in Phil's and other opportunities. The focus on commercial is blinding us to other opportunities we need integration.

Development charges and associated fees; site plan control process/curbs, sidewalks, roadways – all the infrastructure; zoning requirements – parking, roadways, storm water, landscaping all have huge budgets. These form the cost base that we all have to deal with. Eight months minimum to get a shovel in the ground. DC's are a giant issue. I understand what they're supposed to do but there is a reality of double dipping. These are around the developer's requirement to do things that should be done by the city by using their own DC income. Making the developer responsible for streets and other things needs to be understood within the DC context.

The process itself is broken. There is a lack of ownership in the form of a leader or a person who is responsible for the affordable housing file. We need some form of cost recovery within the planning component of affordable housing so we can pass that saving back to the project. The final is a uncertainty in the process. We need clear standards and flexible structures to succeed in an affordable housing strategy.

The city, within the process, is responsible for the cost of affordable housing. The time it takes to move through their processes are really money added on to the units. To build deeper solutions we have to think of how to incentivize. That needs to be creative with the ultimate direction being reducing the cost of housing.

We need support from the developers themselves. We need their commitment to this process and part of that is reducing red tape that ultimately increases cost. The development community and the city need to build this organizational direction together.





Yes DC's provide Barrie infrastructure – but affordable housing is a form of infrastructure and the city needs to think about it that way. Creativity is what is needed. Land availability is a problem and we need to use the land we have carefully and creatively. We need more flexibility in our zoning.

We need to look at best practices of others who have been successful and building affordable housing strategies. The final barrier is the political process. Together we can solve many problems in building a city planning direction that combines with the creative developer solution only to be overturned by a political reality whose purpose may well be garnering votes.

Value to the Developer; no value real barrier; ROI – how to make it work for the developer.

Land costs; time in the approval process; Ontario/city integration of policies; DC's. His money and we are locked up in approval process. We need to limit that time and solve affordable housing in a one stop process. We need to focus the removal of barriers within the context of breaking the cycle of poverty.

Individual right versus collective rights. Supply of land has been a problem causing housing sales to rise. NIMBY is an ever present issue and in some cases it is actually increased and enhanced by the political process. Bylaws. Housing and lands are driving up the cost per square foot.

Financing process that includes province to county to us. City is a service provider. Process efficiency: reduce time; incentivize; cost of application. Limitations of the building code. Land cost and land use. The cost of the application.

Affordability is about making the economics work – what are the incentives to build? The cost of land and the return on investment pro forma. The process is market driven and developers will build to that market. Land is being gobbled up mostly for condos and condos are not the core solution to affordable housing. Condo ownership as a structure doesn't work. Zoning – zoning needs to be rethought. The political process can undermine the affordable housing need and direction – NIMBY. Political commitment.

A minimum of eight months plus to get a shovel in the ground is too long. DC's – supposed to support city infrastructure costs but in reality are sometimes double dipping. Site planning and site control process riddled with delays. Developer responsibilities to broad, example building streets. Zoning regulations are out of whack. Streamline the process and make it work within the height of the city's economic development promise.





The city itself has to take responsibility for the increased cost of housing and the ability to produce affordable housing. That is simply because the process is linear versus dynamic. This means it will take more time and functionally because more people to be brought to issues and thus making it more expensive. We need realistic planning process times – we need this to be competitive as a municipality.

Red tape in the municipal process affects the financial model. Developers and builders need to borrow money and there is formidable uncertainty in the municipal process. We must become more flexible and zoning because zoning is a barrier. One of the final barriers is the political/Council system. Counsel itself is an obstacle to building a stronger and more vital community because of their pandering to NIMBYs.

Affordability is of course rental and ownership. They both find themselves in different of the affordable needed equation. This structure must be understood but also the substructures need to be integrated into the solution: utility; transit; service providers, and; other functions of the cost mitigation for the client.

Lack of partnerships in building the needed process. The building code itself needs to refocus on an affordable solution. Our planning instruments need to be aligned to achieve the solution. We need to plan to remove the stigma of affordable need by building integrated communities that in themselves create opportunities. Zoning needs to be a fundamental instrument of change. Rent versus ownership needs to be understood within the planning process.

Availability of land and its proximity to amenities such as food and transit; builder needs to make a profit; NIMBY – we need to foster an acceptance of change; development charges. Acceptance of the new – this includes the need for affordability but also from the developer side the need to embrace community.

The variety of housing – our mix is wrong. The builder's incentive is rightfully profit so we need to build a process that is not onerous live long. Time is money. Social acceptance of the need – we need communications to support. NIMBY and its political support. Maybe we should look at a solution that is something like cap and trade?

What do we really mean about affordability; what does affordable housing the? Do we understand all the components? Cost of construction and land. Rental costs. Zoning – what to we need in zoning to create what? NIMBY (politicians). The financial process and funding models. The planning process. Minimum code standards.





Supply of land – rental. Government funding – counties good but not in love to supply the city needs. Land cost and shortage of land. Risk on the financing and developer equation that may cause them to pull from a project.

There is a lack of clarity on exactly what affordable housing is in Barrie. NIMBY. Lack of incentives. The youth equation is completely missing from the conversation. The financial model itself needs rethink or recreating.

A slow and frustrating process of planning. The county itself can be frustrating to the city. The cost of applications and planning to the developer. Uncertainty in the process as determined by time – why would we bother it sucks up our time. The political system itself can be a barrier because of NIMBY. We need to define exactly what affordability mean in all it structures.





# **Interview Question #2.**

# What are the big factors in driving up the cost of housing in Barrie including, single family vs multi-residential?

Transportation; Approval process - The rigidness of the process increases costs. More flexibility is required from all levels of government and all participating agencies. Planning process is a disapproval process not an approval process. Fine details stop the large / overall process. Process is layers and involves manty departments – these groups are not speaking to one another. Timing is key. There are windows of opportunity for construction. Delays result in a huge cost increase; c) Land cost; d) Development changes, park land dedication etc. These are needed fees but when things are being done for the public good they can be waived. Ex Salvation Army Church Aurora.

Red Tape; Land Cost - property not affordable; NIMBY.

The whole concept of condoization at its cost. Condos need reserve funds otherwise they are uninsurable. These funds and their requirements have become bloated. We use condoization but it is the wrong tool. The requirement of contingency reserves direct the condo as a luxury product. In most cases it will not work as a key strategy within an overall affordable housing strategy. Because they drive up the cost there are only suitable for those can absorb that cost. Condo fees - Can you create ownership in a multiunit structure without condoization? Can the city assume governance responsibilities for condos? Development Changes - Reframe an apartment development charge to incorporate a 6-plex. Lot sizes and zoning.

Land costs; cost of dealing with the city; zoning; condoization. The cost of land and how we use it is where innovation can happen. Development Charges -The development charges are added into the sale price of the unit, adjacent properties experience rising property values, market doesn't respond well or quickly to increased DC cost.

Other authorities slow down the process including the Ontario real estate Authority, conservation, and the OMB. Land availability is a huge problem. DC's can be used as a tool to create affordable housing. We need a group consultation to brainstorm ways in which we can think differently to achieve what we need. Lack of tradespeople – caused by apprenticeship reduction; this system is not working. NIMBYism is a problem. When we are doing something we need to be careful to consult neighbourhoods and build understanding before we announce. City is too slow. This issue alone is all about time and time equals money.





NIMBY – it is the fundamental fear of integrating income levels. Nimbyism prevents thoughtful zoning evolution preventing community evolution. Thinking around all we need is single units. We need to get beyond – we've never done it that way before. How do we engage the general public/voters? Bureaucracy. As a city we are not open or flexible to new visions and thinking. The mayor is talking the talk but will the city walk the walk? DC's are a fundamental barrier to affordable housing. Deal with them and we can make progress. The city itself can be a land provider who purposefully uses lands it can happen its holdings or expropriate to build the context for affordable housing. We have created an adversarial system; we need a cooperative one.

Time, land costs, DCs Studies. Storm water and LID costs. The biggest barrier of them all is time. Time is money time is part of the cost base. If we can produce housing and a lower cost part of that needs less time to get. That rest of the city in many respects. The city process can be linear at times – we need to think more about coordination. DC's are a barrier – and one of the largest. We need to see more flexibility in how they are used to achieve what. I totally get that we need them to build the infrastructure we need – but part of that infrastructure is also affordable housing. So we need to think bigger about how they are applied and for what. The good news is that rentals are coming back and we see more investors moving to that market. Nevertheless, our rental rates are not consistent with our housing sales – housing prices are higher in Vaughn, but rental rates are almost equal to Barrie. Innovation is the key – but it takes way too long to turn over an innovative product. If the innovation enables our affordable housing strategy then we should, at the city level, facilitate its creation more quickly. That will get more units out there, but more than that, it will reduce the cost of those units.

Timing is a huge issue. It can take a minimum of eight months to get a shovel on the ground when site plan is involved. Missing the building window is a critical path moment and adds significant cost. The management of that cost and its mitigation is a basic functional need of a affordable housing strategy. DC's. They would seem to be, at the affordability level, a minimum of 20,000 per unit. Landscaping requirements should be covered under DC's but nevertheless we are required to do it. City planning is a process that is one process followed by another process followed by another process. Sometimes the left hand doesn't know what the right hand is doing. The availability of land and our ability (because of planning) to use it creatively is a difficult problem.

The uncertainty in the application process is a gigantic problem. We have to move through the red tape at City Hall in a linear planning process only to ultimately face NIMBYism. There is always the possibility of an OMB challenge. Who takes that hit?





Development charges work is a blunt instrument in the context of affordable housing. They bear no resemblance to the solution we are all working to achieve. You know when we build the street or community often we look at the wrong thing as our pre-structure concept example we design streets around snowplows; other city infrastructure works the same way.

The length of the process to get through all the city planning hoops simply must be shortened. Aligning solutions that work with developers is key. Design and the ability to build small to build micro or other unique solutions have to be facilitated a right now those barriers just seem to be. Land cost is a problem and we need to look at land through different eyes. Not eyes for just see if the way we've always seen it – as a rectangle. We can use thoughtful and creative incentives that can even include tax rebates, reallocation of DC's, and other solutions.

Uncertainty of the process. The cost of land and restrictions on use. DCs are not focused on the housing solution. Interest rates will ultimately drive the process.

We need to solve the rental versus condo thinking through differing processes. Big factors are: the cost of land; DC's; condo isolation; lack of integration into a mixed-use projects. Mixed-use is key to solving affordable housing. A broad sense of mixed-use needs to be there to embrace an affordable housing strategy. We need a shorter process.

The highest and best the land use focuses development. Condos are not affordable housing. The cost of construction is rising. There is a problem in the way we think and formulate regulations. We are afraid of risk.

Highest and Best use is biggest return. Financing. Process. The cost of land in the market. We are running out of land and not focusing use in our intensified areas. We need to rethink remnant parcels. There is a single-family need. DC's – they need to be used differently. Purchase versus rent is both a barrier and a possible solution.

DC's work is a blunt instrument. Requirements like landscaping don't support affordable housing options – they just drive up the cost (killing affordable housing). From outside the city we hear the city speaking of solutions but not acting to make them happen: the left hand does not talk to the right hand.

DC's are not focused on an affordable housing solution. Length: the process just to get a shovel in the ground is almost bizarrely loan and Byzantine in how it works. The city does not use the development, planning, and building community's





expertise to its greatest potential. It is there where we can build cost savings. It is there where we can design more efficiently, smaller, creatively and even experimentally. Taxes are an issue and we should look towards a rebate structure of some sort.

DC's, tax, zoning, process. DC's are used to build city infrastructure. We need to think of what infrastructure is different to include the need for affordability. DC's and related charges; materials and labour costs to build; the housing cost realities for the client themselves including utilities, food, transportation; the lack of efficiencies at City Hall – time costs money meaning and affordable housing project will cost more because of City Hall. Material costs is rising. The length of the process is killing opportunity. We need to fast track. Time is the most critical barrier – time spent is money spent.

Cost of construction; planning process; DC's; land – supply and demand. Being prepared for correction. The demands of the equation drives up prices. How will the annexation lands work within this planning context?

DC's. Cost of land. Supply of land. Construction costs. Specifically to affordable - NIMBY and bad tenants.

Rental is vitally needed but functions by rental financing such as REITS. Cost of land and its availability. Incentives – are there any? The turgid nature of the planning process.

Time – city planning process/OMB/NIMBY. The culture itself creates in them versus us adversarial process. DC's not focused to solution. Land.





### **Interview Question #3.**

## How could you or your firm (or others you recommend) assist with the development of affordable housing?

Approval process/land costs/DC/zoning. Rigidity of approvals. The lack of integrative thinking. The very process is linear and lacks the big picture. The deaths and levels of regulation. No sense of compromise to build a higher good. Public governments need be more creative. Redwood / Salvation Army Partnership. Churches and / or other community groups could dedicate excess land on their sites for housing projects.

Like Pathways; evidence-based action; this report must turn into real action, real strategies, real process that works.

New 6-plex concept; By eliminated the rear yard in townhomes by putting two townhome blocks together you will lower land costs, lower development changes, uses part lot control process; 3 story town home blocks; Find outdoor space in community parks. We have looked into a number of built form structures that could well accommodate the need. These could easily be integrated in a comfortable and visual way into neighbourhoods even in the annexation lands. But we would have to find another way to deal with condo position within multiple units.

We need to look at an evolution of how we integrate garages and rethink. We are looking at a number of structures so to be able to offer something affordable within the context of neighbourhoods whose houses would be considerably more money. But it's all about the context building and the green spaces that allow houses with very little outside space to work well for families.

We need to start to rethink how we make stuff. That includes looking at existing structures and either doing major upgrades or with others repurposing then. We can take a major building, gut it, and create a major affordable asset because the cost of construction is lower. One thing we need in Barrie is one bedrooms – there is a critical need. Increase in the number of BMNPHC rent geared to income units; Repurpose existing sites - refurbishing of old buildings.

We need to look at other financial approaches including conversion of existing residences held by a seniors who can no longer manage them and move them into other structures like life leases in the right size building. This allows the evolution of





residences. We are looking at this process. Rent to own can be a front and financing structure that builds capability and capacity and can move ultimately into a mortgage. We want to move from doing two units per year to six units per year. Doing this we need to build strategic partnerships that see us as a resource.

I have built housing and when I came to realize is it's all about relationships. Bringing together all the people that can get it done is critical. We need relationship builders. Build upon their expertise and share that expertise and make it directed at the right people, the people who need it. Approaches to homelessness are too rigid.

We are an innovative firm and we will continue our approach to find difficult sites and use them in a creative, purposeful, and community integrated design. We are all responsible to doing something both from a profit perspective and from the community perspective. The need is there and we need to fill that need.

It is important that we use the incredible experience that is here within our community. Look at those who've helped out Gilda's club and pathways. Amazing thinking right here in our own town and we got it for free. Look at ways to save money. Promote the buildings we need and our community; promote the kind of community integration we want with affordable housing. We need to build partnerships and focus on building groups of builders, planners, suppliers etc. to support lower income development – affordable housing. We think that cross organizational expertise is not used properly. We can focus a lot of great minds at specific solutions.

That would take cross commitments that not only include developers but also the city itself. We look at things like building a house in one day – that's been accomplished in Barrie. And it was accomplished in 22 hours: complete house; sold the next day. Yes that took six months and planning – but think of it six months of planning, one day to build a house. Pretty remarkable. What it took was cooperative preplanning and planning and project management. In certain levels of affordable housing we need to engage the building associations in solving this process.

Work with the municipality to get the planning direction here in order. We are willing to do that. We need to change the idea of single-family neighbourhoods and encourage new dynamic forms of housing. We need annual meetings with government – province/County – to focus their attention on our solutions. And beyond that, lobby for policy change that can enable the working poor and others to have a place of their own.





3Perhaps there's an opportunity for the legal community – let's say through meeting the law firm heads – to reduce the cost of the legal side of this equation? If we get along cost reduction solutions, that include legal costs, with other cost base realities we may be able to see some real opportunity. And who is the opportunity directed at? It has to be directed at the person or family needs affordable housing. That's what we need to work back from.

We would include in our development if there were process certainty. Developers are key to a solution.

If we could have a receptive city we could use section 37 more creatively in projects. We need to involve the planning community in building this solution. We need to educate the planning community in order to form strategies that come naturally. See affordable housing is a solution to a livable city where all are considered.

Streamline the approval process. DC's need to be part of the solution. Seed funding; relaxing tax structures.

We would like to get the building associations engaged in a solution. We would like to see our development expertise used by the city for city building. As builders we have done things like building a single house in one day. This alone visions what is possible. We are experts and the city treats us as something very different. We are not aligned – we must be aligned in a clear purpose that is understood. Engagement and communications are clearly needed.

We would be part of a broad-based solution. The city is critical in building the solution but it is in the partnerships we build that we will find a way to achieve our goal.

We need to focus on partnerships to build solutions.

Joint ventures a key solution. Involving the legal system at the beginning of the project can ensure the deal gets done and all the legal matters are dealt with efficiently, understandably and early. The city's legal department needs to work to get deals done not to act as a barrier; we need an attitude change.

One of the questions we struggle with is how do we measure need. We need real numbers to direct our commitments. We need modelling so we can test the affordable housing direction and operate the system for more efficiency but that will need dollars.

Build dynamic partnerships directed at affordable housing





We are looking at building affordable housing. Our commitment is an integrative one in which affordability is invisible. The concern for us will be the planning process sucking up our limited resources.

Our responsibility stretches across 16 municipalities in which there is a broad spectrum of need. Each has a context in a place that requires understanding, advocacy and certainly preplanning.



### **Interview Question #4.**

In what ways could the City of Barrie make affordable housing development more compelling to a builder/developer? (e.g. Reduced fees - reduced DCs - process improvements - streamlined processes - fewer planning/application requirements)

Integrated communities: business, mixed-use – great examples in Austria. Lucas Lang. Avi Friedman Tim Kent red wood communities Graham Powers. Incentives or preferential treatment when your project is adding community value; Zoning that allows for development opportunities.

Build success modelling that creates a process that is already there and affordable housing becomes a part, almost in a plugin way, to stream the development process. Build resources. The city needs to make sure that AH remains affordable. Bringing in developers from other areas to provide guidance. Use the resources of CMHC. Create a resource development manual for developers to access funding and move through the process.

More compelling is simple – make the process easier and dynamic. Kill the linear and understand a development is a kind of organic model. Don't find fault – work together to achieve solutions. That doesn't happen. If we think that secondary suites are going to be a solution we should think again. They are in fact pro forma based when it comes to new development strategy. Sure we can build them in but what is the financing context?

When lenders look at the complete unit but the secondary suite they have to look at that in terms of risk assessment on that secondary suite fulfilling the mortgage obligation. It is not going to be a blanket solution. But the built form re-thought of in very different ways is a solution. We are excited. But within this we need to rethink ownership and how it works. Right now if we look at, let's say, three units in one building then we have to move condo. What happens then? There is a major and immediate impact on price.

Less regulation for small projects; Projects with a municipal benefit are fast tracked; Flexibility and Adaptability – municipalities have leeway in how they interpret the policies, they follow the guidelines with rigidity. Ongoing education and new planning for city staff. It will never happen in Barrie but in Texas they outsource certification processes so an almost complete certified development direction that meets all existing codes comes to the municipality.





We need more integrated approaches and partnerships of purpose right now we need some quick wins. These could be directed resources for affordable. We need to think of managing people and resources better this could mean occasionally sharing accountant, a planner or an engineer or another expert person to another affordable housing direction so the full cost of that person would be paid but there would be no need to have that kind of expertise full-time. We need to start to understand that affordable housing can actually increase property values. Well-designed well vision then directed these can make neighbourhoods more viable, more pleasing, more directed and organized creating value.

Red tape. We need to motivate our planning direction towards creative solutions. We need to reduce the time it takes to create those solutions. It is up time is of the essence thing. We need to know the time actually means people with nowhere to live.

The city must look at DC's as a reality, as a strategy, and as an approach to create affordable housing. The financing role within the complete context of affordable housing is critical. Here we also need innovation and here we need to build cooperative solutions. Special two-year mortgages, rent to own and other financial solutions need to work. These would not only support developer profitability in a reasonable way but direct them towards a product that can and will sell – and at the same time build the more inclusive city. We need to provide opportunities for intensification outside of the nodes. We need to encourage people to live closer together. Zoning changes, we need to look at them, we have various zoning areas. Allow for housing types on the same street and in the same neighbourhood, differing housing types.

The city has to look at DC's in a more creative way, including site plan control. These are huge cost factors. These are gigantic inhibitors to building a lower cost product. Parking is another issue that we need to think about differently for affordable housing. We are building affordable housing parking for people who often do not have cars. We need to think about this differently. I think the city spends way too much time talking to themselves rather than talking to others. But maybe this process proves differently? We need to think about being incentive-based store incentive driven to reduce fees and costs. If we were to streamline the planning process at City Hall we will reduce costs and we will be able to achieve more. We need a fundamental shift in thinking regarding development.

There are condo developments in Toronto that include a women's shelter. We have a very usury concept of mixed-use. We need to think of community support mixed-use. It is imperative that we use the pre-meeting for development proposals to





achieve more to fast track site plan control and approval. We need to think about giving conditional site plan permits to run parallel process of building and approvals. Let's develop a system that will help us navigate through City Hall and help City Hall navigate through a strategy to achieve affordable housing in Barrie.

We need a staff point person for affordable housing projects. Their job would be to stick handle and take the lead on these files. We need to change the attitude and set higher standards for moving projects through the planning stage and into the real creation moment. City initiated rezoning could allow for more affordable housing opportunities including pre-zoning to ensure options for different forms of housing on properties. Work to reduce barriers.

The city needs to think about cooperative process directed at affordable housing. We need to incorporate innovative design into our thinking – things like micro housing. But we need to think of all housing is not just a single moment in time but units that have to evolve within time. This means a micro unit may be used by a person or a couple for a period until they move on. But that unit must be ready to be filled again to support another person or couple.

Eliminate uncertainty in the process. Formulate a tax credit or DC credit system. Build a class for affordable housing. Neutralize the barriers through stimulus. Integration is key, affordable housing must be invisible to not create ghettos. Find institutional investors that are willing to stimulate the placement of affordable housing.

We absolutely must look at the process and facilitate integration of solutions. Uses DC's as a tool to create affordable housing. The use of section 37 is a key solution component. The city should facilitate and good/great application – solve rather than police. Look to building small and engaging scenarios. Look at the urban form differently and think of it as opportunities to reduce development costs in order to facilitate affordable housing. Integration, again, is key to building the seamless vision of affordability.

Work to build structures that increase the supply. Create better land use through intensification and mixed-use. Build the more choices in the supply chain. Find sites. We need to think about Bonusing. We also need to have a strong focus on communicating the need for affordable housing. We need to think of it in action it is a budget line item. Some quick wins could build and focus attention to the need. Combine commercial and residential. Consign industrial lands. Look at and no profit structure.





Incentivize and build a quick approval system. Rethink tax structures and CIP alternatives. Bonusing. Focus RFPs on city-owned land. We need zoning shifts focused on affordability.

Make a strong commitment. Second suites are done, committed to, now we need to do more. Decisions are over consumed by parking – parking needs to be rethought. We need to build a 10 year solution/plan. We need financial models that work within the full spectrum of affordability. The preapproval process is an excellent model to focus towards reducing approval time in the planning process

Site plan control can be thought of as simply a cost base. The longer it is the more things will cost – it's that simple. Reducing it and its focus on affordable housing will reduce the built costs. It's not brain surgery. Parking simply needs to be less in affordable housing situations and at the same time transit must be designed to support it. The city needs to spend less time talking to themselves and talk to others about solutions. Again, we are experts.

The city has to step out of the box and what it thinks housing is. It has to look to more creative solutions and stronger forms of integration. How do we even develop the client base need for affordable housing? How do we manage this broad spectrum need? The need for affordability comes from a broad base the significantly segmented needs.

Prioritize affordability in the planning process. Rethink parking. Build the solution focused process. Look at Bonusing and section 37.

We need different forms to solve different problems in the spectrum of affordable need for housing. The city should look at P3 directions for affordable products. Higher density, mixed-use, creative use of our city's land inventory is needed. We need to find ways to encourage and builders to build affordable housing and still have a reasonable profit margin. This could be provided by incentives through the city such as increased densities and reduced DC's. The city could raise taxes to procure affordable housing. A 1% tax increase to build XX number of units for a affordable housing. We need a dynamic housing process and certainly need higher density developments within the core of the city.

We need real research real numbers and real structures not obstacles from the city. The city needs to think of an affordable solution in the repurpose and of its lands including industrial. We need tax incentives to focus investment.





The planning process needs to be redirected to solve this problem. Create incentivized solutions. Look to municipal land and its sale as an opportunity for affordable housing integrated projects. Consider co-developing with developers (P3). Build amazing partnerships. Streamline the process. Tax incentives coupled with timeline reductions in the planning process. Transit and food access are vitally important. So is education. We need to look at hybrid parking or different parking standards for affordable.

We need a specific, focused, directed process to create affordable housing. We cannot forget the invisible homeless, working poor and youth.

We think about things not people/objects not lives lived. That's a problem. Moving this for it will take partnerships, partnerships that allow the reduction of barriers to achieve needed solutions. We must work together regionally as well towards a solution.

The need for affordability does not stop at a border nor does the need for services. Changing attitudes is key which means communication is key. We need to maximize density and build conversions. We need to activate preplanning to the point that the final planning process is simply or almost simply a rubberstamp.



#### Interview Question #5.

How could the housing market creatively address the lack of affordable housing? What are examples of innovative zoning standards, designs, size of units, building materials and other directions?

Intensification needs to have nodes within older neighbourhoods. Size of the units should be linked to market conditions and the needs of affordable housing. Land drives up the costs – intensification reduces cost. One of the greatest factors in driving up costs overall is the car itself. Prefab not quite there yet but getting close with industrialized processes. Transit equity; prefabricated housing (Lucas Lang Austria); Rewrite zoning by laws to contemplate / vision opportunities and eliminate the need for variances and rezoning for AH project.

Micro housing: container housing: smaller buildings with mixes a better solution: realistic goals; Addressing the building code restrictions; Creativity; Integrate smaller units within larger projects ex 2 – 3 story walk ups in a larger subdivision; Cooperative housing.

We need to start to look at European models that allow ownership in a very different way. So we removed the condo extra cost structure and build something new. Right now I don't have the complete answers to that for sure but if we were to turn some thoughtful planning and legal minds to this we can actually it achieve major savings. Clear woodlots for AH developments.

We need to start thinking higher density and micro units. We need to look at those 400 ft.<sup>2</sup> units and how they would clearly fit into the full housing need continuum. We are over-coded. Inclusionary zoning – Lexington as an example; Waterloo and Nottawasaga have bungalow development worth looking at; Texas example of self-approvals for developers in self-contained communities-Dormitory style housing - repurposing industrial buildings - shipping container housing.

The city should assume some more risk in developing directions. Things like purposeful expropriation directed at achieving housing goals. Micro housing, we need to begin with of a place to call our own in moving people through the continuum of homelessness to a place. We need to think about things like micro housing in another context as well and this is because we tend to over house rather than right size house. Integration in community and multiple levels just must happen. We should not be thinking of things like a strip mall is just that – we should be thinking about a more integrated approach of everything





we approve, including strip malls. Commercial integration with housing has huge possibilities. Transit need to also be thought of in the network of affordability and affordable housing. Transit supports transportation at an affordable level. It can also be thought of as an opportunity to build a larger financial isolation package to support people moving through the housing continuum. Church land as well as other not-for-profit land should also be considered as an opportunity to integrate and build.

Do the research. Google it. Solutions have been found and creativity exists out there. We need to use the solutions of others within our own.

Build 400 affordable units per year. Align our city to not only facilitate the planning direction with less time but look at outside agencies like the conservation authorities to build them in as partners in an affordable housing solution through fast tracking. It is imperative that we move innovative projects to market more quickly. Price is impacted by timing. We need to be flexible in our zoning and the required studies for some projects especially affordable housing. We need to encourage new forms of development including zipper lots. We need to use the land better. Better use of land can involve unconsolidated amenity spaces.

We need to simply change our thinking. Super important. Innovation first; not the straight line to a solution but the right line to a solution. We need to think about micro housing and prefabs – and even look at companies here like Phoenix Truss. They are highly innovative prefab producers. If we turned expertise like this towards the problem in certain areas with no so we could create? Also, containers – these do have incredible possibilities to reduce cost. Barrie hates them. But if we can turn ourselves to being innovators we shouldn't be ruling anything out across the board.

We need to think modular we need to think of housing that can grow and also become smaller. We need to also think of not just permanent but also what can we do in a temporary structure? Amend the zoning and reduced parking requirements for loan income projects.

We need to think more out of the box. Could the city be the landlord in some situations? Look to change the zoning. Think about small lots, no parking and allow for carriage houses and conversion of garages and rear yards. Let's look at being flexible. Reduce the number of studies needed – this can be accomplished through site specific zoning. We should create community plans that reflect the needs of the community and the needs for housing.





A comprehensive approach and planning would reduce time and reduce costs and deliver a lower cost product. This will allow the developer to be engaged in a technical process and not a planning process. Technical meaning the creation of affordable housing. The city should sell municipal parking lots for affordable housing development. We could rezone low performing commercial or industrial areas to allow for affordable housing and we should maximize density.

Micro units and simpler bills can help with and more acute sectors. Integration is important. And we can't lose sight that cost over time is a reality. Creative integration of service providers like utilities directed at reducing costs is an opportunity that needs to be explored too.

Financial engineering in the form of structures pre-build to finance affordable housing. Look to the big picture – housing first; jobs = ownership. Use section 37 as a stimulus. Think of affordable housing tax.

Let's start to think about habitat within larger contexts – like towers. Use section 37. Stick build and increase coverage from 20 to 40%. Make the process work as a no-brainer direction to solution.

Find sites that are ignored or in need of remediation and use them creatively to build affordable housing within a mixed-use vision. The city should work to assist land development with the developers. Mixed-use is a key solution and the city should focus to increase the supply of mixed-use. We must identify ways to move forward and build a better system of approvals and look for better uses of land through incentivizing. Homogenize. Look to building new financial models.

Shipping containers. Micro units. Smaller lots. Co-ownership. Rental – we sit out to 1.6 vacancy rate in our CIP. Bare-bones options for homes. Incentivize rather than work site by site to focus development opportunities. Coops.

Fundamentally we need to change our thinking. We need to put innovation first. We need to look at what is the need and how we focus solution on that need. We should look at the Phoenix Truss modular. We need pre-structures that are clearly focused on solutions – that rests in the hands of the city. We need some out of the box thinking, or perhaps in the box thinking like containers. Micro units are something we need to look at. Modular housing has been used in other places but here there are only barriers to that kind of thinking.

Micro units. Second suites are started. Simple builds. Midrise





Micro sites and micro units. Rethinking condo isolation and the condo fee. Work with the creative developers who can find solutions because they are willing.

We need to think creatively and our built form direction. Coops. Higher density/lower cost. Think midrise. Micro units. Look to specific areas like Bradford Street as innovative inner-city opportunities. The bones are there in the downtown to create the integration thinking we need. Cap and trade. Think about repurpose and existing buildings including industrial to serve affordable needs. Cooperative living – use creative designs and shared spaces. Create unique parking solutions. Build a market for smaller units. Update zoning along Bradford Street to allow for affordable housing options – mixed-use court orders to include affordable housing; close to employment opportunities. Model a cap and trade type program for affordable housing. Build one unit here, get relief somewhere else is a great idea. Use community improvement plans to support changes in zoning etc. that support affordable housing options.

Micro units and shipping containers and other creative solutions need to be employed. Rental conversions. Industrial to residential and mixed-use. Looking at the full understanding affordability including utilities, transit and long-term energy consumption.

Built form must respond to need. We have to look creatively at the repurpose in of our lands including industrial. Look to industrial lands. Looking back to back's. Rethink parking. Look to unusual land supply like church lands and church partnerships. Build as a legacy program process.

Integration is the key to building a future where upward mobility is possible. That mobility includes access to services, education, food and transit. Built form must respond to need. We have to look creatively at the repurpose in of our lands including industrial.

We must look at alternative designs that includes micro housing, back to back, in fill, conversions and industrial. Smaller lots are important but must be designed with the built form that stimulates community living. We need to remove – but we've always done it that way.





# Other Notes & Responses:

We need a definition of affordable housing.

Vancouver is a good example of how housing market creativity addresses the lack of affordable housing. Variance is a trap. It sucks up time and energy in a process that could be solved in different ways. At some point we have to address a rewriting of the zoning bylaws.

Issues of zoning to accommodate planning and design for integrated and intelligent communities. Profitability includes land plus process – improve confidence – minimize process – simplify and clarify. Intensification places pressure on transit therefore transit planning must be directed to affordable housing and the resulting intensification. Same for mixed-use integration of affordable.

There are so many layers of approval that it equals a disapproval process because it is siloed and linear – if you need to make changes you have to start all over again at the bottom. It is the process that striving the results rather than vision driving the process.

Setting a goal 600 units that is a mixture of rental and ownership should be a target production. With intensification should be integrative modes to build complete communities.

Housing is dignity. Housing the homeless is a social endeavor not a profit making business

Political will is needed. Customer services is needed – it is not there.

Build and planning structure that makes commitment to this easy. Affordable housing front of the line.

Multiple small units that include cough housing was shared common spaces.

Is that 30% of income structure actually working? Simcoe County building support supplements but who is there for acuity?

Waterloo approach helpful, We need to sort out our needs numbers – hi 5% to 15% towards acuity, solutions needed; moderate rapid housing 30 to 40%; low housing that is affordable generally 35%. Planning and/building code is a blunt instrument without an affordable housing strategy sensitized to that process.





This includes zoning policies as well. Where will we be on the annexation lands? Greenfield versus Brownfield. Building strategically to support complete communities.

We need acceleration of the application process. Prioritize need. Identify all this in the official plan – identify priorities. 20% of the units affordable

Numbers are people – lives changed positively is the goal. NIMBY can be addressed through zoning amendments. Need to look at meeting the needs of homeless men from 25 – 50. We need supportive AH for people with high needs / high acuity. Political will is important. The language we use should be reflective of the fact that we are talking about people.

Multiple price point modelling to achieve affordable housing really needs us to look at targeting DC's in a thoughtful way to achieve this.

Combined blocks back to back is a built form solution and we are thinking about it. Part Lot control process and back to back blocks thinking will reduce one of the key cost factors – land cost.

Combine that with DC's and rethinking ownership and we could be on to something very creative as a solution. Even looking at slab on grade again can achieve a built form that can work reduce costs. And we can do this all while still creating a magnificent streetscape.

We need to look to other countries and places like Amsterdam start thinking about the solutions they've achieved. Ecuador is doing some remarkable things. We have to look at sizes and mixes and determine what our targets. There has to be an ROI for the risk-takers – the developers. We need to look at the condo as an obstacle in this process.

We should also start thinking about commercial and residential and how they can work. Codes remain the gigantic stumbling block. The habitat concept needs a major rethink in how it can fit into this affordable housing strategy. Lee will have more information on that. I think the last one in Barrie was three years ago.

We also need turned to churches and church lands and even other institutions to see if there are density opportunities of affordable housing.

Church lands can be a source of low-cost land for affordable housing





Incentivization must be thought of creatively. There are huge possibilities here but it takes integrative thinking. We want to create possibility not barriers. So incentives rather than rigid barriers have to work within a structure that ultimately creates more affordable units.

When we design we need to think about affordable housing first is integration in second as anonymous. We need to think seamlessly.

The city has enormous responsibilities but with the in this context we need to know that actually care – right now at least for us we see the city as uncaring. We need short-term wins that rest within long-term goals.

We need to think within the framework of – everyone deserves a home.

We need to start with – in a perfect world – what with the solution look like? If we begin they are and believe that everyone deserves a home we will begin to make the culture shift towards being a truly healthy city. In a perfect world – that housing continuum would be understood/transit would support income needs/we would lifecycle buildings/we would recycle housings/we would have and it's in simplification system to address all opportunities/we would have a city that was more of a partner in new developments/we would have a city culture that says how can we make this happen rather than tell us how it can't happen/we would have fast process in customer service/we would have no barriers to ideas, evolution and change/we would budget DC's to facilitate affordable housing goals/we would go for the quick wins quickly.

"Everyone coming to the table has to give something." What is affordable? Think about people who are on social assistance OW, ODSP etc. Bureaucracy - City hall is not open, not creative, not flexible; Development Charges; could defer charges while units remain affordable -- Lack of Incentives. Don't reinvent the wheel use best practices and the creativity within our community. Get started with small projects. Don't spend too much time, start some projects and build the communication.

NIMBY is something we need to address by being more inclusive when we are enhancing neighbourhoods by way of affordable housing. We need to knock on some doors and build a sense of community and community building.

We need to think about innovative design and approaches – and micro housing, zipper lots in so many other things. We cannot think of unusual configurations as a problem but rather a solution looking to happen.





We need to think about things like smaller parks - but parks that are for all people not just kids.

Small smart planning is the essence of where want to be. If we want to win this one we need to use all our land, land that is in short supply, creatively, effectively and for the community.

We need to look at our amenities like parks as special places that can be many different sizes including very very small. We need to think of people places has not one-size-fits-all. Net zero.

First and foremost we must understand there is no one reality of affordable housing. There are varying degrees and we need to apply thought and understanding to each component including home ownership versus rental. The site plan control process is preventing us to even think creatively about fast track. Even when we do come up with stuff, innovative stuff, they make more hoops.

We need a culture shift. One of the great models of success in working with the city is preplanning. At preplanning you get feeling it's that wonderful box moment in which all solutions are possible, all ideas can come to the table.

Move beyond the process and there is no table, no helpful group sitting around solving a problem. Rather there are barriers after barriers.

We also need to think about incentives that are structured, dynamically structured, to support the creation of affordable housing. Our building code and zoning needs to of all to support complete community building but also taking into consideration those building builders – developers.

Shelter is a critical need. We cannot lose sight of the financial reality people face. Sometimes it's so close to – how do I survive – then any of us choose to think about. In some don't survive. It begins with shelter and moves through a lot of built forms and we can't lose sight of any of them.

We need to think of incremental solutions that build a process were all solutions are created. Rent versus ownership versus other approaches to house people in a dignified way have to be considered.

Where is the mix? We need to build cheaper/smarter while knowing who our affordable housing person is and where they fit in the spectrum.





To win we will need the partnered commitment of many. This includes community leaders, planners, financial experts and strategists, builders, suppliers – but most of all the city has to rethink itself and be a part of this consortium solution. We cannot be naïve and think builders and developers will cut the profit margin. So cost reduction is process driven. Build a process that saves time and we will save money. Contracts for affordable housing projects need to be long-term – 20 to 30 years.

Develop a language of solution. Integrate section 37 and rethink integration of the arts, commercial mixed-use and look at density. Bonusing can be a very powerful solution. Think of the integration of affordable housing as a creative solution. Build it as a legacy opportunity. Do not ghettoize. Use pre-zoning, development proximity, section 70.1.

We need to increase rentals. We need innovative regulations that incentivize. We need to look at current zoning that can enhance density. We need to simplify the zoning process to build homogeneous communities. Look to provide amenities that actually fit the community need specifically rather than generically. Our bylaws are focused to protect individuals and should be focused to build communities and need to be overhauled. The average cost of a house in Barrie for 2000 ft.² is \$375,000. We need to build smaller houses and smaller units on smaller lots in such a way to build market demand. We need to focus more on midrise, 6 to 8 stories, and create them as mixed-use developments. We should consider pre-zoning lands to stimulate the development we need. We must build a demographic understanding in order to build affordable housing for a broader base.

Collective thinking - like this process - thinking out of the box.

The site plan control process is preventing any kind of fast tracking and creating a more expensive process and product. Preconsultation is the model we should be using to of all in to a solution to planning affordable housing. Build a process that takes the end solution has the goal. It involves the building code to build integrated communities where all can live seamlessly. Stop applying the one regulation direction to everything as a landscaping – think solutions, think affordability – the city should not be in the business of deliberately making housing more expensive i.e. less affordable. In the spectrum is: from somebody who simply needs shelter to somebody who doesn't own or is able to rent a home/place to be and live. There are increments and we need to build a mix of directions. From the homeless to the working poor we need solutions that will work.





Affordability is of course rental and ownership. They both find themselves in different stages of the affordable needed equation. This structure must be understood but also the substructures need to be integrated into the solution: utility; transit; service providers, and; other functions of the cost mitigation for the client.

The city must be a part of the cost reduction - it is their responsibility to do so.

One of the most important roles of the city is to educate the public about the need for affordable housing. We need to change the viewpoint of the public. To encourage affordable housing projects. Repurpose the built form for all people, all needs, and complete communities. Understand that all needs are different and we need to relax our planning regulations in order to build creative solutions. Look at solutions found in other communities and specifically what did not work. With an ambitious municipality and the right developer and build their mix we will and can do great things. Understand the process of affordability beyond just the cost of housing build P3 opportunities that are win win.

We think about things not people/objects not lives lived. That's a problem. Moving this for it will take partnerships, partnerships that allow the reduction of barriers to achieve needed solutions. We must work together regionally as well towards a solution. The need for affordability does not stop at a border nor does the need for services. Changing attitudes is key which means communication is key. We need to maximize density and build conversions. We need to activate preplanning to the point that the final planning process is simply or almost simply a rubberstamp.

