Dufferin county

MASTER HOUSING STRATEGY

2024

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Executive Summary

Dufferin County's Master Housing Strategy (MHS) is a comprehensive plan designed to address the evolving housing needs of its residents. The MHS aims to enhance affordable housing options through strategic investments, policy reforms, and leveraging existing resources. The strategy also aligns with broader goals, such as promoting economic stability and fostering community well-being by ensuring diverse and affordable housing choices.

As of 2021, Dufferin County has a predominantly low-density housing stock, with 83% of units being owner-occupied, single-detached homes. Recent demographic trends indicate a gradual shift towards higher-density housing, with a notable increase in rental units over the past decade. Despite these changes, the proportion of renter-occupied homes remains below the provincial average, highlighting a need for more diverse housing options.

Dufferin County is projected to experience significant population growth over the next 20 years, with an anticipated increase of 17,835 residents. This growth will necessitate the construction of approximately 7,125 new housing units, emphasizing a mix of low, medium, and high-density developments. The aging population will drive demand for senior-friendly housing, including affordable and accessible units. Concurrently, younger families and professionals will require affordable rental and ownership opportunities, underscoring the need for a balanced housing strategy that caters to all demographics.

The MHS identifies several opportunities for expanding the housing supply, focusing on underutilized county-owned lands and strategic redevelopment of existing properties. A review of 24 potential sites has resulted in the identification of the top 10 sites for new development, which could yield between 182 and 306 new units. These developments will prioritize both affordability and sustainability, aligning with the county's long-term planning objectives.

To achieve these goals, the MHS recommends a phased implementation approach over the next decade, beginning with securing funding and conducting pre-development work. This phased approach ensures that housing projects are financially viable and aligned with community needs. Partnerships with private developers, non-profit organizations, and government agencies are critical to mobilizing the necessary resources and expertise. Furthermore, Dufferin County will actively pursue funding opportunities from the Canada Mortgage and Housing Corporation (CMHC) and other sources to support these initiatives.

A. Introduction

Dufferin County, located in Ontario, is dedicated to creating and maintaining affordable housing solutions for its residents through a multi-faceted strategy. The County initiated the development of a Master Housing Strategy to identify needs, gaps, and opportunities for housing growth. With the County being the largest community housing provider, managing 321 units across 10 properties and supplementing rent for an additional 89 families, housing services in Dufferin encompass a broad spectrum of housing options.

Dufferin County collaborates with many partners, including the provincial government and local agencies, to enhance its housing initiatives, emphasizing the importance of affordable housing in fostering community well-being and economic stability. The county administers several programs designed to support residents in finding and maintaining suitable housing. This includes the administration of rent-geared-to-income (RGI) housing, which adjusts rent based on an individual's or family's income level, making housing more accessible to those with lower incomes. Additionally, Dufferin County offers various forms of housing, such as social housing, which provides long-term affordable housing solutions, and supportive housing, which offers additional support services to individuals.

The overarching goal of this Master Housing Strategy is to formulate a long-term strategic investment plan that leverages existing owned land to intensify and redevelop existing properties but also explore the potential to leverage surplus and underutilized County-owned lands, in addition to land and partnerships with community organizations, to expand affordable housing options. Dufferin County seeks to optimize alignment between programs, services, and infrastructure as the needs of the community continue to evolve.

B. Policy and Program Review

Dufferin County has developed three key documents shaping housing strategies in the county. **The 2021 Update of the 10-Year Housing and Homelessness Plan** highlights efforts to address affordability, availability, and homelessness prevention, with programs like rent supplements and housing allowances, and achievements such as a 50% reduction in chronic homelessness**. The 2023-2026 Strategic Plan** outlines broader goals including housing affordability, environmental sustainability, and community well-being, emphasizing collaboration among governments and community organizations. Finally, t**he 2017 Official Plan** focuses on sustainable growth, promoting diverse housing types and affordability while preserving natural landscapes, ensuring that future development meets both population needs and environmental priorities. Please see Appendix A for further information on these policies.

Additionally, Dufferin County has diligently worked to create and implement housing services and programs to support the community to attain and keep their housing. Through intergovernmental funding partnerships, Dufferin County is able to support homeownership programs, home stability programs, and offer rental supplements to help ensure housing is affordable for its lower-income households. Please see Appendix B for a more comprehensive housing program review.

C. Current and Future Demographic and Housing Needs Analysis

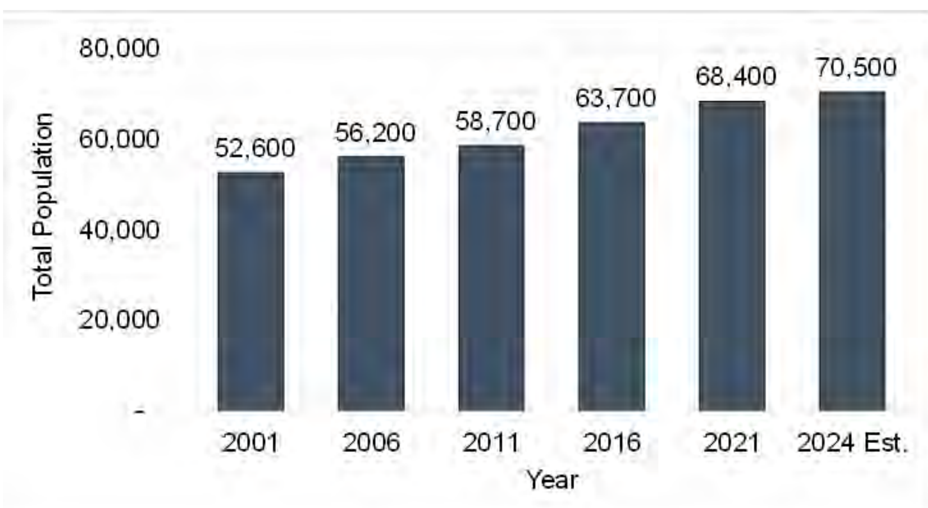
Below is a summarized account of **Appendix C**, a fulsome demographic and housing growth analysis.

C.1 Current Population and Trends

The population and employment growth in Dufferin County over the next two decades will be influenced by various demographic, economic, and socio-economic factors. These factors will affect not only the growth rate and magnitude but also the types of development and urban density patterns in the region.

As illustrated in Figure 1, Dufferin County's population base steadily increased between 2001 and 2021. Over the 2016 to 2021 period, the County experienced strong population growth, with the population base increasing by approximately 7% (4,700 people) from 63,700 to 68,400. Over the 2016 to 2021 period, the population base within the County grew an average of 1.4% per year, a faster rate than the Province of Ontario's average of 1.1% annually during the same time period.

Figure 1: Dufferin County Historical Population, 2001 to 2024



Note: Population includes net Census undercount estimated at 3.1%.
Source: Historical data from Statistics Canada Census data, 2001 to 2021; 2024 population estimated by Watson & Associates Economists Ltd., 2024.

Currently, Dufferin County has a marginally younger age profile than the provincial average. As of the 2021 Census, the County's population had a median age of 40.4 years, compared to the Province of Ontario's median age of 41.6 years.[1]

The future growth in Dufferin County is closely tied to the economic performance and competitiveness of the broader regional economy. Economic development is a major driver of labour force growth, which in turn, is largely fueled by net migration. The aging population and migration patterns will significantly shape demographic trends, with younger working-age migrants driving most of the growth in the 0-64 age group, while the 65+ cohort will grow primarily due to aging and some migration of older adults into the County.

As well, the economic landscape of Ontario, similar to Canada, has shifted over the past few decades from goods-producing industries, such as manufacturing, to service-oriented sectors, influencing the landscape in Dufferin County. This shift was accelerated by the global economic downturn of 2008/2009, but manufacturing has shown signs of stabilization in recent years. The economic recovery following the COVID-19 pandemic was strong but uneven, with ongoing challenges including inflation, labour market tightening, and geopolitical tensions. These issues continue to affect economic growth and could have implications for Dufferin County's long-term economic prospects.

Moreover, immigration is a key factor in Canada's labour force growth, particularly in Ontario. After a decline in 2020 due to COVID-19, immigration rebounded, and Canada's targets for new permanent residents have increased significantly. This is vital for labour market sustainability, given the aging population and low worker-to-retiree ratios anticipated by 2030. For Dufferin County, this means continued reliance on immigration for both population growth and labour force development.

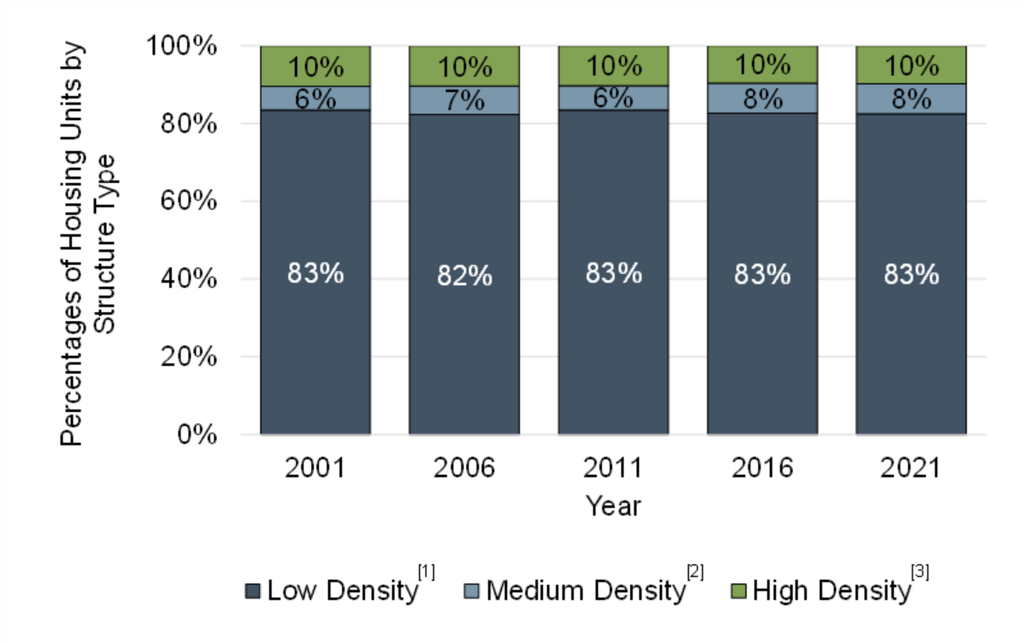
Finally, demographic trends indicate an aging population in Dufferin County, similar to broader trends in Ontario and Canada. As the population ages, there will be increased demand for housing suited to seniors, including medium- and high-density housing forms like seniors' housing and affordable living options. This shift will require adjustments in urban planning and housing policies to accommodate a growing number of seniors and provide diverse living arrangements that cater to different levels of independence and care needs.

C.2 Current Housing Context

As of 2021, Dufferin County's housing stock consists of approximately 23,300 occupied units, with 83% being low-density, owner-occupied homes, primarily single-detached and semi-detached. Medium- and high-density housing make up about 8% and 10% of the housing base, respectively. The distribution of housing types in the County has remained stable over the past 20 years.

[1] Statistics Canada Census 2021.

Figure 2: Dufferin County Housing by Structure Type, 2001 to 2021



[1] Includes single and semi-detached units.
[2] Includes townhouses and apartments in duplexes.
[3] Includes bachelor, 1-bedroom, and 2-bedroom+ apartment units.
Notes: Numbers may not add up precisely due to rounding.
Source: Data derived from Statistics Canada Census, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.

Housing tenure falls under two categories – owner-occupied, and renter-occupied. Within Dufferin County in 2021, 82% of housing units are owner occupied and 18% are renter occupied. Dufferin County has a lower share of renter households than the provincial average of 31%[2]. The share of renter-occupied households in Dufferin County declined from 17% in 2001 to 15% in 2006 but rose to 18% by 2021[3]. Over the same period, the number of renter-occupied units increased from 3,005 to 4,100. Despite this growth, the proportion of renter-occupied households in Dufferin County remained lower than the average for Ontario.

C.3 Current Housing Needs

Approximately 2,120 households currently have unmet housing needs based on core housing need data. Additionally, 24 households were experiencing homelessness as of

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[2] Derived from Statistics Canada Census Profile by Watson & Associates Economists Ltd., 2024.
[3] Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.

March 2023[4], indicating a total unmet non-market rental housing need of approximately 2,144 units.

Specifically, there is an increasing need for supportive housing in Dufferin County. People with disabilities live in various housing situations and their housing needs vary widely depending on the severity and type of disability as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into four categories: supportive housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, housing with supports for people with intellectual disabilities and supportive housing for people exiting homelessness. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities[5] and it is estimated that 10.1% of these households do not have appropriate housing based on Dufferin County's rate of core housing need.
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over[6].
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap[7].
- We estimate need for housing with supports for people who have experienced homelessness by using a population-based estimate of the number of people who will experience homelessness and have a high level of acuity (or need for supports). For this, we used Community Homelessness Report data on the number of people experiencing homelessness during a snapshot in time (24

[4] County of Dufferin, Community Homelessness Report, 2022-2023

[5] Statistics Canada, Canadian Survey on Disability, 2012, accessed at: https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm

[6] Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supoortive-Housing-Estimating-the-Need.pdf

[7] Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf

people in March 2023) and Built For Zero Community Progress Indicators (nine people experiencing chronic homelessness in August 2024). We also used Census data on the number of households with incomes below 20% of the AMHI and in core housing need. This number provides an estimate of the number of people at high risk of homelessness due to severe affordability issues (405 households). Because data wasn't available on the acuity levels of people experiencing homelessness in Dufferin, we have made some assumptions for the purposes of this report. We have assumed:

- 95% of people who had been experiencing homelessness for six months or more on the date of the Point in Time count require housing with supports.
- 10% of people who had been experiencing homelessness for less than six months on the date of the Point in Time count require housing with supports.
- 10% of people at high risk of homelessness, based on having incomes in the lowest quartile of renters' incomes and spending more than 50% of their income on rent, require housing with supports.

Based on these estimated gaps and prevalence rates, current estimates of need in Dufferin County are as follows:

- Approximately 335 adults would benefit from housing with supports for people with physical disabilities. This includes seniors in need of supportive housing.
- Between 216 and 540 units of housing with support are needed for people with severe mental illness and addictions.
- Between 191 and 229 units of housing with support are needed for adults with intellectual disabilities.
- Approximately 50 individuals experiencing or at high risk of homelessness require supportive housing.

By 2034, the increased need would be:

- Approximately 66 more adults, including seniors, will require housing with supports for people with physical disabilities.
- Between 43 and 107 additional people with severe mental illness and additions will require housing.
- Approximately 32 to 38 more adults with intellectual disabilities will require housing and supports.
- Approximately 6 more households experiencing or at risk of homelessness will require supportive housing.

A summary of the current housing gaps and anticipated increases in housing needs by 2034 are summarized in Table 1 below. The need for retirement homes and long-term care are discussed further in the Older Adults Services Review.

Table 1: Current Housing Gaps and Increase in Need by 2034

Housing Gaps & Increase by 2024	Current Gap	Increased Need by 2034
Total units		3,517
Ownership units		2,779
Rental units		738
Low density units		1,390
Medium density units		875
High density units		385
Non-market rental housing	2,144	310
Assistance for very low- and low-income homeowners		972
Retirement homes (private)		121
Supportive housing	761-1,117	908-1,328
Long-term care	193	315

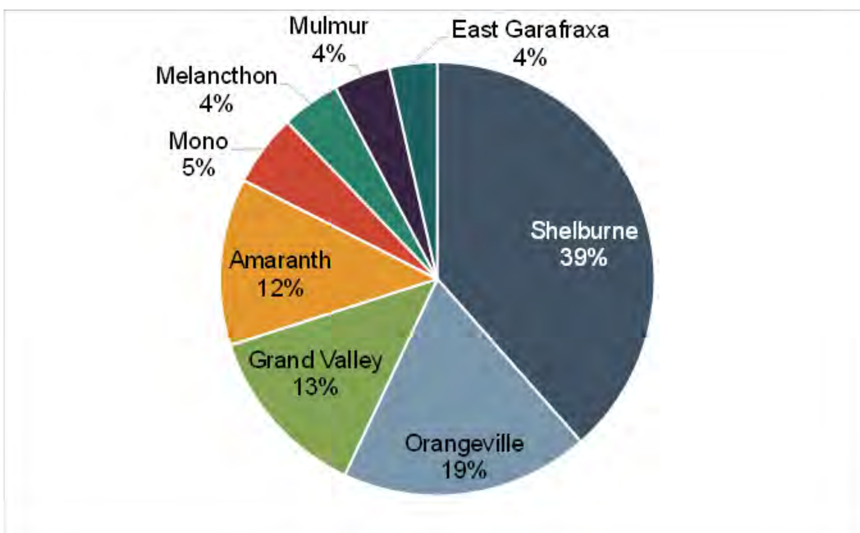
C.4 Housing Growth Trends

Over the 2014 to 2023 period, Dufferin County averaged 345 residential units constructed per year, as illustrated in Figure 3. Housing growth has slowed down, with an average of 275 units per year over the 2019 to 2023 period. Over the past decade, low-density housing construction has declined as a share of total housing development, with an increase in the share of high-density units (i.e., apartments, triplexes, quadplexes, and other multi-unit dwellings). Over the past five years, 44% of housing development activity occurred in Shelburne, 21% in Orangeville, 15% in Amaranth, 6% in Mono, 5% in Melancthon, 5% in Mulmur, and 4% in East Garafraxa, as seen in Figure 4.

Figure 3: Dufferin County Housing Development Activity, 2014 to 2023

Source: Derived from Dufferin County's area municipal building permit data by Watson & Associates Economists Ltd., 2024.

Figure 4: Dufferin County Housing Development Activity by Geographic Area, 2019 to 2023



Source: Derived from Dufferin County's area municipal building permit data by Watson & Associates Economists Ltd., 2024.

Looking ahead, Dufferin County has approximately 3,955 units in the residential housing supply pipeline comprising 1,245 units, (31%) in Orangeville, 931 units (24%) in Shelburne, 646 units (16%) in Grand Valley, 609 (15%) in Mono, 306 units (8%) in

Amaranth, 147 units (4%) in East Garafraxa, and 71 units (2%) in Mulmur. Of the current housing units, approximately 1,770 units (45%) are low-density (single and semi-detached, and mobile homes), 1,485 units (38%) are medium-density (townhouses, stacked townhouses, and units in duplexes), and 700 units (18%) are high-density units.

C.5 Future Housing Need

Dufferin County is expected to experience relatively strong growth over the next two decades, Consequently, Figure 5, illustrates the future anticipated population growth and subsequent housing needed over the 2024 to 2044 period. Over the next 20 years, the County's population is forecast to increase by 25% (17,835 people) from approximately 70,545 to 88,380. To accommodate the forecast population growth, the County's housing base is expected to expand by 7,125 units, an increase of 29%; this includes the 3,995 units currently in the pipeline.

Figure 5: Dufferin County Population and Housing, 2024 to 2044

	2021	2024	2029	2034	2039	2044	2024-2044 Incremental Growth
	Urban (Orangeville, Shelburne, and Grand Valley)						
Population	44,400	45,835	48,995	52,615	56,100	59,420	13,585
Housing	15,480	16,060	17,110	18,705	20,140	21,600	5,540
	Rural (Remaining Area Municipalities)						
Population	24,010	24,710	25,665	26,775	27,860	28,960	4,250
Housing	7,830	8,095	8,415	8,970	9,285	9,680	1,585
	Dufferin County						
Population	68,410	70,545	74,660	79,390	83,960	88,380	17,835
Housing	23,310	24,155	25,525	27,675	29,420	31,280	7,125

Note: Population includes the net Census undercount.
Source: Historical data from Statistics Canada Census data. Forecast prepared by Watson & Associates Economists Ltd., 2024.

The forecast housing growth in Dufferin County over the 2024 to 2044 period notes nearly half (46%) of the forecast population growth over the next 20 years is expected to be in the 25 to 34, 35 to 44, and 45 to 54 age groups. Additionally, 27% of the total population growth is expected to be in the 65+ age group during this period[8].

With an aging population and rising concerns about homeownership affordability, the demand for rental dwellings in Dufferin County is expected to increase gradually over the next decade, with rental housing projected to grow by approximately 1,930 units by 2044, making up 27% of total housing growth. This rental growth will predominantly consist of high-density units (52%), followed by low-density (32%) and medium-density

[8] Historical data from Statistics Canada Census data; forecast prepared by Watson & Associates Economists Ltd., 2024

(17%) options. Meanwhile, ownership housing is forecasted to expand by about 5,195 units, comprising 73% of total growth, with a majority being low-density units (69%), followed by medium-density (26%) and a small proportion of high-density dwellings (5%)[9].

In summary, Dufferin County's future housing needs are significantly influenced by its population's age structure, which affects factors like income, affordability, lifestyle, family size, and mobility. Younger age groups have a higher propensity for high-density housing, such as rental apartments and condominium units, while people aged 35 to 64 are more inclined toward low-density housing like single and semi-detached homes. The County's population is aging, with a significant increase in the 55+ age group, which is expected to continue growing over the next several decades. This trend will likely lead to a higher demand for various housing types suitable for older adults, including seniors' housing, assisted living, affordable housing, and adult lifestyle communities. For those aged 55 to 74, there will be a relatively strong demand for ground-oriented housing (single-detached, semi-detached, and townhouses) close to urban amenities and services. Meanwhile, the 75+ age group is more likely to drive demand for medium- and high-density housing, including seniors' housing, located near healthcare services and other community facilities.

In addition to the aging population, Dufferin County is expected to attract more young adults and new families looking for affordable homeownership and rental opportunities. This necessitates a diverse mix of housing across density types to cater to different income levels, including affordable housing in new development areas and areas designated for intensification. Housing demand from younger generations is expected to be robust across various types, including townhouses, higher-density developments, and, to a lesser extent, low-density homes. The demand for low-density housing is likely to be highest among "move-up" buyers with growing families. Attracting and accommodating younger generations and working-age adults is crucial for Dufferin County's economic growth, as housing availability is directly linked to the local labour market and business development.

C.5.1 Housing Affordability Needs

Housing affordability in Dufferin County is primarily measured using the shelter cost-to-income ratio, with 30% being the upper limit for affordability. Recent increases in the Bank of Canada's prime interest rate have raised borrowing costs, making homeownership less affordable despite some stabilization and reduction in housing prices. This affordability challenge impacts the type and tenure of housing needed to accommodate the County's growing population across different income groups. Over the next two decades, it is expected that rental housing demand will increase by 7,125 units, focusing on affordability for households with varying income levels. About 45% of new housing units are projected to serve households with an income of $100,000 or less. For households with incomes below $45,900, approximately 37% of new rental

[9] Historical data from Statistics Canada Census data; forecast prepared by Watson & Associates Economists Ltd., 2024

units will be designed to meet their affordability needs, with maximum rents capped at $1,150 per month.

However, not all low-income households will require affordable housing, as some may use savings or equity from home sales to cover expenses. Households with incomes under $172,000 are considered to have limited homeownership options, as they can afford homes costing up to $550,000. These households might struggle to buy low- or medium-density dwellings unless they make substantial down payments. Households earning more than $172,000 will have the widest range of housing options, with an estimated 34% of new ownership units expected to be purchased by this income group. To meet these diverse needs, Dufferin County will need to increase the development of purpose-built rental housing, including units classified as affordable, and encourage the availability of affordable units in the secondary market, such as secondary suites.

D. Housing Supply - Opportunities for Development

The review process for Dufferin County's housing portfolio included several key phases aimed at assessing current properties, identifying opportunities for growth and planning for the future of affordable housing.

Phase 1: The initial phase involved a preliminary review of all Dufferin County-owned sites.

Phase 2: This was followed by a comprehensive review of all existing affordable housing sites and surplus land, taking into account the current inventory, dwelling types, and the condition of units within the portfolio. Building Condition Assessments (BCAs) and information provided by County staff were analyzed to gain insight into the current operating and capital costs, forecasting these costs over a 10-year period with inflation considerations, and evaluating each site’s Facility Condition Index (FCI) to assess the suitability and funding needed to maintain or improve housing assets.

Phase 3: Ranking of development opportunities was then completed and an assessment of the most appropriate housing type, noting several predevelopment conditions that would need to be addressed related to planning requirements and housing priorities.

Phase 4: Housing feasibility was then reviewed to calculate the per unit capital construction costs for the new housing stock options to analyze the financial feasibility of each development opportunity. This analysis culminated in a scored list of 10 properties to prioritize for future housing development, in addition to a phased-in 10-year housing master strategy pipeline to increase housing infrastructure.

Appendix D illustrates the financial feasibility modelling for both the minimum and maximum potential number of units for each of the top 10 sites.

D.1 Increasing Housing Supply - Ranking the Top 10 Opportunities

Twenty-four (24) county-owned sites were examined and ranked based on two key criteria: Site Assessment and Land Use Planning. **Appendix E** offers the breakdown of each site, including site assessment score, planning assessment score, overall score, ranking compared to other sites, and an explanation of how the criteria were defined and implemented.

Table 2 illustrates the top 10 sites identified with opportunities for new development, including the minimum and maximum number of potential units, depending on factors such as the type, size and purpose of the building. The higher the overall score, the greater the potential exists to create net new units on the site. Only the top 10 sites were further profiles with site sketches and feasibility analysis.

Table 2: Top 10 County-owned Sites Recommended for Development

Rank	Location	Property List	Overall Scoring	Minimum # of Units	Maximum # of Units
1.0	Orangeville	35 Elizabeth Street (Parking Lot)	**9.0**	**24**	**32**
2.0	Orangeville	30 Centre Street (Edelbrock Community Centre)	**8.8**	**12**	**32**
2.0	Orangeville	43 Bythia Street	**8.8**	**44**	**54**
4.0	Orangeville	McCannell Ave. Road Allowance	**8.4**	**8**	**15**
4.0	Shelburne	301 First Street	**8.4**	**14**	**44**
6.0	Orangeville	54 Lawrence Avenue	**7.6**	**4**	**6**
7.0	Shelburne	250 Simon Street	**7.5**	**24**	**48**
7.0	Orangeville	22 3rd Avenue	**7.5**	**8**	**15**
9.0	Shelburne	207 and 227 William Street	**7.4**	**8**	**12**
10.0	Shelburne	200 Mill Street (McKelvie Burnside Village)	**7.3**	**36**	**48**
Total Units				**182**	**306**

*Same number ranking due to the same overall score on the scorecard.

From these priority sites, Dufferin County could add and own an **additional 182 units, up to a maximum of 306 new units**. The prioritized sites indicate the most potential for growth in Shelburne and Orangeville. Shelburne could see at least 66 new units developed, up to a maximum of 119. Consequently, Orangeville could see the addition of 116 new county-owned units, up to a maximum of 187.

Fortunately, none of the top 10 sites were earmarked for tear-down and rebuild and a majority will be new developments on available land, with some being renovations or add-ons to current buildings resulting in fewer disruptions for existing tenants. Detailed site profiles for each of the 10 prioritized sites can be found in **Appendix F**. Each site profile includes, site descriptions, development illustrations and site recommendations.

D.2 Funding Opportunities

Accessing capital funding through the Canada Mortgage and Housing Corporation (CMHC) is crucial for developing affordable and diverse housing projects in Dufferin County. CMHC provides a range of funding programs designed to support the creation of new affordable housing, maintain existing housing stock, and encourage innovation in housing development. These programs include grants, loans, and financing options, which can be seen in Appendix G. Each program has specific eligibility criteria and application requirements, making it essential for developers, non-profit organizations, and municipalities to carefully review and align their project proposals with CMHC's priorities and funding guidelines.

Securing CMHC funding often requires collaboration between various stakeholders, including private developers, non-profits, and area municipalities. Partnerships are vital in pooling resources, sharing risks, and combining expertise to develop successful housing projects. For instance, private developers can provide construction expertise and capital, non-profit organizations can offer community engagement and service delivery, and municipalities can contribute land, zoning flexibility, and local knowledge. By working together, stakeholders can create a more comprehensive and sustainable approach to housing development, addressing both the immediate need for affordable housing and the long-term goals of community building and economic development.

The importance of seeking partnerships and working closely with area municipalities cannot be overstated. Collaborative efforts ensure that housing projects are not only financially viable but also socially and environmentally sustainable. By engaging with municipalities, project proponents can better understand local housing needs, secure community support, and leverage municipal resources to enhance the scope and impact of their projects. Partnerships also open the door to additional funding sources, such as provincial and federal grants, philanthropic contributions, and private investments, which can be combined with CMHC funding to maximize the overall impact of housing initiatives.

E. Recommendations

Dufferin County faces challenges in providing adequate, affordable, and supportive housing for its diverse population. In response, the Dufferin County Master Housing Strategy has been developed to outline a comprehensive plan that addresses these challenges over the next decade. This strategy identifies key priorities, actionable recommendations, and a phased implementation plan (from 2024 to 2033) to ensure that the county's housing needs are met sustainably and inclusively. The recommendations are divided into 3 main goals: Enabling Framework, Transforming Services, and Increasing Housing Supply through a Housing Master Plan Pipeline. An expanded breakdown of the recommendations and action items can be found in **Appendix H.**

Enabling Framework: A critical component of the strategy is the establishment of an enabling framework that adapts existing policies and procedures to facilitate increased housing development. This framework includes several key recommendations including:

- Expediting zoning processes
- Encouraging Older Adult-Friendly Housing Models
- Enhancing housing subsidies
- Establishing targets for supportive housing
- Engaging with Non-Profit Housing Providers to explore partnership opportunities

Transforming Services: The strategy emphasizes the need to transform housing services to better meet the needs of residents. Recommendations to support this goal include:

- Developing an older adult housing directory
- Launching an education program
- Engaging with private developers to support older adult housing development
- Continuing to work with Ontario Health to support older adults
- Exploring tax relief programs
- Reviewing co-housing programs
- Exploring intergenerational programs and home ownership programs
- Creating diversion programs for those on the long-term care wait list
- Increase homelessness supports
- Integrate Community and Clinical Supports

Increasing Housing Supply through a Housing Master Plan Pipeline: The Master Housing Strategy prioritizes housing development on county-owned land to increase new housing supply in Dufferin. Recommendations to support this goal include:

- Implementing a planning review on the Top 10 identified sites
- Confirming housing type by site based on the needs of the community
- Validating Top 10 sites
- Implementing a phased approach to development, prioritizing higher-ranked sites
- Engaging with the Federal Government regarding federally-owned surplus lands

The Dufferin County Master Housing Strategy is a forward-looking plan designed to address the complex housing needs of the community. By creating an enabling framework, transforming services, and increasing new housing supply, through a carefully planned implementation timeline, the county aims to ensure that all residents have access to safe, affordable, and supportive housing.

F. Implementation

To support the implementation of the strategy the following phasing is recommended:

- Phase in approach over the 10-year roadmap
- Phase 1 (2024-2025) supports several significant activities with high ease of implementation in that they do not have dependencies and pre-requisite activities
- Phase 2 (2026-2029) sees the introduction and implementation of new programs or activities related to pre-construction and seeking funding support to complete feasibility studies for new developments
- Phase 3 (2027-2033) shows the commencement of funding applications and development for sites at the top of the ranking list as well as actions that support predevelopment activities for sites on the lower half of the Top 10 list

In order to proceed with implementation, it is recommended that the County engage the area municipal staff and community representatives involved in the plan development to review the recommendations and discuss implementation planning. For successful implementation, the County will require staff support and resources dedicated to implementing the recommendations.

While it is important to validate assumptions, a top priority should be finalizing the ranking of recommendations, particularly with the sites for development requiring planning input and identification of potential partnerships to support development (both private sector and not-for-profit). Implementation planning will permit the refinement of housing types and the number of units that would support applications for funding to finalize feasibility studies that confirm cost estimates.

G. Appendices

Appendix	Document
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Appendix A- Dufferin County Housing Policy Review

1. 10-Year Housing and Homelessness Plan (2013), 2021 Update

The 2021 Update of Dufferin County's 10-Year Housing and Homelessness Plan outlines the ongoing efforts to address housing issues within the county, focusing on affordability, availability, and the prevention of homelessness. Since the inception of the plan in 2013, Dufferin County has taken a proactive approach to improving access to housing that is both suitable and affordable for its residents. The 2021 update highlights the significant progress made despite the challenges posed by the COVID-19 pandemic.

A key aspect of the County's strategy involves the administration of various programs designed to support low-income households. These include the Centralized Waitlist for community housing, multiple Rent Supplement Programs, and the management of county-owned community housing properties. Furthermore, Dufferin County collaborates with local housing providers, including non-profit and cooperative housing programs, to enhance the availability of affordable housing options.

One of the plan's primary goals is to address housing affordability and availability. In 2021, the Ontario Priorities Housing Initiative (OPHI) provided housing allowances to 55 households, while the Canada-Ontario Housing Benefit (COHB) offered a portable housing benefit to 25 households across the county. Additionally, the Chronic Homeless Housing Allowance Program (CHHAP) was implemented, assisting 16 chronically homeless individuals by providing a housing allowance of up to $1,097 per month. These measures reflect the county's commitment to reducing housing insecurity among its most vulnerable populations.

Dufferin County also made significant strides in preventing housing instability and homelessness. The county was recognized for reducing chronic homelessness by 50%, and it became the **first community in Canada to achieve Advanced Quality Coordinated Access under the Built for Zero Canada initiative**. This achievement underscores the effectiveness of the county's collaborative approach, which involves working closely with local agencies and organizations to deliver client-centred homelessness services.

Moreover, Dufferin County has focused on maintaining and improving its community housing stock. In 2021, the county completed several necessary upgrades, including the replacement of furnaces, catch basins, and flooring in multiple units. The county also ensured ongoing communication with housing providers, holding virtual quarterly meetings to address any emerging needs. Additionally, the county utilized Social

Services Relief Fund (SSRF) Phase 4 funding to convert office spaces into shelter units, thereby restoring the number of shelter spaces to pre-pandemic levels.

Finally, the 2021 update highlights the county's efforts to engage the community and foster local partnerships. Through initiatives like the Annual Housing Forum and the "Are You Homeless in Dufferin?" contact card project, Dufferin County has increased awareness of housing challenges and strengthened collaboration with area municipalities, community partners, and residents. These efforts are crucial in building a more resilient and inclusive housing system in Dufferin County. Integrated approaches that include the participation of community partners, all levels of government, the private sector and community members are critical to implementing system approaches that bring about change and address issues.

2. Dufferin County's Strategic Plan (2023 to 2026)

The 2023-2026 Corporate Strategic Plan for Dufferin County serves as a guide for the County's future, articulating a vision of a community that grows together. It acknowledges the ancestral lands of Indigenous peoples and emphasizes collaboration between the County, municipalities, and community members in achieving shared goals. The Plan identifies five key priority areas: Climate & Environment, Community, Economy, Governance, and Equity. Each area is interconnected, highlighting the importance of addressing challenges such as housing affordability, climate change, and community well-being.

Housing affordability is a significant concern in Dufferin County. Rising housing costs pose accessibility challenges for many residents. Through this Master Housing Strategy, Dufferin County is following through on its goal of developing a comprehensive Housing Strategy aimed at increasing the supply of affordable and attainable housing options.

The Strategic Plan underscores the necessity for a **collaborative approach** to tackle housing issues. It recognizes that no single solution can resolve the current housing crisis and calls for partnerships across all levels of government, as well as with community organizations, to ensure everyone has access to safe and affordable housing.

In addition, the Plan addresses broader community challenges, including **poverty, food insecurity, and mental health**. Dufferin County aims to support its most vulnerable residents through enhanced community services and collaboration with local partners. The focus on **equity and inclusivity** is also critical, as the County seeks to adapt its services to meet the needs of a diverse population, including newcomers and marginalized groups.

Dufferin County's Corporate Strategic Plan is described as a "**living document**," allowing for regular monitoring, evaluation, and adaptation as community needs evolve.

The County is dedicated to transparency and accountability, committing to report on progress and celebrate achievements with community members.

3. Dufferin County's Official Plan (2017)

The Dufferin County Official Plan (2017) outlines comprehensive policies to guide growth and development in the region, focusing significantly on housing. This plan, which received approval from the Ministry of Municipal Affairs and Housing (MMAH) in 2015 and was consolidated in July 2017, establishes a framework for managing population growth and land use in a sustainable manner.

At the core of the plan is the objective to **foster complete and healthy communities** by directing growth primarily to urban settlement areas, such as the Towns of Orangeville, Shelburne, and Grand Valley. The plan emphasizes that growth should utilize existing infrastructure effectively and encourage a diverse range of housing types to meet the needs of residents. This includes promoting affordable housing and special needs housing, ensuring that the county provides housing options for varying demographics.

The Housing and Affordability policies highlighted in the plan advocate for the supply of land designated for housing, which is crucial to accommodate the anticipated population growth of up to 81,000 by 2036. The plan aims to facilitate the development of affordable housing units and encourages the introduction of second residential units and garden suites to optimize land use. There is also a commitment to create age-friendly communities that can support the housing needs of an aging population.

To achieve these housing goals, the plan outlines specific strategies for growth management. It emphasizes the importance of growth projections that inform local municipalities on how to allocate resources for housing effectively. The plan highlights the need for coordinated efforts among municipalities to ensure that housing development aligns with broader economic and social objectives, such as enhancing quality of life and promoting economic development.

The plan recognizes the importance of protecting the natural and agricultural landscapes of Dufferin County while facilitating development. It advocates for intensification and infill development in existing urban areas to minimize the need for urban sprawl and to preserve green spaces. This balanced approach aims to maintain the character of communities while meeting the housing demands of a growing population.

The Dufferin County Official Plan serves as a key document for guiding the future of housing in the region. It establishes a clear vision for accommodating growth through diverse housing options, promoting affordability, and ensuring that development is sustainable and aligned with the county's long-term goals. The plan's emphasis on collaboration among municipalities underscores the importance of a coordinated approach to land use planning in addressing housing needs while respecting the county's environmental and agricultural priorities.

In accordance with the new Provincial Policy Statement, an updated Official Plan is underway in Dufferin County. To date, land needs and population/employment projections have been approved by the MMAH and the Plan is expecting to be approved in the near future.

Appendix B- Dufferin County Housing Program Review

The Dufferin County Housing Program Review provides an overview of various housing support initiatives designed to address the diverse needs of the community. These programs aim to enhance homeownership opportunities, ensure housing stability, and prevent homelessness by offering targeted financial assistance and support services. This review highlights the successes and challenges of these programs, offering insights into areas where strategic partnerships and potential expansions could further improve housing outcomes for the county's most vulnerable populations. However, it is important to note that there were challenges in collecting data to inform the housing program review, resulting in some missing elements to inform program outcomes and future recommendations.

1. Dufferin County Homeownership Program

The Dufferin County Homeownership Program is designed to support low- and moderate-income individuals and families in achieving homeownership by providing financial assistance for down payments and closing costs. This program aims to make the dream of owning a home more attainable for residents who may otherwise struggle with the significant upfront costs associated with purchasing a property. The assistance comes in the form of a forgivable loan, which helps to reduce the financial barriers to homeownership. To qualify for the program, applicants must meet certain income thresholds (combined gross household income at or below $109,000.00 for singles and $132,000.00 for two or more people) and property eligibility criteria (assets valuing no more than $30,000), ensuring that the support is directed towards those in genuine need.

The forgivable loan provided by the program is structured to be repaid over a specified period, typically forgiven if the homeowner continues to meet the program's conditions, such as residing in the property as their primary residence. This arrangement not only helps reduce the initial financial burden but also encourages long-term stability and investment in the community. By offering this form of assistance, Dufferin County aims to enhance housing affordability, promote sustainable homeownership, and contribute to the overall well-being and economic stability of its residents.

Recently, this program has seen less activity, with no home purchases in 2022, 2023 or 2024 (thus far) and 2 loan repayments in 2023. The last home purchase through this program was in May 2021. This is a result of increasing home prices, higher interest rates and lower household incomes that combine to reduce eligibility for the program and financing. To better exhaust this program, the County should consider options including partnership with other support organizations such as Habitat for Humanity to combine program intentions to facilitate ownership opportunities under the current conditions. Some communities are also reflecting on rent-to-buy home ownership options and this program may be a suitable contributor.

2. Housing Stability

The Dufferin County Housing Stability Program, provides financial assistance to eligible residents who are struggling with housing-related expenses. This program is designed to help individuals and families who are at risk of homelessness or experiencing financial difficulties that affect their ability to maintain stable housing. The assistance can be used for various housing-related needs, including rental arrears, utility payments, and emergency housing costs. By offering this support, the program aims to prevent homelessness and ensure that residents can remain in their homes or secure stable housing.

To qualify for the program, applicants must meet specific criteria, including income thresholds and residency requirements within Dufferin County. The application process requires individuals to provide detailed information about their financial situation, housing needs, and any other relevant circumstances. The program prioritizes those in urgent need, and the assistance provided is intended to be a short-term solution to help residents regain stability. Through this initiative, Dufferin County seeks to address housing insecurity and support the well-being of its vulnerable populations.

Investments in this program should continue to support homelessness prevention and housing stability during these challenging economic conditions and pressures. Expansion may be required should pressures continue to escalate.

3. Homeless Prevention Program

The Housing Prevention Program (HPP) in Dufferin County provides crucial support through rent supplements, shelter assistance, and housing allowances. This program is particularly focused on enhancing supportive housing options, including a new initiative with SHIP (Services and Housing in the Province) that has introduced 10 units this year. These housing allowances are designed to help individuals in supportive housing situations, ensuring they have the financial backing needed to maintain stable and secure living conditions.

Based on data related to housing needs, this program would be a priority for expansion to allow for continued partnerships through housing subsidies to individuals or organizations, particularly those that support the most vulnerable through supportive housing initiatives, identified as a priority to address growing needs in the community.

4. Your Home Program

The Your Home program in Dufferin County offers financial assistance to residents who need help maintaining their households by providing funding for essential housing-related expenses. This program specifically supports individuals facing arrears or those who have received disconnection notices for utilities like hydro and water, helping them avoid service interruptions and maintain stable housing. However, the program does not provide assistance for mortgage payments or property taxes, focusing instead on immediate needs related to essential utilities and housing security.

Based on data related to housing vulnerability this is a key program to prevent homelessness and support housing stability.

5. Canada-Ontario Housing Benefit

The Canada-Ontario Housing Benefit (COHB) program in Dufferin County has an allocation of $130,800 from the provincial and federal governments, intended to support 26 clients by providing them with housing-related financial assistance. While the county has received additional funding to support asylum seekers and refugees, the demand for this specific group is low within the region. Due to the portability of the COHB funding, providing additional support under this program should be considered to support an expanded population in need.

6. Ontario Priorities Housing Initiative and Allowance Program

The Ontario Priorities Housing Initiative (OPHI) in Dufferin County received a budget of $311,600 in 2023, which has slightly decreased to $300,700 for 2024. The County has established an OPHI Allowance Program, earmarking $276,840 of the budget to provide housing allowances to individuals on the housing waitlist. This program serves 66-67 clients annually, offering a fixed funding model where the allowance is paid directly to landlords. The support is intended for those who remain on the waitlist, including new applicants and provides immediate assistance if they agree to be removed from the centralized waitlist. Annual income testing, based on Notices of Assessment (NOA) from CRA, helps determine the allocation of this fixed funding. Given the limited funding, any remaining OPHI funds are allocated to support services. These services include assistance with maintaining tenancy, covering utility costs, and offering social programs such as community gardens, outdoor activities, and holiday celebrations to foster community engagement.

Many communities rely heavily on the OPHI funding to support capital contributions to development projects. Due to the limited allocation received by the County under this program, the funding is allocated to subsidy programs to provide immediate housing support to vulnerable persons. Increased annual allocations in this program from the provincial government would be beneficial to support capital investments in new non-market developments.

7. Chronic Homeless and Housing Allowance Program

The Chronic Homeless Housing Allowance Program in Dufferin County is funded through repurposed SAR (Social Assistance Restructuring) funding, with an annual budget of $100,000. This program supports 8-9 clients each year by providing housing allowances specifically for those experiencing chronic homelessness. The goal is to initially assist clients through this program and then transition them to the HPP allowance. Eventually, the aim is to move clients onto the COHB for more stable, long-term housing support.

Appendix C- Growth Analysis for the Older Adults Services Review and Master Housing Strategy

County of Dufferin

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1. Introduction

Watson & Associates Economists Ltd. (Watson) was retained by Dufferin County to prepare a Growth Analysis Report to help inform and support the Older Adults Services Review and the Master Housing Strategy.

This Report provides a review and analysis of future housing needs across Dufferin County over the next two decades. The assessment considers macro-economic conditions, demographic trends, as well as regional and local real estate development trends that are influencing current housing trends across Dufferin.

2. Macro-Economic Trends Influencing Growth Trends in Dufferin County

A broad range of considerations related to demographics, economics, and socio-economics are anticipated to impact future population and employment growth trends throughout the County of Dufferin over the next two decades. These factors will not only affect the rate and magnitude of growth but will also influence the built form, urban density, and location of residential and non-residential development.

As a starting point, it is important to recognize that future population and employment growth within the County is highly correlated with the growth outlook and competitiveness of the broader regional economy. Economic development subsequently drives the need for labour force growth, which is largely generated from positive net migration.

Ultimately, population growth in the County within the 0 to 64 age group, similar to the Country as a whole, will continue to be largely driven by net migration associated with the working-age population and their dependents (e.g., children and spouses not in the labour force). On the other hand, population growth in the 65+ cohort will continue to be largely driven by the aging of the County's existing population and, to a lesser extent, the attractiveness of the County to older adults and seniors through net migration.

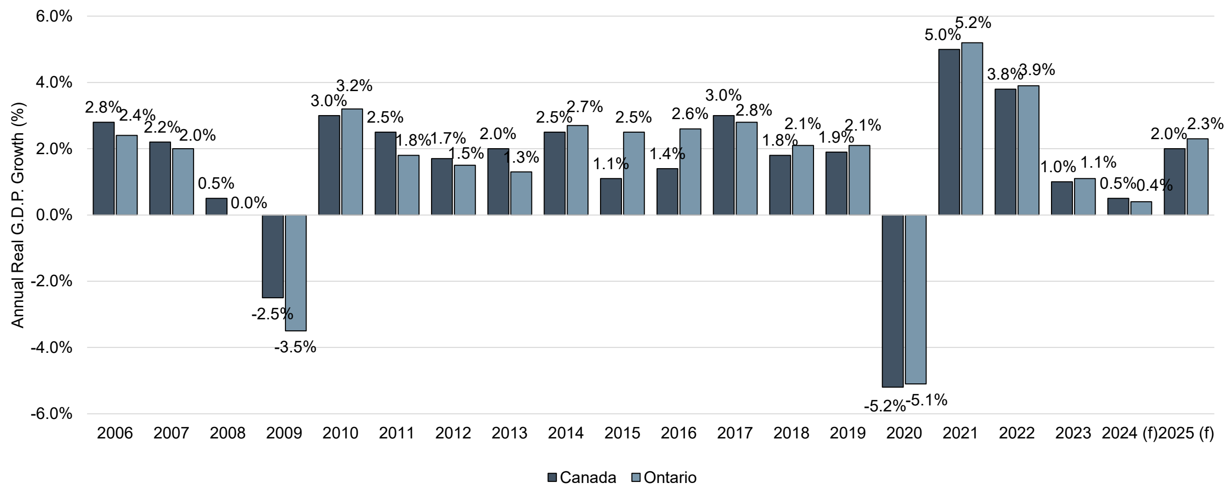
2.1 Provincial Economic Outlook within the Broader Canadian Context

Similar to the broader Canadian economy, the economic base of Ontario, as measured by gross domestic product (G.D.P.) output, has shifted from the goods-producing sector (i.e., manufacturing and primary resources) to the services-producing sector over the past several decades. This shift has largely been driven by G.D.P. declines in the manufacturing sector which were accelerated as a result of the 2008/2009 global economic downturn. It is noted, however, that these G.D.P. declines in the manufacturing sector have started to show signs of stabilization over the past few years, both prior to the coronavirus disease (COVID-19) pandemic and through the more recent economic recovery.

Over the past decade, the Ontario export-based economy experienced a rebound in economic activity following the 2008/2009 downturn. This recovery, however, was relatively slow to materialize with levels sharply rebounding by 2014, as illustrated in Figure 1. This economic rebound was partially driven by a gradual recovery in the manufacturing sector, fueled by a lower-valued Canadian dollar combined with the gradual strengthening of the United States' (U.S.) economy.[1] Provincial G.D.P. growth eased in 2019, largely as a result of a tightening labour market and slowing global economic growth.[2]

[1] Valued at approximately $0.74 U.S. as of February 2024.
[2] Provincial Economic Outlook, BMO Capital Markets, January 5, 2024.

Figure 1
Province of Ontario and Canada
Annual Real G.D.P. Growth, Historical (2006 to 2023) and Forecast (2024 to 2025)



Note: 2024 and 2025 are forecast by BMO Capital Markets Economics.
Source: Derived from BMO Capital Markets Economics, Provincial Economic Outlook, January 19, 2024, by Watson & Associates Economists Ltd.

Since being declared a pandemic by the World Health Organization on March 12, 2020, the impact of COVID-19 on economic output has been significant. The Canadian and Ontario economy contracted by 5.2% and 5.1%, respectively, in 2020, as illustrated in Figure 1. Economic sectors such as travel and tourism, accommodation and food, manufacturing, and energy were hit particularly hard by COVID-19 social-distancing measures.

Following a sharp national economic downturn in 2020 in response to COVID-19 policy measures, federal economic support and fiscal stimulus, and vaccine rollouts, Canada experienced a sharp economic recovery in 2021 and 2022. Notwithstanding this recovery, there are growing macro-economic headwinds of which to be aware, that are influencing the economy at the national, provincial, and regional levels. Most notably, persistently high global and national inflation levels have required an aggressive response by central banks to tighten monetary conditions through sharp increases in interest rates and quantitative tightening. It is noted that in January 2024, Canada's inflation rate was 2.9%.[1] Current measures by central banks are anticipated to continue to cool economic output and consumer demand; however, on-going trade

[1] Statistics Canada The Daily, Consumer Price Index: February 20, 2024.

disruptions, geo-political conflict, and tight labour conditions continue to aggravate global supply shortages of goods and services. In turn, this somewhat limits the ability of tighter monetary conditions to ease rising inflationary pressures.

BMO Capital Markets has forecast that G.D.P. growth will decline to 1.1% in Ontario in 2023 and 1.0% overall for Canada, and further moderate in 2024 to 0.4% for Ontario and 0.5% for all of Canada.

Rising public-sector debt due to pandemic response measures and increasing household debt loads resulting from sharp housing price appreciation in many areas of Canada, most notably the Country's largest urban centres, is also a concern. Recently, the national housing market has started to show cooling signs with respect to sales and price appreciation; however, recent trends have varied by region. Higher mortgage rates, rising borrowing costs, fuel costs, and upward pressures on rents are further exacerbating challenges associated with declining housing affordability through increases in monthly household carrying costs. These impacts, combined with the broader inflationary concerns outlined above, are increasingly likely to result in potential near-term setbacks in the economic recovery path for Ontario and Canada. Despite these consequences of COVID-19 and the near-term economic headwinds discussed herein, the long-term economic outlook for Dufferin County remains positive.

COVID-19 and the Changing Nature of Work

In addition to its broader impacts on the economy, COVID-19 also accelerated changes in work and commerce as a result of technological disruptions which were already taking place prior to the pandemic. Businesses were required to rethink the way they conduct business, with an increased emphasis on remote work enabled by technologies such as virtual private networks, virtual meetings, cloud technology and other remote work collaboration tools. These disruptive forces continue to broadly impact the nature of employment by place of work and sector, and have a direct influence on commercial, institutional, and industrial real estate space needs.

The share of work at home employees across Ontario increased significantly between 2016 and 2021 as a result of the government-induced lockdowns in place during 2020 and 2021. Since 2021, a significant share of work at home workers has shifted to a hybrid work at home/work at office model.

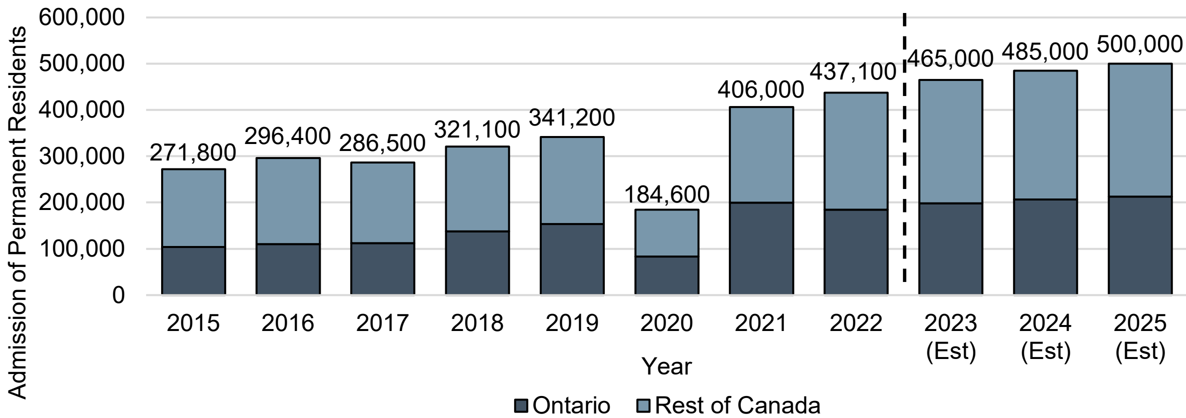
2.2 Immigration Levels for Canada

As shown in Figure 2 on the following page, national and provincial immigration levels in 2020 sharply declined due to COVID-19. Immigration in 2021 rebounded strongly, resulting in 405,000 permanent residents admitted to Canada in 2021, roughly half of which were accommodated in the Province of Ontario that year. Looking forward through 2023 and beyond, immigration levels to Canada and Ontario are anticipated to remain strong, exceeding pre-pandemic averages between 2015 and 2019.

In November 2023, the Canadian federal government released its Immigration Levels Plan for the next three years. As illustrated in Figure 2, Canada has continued to raise its immigration targets and aims to welcome 485,000 new permanent residents in 2024, 500,000 in 2025, and 500,000 in 2026. The federal government will be stabilizing targets for permanent residents at 500,000 per year after 2026 to allow for successful integration and sustainable growth. Immigration accounts for almost 100% of Canada's labour force growth and nearly 80% of its population growth. With 960,000 currently unfilled positions across all sectors and an estimated worker-to-retiree ratio of only 3:1 by 2030, Canada has a strong economic need for increased immigration.[1] [2]

[1] https://www.canada.ca/en/immigration-refugees-citizenship/news/notices/supplementary-immigration-levels-2024-2026.html
[2] https://www.canada.ca/en/immigration-refugees-citizenship/news/2022/02/infographic-immigration-and-canadas-economic-recovery.html

Figure 2
Admission of Permanent Residents in Ontario and Canada
Historical (2015 to 2022) and Forecast (2023 to 2026)



Source: 2015 to 2022 derived from Immigration, Refugee and Citizenship Canada (I.R.C.C.) December 31, 2022. 2023 to 2025 federal targets from Government of Canada's Immigration Levels Plan for 2023 to 2025, and Ontario targets estimated based on historical share of the Canada Permanent Resident Admission from 2018 to 2022, by Watson & Associates Economists Ltd.

2.3 Aging Population and Labour Force

Demographic trends strongly influence both housing and population growth patterns, as well as labour force growth potential. Across Canada and Ontario, the population is getting older on average, due to the aging of the Baby Boomers.[1] With an aging population, the Province and the Greater Golden Horseshoe will be more reliant on net migration as a source of population growth as opposed to natural increase (i.e., net population growth from births less deaths). Dufferin County will increasingly become more reliant on net migration as a source of population growth as a result of these demographic conditions. An aging labour force is also anticipated to place downward pressure on long-term economic growth driven by a declining labour force participation and potential labour shortages.[2]

[1] Baby Boomers are generally defined as people born between 1946 and 1964.
[2] The labor force participation rate is defined as the percentage of the population that is actively participating in the labor force.

With respect to future housing needs, strong population growth in the 75+ age group is anticipated to increase the demand for medium- and high-density forms of housing, including seniors' housing and affordable housing options. This will generate an increasing need to accommodate a growing number of seniors in housing forms that offer a variety of services, ranging from independent living to assisted living and full-time care.

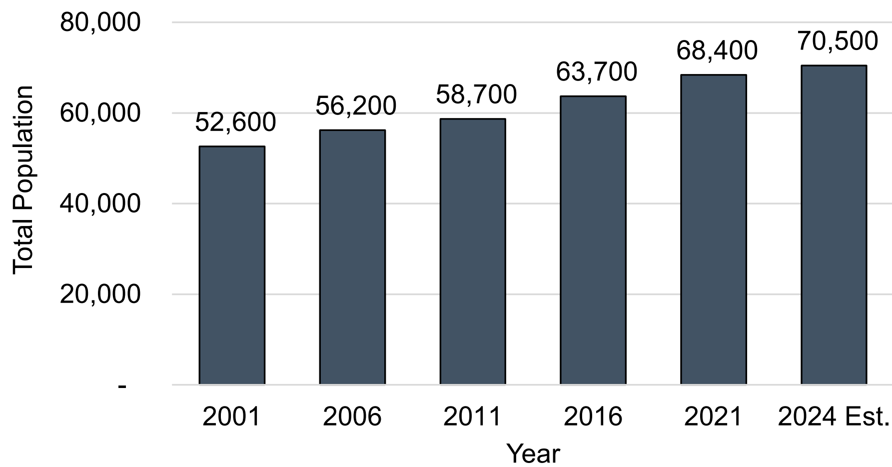
3. Dufferin County Growth Trends

The following provides an overview and analysis of the macro-economic factors, local market considerations, and socio-economic and demographic trends that are influencing housing ownership and rental housing demand, supply, and affordability.

3.1 Population Growth Trends

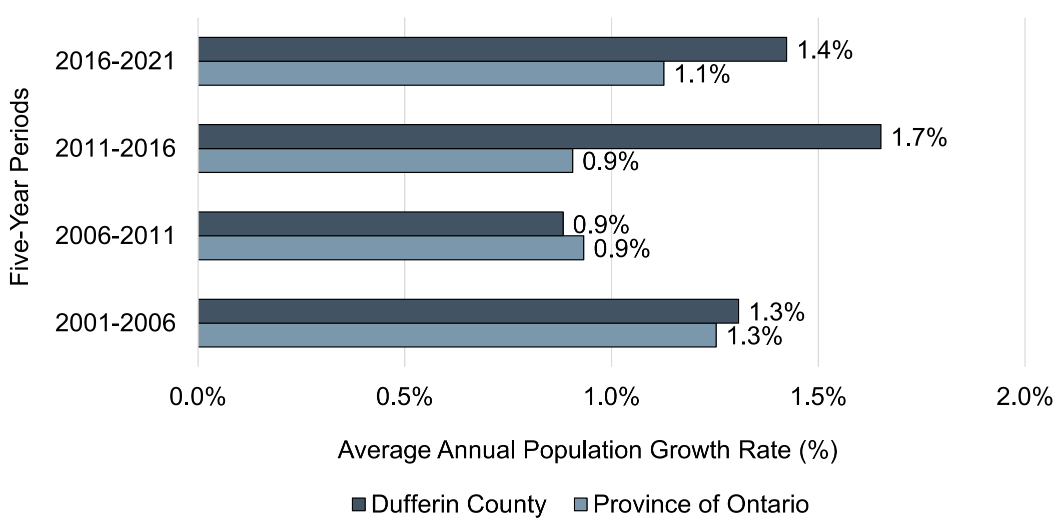
Figure 3 and Figure 4 summarize historical population growth rates for Dufferin County in accordance with Statistics Canada Census data. For comparative purposes, historical population growth rates have also been provided for the Province of Ontario. As illustrated, Dufferin County's population base steadily increased between 2001 and 2021. Over the 2016 to 2021 period, the County experienced strong population growth, with the population base increasing by approximately 7% (4,700 people) from 63,700 to 68,400. Over the 2016 to 2021 period, the population base within the County grew on average 1.4% per year, a faster rate than the Province of Ontario's average of 1.1% annually during the same time period.

Figure 3
Dufferin County
Historical Population, 2001 to 2024



Note: Population includes net Census undercount estimated at 3.1%.
Source: Historical data from Statistics Canada Census data, 2001 to 2021; 2024 population estimated by Watson & Associates Economists Ltd., 2024.

Figure 4
Dufferin County and Province of Ontario
Average Annual Population Growth Rate in Five-Year Increments, 2001 to 2021



Note: Dufferin County population includes a net Census undercount estimated at 3.1%, and the Province of Ontario population includes a Census undercount estimated at 3.2%.
Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.

Figure 5 summarizes historical population growth trends by local municipality within Dufferin County over the past five years. During this period, approximately one-third of the Dufferin County population growth has been accommodated within Orangeville. Grand Valley and Shelburne have experienced strong population growth with average annual growth rates of 5.2% and 2.1%, respectively. Mono, Amaranth, and East Garafraxa have experienced moderate population growth, while Melancthon and Mulmur experienced a relatively modest population increase over the period.

Figure 5
Dufferin County Area Municipalities
Historical Population, 2016 to 2021

Year	Amaranth	East Garafraxa	Grand Valley	Melancthon	Mono	Mulmur	Orangeville	Shelburne	Dufferin County
2016	4,200	2,700	3,100	3,100	8,900	3,600	29,800	8,400	63,700
2021	4,500	2,900	4,000	3,200	9,700	3,700	31,100	9,300	68,400
2016 - 2021	300	200	900	100	800	100	1,300	900	4,700
2016 - 2021 Average Annual Growth Rate (%)	1.4%	1.4%	5.2%	0.6%	1.7%	0.5%	0.9%	2.1%	1.4%

Note: Population metrics include net Census undercount.
Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.

3.2 Components of Population Growth

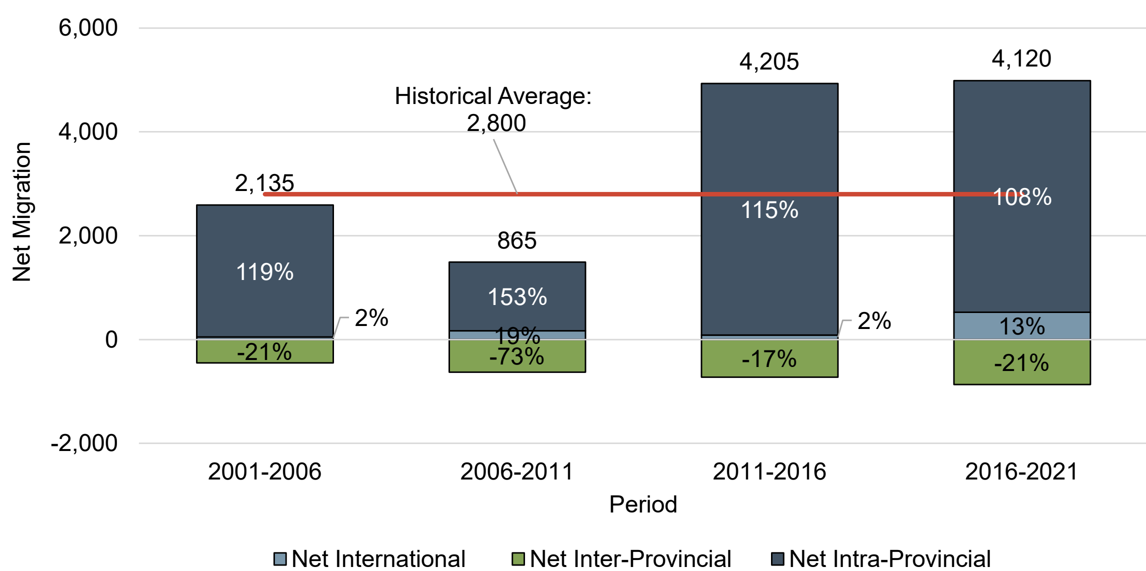
There are two primary components of population growth: natural increase (i.e., births less deaths), and net migration. Net migration can be broken into three broad categories, including:

- **International Net Migration** – represents international immigration less emigrants, plus net non-permanent residents.
- **Inter-Provincial Net Migration** – comprises in-migration less out-migration from other Canadian provinces/territories.
- **Intra-Provincial Net Migration** – includes in-migration less out-migration from elsewhere in the Province of Ontario.

Figure 6 summarizes historical net migration trends between 2001 and 2021 within Dufferin County, by type of net migration. Key observations are as follows:

- From 2006 to 2011, net migration in Dufferin County significantly declined; however, between 2011 and 2016, net migration surged by nearly five times, mainly due to increased intra-provincial migration.
- From 2011 to 2021, net migration remained steady overall, with international migration rising, while both interprovincial and intra-provincial migration continued to decline in the latter five-year period (i.e., 2016 to 2021).
- Intra-provincial net migration represented the largest driver of net migration to Dufferin County. Over the 2001 to 2021 period, intra-provincial net migration largely comprised the 25 to 34 population age group (37%), followed by the 35 to 44 (15%) age group.
- In addition, international migration represented an increasing share of overall net migration. The amount of international migration to Dufferin County has increased over the past decade.

Figure 6
Dufferin County Census Division
Historical Net Migration Trends, 2001 to 2021



Source: Data derived from Statistics Canada Table 17-10-0153-01, by Watson & Associates Economists Ltd., 2024.

3.3 Demographic Trends

Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the Baby Boomers.

Dufferin County has a marginally younger age profile than the provincial average. As of the 2021 Census, the County's population had a median age of 40.4 years, compared to the Province of Ontario's median age of 41.6 years.[1]

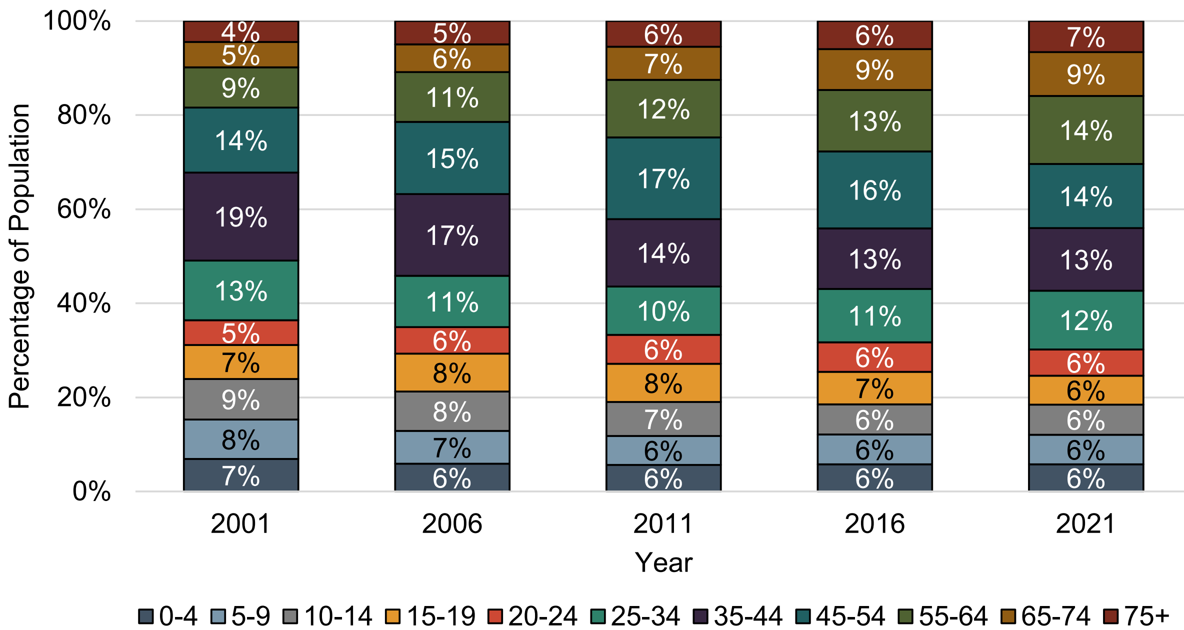
Similar to the Province, the average age of the population base in Dufferin County is also aging, due to the large concentration of Baby Boomers. Dufferin County's 55+ population accounts for 27% of the total population, compared to the share of the 55+ population in Ontario at 33%. The aging of the local population base further reinforces the need to attract younger age groups to the County, particularly those characterized as Millennials and Generation Z, as well as other future generations.[2]

Figure 7 summarizes historical trends in permanent population structure over the 2001 to 2021 period by major age group in Dufferin County. Key observations include:

- The share of the population in the 55+ age cohort steadily increased from 18% in 2001 to 30% in 2021;
- In contrast to the 55+ population age group, the population share of the 0 to 19 age group decreased from 31% in 2001 to 25% in 2021;
- Similarly, the share of the 35 to 44 age group steadily declined from 32% in 2001 to 27% in 2021; and
- Lastly, the population share of the young adult age group (20 to 34) was relatively stable at approximately 18%.

[1] Statistics Canada Census 2021.
[2] Millennials are generally defined as those born between 1980 and 1992. For the purposes of this study, we have assumed that those born between 1993 and 2005 comprise Generation Z.

Figure 7
Dufferin County
Historical Permanent Population by Major Age Group, 2001 to 2021



Source: Derived from Statistics Canada Custom Order data by Watson & Associates Economists Ltd., 2024.

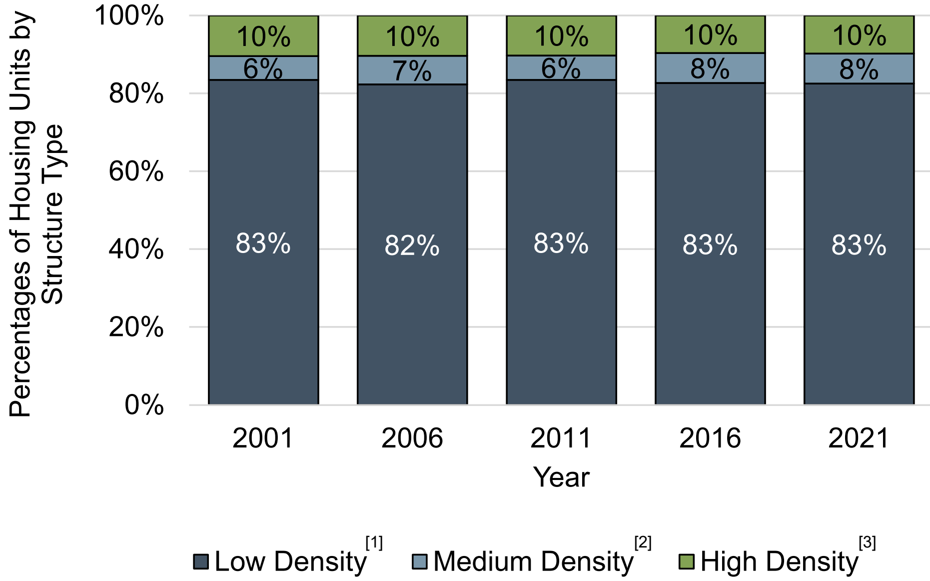
3.4 Household Trends

As shown in Figure 8, Dufferin County's 2021 housing base comprises approximately 23,300 occupied dwelling units largely consisting of low-density housing (single detached/semi-detached) which accounts for 83% of the units.[1] The County's housing base comprises approximately 8% and 10% medium- and high-density units, respectively. Key observations include:

- Dufferin County's housing base has historically been predominantly owner-occupied, low-density units (single and semi-detached); and
- The share of housing types in the local market has remained consistent over the past two decades.

[1] Based on Statistics Canada, 2021.

Figure 8
Dufferin County
Housing by Structure Type, 2001 to 2021



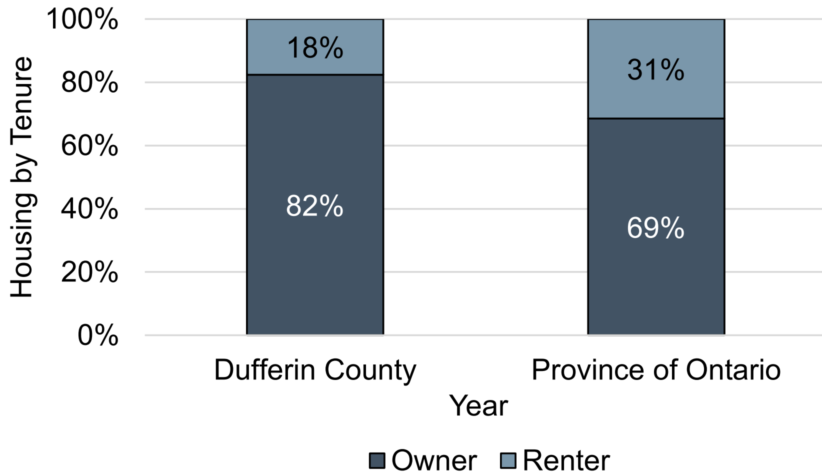
[1] Includes single and semi-detached units.
[2] Includes townhouses and apartments in duplexes.
[3] Includes bachelor, 1-bedroom, and 2-bedroom+ apartment units.
Notes: Numbers may not add precisely due to rounding.
Source: Data derived from Statistics Canada Census, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.

3.4.1 Housing Tenure

Housing tenure falls under two categories – owner occupied, and renter occupied. As shown in Figure 9, within Dufferin County in 2021, 82% of housing units are owner occupied and 18% are renter occupied.[1] Dufferin County has a lower share of renter households than the provincial average of 31%.

[1] Based on 2021 Census Profile data.

Figure 9
Dufferin County and Province of Ontario
Housing by Tenure, 2021

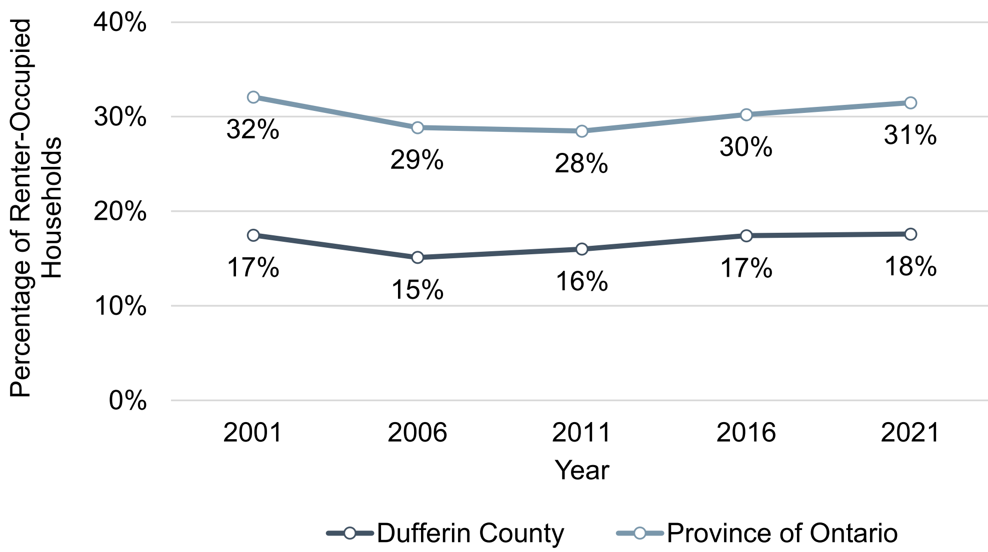


Source: Derived from Statistics Canada Census Profile by Watson & Associates Economists Ltd., 2024.

Figure 10 summarizes the historical share of renter-occupied units within Dufferin County and the Province over the 2001 to 2021 period. Key findings include:

- The share of renter-occupied households in Dufferin County decreased from 17% to 15% between 2001 and 2006. Since 2006, the share of renter-occupied households has increased from 15% to 18% in 2021;
- Over the 2001 to 2021 period, the number of renter-occupied housing units in Dufferin County increased from 3,005 to 4,100; and
- Renter-occupied households as a proportion of total dwellings in Dufferin County remained lower than the Province of Ontario throughout the 2001 to 2021 period.

Figure 10
Dufferin County
Renter-Occupied Dwellings, 2001-2021



Note: The renter-occupied household metrics do not include non-census dwelling units.
Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.

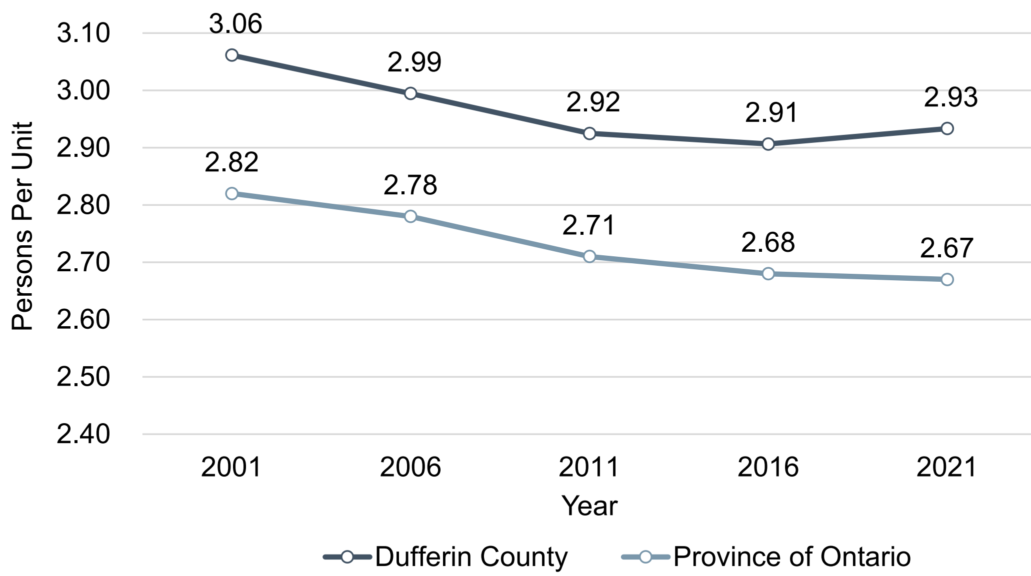
3.4.2 Housing Occupancy

Figure 11 summarizes the average housing occupancy in Dufferin County in comparison to the provincial average over the 2001 to 2021 period. This is expressed as the average number of persons per dwelling unit (P.P.U.).[1] As shown, average P.P.U.s have declined in Dufferin County and the Province over the past two decades. Dufferin County's current (2021) P.P.U. of 2.93 is notably higher than the Province of Ontario's average of 2.67.

The downward trend in housing occupancy in Ontario has been driven by the aging of the population which increases the proportionate share of empty nester and single-occupancy households. In contrast, over the past decade, Dufferin County's housing occupancy has increased marginally, driven by growth in larger households.

[1] Average number of persons per unit (P.P.U.) is defined as the total population divided by the number of occupied dwelling units.

Figure 11
Dufferin County
Housing Occupancy Trends, 2001 to 2021

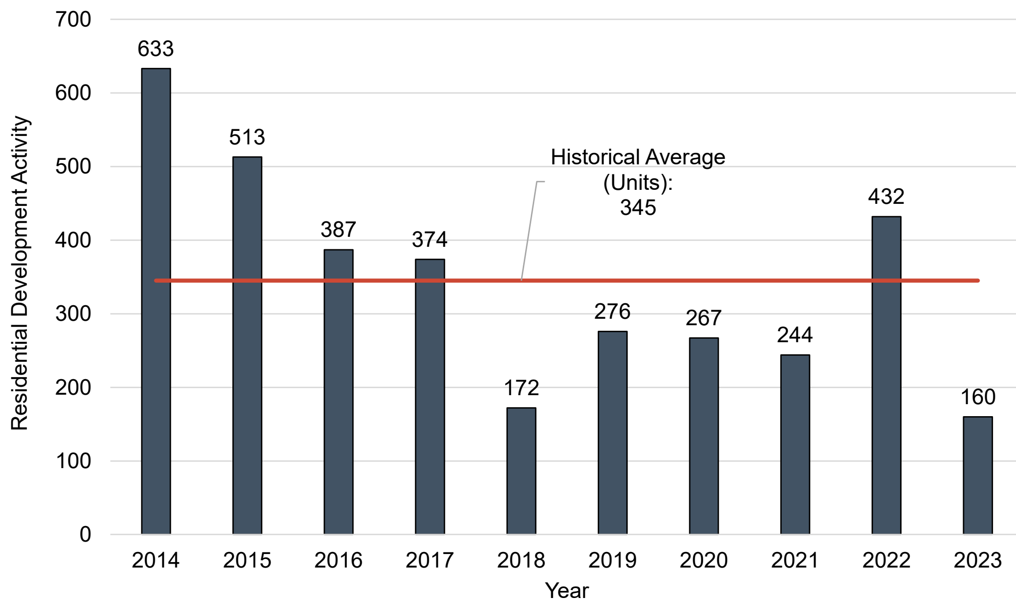


Note: Population metrics include a Census undercount.
Source: Derived from Statistics Canada Census data, 2001 to 2021, by Watson & Associates Economists Ltd., 2024.

3.5 Housing Development Activity Trends

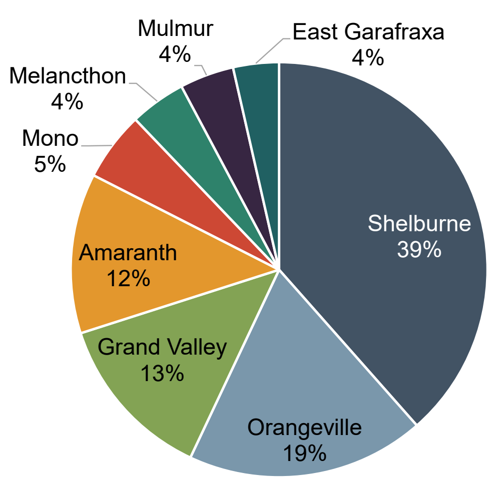
Over the 2014 to 2023 period, Dufferin County averaged 345 residential units constructed per year, as illustrated in Figure 12. Housing growth has slowed down, with an average of 275 units per year over the 2019 to 2023 period. Over the past decade, low-density housing construction has declined as a share of total housing development, with an increase in the share of high-density units (i.e., apartments, triplexes, quadplexes, and other multi-unit dwellings). Over the past five years, 39% of housing development activity occurred in Shelburne, 19% in Orangeville, 13% in Grand Valley, 12% in Amaranth, 5% in Mono, 4% in Melancthon, 4% in Mulmur, and 4% in East Garafraxa, as seen in Figure 13.

Figure 12
Dufferin County
Housing Development Activity, 2014 to 2023



Source: Derived from Dufferin County's area municipal building permit data by Watson & Associates Economists Ltd., 2024.

Figure 13
Dufferin County
Housing Development Activity by Geographic Area, 2019 to 2023

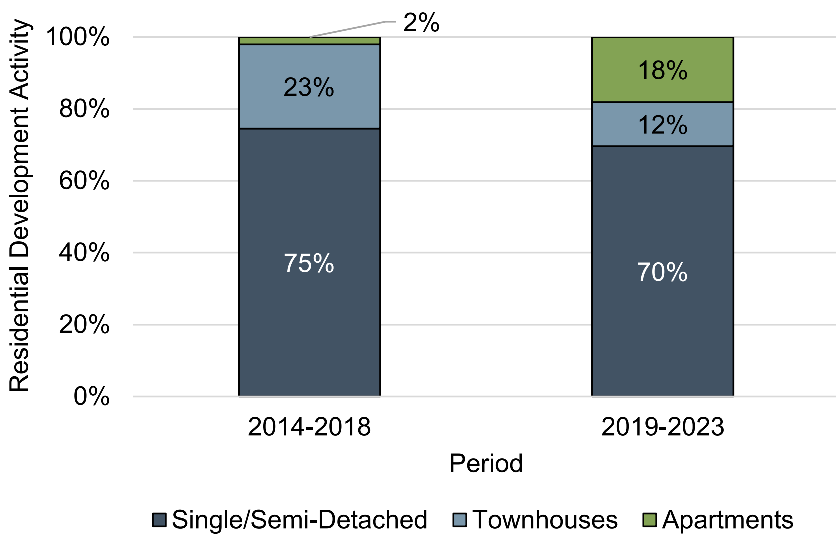


Source: Derived from Dufferin County's area municipal building permit data by Watson & Associates Economists Ltd., 2024.

Building permit activity by housing type in Dufferin County over the 2014 to 2018 and 2019 to 2023 periods is presented in Figure 14. As illustrated:

- There has been a shift to higher-density development, with approximately 18% of units being high density and 12% of units being medium density (townhouses), compared to 70% for low-density units (single and semi-detached housing) over the 2019 to 2023 period.

Figure 14
Dufferin County
Residential Development Activity by Type (Units), 2014 to 2023



Note: Apartments include triplexes, quadplexes, and other multi-unit dwellings.
Source: Adapted from Dufferin County's area municipal building permit data by Watson & Associates Economists Ltd., 2024.

3.1 Residential Supply Opportunities

As shown in Figure 15, Dufferin County has approximately 3,955 units in the residential supply pipeline comprising 1,245 units (31%) in Orangeville, 931 units (24%) in Shelburne, 646 units (16%) in Grand Valley, 609 (15%) in Mono, 306 units (8%) in Amaranth, 147 units (4%) in East Garafraxa, and 71 units (2%) in Mulmur. Of the current housing units, approximately 1,770 units (45%) are low-density (single and semi-detached, and mobile homes), 1,485 units (38%) are medium-density (townhouses, stacked townhouses, and units in duplexes), and 700 units (18%) are high-density units.

Figure 15
Dufferin County
Residential Units in Development Approvals by Intended Market
as of August 2024

	Unit	Amaranth	East Garafraxa	Grand Valley	Melancthon	Mono	Mulmur	Orangeville	Shelburne	Dufferin County	
										Units	Share
More Affordable	Apartments	-	-	-	-	5	-	489	204	698	18%
	Townhouses/ Stacked Townhouses	-	-	192	-	258	-	573	463	1,486	38%
Less Affordable	Single/Semi-Detached	306	147	454	-	346	71	183	264	1,771	45%
	Total	**306**	**147**	**646**	**-**	**609**	**71**	**1,245**	**931**	**3,955**	**100%**

Source: Adapted from Dufferin County's area municipal residential housing supply data by Watson & Associates Economists Ltd., 2024.

Dufferin County currently has a supply of approximately 3,955 housing units in development approvals which are largely intended for the ownership market.

4. Forecast Population and Housing Growth and Housing Needs

Forecast trends in population age structure provide important insights with respect to future housing needs based on forecast trends in average household occupancy. Accordingly, housing growth will be generated from the population forecast by major age groups using a headship rate forecast.[1]

A key assumption regarding the housing forecast relates to forecast trends in average household occupancy or P.P.U. As the population ages over time, the average P.P.U. across the County is forecast to decline as the ratio of household maintainers per total housing occupants increases.

The Consultant Team has assessed the County's forecast housing needs through a 20-year (2024 to 2044) period. This includes identifying ownership and rental housing by type and market affordability needs. This analysis will be informed by historical local

[1] A headship rate is defined as the number of primary household maintainers or heads of households by major population age group (i.e., cohort).

housing propensity rates/housing preferences and anticipated growth by age cohort, household formation patterns, and anticipated trends in household income.

4.1 Population Growth Outlook

The following provides 20-year population and housing growth projections (2024 to 2044) in five-year increments for Dufferin County with breakout for urban municipalities (Orangeville, Shelburne, and Grand Valley) and rural Townships (Amaranth, Melancthon, Mulmur, Mono, and East Garafraxa).

Growth Modelling Approach

A broad range of considerations related to demographics, economics, and socio-economics is anticipated to impact future population and employment growth trends throughout Dufferin County over the 2024 to 2044 planning horizon. These factors will not only affect the rate and magnitude of growth but will also influence the form, density, and location of residential development.

As a starting point, it is important to recognize that future population and employment growth within Dufferin County is strongly correlated with the growth outlook and competitiveness of the economy within the County and the surrounding region. Economic growth represents a key driver of net migration and ultimately the growth of the working-age population and their dependants (i.e., children, spouses not in the labour force, others). In contrast, the long-term population growth of the 65+ population will be largely driven by the aging of the existing population and, to a lesser extent, the attractiveness and affordability of the County to new seniors.

The population and household forecast methodology adopted for this study is based on a combined approach that incorporates both the traditional “top-down” age cohort forecasting techniques and a “bottom-up” household formation methodology. This comprehensive approach is adopted to ensure that both regional demographic trends and local housing market conditions are adequately assessed in developing the long-term growth potential for Dufferin County. The age structure forecast has been adapted from Ministry of Finance Summer 2023 population growth projections, adjusted to Dufferin County’s growth management strategy population target of 95,000 by 2051.

Forecast trends in population age structure provide important insights with respect to future housing needs based on forecast trends in average household occupancy.

Accordingly, housing growth is generated from the population forecast by major age group using a headship rate forecast.

Historical and forecast population trends are also considered at the regional and provincial levels relative to Dufferin County in accordance with historical Census data and available forecasts. This analysis provides further insight into the potential share of population growth in the County relative to the broader regional market area.

Dufferin County is expected to experience relatively strong growth over the next two decades, as illustrated in Figure 16. Over the 2024 to 2044 period, the County's population is forecast to increase by 25% (17,835 people) from approximately 70,545 to 88,380. To accommodate the forecast population growth, the County's housing base is expected to expand by 7,125 units, an increase of 29%.

Figure 16
Dufferin County
Population and Housing, 2024 to 2044

	2021	2024	2029	2034	2039	2044	2024-2044 Incremental Growth
	Urban (Orangeville, Shelburne, and Grand Valley)						
Population	44,400	45,835	48,995	52,615	56,100	59,420	13,585
Housing	15,480	16,060	17,110	18,705	20,140	21,600	5,540
	Rural (Remaining Area Municipalities)						
Population	24,010	24,710	25,665	26,775	27,860	28,960	4,250
Housing	7,830	8,095	8,415	8,970	9,285	9,680	1,585
	Dufferin County						
Population	68,410	70,545	74,660	79,390	83,960	88,380	17,835
Housing	23,310	24,155	25,525	27,675	29,420	31,280	7,125

Note: Population includes the net Census undercount.
Source: Historical data from Statistics Canada Census data. Forecast prepared by Watson & Associates Economists Ltd., 2024.

4.2 Anticipated Population Growth by Age Group

The forecast housing growth in Dufferin County over the 2024 to 2044 period by age cohort is presented in Figure 17. As shown, nearly half (46%) of the forecast population growth over the next 20 years is expected to be in the 25 to 34, 35 to 44, and 45 to 54 age groups. Additionally, 27% of the total population growth is expected to be in the 65+ age group during this period.

Figure 17
Dufferin County
Historical and Forecast Population by Age Group, 2024 to 2044

Age Cohort	Historical		Forecast						
	2011 - 2016	2016 - 2021	2021 - 2024	2024 - 2029	2029 - 2034	2034 - 2039	2039 - 2044		2024-2044
	Urban (Orangeville, Shelburne, and Grand Valley)								
0-14	550	645	170	555	865	900	665		2,985
15-24	-40	-305	145	235	145	165	530		1,080
25-34	815	810	450	565	350	330	180		1,430
35-44	80	675	395	900	905	515	215		2,535
45-54	295	-505	-220	85	620	860	810		2,375
55-64	670	1,030	-165	-505	-345	85	555		-205
65-74	835	435	295	640	235	-365	-240		270
75+	-380	375	365	680	850	990	595		3,115
Total	**2,830**	**3,160**	**1,435**	**3,160**	**3,620**	**3,485**	**3,320**		**13,585**
	Rural (Remaining Area Municipalities)								
0-14	85	205	45	115	255	280	180		835
15-24	50	-95	80	65	15	35	230		345
25-34	380	470	200	150	20	20	-35		160
35-44	-280	225	180	340	315	120	-10		760
45-54	-70	-575	-105	-20	255	380	355		970
55-64	470	550	-65	-305	-205	30	270		-210
65-74	620	370	170	295	80	-215	-135		25
75+	70	370	190	310	375	440	240		1,365
Total	**1,330**	**1,530**	**700**	**955**	**1,110**	**1,085**	**1,100**		**4,250**
	Dufferin County								
0-14	640	850	215	670	1,120	1,185	845		3,820
15-24	10	-400	225	305	160	200	760		1,425
25-34	1,195	1,280	655	715	370	355	150		1,590
35-44	-195	905	575	1,240	1,220	630	205		3,295
45-54	220	-1,080	-330	65	875	1,240	1,165		3,345
55-64	1,140	1,585	-230	-810	-550	115	830		-415
65-74	1,460	805	465	935	315	-585	-370		295
75+	-310	745	560	990	1,225	1,430	835		4,480
Total	**4,160**	**4,695**	**2,135**	**4,115**	**4,730**	**4,570**	**4,420**		**17,835**

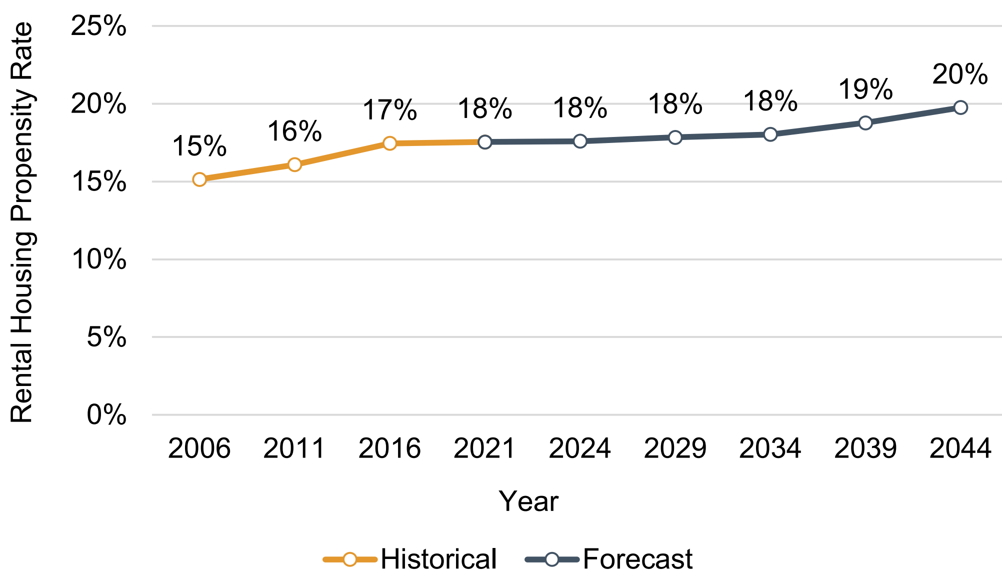
Note: Numbers have been rounded.
Source: Historical data from Statistics Canada Census data; forecast prepared by Watson & Associates Economists Ltd., 2024.

4.3 Anticipated Housing Growth by Housing Density and Tenure Type

Dufferin County is expected to experience household growth of approximately 7,235 housing units over the next 20 years (2024 to 2044). Accommodating this level of growth requires a range of housing by structure type and tenure. The following analysis explores the County's housing forecast in greater detail by generating a housing forecast by both type and tenure. A tenure forecast provides greater insight into the County's housing needs through a 20-year (2024 to 2044) period.

With an aging population and ownership affordability concerns increasing, the demand for rental dwellings will continue to increase gradually over the next decade. Based on a rental housing analysis (as shown in 18, the percentage of renter households in Dufferin County is forecast to increase from 18% in 2021 to 20% in 2044.

Figure 18
Dufferin County
Rental Housing Propensity Rate – Historical and Forecast, 2006 to 2044



Source: Historical data from Statistics Canada Census; forecast by Watson & Associates Economists Ltd., 2024.

Based on the above rental housing propensity forecast, rental housing in Dufferin County is expected to increase by approximately 1,930 units over the 20-year forecast period, accounting for nearly 27% of total housing growth over the forecast period. As shown in Figure 19, rental housing growth in Dufferin County between 2024 and 2044 is forecast to comprise 32% low-density (singles and semi-detached), 17% medium-density (townhouses and duplexes), and 52% high-density (apartments and secondary units) dwellings.

Figure 19 illustrates that ownership housing in the County is expected to increase by approximately 5,195 units over the 2024 to 2044 period, accounting for nearly 73% of total housing growth over the forecast period. Low-density units are expected to account for the largest share of ownership dwellings, at 69%. Medium-density housing represents 26% of ownership dwellings. The remaining housing growth is anticipated to be medium-density dwellings, representing 5%.

Figure 19
Dufferin County
Historical and Forecast Housing Units by Density Type and Tenure, 2024 to 2044

	Year	Owner					Renter					Total				
		Low Density[1]	Medium Density[2]	High Density[3]	Other	Total	Low Density[1]	Medium Density[2]	High Density[3]	Other	Total	Low Density[1]	Medium Density[2]	High Density[3]	Other	Total
		Urban (Orangeville, Shelburne, and Grand Valley)														
Historical	2011	9,315	730	325	-	10,355	610	480	1,690	-	2,830	9,925	1,210	2,015	-	13,185
Historical	2016	9,905	930	385	20	11,245	840	670	1,685	15	3,210	10,745	1,600	2,070	35	14,455
Historical	2021	10,430	1,010	545	15	11,995	1,055	685	1,715	30	3,485	11,485	1,695	2,260	45	15,480
Forecast	2024	10,465	1,305	590	5	12,365	1,340	510	1,810	30	3,685	11,805	1,815	2,400	35	16,055
Forecast	2029	10,735	1,780	610	5	13,130	1,530	510	1,910	30	3,980	12,265	2,290	2,520	35	17,110
Forecast	2034	11,675	1,995	660	5	14,330	1,520	700	2,125	30	4,375	13,195	2,690	2,785	35	18,705
Forecast	2039	12,295	2,265	720	5	15,285	1,630	780	2,415	30	4,855	13,930	3,040	3,135	35	20,140
Forecast	2044	12,715	2,650	825	5	16,195	1,810	835	2,730	30	5,405	14,525	3,485	3,555	35	21,600
		Incremental Forecast														
	2024 - 2044	2,250	1,345	235	-	3,825	475	330	920	-	1,720	2,725	1,675	1,155	-	5,545
		Rural (Remaining Area Municipalities)														
Historical	2011	6,415	-	-	-	6,490	340	-	-	-	400	6,755	-	-	-	6,890
Historical	2016	6,765	65	15	15	6,845	550	35	10	20	615	7,315	100	25	35	7,460
Historical	2021	7,165	30	15	10	7,225	525	50	-	-	605	7,690	80	15	10	7,830
Forecast	2024	7,470	45	-	20	7,535	475	45	45	-	565	7,945	90	45	20	8,100
Forecast	2029	7,775	45	-	20	7,840	460	45	70	-	575	8,240	90	70	20	8,415
Forecast	2034	8,290	45	-	20	8,355	460	45	110	-	615	8,750	90	110	20	8,970
Forecast	2039	8,530	45	15	20	8,610	520	45	110	-	675	9,050	90	125	20	9,285
Forecast	2044	8,815	45	30	20	8,905	605	45	120	-	770	9,420	90	150	20	9,680
		Incremental Forecast														
	2024 - 2044	1,340	-	30	-	1,370	135	-	75	-	210	1,475	-	105	-	1,580
		Dufferin County														
Historical	2011	15,730	730	325	-	16,845	950	480	1,690	-	3,230	16,680	1,210	2,015	-	20,075
Historical	2016	16,670	995	400	35	18,090	1,390	705	1,695	35	3,825	18,060	1,700	2,095	70	21,915
Historical	2021	17,595	1,040	560	25	19,220	1,580	735	1,715	30	4,090	19,175	1,775	2,275	55	23,310
Forecast	2024	17,935	1,350	590	25	19,905	1,810	555	1,855	30	4,250	19,750	1,905	2,445	55	24,155
Forecast	2029	18,515	1,825	610	25	20,975	1,990	555	1,980	30	4,555	20,505	2,380	2,590	55	25,525
Forecast	2034	19,965	2,040	660	25	22,685	1,980	745	2,235	30	4,990	21,945	2,780	2,895	55	27,675
Forecast	2039	20,830	2,310	730	25	23,895	2,150	825	2,525	30	5,525	22,980	3,130	3,255	55	29,420
Forecast	2044	21,525	2,695	855	25	25,100	2,415	880	2,850	30	6,180	23,945	3,575	3,705	55	31,280
		Incremental Forecast														
	2024 - 2044	3,590	1,345	265	-	5,195	610	330	995	-	1,930	4,200	1,675	1,260	-	7,125

Note: Numbers have been rounded.
[1] Low Density captures single and semi-detached units.
[2] Medium Density captures townhouses and apartments in duplexes.
[3] High Density includes bachelor, 1-bedroom, and 2-bedroom+ apartments.
Source: Historical data from Statistics Canada Census; forecast prepared by Watson & Associates Economists Ltd., 2024.

4.4 Anticipated Housing Growth by Age of Primary Household Maintainer

The forecast housing growth in Dufferin County over the next two decades (2024 to 2044) by the primary age of household maintainer is presented in Figure 20. As shown, over the next 20 years, approximately 62% of the forecast housing growth will be headed by those aged 25 to 54, and 38% will be in households headed by those aged 65+. Of the total forecast households headed by the 65+ age group, approximately 74% is anticipated to occur within urban areas (Orangeville, Shelburne, and Grand Valley), while the remaining 26% is expected to be in rural areas of Dufferin County.

Figure 20
Dufferin County
Housing Growth Forecast by Age of Primary Maintainer, 2024 to 2044

Age Cohort	Historical		Forecast					
	2011 - 2016	2016 - 2021	2021 - 2024	2024 - 2029	2029 - 2034	2034 - 2039	2039 - 2044	2024-2044
Urban (Orangeville, Shelburne, and Grand Valley)								
15-24	-30	-55	5	10	10	5	25	50
25-34	280	60	175	195	175	150	110	630
35-44	45	130	205	405	495	285	170	1,355
45-54	235	-265	-105	30	400	530	530	1,495
55-64	210	630	-80	-295	-150	80	360	-5
65-74	480	250	175	355	175	-180	-100	245
75+	45	265	200	350	495	560	370	1,775
Total	**1,270**	**1,025**	**580**	**1,050**	**1,595**	**1,435**	**1,465**	**5,545**
Rural (Remaining Area Municipalities)								
15-24	55	-20	0	0	5	0	5	10
25-34	65	55	55	35	20	0	5	60
35-44	-135	60	85	160	170	45	10	385
45-54	-135	-305	-35	-10	160	170	180	500
55-64	365	245	-30	-165	-80	5	155	-90
65-74	235	200	100	150	75	-120	-75	35
75+	150	120	95	150	205	215	115	685
Total	**570**	**370**	**265**	**320**	**550**	**315**	**395**	**1,580**
Dufferin County								
15-24	25	-75	5	10	15	5	30	60
25-34	345	115	230	230	195	155	115	690
35-44	-90	190	295	565	665	330	180	1,740
45-54	100	-570	-140	20	560	700	710	1,990
55-64	575	875	-110	-460	-230	85	515	-95
65-74	715	450	270	505	250	-300	-175	280
75+	195	380	295	500	695	775	485	2,460
Total	**1,840**	**1,395**	**845**	**1,370**	**2,145**	**1,750**	**1,860**	**7,125**

Note: Numbers have been rounded.
Source: Historical data from Statistics Canada Census; forecast prepared by Watson & Associates Economists Ltd., 2024.

4.5 Demographic Factors Influencing Dufferin County's Future Housing Needs

As previously mentioned, population age structure influences the socio-economic characteristics of the population related to income/affordability, lifestyle, family size, lifestyle decisions, health, and mobility. Propensities for high-density housing (rental apartments and apartment condominium units) are highest among younger age groups, while propensities for low-density housing (single and semi-detached housing) tend to be highest among population age groups between 35 and 64 years of age.

As previously discussed, Dufferin County's population is aging. The 55+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the County's population continues to increase, it is anticipated that the demand for higher density housing forms will also continue to gradually increase.

The aging of the County's population is also anticipated to drive the need for seniors' housing and other housing forms geared to older adults (e.g., assisted living, affordable housing, adult lifestyle housing). Given the diversity of the 55 to 74 and 75+ population age groups, forecast housing demand across the County within this broad 55+ demographic group is anticipated to vary considerably.

Within the 55+ age group, housing demand for the population aged 55 to 74 years is anticipated to be relatively stronger for ground-oriented housing forms (i.e., single detached, semi-detached and townhouses) that provide proximity to urban amenities, municipal services and community infrastructure. With respect to the 75+ age group, the physical and socio-economic characteristics of this age group (on average) are considerably different than those of younger seniors, empty nesters, and working adults with respect to income, mobility, and health. Typically, these characteristics represent a key driver behind the propensity for medium- and high-density housing forms (including seniors' housing) that are in proximity to urban amenities, health care services, and other community facilities geared toward this age group.

In addition, Dufferin County is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types, to accommodate those with varying levels of income (including affordable housing options) within new greenfield areas and in priority intensification areas.

Housing demand associated with younger generations in Dufferin County is anticipated to be strong across a range of housing types that are affordable to new home buyers/ renters and cater to a broad range of lifestyle preferences towards urban and suburban living. This includes housing options such as townhouses (including back-to-back townhouses and stacked townhouses), higher-density developments (i.e., purpose-built apartments and condominiums), and to a lesser extent, low-density housing forms. Demand for low-density housing is anticipated to be strongest for "move-up" home buyers with growing families, typically working-age homeowners approaching 40 years of age and older.

Accommodating younger generations, such as Millennials and Generation Z, and other working-age adults is a key objective for Dufferin County, recognizing that the accommodation of skilled labour and the attraction of new businesses are inextricably linked and positively reinforce one another. To ensure that economic growth is not constrained by future labour shortages, continued effort is required by the County, its area municipalities, and its partners to explore ways to attract and accommodate new skilled and unskilled working-age residents to the County within a diverse range of housing options by structure type, tenure, and location.

4.6 Forecast Housing Affordability Needs

As previously discussed, housing affordability is often measured through the shelter cost-to-income ratio. A ratio of 30% is commonly accepted as the upper limit for affordable housing. Households spending more than 30% on housing are generally considered in need of more affordable housing alternatives. Forecast housing affordability needs in Dufferin County over the next two decades for owner and renter households are identified and explored below using this measure.

The Bank of Canada has progressively increased the prime interest rate from 2.45% in November 2021 to what is now 6.7% as of July 2024, increasing the cost of borrowing and resulting in a recent reduction of housing prices. While housing prices have begun to stabilize and decline in recent months, it is important to note that even with lower housing prices, the increased prime interest rate further reduces housing affordability. The cost of a dwelling in Dufferin County has a direct impact on the type and tenure of housing required to accommodate the County's growing population across a wide range of income groups.

The housing forecast by tenure and type has been examined from an affordability perspective. As mentioned earlier, rental housing demand in Dufferin County is anticipated to increase by 7,125 units over the 2024 to 2044 forecast period. As shown in Figure 21, households with an approximate income of less than $100,000 can afford a maximum rent of $2,870 per month or a maximum purchase price of $370,000.[1] [2] With a significant number of households unable to afford a new ownership dwelling, diversity of dwelling tenure and type is required to provide more housing options within the County. Under the 20-year forecast for the County, it is assumed that 45% of new housing units will serve households with an income of $100,000 or less.[3] The following observations can also be made:

- To accommodate the lowest income segments of Dufferin County's population, it is assumed that 37% of new rental units will accommodate households with a household income under $45,900. Under the affordability threshold, the maximum rent these households could afford is $1,150 per month.
- It is important to recognize that many households with income below $45,900 can rely on savings (or use of equity from selling their home) to cover expenses and, as such, would not require affordable housing. This would largely represent

[1] Affordability in this context was calculated by assuming a maximum of 30% of household income is spent on shelter costs (property taxes, mortgage payment, monthly maintenance/fees, property insurance, and a down payment of 10%).
[2] The Province of Ontario Provincial Planning Statement (2024) defines affordability as follows: (Ownership) housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low- and moderate-income households; or (ownership) housing for which the purchase price is at least 10% below the average purchase price of a re-sale unit in the municipality. In the case of rental housing, the least expensive of a (rental) unit for which the accommodation cost does not exceed 30% of gross annual household income for low- and moderate-income households; or a (rental) unit for which the accommodation cost is at or below the average market rent (A.M.R.) of a unit in the municipality.
[3] Households with an income of less than $100,000 represent 45% of the housing stock, according to the 2021 Census, which includes the County of Dufferin.

retirees. Figure 21 details the affordable housing need assumptions for rental dwellings.

- Household incomes less than $172,000 are defined as having limited home ownership options. These households can afford a dwelling cost up to $550,000. Based on local price data, many of these households would not be able to afford a low- or medium-density dwelling type at average prices, unless purchasing a dwelling with a substantial down payment to significantly reduce the purchase price.
- Households with income greater than $172,000 have the widest range of market housing options in Dufferin County. It is assumed that 34% of new ownership households in the County will be purchased by this $172,000-and-greater household income group.

Figure 21
Dufferin County
Housing Affordability Forecast Needs by Tenure, 2024 to 2044

Household Income	Home Ownership (Dwelling Cost)	Rent (Month)	Forecast Growth, 2024 to 2044		Rental Type	Ownership Type
			Rental Dwellings	Ownership Dwellings		
Under $22,900	Less than $75,000	Less than $570	133	6	Rental Assistance	Home Ownership - Need for Sufficient Pre-Existing Equity or Affordable Dwellings
$22,900 to $45,900	$75,000 to $145,000	$570 to $1,150	588	346		
$45,900 to $68,800	$145,000 to $220,000	$1,150 to $1,720	356	522	Potential Need for Rental Assistance	
$68,800 to $80,300	$220,000 to $295,000	$1,720 to $2,290	136	278	Free Market	
$80,300 to $103,200	$295,000 to $370,000	$2,290 to $2,870	257	568		
$103,200 to $129,999	$370,000 to $460,000	$2,870 to $3,580	229	1,033		
$129,999 to $172,000	$460,000 to $550,000	$3,580 to $4,300	152	688		
$172,000 to $229,300	$550,000 to $735,000	$4,300 to $5,730	70	917		Home Ownership - Wide Options
$229,300 and over	Greater than $735,000	$5,730 and Higher	8	837		
Total			**1,930**	**5,195**		

Note: Numbers may not add due to rounding.
Source: Household income, ownership prices, and rental rates derived from Statistics Canada data, CMHC data, and Provincial Policy Statement – Housing Table; forecast by Watson & Associates Economists Ltd., 2024.

To meet the affordability needs identified above, Dufferin County will need to expand the development of purpose-built rental housing with a share identified as affordable units tied to the 2024 P.P.S. definition of affordable units. Furthermore, the County will need to continue to encourage a broader range of affordable units in the secondary market such as secondary suites.

5. Conclusions

Population growth in Dufferin County will drive demand for a broad range of housing, including rental and affordable housing. Long-term population growth in the County will be heavily driven by net migration. To a lesser extent, natural increases (i.e., births less deaths) also contribute to population growth.

Dufferin County's population is aging. The County's 65+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the County's population continues to increase, it is anticipated that the demand for higher-density housing forms will also continue to gradually increase.

In addition, Dufferin is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types, to accommodate those with varying levels of income (including affordable housing options).

Appendix D- Financial Feasibility Modelling

Minimum Unit Feasibility

Ranking	Location	Property List	# of Units	Feasibility Information		Reference
				Total Project Cost	Total Cost per Unit	
1.0	Orangeville	35 Elizabeth Street (Parking Lot)	24	$13,055,575.00	$543,982.29	FS - 35 Elizabeth
2.0	Orangeville	30 Centre Street (Edelbrock Community Centre)	12	$6,574,075.00	$547,839.58	FS - 30 Centre
2.0	Orangeville	43 Bythia Street	44	$23,643,025.00	$537,341.48	FS - 43 Bythia
4.0	Orangeville	McCannell Ave. Road Allowance*	24	$13,055,575.00	$543,982.29	FS - McCannell
4.0	Shelburne	301 First Street	14	$7,654,325.00	$546,737.50	FS - 301 First
6.0	Orangeville	54 Lawrence Avenue	4	$2,253,075.00	$563,268.75	FS - 54 Lawrence
7.0	Shelburne	250 Simon Street	24	$13,055,575.00	$543,982.29	FS - 250 Simon
7.0	Orangeville	22 3rd Avenue	8	$4,413,575.00	$551,696.88	FS - 22 3rd Ave
9.0	Shelburne	207 and 227 William Street	8	$4,413,575.00	$551,696.88	FS - 227 William
10.0	Shelburne	200 Mill Street (McKelvie Burnside Village)	36	$19,537,075.00	$542,696.53	FS - McKelvie
			TOTAL PROJECTED CAPITAL COSTS	$107,655,450.00		

*Unit numbers have been assumed based on visual

Maximum Unit Feasibility

Ranking	Location	Property List	# of Units	Feasibility Information		Reference
				Total Project Cost	Total Cost per Unit	
1.0	Orangeville	35 Elizabeth Street (Parking Lot)	32	$17,194,927.27	$537,341.48	FS - 35 Elizabeth
2.0	Orangeville	30 Centre Street (Edelbrock Community Centre)	32	$17,495,600.00	$546,737.50	FS - 30 Centre
2.0	Orangeville	43 Bythia Street	54	$29,791,631.25	$551,696.88	FS - 43 Bythia
4.0	Orangeville	McCannell Ave. Road Allowance*	48	$26,481,450.00	$551,696.88	FS - McCannell
5.0	Shelburne	301 First Street	44	$23,878,647.22	$542,696.53	FS - 301 First
6.0	Orangeville	54 Lawrence Avenue	6	$3,263,893.75	$543,982.29	FS - 54 Lawrence
6.0	Shelburne	250 Simon Street	48	$26,296,300.00	$547,839.58	FS - 250 Simon
8.0	Orangeville	22 3rd Avenue	15	$8,159,734.38	$543,982.29	FS - 22 3rd Ave
9.0	Shelburne	207 and 227 William Street	12	$6,759,225.00	$563,268.75	FS - 227 William
10.0	Shelburne	200 Mill Street (McKelvie Burnside Village)	48	$26,111,150.00	$543,982.29	FS - McKelvie
			TOTAL PROJECTED CAPITAL COSTS	$185,432,558.87		

*Unit numbers have been assumed based on visual

35 Elizabeth St, Orangeville - Capital Budget			
Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost (Apartments)	$10,200,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$60,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$1,530,000	15% of Total Base Construction Costs
	Subtotal	$11,790,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$11,790,000**	
	Soft Cost (Including HST)		
9	Architectural	$510,000	5% of Total Base Construction Costs
10	Structural	$102,000	1% of Total Base Construction Costs
11	Mechanical and Electrical	$102,000	1% of Total Base Construction Costs
12	Landscape	$25,500	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$25,500	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$255,000	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$1,020,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$1,100,500	
38	Contingency	$165,075	15% of total soft costs
	Soft Costs Total	**$1,265,575**	
	HST		
	Total Project Cost	**$13,055,575**	
	Cost per Unit	$543,982	

30 Centre St, Orangeville - Capital Budget

Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost (Apartments)	$5,100,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$30,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$765,000	15% of Total Base Construction Costs
	Subtotal	$5,895,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$5,895,000**	
	Soft Cost (Including HST)		
9	Architectural	$255,000	5% of Total Base Construction Costs
10	Structural	$51,000	1% of Total Base Construction Costs
11	Mechanical and Electrical	$51,000	1% of Total Base Construction Costs
12	Landscape	$12,750	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$12,750	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$127,500	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$510,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$590,500	
38	Contingency	$88,575	15% of total soft costs
	Soft Costs Total	**$679,075**	
	HST		
	Total Project Cost	**$6,574,075**	
	Cost per Unit	$547,840	

43 Bythia Street, Orangeville - Capital Budget

Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost	$18,700,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$110,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$2,805,000	15% of Total Base Construction Costs
	Subtotal	$21,615,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$21,615,000**	
	Soft Cost (Including HST)		
9	Architectural	$935,000	5% of Total Base Construction Costs
10	Structural	$187,000	1.00% of Total Base Construction Costs
11	Mechanical and Electrical	$187,000	1.00% of Total Base Construction Costs
12	Landscape	$46,750	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$46,750	0.25% of Total Base Construction Costs
14	Environmental		
15	Traffic		
16	Development Consultant (Non-Profit Only)	$280,500	1.5% Total Base Construction Costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$1,683,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$1,763,500	
38	Contingency	$264,525	15% of total soft costs
	Soft Costs Total	**$2,028,025**	
	HST		
	Total Project Cost	**$23,643,025**	
	Cost per Unit	$537,341	

McCannell Ave Road Allowance, Orangeville - Capital Budget

Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost (Apartments)	$10,200,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$60,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$1,530,000	15% of Total Base Construction Costs
	Subtotal	$11,790,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$11,790,000**	
	Soft Cost (Including HST)		
9	Architectural	$510,000	5% of Total Base Construction Costs
10	Structural	$102,000	1% of Total Base Construction Costs
11	Mechanical and Electrical	$102,000	1% of Total Base Construction Costs
12	Landscape	$25,500	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$25,500	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$255,000	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$1,020,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$1,100,500	
38	Contingency	$165,075	15% of total soft costs
	Soft Costs Total	**$1,265,575**	
	HST		
	Total Project Cost	**$13,055,575**	
	Cost per Unit	$543,982	

301 First Street, Shelburne - Capital Budget			
Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost (Apartments)	$5,950,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$35,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$892,500	15% of Total Base Construction Costs
	Subtotal	$6,877,500	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$6,877,500**	
	Soft Cost (Including HST)		
9	Architectural	$297,500	5% of Total Base Construction Costs
10	Structural	$59,500	1% of Total Base Construction Costs
11	Mechanical and Electrical	$59,500	1% of Total Base Construction Costs
12	Landscape	$14,875	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$14,875	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$148,750	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$595,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$675,500	
38	Contingency	$101,325	15% of total soft costs
	Soft Costs Total	**$776,825**	
	HST		
	Total Project Cost	**$7,654,325**	
	Cost per Unit	$546,738	

54 Lawrence Ave., Orangeville - Capital Budget

Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost (Apartments)	$1,700,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$10,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$255,000	15% of Total Base Construction Costs
	Subtotal	$1,965,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$1,965,000**	
	Soft Cost (Including HST)		
9	Architectural	$85,000	5% of Total Base Construction Costs
10	Structural	$17,000	1% of Total Base Construction Costs
11	Mechanical and Electrical	$17,000	1% of Total Base Construction Costs
12	Landscape	$4,250	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$4,250	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$42,500	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$170,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$250,500	
38	Contingency	$37,575	15% of total soft costs
	Soft Costs Total	**$288,075**	
	HST		
	Total Project Cost	**$2,253,075**	
	Cost per Unit	$563,269	

250 Simon Street, Shelburne - Capital Budget			
Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost (Apartments)	$10,200,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$60,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$1,530,000	15% of Total Base Construction Costs
	Subtotal	$11,790,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$11,790,000**	
	Soft Cost (Including HST)		
9	Architectural	$510,000	5% of Total Base Construction Costs
10	Structural	$102,000	1% of Total Base Construction Costs
11	Mechanical and Electrical	$102,000	1% of Total Base Construction Costs
12	Landscape	$25,500	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$25,500	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$255,000	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$1,020,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$1,100,500	
38	Contingency	$165,075	15% of total soft costs
	Soft Costs Total	**$1,265,575**	
	HST		
	Total Project Cost	**$13,055,575**	
	Cost per Unit	$543,982	

22 3rd Ave, Orangeville - Capital Budget for 8 Net New Units			
Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost (Apartments)	$3,400,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$20,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$510,000	15% of Total Base Construction Costs
	Subtotal	$3,930,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$3,930,000**	
	Soft Cost (Including HST)		
9	Architectural	$170,000	5% of Total Base Construction Costs
10	Structural	$34,000	1% of Total Base Construction Costs
11	Mechanical and Electrical	$34,000	1% of Total Base Construction Costs
12	Landscape	$8,500	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$8,500	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$85,000	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$340,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$420,500	
38	Contingency	$63,075	15% of total soft costs
	Soft Costs Total	**$483,575**	
	HST		
	Total Project Cost	**$4,413,575**	
	Cost per Unit	$551,697	

227 WIlliam St, Shelburne - Capital Budget

Line Item	Hard Costs (Including HST)		Comments/Explanation
1	Total Base Construction Cost (Apartments)	$3,400,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$20,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$510,000	15% of Total Base Construction Costs
	Subtotal	$3,930,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$3,930,000**	
	Soft Cost (Including HST)		
9	Architectural	$170,000	5% of Total Base Construction Costs
10	Structural	$34,000	1% of Total Base Construction Costs
11	Mechanical and Electrical	$34,000	1% of Total Base Construction Costs
12	Landscape	$8,500	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$8,500	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$85,000	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$340,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$420,500	
38	Contingency	$63,075	15% of total soft costs
	Soft Costs Total	**$483,575**	
	HST		
	Total Development Project Cost	**$4,413,575**	
	Cost per Unit	$551,697	
	Oportunities for Capital Investment		
39	Replace alumnium siding with vinyl siding	$60,000	2028 Capital Forecast
40	Replace Windows	$120,000	2025 Capital Forecast
41	Asphalt Parking Lot Replacement	$50,000	2033 Capital Forecast
	Total Capital Investment	**$230,000**	
	Total Overall Project Costs	**$4,643,575**	
	Cost per Unit	$580,447	

200 Mill Ave (McKelvie Burnside VIllage), Shelburne - Capital Budget			
Line Item	**Hard Costs (Including HST)**		**Comments/Explanation**
1	Total Base Construction Cost (Apartments)	$15,300,000	Construction estimate based on $425,000/unit
2	Environmental Remediation Cost (if any)		
3	Appliances/Furniture and Equipment	$90,000	$2,500 per unit - could secure donations
5	Other (example: not included in total base cost)		
6	Contingency and Escalation	$2,295,000	15% of Total Base Construction Costs
	Subtotal	$17,685,000	
	Land Cost		
6	Purchase Price	$0	Assumes land already owned by County
7	Land Transfer Tax		
8	Legal Fees (Including title insurance)		
	Subtotal	$0	
	Total Hard Cost	**$17,685,000**	
	Soft Cost (Including HST)		
9	Architectural	$765,000	5% of Total Base Construction Costs
10	Structural	$153,000	1% of Total Base Construction Costs
11	Mechanical and Electrical	$153,000	1% of Total Base Construction Costs
12	Landscape	$38,250	0.25% of Total Base Construction Costs
13	Fire/Code/Cost/Quantity Surveyor	$38,250	0.25% of Total Base Construction Costs
14	Environmental		assuming none
15	Traffic		assuming none
16	Development Consultant (Non-Profit Only)	$382,500	2.5% of costs
17	Other (specify: acoustical and stormwater management)		
	Subtotal	$1,530,000	
18	Building and Property Appraisal	$10,000	estimated
19	Land Survey/Topographical	$4,000	estimated
20	Geotechnical Assessment	$8,000	estimated
21	Environmental Assessment	$0	estimated
	Subtotal	$22,000	
22	Legal Fees - Development Approval	$11,000	estimated
23	Legal Fees - Contracts and Agreements	$6,000	estimated
24	Organizational Expenses (specify - example: rent-up)		
25	Community Consultation and Communications	$1,500	estimated
26	Insurance during Construction and Final Cost Audit	$40,000	Insurance is carried by owner + Construction Managers also carry insurance for project work
	Subtotal	$58,500	
27	Construction Loan - Interest Only		not confirmed for modelling purposes only
28	Other (specify: lenders fee and title insurance)		
	Subtotal	$0	
29	Building Permit Fees (estimate)	$0	
30	Planning Application Fees (estimate)	$0	
31	Development Charges	$0	
32	Parkland Dedication Fees	$0	
33	Education Development Charges	$0	
35	Hydro and Water Connection Fee	$0	
36	Property Taxes During Construction	$0	
37	Other	$0	
	Subtotal	$0	assuming fees waived
	Soft Costs Subtotal	$1,610,500	
38	Contingency	$241,575	15% of total soft costs
	Soft Costs Total	**$1,852,075**	
	HST		
	Total Project Cost	**$19,537,075**	
	Cost per Unit	$542,697	

Appendix E- Scorecard Summary and Criteria

Location	Property List	Site Assessment	Land Use and Planning	Overall Scoring	Ranking	Proceed to Feasibility	Do Not Proceed to Feasibility
		50%	50%				
Community Housing							
Grand Valley	71 Emma Street	7.3	4.5	**5.9**	**16.0**		x
Orangeville	22 3rd Avenue	7.5	7.5	**7.5**	**7.0**	x	
Orangeville	40 Lawrence Avenue	6.8	5.0	**5.9**	**16.0**		x
Orangeville	54 Lawrence Avenue	7.8	7.5	**7.6**	**6.0**	x	
Orangeville	43 Bythia Street	9.5	8.0	**8.8**	**2.0**	x	
Orangeville	56 Bythia Street	7.5	5.0	**6.3**	**12.0**		x
Shelburne	301 First Street	9.3	7.5	**8.4**	**4.0**	x	
Shelburne	207 and 227 William Street	9.3	5.5	**7.4**	**9.0**	x	
Shelburne	250 Simon Street	9.5	5.5	**7.5**	**7.0**	x	
Dufferin Oaks Complex							
Shelburne	151 Centre Street (LTC Facility)	7.0	5.5	**6.3**	**12.0**		x
Shelburne	167 Centre Street (Mel Lloyd Centre)	7.0	5.5	**6.3**	**12.0**		x
Shelburne	200 Mill Street (McKelvie Burnside Village)	9.0	5.5	**7.3**	**10.0**	x	
Vacant Land							
East Garafraxa	Dufferin Road 109, Dufferin Road 11 and Rams Ridge (Simpson Hill)	3.5	8.0	**5.8**	**19.0**		x
Orangeville	McCannell Ave. Road Allowance	7.8	9.0	**8.4**	**4.0**	x	
Orangeville	Second Avenue (a Co-op/community foundation)	7.3	5.0	**6.2**	**15.0**		x
Grand Valley	195620 & 195594 Amaranth East Luther Townline	3.3	6.0	**4.6**	**23.0**		x
Orangeville	35 Elizabeth Street (Parking Lot)	10.0	8.0	**9.0**	**1.0**	x	
Mixed Used and Administrative Properties							
Orangeville	30 Centre Street (Edelbrock Community Centre)	10.0	7.5	**8.8**	**2.0**	x	
Orangeville	51 Zina Street (1881 Courthouse + 1973, 2011 Addition + Land Registry)	7.8	5.0	**6.4**	**11.0**		x
Mono	635666 Hwy 10 (Primrose Operations Centre)	5.0	3.0	**4.0**	**24.0**		x
Mulmur	936029 Airport Road (The Museum of Dufferin and Corbetton Church)	5.5	4.0	**4.8**	**22.0**		x
Orangeville	325 Blind Line (Land Ambulance Station)	6.8	4.5	**5.6**	**20.0**		x
Shelburne	301 Rintoul Cresecent (Land Ambulance Station)	7.3	4.5	**5.9**	**16.0**		x
Grand Valley	66 Main Street (Land Ambulance Station)	6.5	3.5	**5.0**	**21.0**		x
Additional Properties for Consideration							
Orangeville	216 Broadway - Post Office						
Orangeville	Municipal site adjacent to 40 Lawrence Avenue						
Shelburne	131 First Street - Post Office						

Site Assessment

Location	Property List	Neighbouring Properties	Site Infrastructure	Land Development	Walkability	Overall Scoring
Community Housing						
Grand Valley	71 Emma Street	10	10	1	8	**7.3**
Orangeville	22 3rd Avenue	10	10	0	10	**7.5**
Orangeville	40 Lawrence Avenue	10	10	0	7	**6.8**
Orangeville	54 Lawrence Avenue	10	10	4	7	**7.8**
Orangeville	43 Bythia Street	10	10	8	10	**9.5**
Orangeville	56 Bythia Street	10	10	0	10	**7.5**
Shelburne	301 First Street	10	10	7	10	**9.3**
Shelburne	207 and 227 William Street	10	10	7	10	**9.3**
Shelburne	250 Simon Street	10	10	10	8	**9.5**
Dufferin Oaks Complex						
Shelburne	151 Centre Street (LTC Facility)	10	10	0	8	**7.0**
Shelburne	167 Centre Street (Mel Lloyd Centre)	10	10	0	8	**7.0**
Shelburne	200 Mill Street (McKelvie Burnside Village)	10	10	8	8	**9.0**
Vacant Land						
East Garafraxa	Dufferin Road 109, Dufferin Road 11 and Rams Ridge (Simpson Hill)	2	1	10	1	**3.5**
Orangeville	McCannell Ave. Road Allowance	10	6	10	5	**7.8**
Orangeville	Second Avenue (a Co-op/community foundation) - Land	10	10	2	10	**7.3**
Grand Valley	195620 & 195594 Amaranth East Luther Townline	1	1	10	1	**3.3**
Orangeville	35 Elizabeth Street (Parking Lot)	10	10	10	10	**10.0**
Mixed Used and Administrative Properties						
Orangeville	30 Centre Street (Edelbrock Community Centre)	10	10	10	10	**10.0**
Orangeville	51 Zina Street (1881 Courthouse + 1973, 2011 Addition + Land Registry)	8	10	3	10	**7.8**
Mono	635666 Hwy 10 (Primrose Operations Centre)	1	10	8	1	**5.0**
Mulmur	936029 Airport Road (The Museum of Dufferin and Corbetton Church)	1	10	10	1	**5.5**
Orangeville	325 Blind Line (Land Ambulance Station)	8	10	3	6	**6.8**
Shelburne	301 Rintoul Cresecent (Land Ambulance Station)	10	10	1	8	**7.3**
Grand Valley	66 Main Street (Land Ambulance Station)	5	10	1	10	**6.5**

Suggested Rating	
	Neighbouring Properties
10	Located within a Residential Area
2 - 9	Located within an an area that could integrate housing
1	Located in an area that could not ingetrate housing
	Site Infrastructure
10	Located on municipal serivces
2 - 9	Has some municipal services, or could intergate into municipal services easily
1	Is not on Municipal services and is not able to connect easily
	Land Development
10	The property has more than 1 acres of available land to consider for development
2 - 9	The Property has up to 1 acres of avaialble land to consider for development
1	There is no available land for development
	Walkability
10	The site is within 15 minutes walking distance from everyday amenties, i.e. convenience store, medical centre, support services etc.
2 - 9	The site is within a 15 - 25 minute bike ride from everyday amenties, i.e. convenience store, medical centre, support services etc.
1	The site is over 30 minutes walking distance away from everyday amenties, i.e. convenience store, medical centre, support services etc.

Land Use Planning

Location	Property List	Planning Assessment	Parking Assessment	Overall Scoring
Community Housing				
Grand Valley	71 Emma Street	8	1	**4.5**
Orangeville	22 3rd Avenue	8	7	**7.5**
Orangeville	40 Lawrence Avenue	8	2	**5.0**
Orangeville	54 Lawrence Avenue	9	6	**7.5**
Orangeville	43 Bythia Street	9	7	**8.0**
Orangeville	56 Bythia Street	8	2	**5.0**
Shelburne	301 First Street	8	7	**7.5**
Shelburne	207 and 227 William Street	9	2	**5.5**
Shelburne	250 Simon Street	9	2	**5.5**
Dufferin Oaks Complex				
Shelburne	151 Centre Street (LTC Facility)	9	2	**5.5**
Shelburne	167 Centre Street (Mel Lloyd Centre)	9	2	**5.5**
Shelburne	200 Mill Street (McKelvie Burnside Village)	9	2	**5.5**
Vacant Land				
East Garafraxa	Dufferin Road 109, Dufferin Road 11 and Rams Ridge (Simpson Hill)	7	9	**8.0**
Orangeville	McCannell Ave. Road Allowance	9	9	**9.0**
Orangeville	Second Avenue (a Co-op/community foundation) - Land	8	2	**5.0**
Grand Valley	195620 & 195594 Amaranth East Luther Townline	3	9	**6.0**
Orangeville	35 Elizabeth Street (Parking Lot)	8	8	**8.0**
Mixed Used and Administrative Properties				
Orangeville	30 Centre Street (Edelbrock Community Centre)	8	7	**7.5**
Orangeville	51 Zina Street (1881 Courthouse + 1973, 2011 Addition + Land Registry)	5	5	**5.0**
Mono	635666 Hwy 10 (Primrose Operations Centre)	2	4	**3.0**
Mulmur	936029 Airport Road (The Museum of Dufferin and Corbetton Church)	3	5	**4.0**
Orangeville	325 Blind Line (Land Ambulance Station)	5	4	**4.5**
Shelburne	301 Rintoul Cresecent (Land Ambulance Station)	5	4	**4.5**
Grand Valley	66 Main Street (Land Ambulance Station)	5	2	**3.5**

Suggested Rating	
	Current Zoning
10	No minor variances needed
6-9	Minor Variance require
2-5	Zoning by-law amendment required
1	Needs an OPA
	Parking Assessment
10	Able to meet the additional demand for parking for net-new units without any concessions
2 - 9	Additional parking for net-new units could be acheived through concessions
1	No room for additional parking to support net-new units
	Environmental Constraints
10	There are no anticipated environmental constraints on the site
2 - 9	There could be anticipated environmental constraints on the site
1	There are known environmental constraints on the site

Scorecard Criteria

When evaluating and ranking the county-owned sites for future development opportunities, 2 key factors were considered: site assessment and land use planning.

The first criterion was a **site assessment**, which is a comprehensive evaluation of a potential housing development location, focusing on its physical characteristics, relationship to surrounding properties, infrastructure capacity, community alignment, and accessibility to amenities.

Criteria Considerations: When evaluating the opportunity for housing development, site assessment serves as a critical criterion, providing insights into the feasibility and sustainability of the project. Key components of site assessment include:

1. **Relationship to Neighbouring Properties**: This aspect examines how the proposed development will interact with adjacent land uses. Understanding zoning regulations, property boundaries, and potential impacts on neighbouring properties (such as increased traffic or noise) is essential for determining whether the development aligns with the community's character and future planning goals.
2. **Basic Infrastructure Assessment:** A thorough assessment of the existing infrastructure, including roads, water supply, sewage, and electricity, is crucial. This evaluation determines whether the current utility capacity can support the new housing development. Any deficiencies identified may necessitate additional investment in infrastructure improvements, which can affect project viability.
3. **Land Development Potential:** Assessing the site's physical attributes, such as size, topography, accessibility, and environmental constraints helps determine whether the site is suitable for the proposed housing development and what modifications or preparations may be required. As well, it is important to consider the proximity to essential services, transportation, schools, and employment centers. A site with good access to amenities can increase the attractiveness of the development and support higher occupancy or sales rates.
4. **Walkability to Resident Amenities:** Evaluating the walkability of the site to essential amenities—such as grocery stores, convenience stores, and healthcare facilities—highlights the development's accessibility and convenience for future residents. A walkable location encourages healthy lifestyles, reduces reliance on vehicles, and contributes to a vibrant community atmosphere. Understanding the proximity to these amenities can significantly influence potential residents' interest in the development.

The second criterion is **Land use and planning**, which refers to the evaluation of a proposed housing development's compliance with relevant governmental policies, zoning regulations, and legal requirements, as well as the identification of opportunities and constraints that may affect the project's feasibility and implementation.

Criteria Considerations: When assessing the potential for housing development, land use planning serves as an essential criterion to ensure that the project aligns with regulatory frameworks and community objectives. Key components of this criterion include:

1. **Planning Assessment:** This involves evaluating the proposed development against established policies at both provincial and county levels. Compliance ensures that the project supports broader governmental objectives, such as sustainable development, environmental protection, and economic growth. Reviewing these policies helps identify whether the development aligns with regional growth plans and strategic priorities. As well, zoning by-laws dictate how land in a specific area can be used, including designations for residential, commercial, or mixed-use developments. Analyzing adherence to these by-laws is crucial to ensure that the proposed housing development fits within the designated zoning classifications. Non-compliance could lead to delays or rejections, making it essential to confirm that the project meets local zoning requirements.
2. **Parking Assessment:** A parking assessment evaluates the availability of parking spaces in relation to the proposed housing development. Understanding current parking capacities and identifying opportunities to expand parking, if needed, is essential for ensuring that the development can accommodate residents and visitors effectively. Adequate parking provisions are key to enhancing the attractiveness and functionality of the development.

While these were the key criteria for the evaluation of new housing development potential, it is important to note other influential factors that will need to be considered in implementation planning and final site evaluations:

- Confirmation of planning considerations with area municipalities
- Need for Environmental Site Assessments to evaluate environmental feasibility

Appendix F- Site Profiles for Top 10 Sites

35-44 Elizabeth Street, Orangeville

CURRENT OBSERVATIONS AND FINDINGS

This property sits on just under an acre of land and currently provides parking as an overflow lot for the institutional use across the street (Courthouse property). The property is located near a main throughfare of the town of Orangeville, with many amenities within walking distance. The site is bordered by mature trees and adjacent to established residential homes, and a building, that permits some continuity of the residential streetscape, would be beneficial on Elizabeth Street.

Current Zoning R2 **Building FCI** n/a **10 yr Capital Investment** n/a

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 24-32

This site appears to have adequate space for residential infill, and could be a suitable site for an apartment building, stacked townhouses, or traditional townhouses. There is space to retain a large parking area of 32 cars. The number of units may depend on the demand for parking outside of residential usage.

Zoning Considerations:
- A zoning amendment for R7, RM1 or RM2 would be required in order to maximize the number of residential units on this site in order to permit the construction of townhouse or apartment type units.
- Parking: A reduction in the number of parking spaces required per unit may be required to construct a larger residential development.

Total Construction Capital (24 Units): **$13,055,575**

30 Centre Street, Orangeville

CURRENT OBSERVATIONS AND FINDINGS

This property is situated on just over 7 acres of land and operates as a multi-use community centre - the Edelbrock Centre - which offers office space, meeting space and storage, as well as resident and client services for a number of partnering organizations. There is a transportation hub that cuts through the property, and the location is central to residential, commercial and industrial areas. The parking lot for the Edelbrock Center appears out of scale with the residential development in the area and is not shielded from view from the housing along Centre Street and Hillside Drive.

Current Zoning C2 **Building FCI** 0.0053 **10 yr Capital Investment** $70,600

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 12-32

This site has multiple options for residential intensification, including the lands adjacent to the new transit route. Initially, an apartment, stacked townhouse or townhouse development could be located along Hillside Drive with little impact to the existing site. With a phased approach, more housing either parallel to the transit corridor (to the north and to the south) or along Center Street could be considered.

Zoning Considerations:

- A zoning amendment or variance would be required to maximize the number of residential units on this site and build units on the ground floor.
- The northern portion of the site requires assessment through Credit Valley Conservation prior to planning.

Total Construction Capital (12 Units): **$6,574,075**

43 Bythia Street, Orangeville

CURRENT OBSERVATIONS AND FINDINGS

This property is 2.28 acres and holds a six-storey, 88-unit apartment building. This property is part of the County's Community Housing portfolio and provides one-bedroom units to older adults. The building is well-sited on park-like grounds with a well-placed common room and good access to views and outdoor paths. The location is in close proximity to a main throughfare in the Town of Orangeville and offers walkability to many convenience amenities.

Current Zoning RM2 **Building FCI** 0.0769 **10 yr Capital Investment** $2,225,000

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 44-54

An addition on the west side of the site would be minimally disruptive to the exterior as no windows are configured on the west wall. A new wing could be added to the apartment building on the western portion of the site. This includes a building with a similar massing to one of the existing wings, and circulation/common space in a linking piece.

Zoning Considerations:

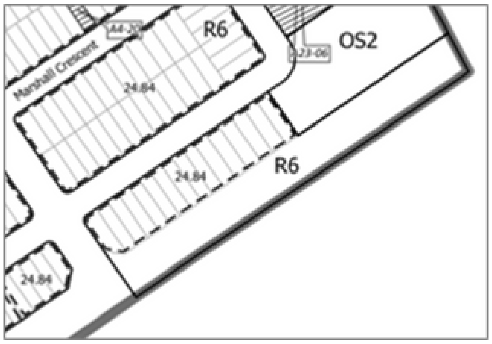
- Height: The proposed addition is higher than the allowable height limit but is the same height as the existing building
- Parking: The proposed parking layout provided will require a variance
- Side Yard: The proposed exterior side yard may require a variance

Total Construction Capital (44 Units): **$23,643,025**

McCannell Road Allowance, Orangeville

CURRENT OBSERVATIONS AND FINDINGS

This property is 2.17 acres and is currently vacant and located on the outskirts of an existing residential neighbourhood, bounded on the south side by the border of Dufferin County and a privately owned farmer's field. The property was originally purchased by the County in order to extend the bypass to Hwy 9 however, it currently has an undefined use with local residents utilizing the site for public access.



Current Zoning R6 **Building FCI** n/a **10 yr Capital Investment** n/a

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 24-48

Because of the narrow lot dimensions, a development that uses a private driveway and a multiple-building zoning designation is recommended, such as a "Clustered Housing" zoning designation, or RM1 classification, allowing multiple semi-detached, single homes, or multi-unit townhouse development. If a private driveway with multiple building development is not feasible, a larger group home such as an Abbeyfield home with multiple units, or a crisis care home, may be suitable for this site and would require no zoning amendments.

Zoning Considerations:

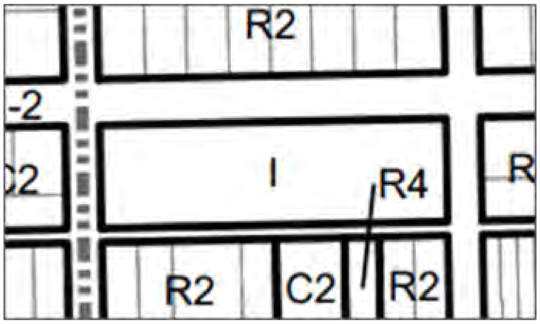
- Parking: Parking required is 2 spaces per dwelling unit. Due to the lot length, adequate space exists on site for parking.
- Rear Yard: The proposed rear yard is less than the 7.0 required yards and may require a variance.

Total Construction Capital (24 Units): **$13,055,575**

301 First Street, Shelburne

CURRENT OBSERVATIONS AND FINDINGS

This property is on 1.69 acres with a two-storey, 27-unit apartment building. The building is part of the County's Community Housing Portfolio and provides a mix of one- and two-bedroom units for older adults. The building has an elevator near the main entrance and spaces inside the building are large with a large common area. The property is located very close to the center of town, within walking distance of most amenities, including groceries.



Current Zoning I **Building FCI** 0.0689 **10 yr Capital Investment** $605,000

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 14-44

The building appears to have opportunity for expansion with additional storeys, or a new wing on the east side of the building. There may be space for additional housing in a separate structure on the west side (such as standard townhouses or back-to-back stacked townhouses). An apartment block addition can also be accommodated on east side of lot with reconfigured service entrance and parking. Parking can be reconfigured from the existing access points.

Total Construction Capital (14 Units): **$7,654,325**

Zoning Considerations:
- Parking: Proposed parking layout provides 51 spaces in total, allowing for 24 additional units. If parking will not be permitted off the laneway as suggested in this sketch, a variance may be required.
- Side Yards: The proposed side yard is less than what is required and would require a variance.
- Institutional zoning permits retirement homes and senior's homes. Townhouses or apartments would require a variance or zoning amendment

54 Lawrence Ave, Orangeville

CURRENT OBSERVATIONS AND FINDINGS

This property is 2.55 acres and consists of a 24 unit townhouse complex that is part of the County's Community Housing portfolio. The property provides a mix of one- to four-bedrooms units and is geared towards all tenant types. This development is located very close to a large urban park with open space and playground facilities. It is also in close proximity to many convenience amenities that can be accessed by walking or using public transportation.

Current Zoning RM1 **Building FCI** 0.0697 **10 yr Capital Investment** $544,000

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 4-6

A grassed parcel of land on the south side of the site appears to be a potential location for a building. This space is sloped and has several tiers which may limit unit design and feasibility. Units could consist of townhouses, to match the existing unit configuration on the property. Further site survey and geo-tech analysis may be required before a further feasibility study due to the sloped topography.

Zoning Considerations:

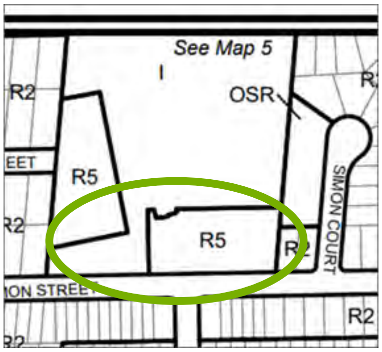
- Front yard, rear yard and side yards conform to setback requirements.
- Parking: Additional parking is not shown and depending on capacity of overall parking on the existing site, a zoning variance may be required.

Total Construction Capital (4 Units): **$2,253,075**

250 Simon Street, Shelburne

CURRENT OBSERVATIONS AND FINDINGS

This property is 1.46 acres and is located directly south of the Dufferin Oaks Complex. The building is a low-rise apartment and has a total of 60 units. This property is part of the County's Community Housing portfolio and provides one-bedroom apartments for older adults. While the Dufferin Oaks Complex is operating at full capacity, the overall site is extensive and under-utilized. For the purpose of this review, the open space in the southwest corner of the Dufferin Oaks Complex was considered as development opportunity in conjunction with this property based on the physical linkages and visual connections to adjoining, and shared landscape spaces and parking opportunities.



Current Zoning I/R5 **Building FCI** 0.0804 **10 yr Capital Investment** $1,576,000

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 24-48

There are opportunities for both short-term intensification and long-term planning on this site. The neighbourhood infrastructure (including 250 Simon and Dufferin Oaks, the medical clinic and county services, and the neighbouring playground) are already serving as a centralized care hub, with services supporting a wide range of demographic needs. New housing development could include a townhouse development or apartment building on the southwest area of the site.

Zoning Considerations:
The property is zoned Institutional and permits group homes, senior citizens' homes, retirement homes and special needs facilities. Townhouses and apartment dwellings are permitted in R5 zones. Depending on the preferred housing type, a zoning amendment may be required.

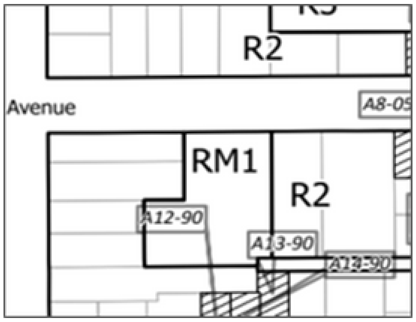
- Front yard, rear yard and side yards conform to setback requirements.
- Parking: Additional parking is not shown and depending on capacity of overall parking on the existing site, a zoning variance may be required.

Total Construction Capital (24 Units): **$13,055,575**

22 3rd Ave, Orangeville

CURRENT OBSERVATIONS AND FINDINGS

This property sits on roughly 0.68 acres of land with a two-storey, low-rise apartment building that has an elevator and houses a mix of bachelor and one-bedroom units for any tenant type. The property is located within walking distance to convenience amenities like a grocery store, medical offices and public transportation. The site appears to have space for an additional building on the south side of the property with potential for shared green space between. Adjoining neighbours are buffered from the property by a longer rear yard belonging to a southern neighbour. A reduced setback for the rear yard is unlikely to impact neighbour's rear yards significantly.



Current Zoning RM1 **Building FCI** 0.1433 **10 yr Capital Investment** $559,000

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 8 - 15

The southern portion of the site could be suitable for a small apartment building, stacked townhouse units, or row house units with front doors on the north side.
The garden area between the building could become a shared outdoor amenity space.

Zoning Considerations:

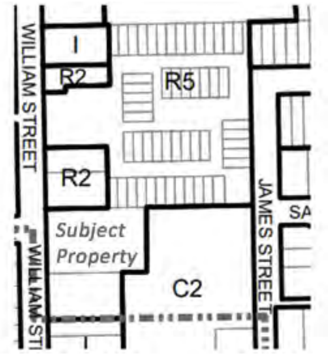
- Parking: Parking required for an apartment building is currently 1.5 spaces per dwelling unit. Proposed parking layout provided in this scheme is 14 spaces in total and will require a variance.
- Side Yard: The proposed exterior side yard is less than 6.0m and may require a variance.
- Rear Yard: The proposed rear yard is less than the 10.0 required yard and may require a variance.

Total Construction Capital (8 Units): **$4,413,575**

207 and 227 William Street, Shelburne

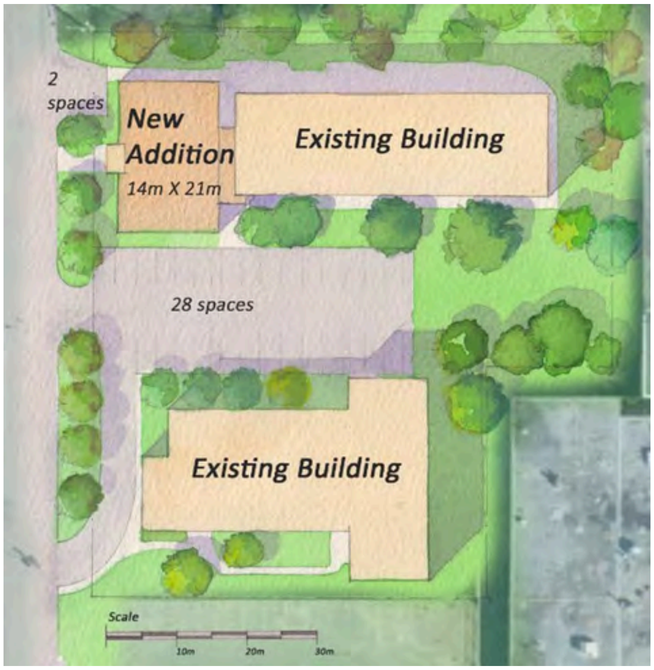
CURRENT OBSERVATIONS AND FINDINGS

These properties are adjacent to one another, and between both sites there is roughly 1.31 acres combined. There are also shared amenities, including site access, parking, and green space. Both buildings are part of the County's Community Housing Portfolio and provide one-bedroom units to all tenant types. In total, there are 30 apartment units. The site is centrally located in Shelburne and in close proximity to the Town's downtown core. There are convenience amenities within walking distance, including a grocery store, medical offices, and parks. These sites have been combined for this review, as proposed development opportunities would contemplate the reconfiguration of some shared site amenities.



Current Zoning I/R5 **Building FCI** 0.1185 **10 yr Capital Investment** $385,000

DEVELOPMENT OPPORTUNITIES



Potential Net New Residential Units: 8-12

With parking reconfigured for a single entrance onto William Street, there may be room for a two- or three-storey addition on the North building (227). This opportunity utilizes existing building amenities, including parking and garden space, to maximize net-new unit potential.

Zoning Considerations:

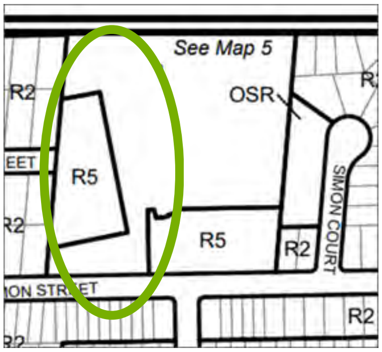
- Parking: Proposed parking layout provided will required a variance
- Front Yard: The proposed front yard requires a variance. It is worth noting that a number of buildings near or adjacent to this property have reduced front yard setbacks, so this configuration would not be out of character on the street.

Total Construction Capital (8 Units): **$4,413,575**

200 Mill Street, Shelburne

CURRENT OBSERVATIONS AND FINDINGS

This property, also referred to as McKelvie Burnside Village, is part of the Dufferin Oaks Complex and provides affordable and supportive housing for both older adults and physically disabled individuals. It is a single-storey building that consists of a total of 22 units. While the Dufferin Oaks Complex is operating at full capacity as a whole, the overall site is extensive and under-utilized. For the purpose of this review, the open space directly east of the building was considered as development opportunity in conjunction with this property based on the physical linkages and shared landscape spaces and parking opportunities.



Current Zoning I/R5 **Building FCI** 0.2011 **10 yr Capital Investment** $1,438,000

DEVELOPMENT OPPORTUNITIES

Potential Net New Residential Units: 36-48

A "Campus of Care" (COC) development model is proposed that can serve as a resource hub. The concentration of providers, clients, services and supports on-site can strengthen the local neighbourhood, and the broader Shelburne community. Intentional physical design and social design might include covered walkways, linked buildings, fitness, library and café facilities to encourage social activities and increase mutual support.

Zoning Considerations:

- Parking: Parking required for an apartment building is currently 1.0 spaces per dwelling unit. An overall assessment of parking based on housing type on this site may be required to determine parking requirements and conformity with zoning codes.
- Planning studies might include a review of increased storey height in this location

Total Construction Capital (36 Units): **$19,375,075**

Appendix G- Funding Opportunities Chart

Capital Funding Programs

Program Name	Purpose	Eligibility	Funding Provisions
Federal Funding Programs			
CMHC National Housing Co-Investment Fund: New Construction	Provides low-interest and forgivable loans to build new affordable housing. The Fund prioritizes partnerships between governments, non-profits, the private sector and other partners.	**Eligible projects:** community and affordable housing urban Indigenous community housing mixed use market / affordable rental new construction and/or conversion from a non-residential use to affordable multi-residential shelters transitional and supportive housing **All projects must:** • have a minimum of 5 units • have primary use as residential. • meet minimum requirements for partnerships, financial viability, affordability, energy efficiency and accessibility. • Affordability defined as 30% of units less than median market rent for 20 years. **Priorities:** • the achievement of National Housing Strategy outcomes • prioritizing affordability, energy efficiency, accessibility, proximity to transit, amenities and community supports, collaboration/partnerships, social inclusion, supporting federal priority groups	**Available Funding:** Up to 95% of project costs for residential and 75% for non-residential costs. **Funding Type:** Low-interest 10-year renewable loan Contribution up to 75K per unit or 40% of project costs.
CMHC National Housing Co-Investment Fund: Renovation	Provides low-interest loans and contributions to renovate and repair affordable and community housing.		
CMHC National Housing Co-Investment	This Indigenous and Northern Housing option of the National Housing Co-Investment Fund provides low-cost and	**Eligible applicants include**: Indigenous governments and organizations, provinces, territories and	L ow-interest repayable loan available for a term of 10 years, may be renewed for an

Fund: Indigenous and Northern Housing	forgivable loans to housing providers serving Indigenous people and housing provides building and renovating housing in northern communities.	municipalities serving Indigenous and/or northern populations, community or private sector housing providers serving Indigenous and/or northern populations **Eligible projects include repair of existing or construction of:** • new community and affordable housing and new urban Indigenous community housing • mixed use market / affordable rental • conversion from a non-residential use to affordable residential shelters transitional and supportive housing **To be eligible project must:** • have a minimum of 5 units/beds • be primarily for residential use • meet minimum requirements for affordability, energy efficiency and accessibility	additional 10 years and can be available for 20 years
CMHC Seed Funding	The Seed Funding program supports affordable housing through interest-free loans and/or non-repayable contributions. There are 2 funding streams: one for new construction/conversions, and one to preserve existing community housing projects.	**Eligible applicants:** • Indigenous community housing • community and affordable housing • mixed-used market / affordable rental • shelters, transitional housing and supportive housing • conversion of non-residential buildings to affordable multi-residential • renovation of existing affordable units	3-year interest free loan up to $350,000 Forgivable loan portion up to $150,000

CMHC Affordable Housing Innovation Fund	Funding available to: • develop and test innovations that incorporate resource and operating efficiencies and are replicable and scalable. • including financing, operating models and technologies • get flexible financial support to test a range of innovations and leverage new partnerships. • facilitate partnerships and encourage participation from diverse stakeholders including private sector, not-for-profits, community -housing organizations, co-operatives, municipalities, provinces, territories, Indigenous governments and organizations and social investment organizations	**Eligible applicants include:** • municipalities, provinces and territories • private sector developers and builders • non-profit housing providers and community housing organizations • Indigenous governments and organizations • any other housing provider interested in developing and testing innovative approaches to rent-to-own housing **Priorities:** The Innovation Fund defines affordability based on the affordability criteria of the municipality where the project is located. Failing such municipal criteria, the provincial criteria may be used. Where no affordability criteria exist, CMHC will determine affordability for rental housing projects based on the median market rent. Must demonstrate how project will remain affordable for at least 10 years. Proposal must demonstrate that the required financial resources are available to support the sustainability of the project and highlight how the innovation will reduce or eliminate reliance on government subsidies.	Accepts and reviews applications on a continual basis and funding announcements are made on a periodic basis. Funding is available for 6 years beginning 2022 or until all funds are committed, whichever comes first.
CMHC Canada Greener Affordable	Provides forgivable and low-interest loans to finance retrofit activities to buildings 20 years and older.	Must meet affordability criteria of CMHC or other government program.	**Available Funding:** Grant for pre-retrofit and up to $85k or 80% forgivable loan for retrofit costs.

Housing Program		Primarily residential and have at least 5 units or beds.	**Funding Type:** Pre-retrofit up to $130,000 total, Retrofit up to $170,000 per unit.
NICHI Indigenous Housing Allocation Funding	Capital Development Funding provides funding requirements needed to bridge or leverage funding for large scale projects, undertake major renovations, new builds or other similar major capital requirements	Indigenous -led organizations in urban, rural and northern areas of Canada working in the community housing sector. Expressed ability by the Organization to address urgent and unmet need. Who provide at least one of the following: Supportive Services, Transitional/ Supportive Housing, Non-market Housing, Affordable Housing	Grant funding in excess of $1 million up to $10 million
Rapid Housing Initiative	Provides capital contributions for the rapid construction of new housing and/or acquisition of existing building for rehabilitation or conversion to permanent affordable housing. Two streams - one city stream for 41 pre-determined municipalities (administered by municipality) and second for projects stream (administered by federal government).	Projects funded by the RHI program cannot take on debt and must meet criteria for affordability, accessibility, energy efficiency, and financial viability.	Cities receive pre-determined allocations, while the project stream allows open applications from housing providers. Funding is committed up to 2024.
CMHC Apartment Construction Loan Fund	The CMHC Apartment Construction Loan Program provides low-cost funding to eligible borrowers during the most risky phases of product development of rental apartments (construction through to stabilized operations). The initiative focuses on	For self-contained units only (apartments), non-residential component capped at 30% of total gross floor space and 30% of total cost. Excludes retirement, seniors, student, supportive, and long-term care housing.	**Available Funding:** Up to 100% of project costs for residential and 75% of non-residential component **Funding Type:** Low-interest 10-year renewable loan

	standard rental apartment projects in Canada with general occupants where there is a need for additional rental housing supply.	Must meet minimum requirements for partnerships, financial viability, affordability, energy efficiency and accessibility. Affordability defined as 20% of units below 30% of median household income or approval through another affordable housing program	
Reaching Home	Provides community-based funding to support the needs of the most vulnerable. Canadians, to improve access to safe, stable and affordable housing and to reduce chronic homelessness. Grants available on a case-by-case basis provided by the Community Entity to address housing in the four streams. Funding under each stream is delivered through regionally managed contribution agreements.	**Eligible applicants include:** • municipalities, provinces and territories • private sector developers and builders • non-profit housing providers and community housing organizations • Indigenous governments and organizations • individuals • public health organization • Provincial and territorial governments	Designated Communities provides funding to 64 urban communities outside the territories. Indigenous Homelessness provides funding to 30 communities (urban centres outside of the territories) for the delivery of cultural-appropriate services for Indigenous Peoples who are at-risk of or experiencing homelessness.
CMHC Women and Children Shelter and Transitional Housing Initiative	$618.2 million fund to support federally administered community housing projects reaching the end of their operating agreements from past social and affordable housing programs. • provides both rental assistance and transitional funding	Be a non-profit housing provider or a housing co-operative whose federal operating agreement with CMHC has ended or will end March 31, 2028, and be a provider under: Section 95 (pre-86 and post-85). Section 27, Section 26, Section 95 Rent Supplement units. Transitional funding is reserved for most vulnerable groups, such as deep subsidy or urban Indigenous projects and is a	CMHC determines the amount of funding a housing provider receives following a needs and prioritization assessment

		complement to the rental assistance component. Eligible groups will receive funding from both streams simultaneously. Funding may be available to potential project partners.	
Province of Ontario			
Canada-Ontario Community Housing Initiative (COCHI)	Supports new supply, repairs, regeneration and expansion of community housing and protect affordability for tents including rent supplement and transitional operating funding	Housing providers/projects are eligible to receive COCHI funding if: • The project was administered within a "Transferred Housing Program" and continues to do so • Program No 2: Rent Supplement Program • Program No 9: Rural and Native Homeownership Program	This contains an accountability framework between the province and the County while outlining roles and responsibilities.
(OPHI) - companion stackable program to COCHI	Supports affordable rental new construction, conversion and repairs, affordable home ownership and rental housing options, and other social housing initiatives.	Like COCHI, OPHI is delivered through the regional Service Manager who may determine additional project eligibility requirements, such as affordability, timeline, energy efficiency, etc.	
Non-governmental Funding			
Canadian Co-operative Investment Fund	CCIF provides loan funding to co-operative organization. CFF may be beneficial for short-term financing or for co-operatives seek capital improvements.	Applicants will have to provide information on the finances, governance, and social impact of their organization or proposed project.	Loan financing at $500,000-$1,500,000 at fixed interest rates
Green Municipal Fund	The Green Municipal Fund is managed by the Federation of Canadian Municipalities and provides grant and loan funding for sustainable new construction and building retrofits	**Eligible applicants include:** Canadian municipal governments (e.g., towns, cities, regions, districts and local boards thereof),Municipally owned corporations, such as municipal housing service providers; or	Capital loan funding for new construction or retrofit of affordable housing up to $10M or 80% of total project costs. Grant portion 25-50% of loan depending on energy efficiency.

		Non-profit, mission-driven affordable housing providers, including cooperatives	
CHTC Sector Transformation Fund	The Sector Transformation Funding offered by the Community Housing and Transformation Centre (CHTC) provides grants through two streams: Local Projects and Sectoral Impact Projects. The Sector Transformation Fund aims to support projects with large-scale impact, potential for replication, and leverage the sector's resources.	**Local Project Eligibility:** • Tools, initiatives and partnerships that can be adapted to benefit the entire sector • Partnerships that strengthen the quality of services available in the sector • New business models • Services that address identified gaps in the sector • Pilot projects and initiatives that build sector capacity • Any other transformative initiatives that are consistent with the objectives of the Sector Transformation Fund **Sectoral Impact Projects Eligibility:** • Partnerships that strengthen the quality of services available in the sector • Tools and initiatives that can be adapted to benefit the entire sector • New business models • Services that address identified gaps in the sector • Pilot projects and initiatives that build sector capacity • Any other transformative initiatives that are consistent with the objectives of the Sector Transformation Fund	Available funding varies, considered as projects over or under $50,000. Local Projects are capped at $150,000.
Tapestry Community Capital	Tapestry Community Capital is Canada's leading service partner in community bonds.	Tapestry has worked with a number of different organizations to provide community bonds, including housing providers.	Tapestry will work with organizations to determine the correct bond offering. Bond interest rates typically range from 2.5% to 5%.

Ontario Trillium Fund Capital Grants	In the Capital grant stream, OTF funds projects that update buildings, enhance spaces, and purchase fixed and non-fixed equipment for community buildings and spaces.	**Grant Eligibility:** • deliver programs and services in one of four sectors: sports and recreation, arts and culture, environment, human and social services. • have a primary purpose, presence, and reputation for delivering community-based programs and services. • demonstrate the financial and organizational capacity.	Minimum of $10,000 and cannot exceed $200,000.

Operating Funding Programs			
Program Name	**Purpose**	**Eligibility**	**Funding Provisions**
Provincial Funding Programs			
Canada-Ontario Housing Benefit (COHB)	Jointly funded with federal government, provincially delivered. Provides direct monthly benefit payment to eligible households to help pay their rent. Benefits are portable and based on household income and local market rent. Program provides an alternative to waiting for rent-geared-to-income unit to become available.	Eligible households include persons experiencing or at risk of homelessness, Indigenous persons, seniors, and people with disabilities, as well as households living in community housing.	COHB provides rental supplements directly to individual households.
Ministry of Health	The Ministry of Health provides operating funding to many community health programs and services.	Eligibility is determined by ministerial priorities, community need, and funding availability.	Funding is determined by the Ministry of Health based on individual organization need.
Rental Assistance Component	The objective of the Rental Assistance component is to address affordability issues of households in rental units across the province. The Rental Assistance component consists of three streams: • Rent Supplement • Housing Allowance Direct Delivery • Housing Allowance Shared Delivery.	Priority given to: • Households affected by expiring programs (e.g., those living in social housing transitioning out of rent-geared-to-income subsidy, recipients of operating funding). • Households who are homeless or at risk of homelessness Service Managers must report on any targeted groups in their Investment Plan updates.	Allocations will be committed at the beginning of each program year through a letter from the Ministry based on the planned commitments identified in the Investment Plan. Service Managers may also contribute their own funding. Direct delivery & shared delivery streams

	Subsidy paid to landlord on behalf of the household in need of rental assistance		

Appendix H- Dufferin County Master Housing Strategy Recommendations Chart

STRATEGIC PRIORITIES	RECOMMENDATIONS	ACTIONS	IMPLEMENTATION PLANNING									
			Phase 1		Phase 2				Phase 3			
			2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
1. Enabling Framework - Adapt policies and procedures to enable increased housing development												
Policies, Programs and Partnerships	Support expedited processes for zoning amendments that support non market housing development											
	Older Adult Friendly Housing Models	Work with area municipalities and private developers to support and encourage older adult friendly housing models										
	Enhance housing subsidies	Enhance subsidies to support vulnerable persons (homeless, older adults etc.)										
	Establish targets for supportive housing	Designate percentage of units to be developed for supportive housing										
	Encourage development of Community Improvement Plans for accessibility retrofits.	Work with area municipalities to explore Community Improvement Plans for accessibility retrofits.										
	Engage Non-Profit Housing Providers	Work with Non-Profit housing providers to explore interests in managing any new housing development on County owned land										
	Engage Non-Profit Housing Providers	Issue Expression of Interest for sites proceeding with funding applications										
2. Transform Services - Improve services to meet current needs												
Programs & Services	Older adult housing directory	Develop a specialized older adult housing directory.										
	Education program of housing options	Launch an education program to illustrate housing options for older adults										
	Engage private developers to support older adult housing development	Consult with developers to address barriers in older adult housing development and opportunities to increase development										
	Meet with Ontario Health to discuss funding for housing supports	Advocate for funding for various housing supports for older adults										
	Tax relief programs and assistance for home renovations.	Support communication re: tax relief programs and assistance for home renovations										
	Cohousing Programs	Educate about cohousing benefits and legal considerations.										
	Intergenerational programs and household assistance initiatives.	Establish intergenerational programs and household assistance initiatives.										
	Home ownership program	Meet with Ministry staff to discuss redirection of home ownership revolving funds to support alternative approaches - rent to own programs or partnerships										
	Diversion programs for those on long-term care waiting lists.	Create a diversion program for those on long-term care waiting lists.										

	Increase Homelessness Supports	Investigate further strategies and opportunities for offering housing related supports and services for those experiencing homelessness										
	Integrate Community and Clinical Supports	Identifying opportunities to integrate community and clinical supports										
3. Housing Master Plan Pipeline - Increase Housing Supply												
Implementation Planning Review of Top 10 County Owned Sites	Review planning requirements	Confirm planning assumptions and confirm timelines and feasibility										
	Confirm housing type by site based on needs and requirements	County staff review of sites, housing type and needs to confirm priorities by site										
	Validate ranking	Confirm assumptions and ranking and update Top 10 List										
Top 3 Ranked Sites	Predevelopment - Planning activities	Prepare planning applications to address needs										
	Predevelopment - funding applications	Apply for CMHC SEED funding to support feasibility analysis by site to increase readiness to apply for capital funding (planning approvals, final housing type, design, capital and operating budgets)										
	Capital Funding applications	Proceed with funding applications to support development										
Ranked Sites 4 - 6	Proceed with planning applications	Prepare planning applications to address needs										
	Apply for CMHC SEED funding	Apply for funding to support feasibility analysis by site to increase readiness to apply for capital funding (planning approvals, final housing type, design, capital and operating budgets)										
	Capital Funding applications	Proceed with funding applications to support development										
Ranked Sites 7- 10	Proceed with planning applications	Prepare planning applications to address needs										
	Apply for CMHC SEED funding	Apply for funding to support feasibility analysis by site to increase readiness to apply for capital funding (planning approvals, final housing type, design, capital and operating budgets)										
	Capital Funding applications	Proceed with funding applications to support development										
Engage Federal Government	Engage federal government re: surplus lands	Engage federal government to discuss post offices located in Orangeville and Shelburne for possible housing developments										
	Update federal government re: Housing Master Strategy	Update on Housing Master Strategy, implementation timelines and support required										