



To: Mayor and Council
From: Karl Grenke, Manager of Development Services
Date: February 6, 2025
Committee of the Whole Date: February 10, 2025
Title: Affordable and Inclusive Housing Plan

For Direction
 For Information
 For Adoption
 Attachments: 46 Pages

Recommendation:

THAT Council endorses the Affordable and Inclusive Housing Plan prepared by Dillon Consulting Ltd and dated February 2025.

Purpose: To present to Council the Affordable and Inclusive Housing Plan consisting of a housing needs analysis, gaps and opportunities assessment and suite of strategic recommendations, to inform the Town's new Official Plan and future operational and policy decisions.

Background: In May 2024, Council awarded a contract to Dillon Consulting Limited to guide the development of the Town's new Official Plan. The new Official Plan would repeal and replace the 2014 Official Plan and position the Town to accommodate an additional 1,400 new residential units, as forecast in the 2023 Land Needs Study. The Plan would specifically address the five key themes of housing, community spaces, transportation, sustainability and downtown revitalization in order to manage this growth in a way that is fiscally, socially and environmentally sustainable. As a policy-based roadmap to growth, the Official Plan will help incorporate recommendations arising from a variety of studies and subject specific plans undertaken by Council over the last few years. The scope of this project also includes the undertaking of our first Transportation Master Plan, a commercial market analysis and a housing needs study. These projects, alongside the background work already done, address specific policy and knowledge gaps which will help build the foundation of the Official Plan.

More specifically, the RFP for the Official Plan project called for the *"incorporation of a Housing Needs analysis that is accepted by Council in advance of the Official Plan as a companion report. The report will assess and build upon existing work, including the Lanark County Housing and Homelessness Plan, the Smiths Falls Housing Task Force Report and the Land Needs Study and will:*

- *Review the findings within the context of current information and propose updates as may be required;*
- *Propose policy approaches and tools that best align supply with the demand for inclusive forms of housing and propose an implementation strategy as necessary. While it is expected that many approaches can be advanced in the Official Plan, this analysis should not be limited to Planning Act approaches;*

- *Identify key performance indicators that allow the Town to assess its progress in supporting housing that is inclusive of the needs of all residents.*

The Affordable and Inclusive Housing Plan that accompanies this report builds upon the past work undertaken by the Town, County and others, updated with 2021 Census data, and provides a comprehensive assessment of the housing situation in Smiths Falls and a series of actions to support housing development.

The Plan comprises several components:

1. Housing needs analysis assessing supply, tenure and affordability;
2. Identification of gaps and opportunities arising from the housing needs analysis;
3. Affordable and inclusive housing plan comprising a series of recommended strategic actions and supplementary actions, accompanied by key performance indicators to measure progress.

Analysis and Options: The Affordable and Inclusive Housing Plan supports the work of the Official Plan by proposing several land use policy approaches to facilitate the development of different forms of housing within the community. The Plan also recognizes that in addition to planning policy, the Town can develop other tools (including incentives) that build operational and technical capacity within our administration, the development sector and within the residential renter community. While the basic role of the Town is to approve housing and the private sector to build it, the Plan envisions a higher level of coordination and knowledge sharing between Town staff, other levels of government and private and non-profit stakeholders to enable and support development that aligns with the community's needs in terms of the number of units and composition of housing types.

The housing plan will inform the Official Plan, as well as other novel housing supportive actions that can be advanced in the coming years.

Budget/Financial Implications: None committed directly through the acceptance of this Plan. The fulfillment of individual recommendations may have budget implications depending on how they are implemented.

Link to Strategic Plan: Strategic Priority # 2 – Housing – Support more diverse built housing stock to ensure all of our citizens have a home they can afford. Initiative #2.4 complete a Housing Needs Study.

Existing Policy: Official Plan 2034

Consultations: Project Consultants (Dillon); Chief Administrative Officer

Attachments: **Appendix A – Affordable and Inclusive Housing Plan**
Appendix B – Affordable and Inclusive Housing Plan – Presentation to Council

Notes/Action (space for Council Member's notes):

Respectfully Submitted:

Original Signed By:

Karl Grenke RPP, MCIP
Manager of Development Services

Approved for agenda by CAO:

Original Signed By:

Malcolm Morris, CMO
Chief Administrative Officer



Town of Smiths Falls

Official Plan Update

Affordable and Inclusive Housing Plan (Draft)

February 2025 - 24-8444

Table of Contents

1.0	Introduction	1
2.0	Housing Needs Analysis – Supply, Tenure, and Affordability	1
2.1	Purpose of the Housing Needs Analysis	1
2.2	Pre-Cursor Land Needs Analysis/Forecasted Future Growth	1
2.3	Background Documents Review	1
2.4	Smiths Falls Housing Profile	1
2.4.1	Household Type	2
2.4.2	Household Income	2
2.4.3	Housing Tenure	3
2.5	Current Programs and Incentives for Housing Creation	4
2.5.1	Smiths Falls Community Improvement Plan	4
2.5.2	Policies in the Smiths Falls Official Plan 2034 (October 2014)	5
2.5.3	Summary of Best Practices for Housing Creation	6
3.0	Gaps and Opportunities for Affordable and Inclusive Housing	6
3.1	Opportunities Identified through the HNA	6
3.2	Gaps Identified through the HNA	8
4.0	Affordable and Inclusive Housing Plan	9
4.1	Recommended Actions	9
4.1.1	Recommended Strategic Actions	9
4.1.2	Recommended Supplementary Actions	16
4.2	Key Performance Indicators	21
Appendix: Housing Needs Analysis – Questions and Answers		23

1.0 Introduction

The 2020 Housing Task Force Report identified housing needs based on 2016 Census data, but updated information necessitates a new study. This new study will provide strategic actions to prepare for the anticipated growth, considering the limited land available and tailored to the community's current and future demographics. This new study, the Affordable and Inclusive Housing Plan (AIHP), includes:

1. a Housing Needs Analysis (HNA) to collect and analyze data, highlighting affordable/inclusive housing needs and gaps; and,
2. an Analysis of Gaps and Opportunities for Affordable and Inclusive Housing to establish strategic recommendations and an implementation plan to address these needs.

2.0 Housing Needs Analysis – Supply, Tenure, and Affordability

2.1 Purpose of the Housing Needs Analysis

The purpose of the HNA is to:

- frame key issues around affordable and inclusive housing in Smiths Falls, based on the Town's most recent Census profile (2021);
- identify key findings on the town's housing supply, tenure, and affordability; and,
- outline gaps and opportunities that inform recommendations for the AIHP for Smiths Falls.

2.2 Pre-Cursor Land Needs Analysis/Forecasted Future Growth

As a precursor to the New Official Plan, the Town of Smiths Falls conducted a Land Needs Analysis (LNA) that projected growth from 2021 to 2046, which revealed the need for 1,380 new housing units within the town's urban boundary:

- 1,035 units are planned to be in greenfield areas;
- 345 units are planned to be in Targeted Growth Areas; and,
- The housing mix is anticipated to consist of 55% singles/semis, 20% townhouses, and 25% apartments.

While this mix includes a significant proportion of single- and semi-detached homes, there is a need to have some flexibility and adaptability in housing development, as demographic needs can change over time. The population is aging, with significant gains among those over 55, and there is a need for housing to accommodate younger, family-oriented immigrants. The forecasted residential growth also surpasses the current vacant unit supply, which indicates a need for approximately 37 gross hectares (93 acres) of additional land.

2.3 Background Documents Review

The project team reviewed the following documents and datasets to identify key findings for housing supply, tenure, affordability, and core housing need:

- Town of Smiths Falls Official Plan, 2014;
- Lanark County 10-year Housing and Homelessness Plan, 2019;
- Smiths Falls Housing Task Force Housing Report, 2020;
- Census Profile, Census of Population – Smiths Falls, Town of (Census subdivision), 2021
- Town of Smiths Falls Zoning Bylaw 10375-2022;
- Community Improvement Plan, 2022;
- Lanark County Housing and Homelessness Report, 2023;
- Land Needs Analysis, 2023; and,
- Council Strategic Plan, 2023-2026.

Key findings for housing supply, tenure, and affordability are outlined in the following sections.

2.4 Smiths Falls Housing Profile

The project team reviewed the 2021 Census Profile for the Town of Smiths Falls, specifically household type, household total income, and housing tenure, to gain a better understanding of the Town's demographics and economic makeup. Unless otherwise specified, the following subsections are informed by the Census Profile, 2021 Census of Population, for the Town of Smiths Falls Census subdivision. Click [here](#) for Smiths Falls' full 2021 Census Profile.

2.4.1 Household Type

Presented below in Figure 1 is the proportion of Lanark County and Smiths Falls’ households by household size for: two-person households or fewer (including one- and two-person households, respectively), and three-person households or more (including three-, four-, and five-person households, respectively).

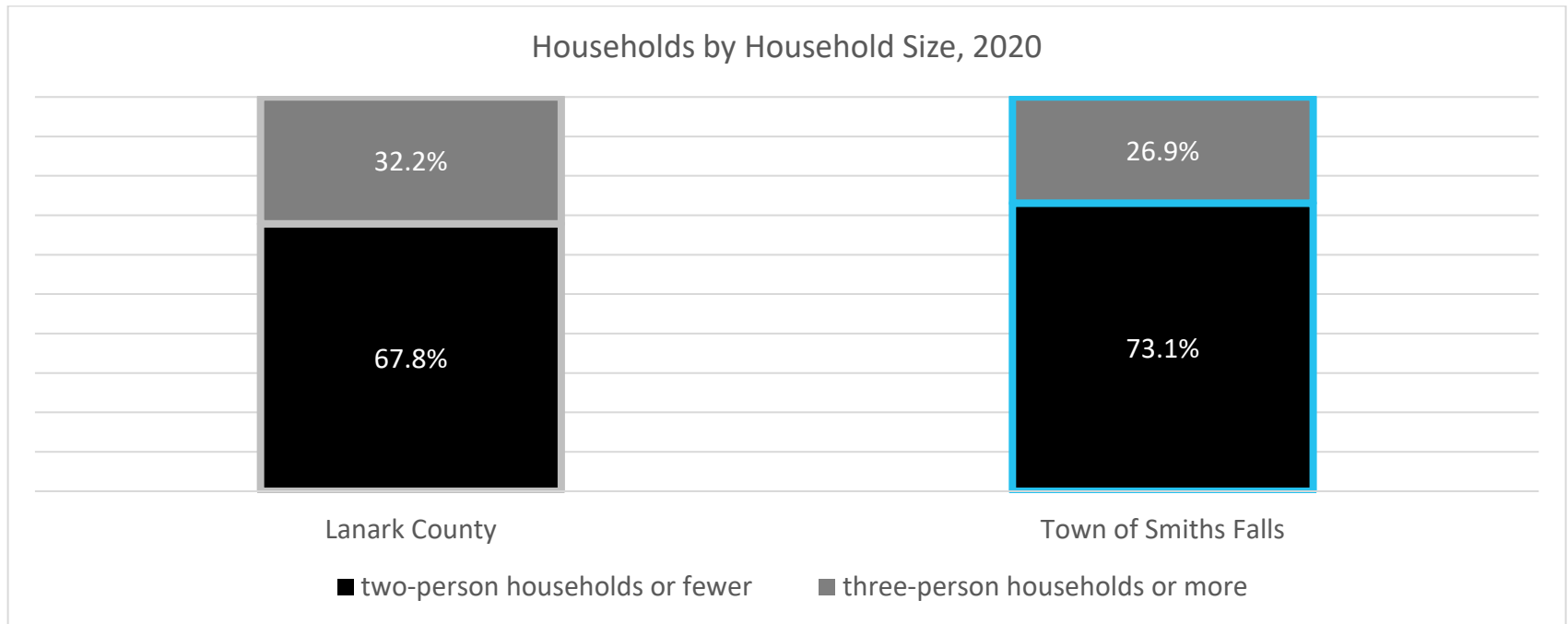


Figure 1: Households by Household Size, 2020 – Lanark County and Smiths Falls (source: Smiths Falls Census Profile, Statistics Canada, 2021)

More than half (55%) of the total private housing stock (2,370 of 4,310 units) in Smiths Falls are units with three bedrooms or more. With roughly three quarters (73.1%) of all households in Smiths Falls containing two persons or fewer, the remaining 45% (1,945 of 4,310 units) of the private housing stock is not ideally matched to household composition. This may be reflective of the age profile in the community, with empty-nester households still occupying the family home (and not yet willing or needing to downsize). This may create a strain on new families who are seeking these same housing units that are not yet available to them.

The data hints at the necessity for a mix of housing types to accommodate various household sizes and compositions. Suitable units for singles, couples, and the elderly should be prioritized, but there must also be options for smaller households to ensure that they are not forced into over-housed situations. Additionally, ensuring affordability across these housing types is crucial. A lower-income family within a smaller household (e.g., a couple who recently immigrated to Smiths Falls) might struggle more to find suitable accommodation, which reinforces the need for affordable units suitable for two people or fewer.

2.4.2 Household Income

Presented in Figure 2 below are household total (before-tax/gross) incomes for Smiths Falls compared to those of Lanark County:

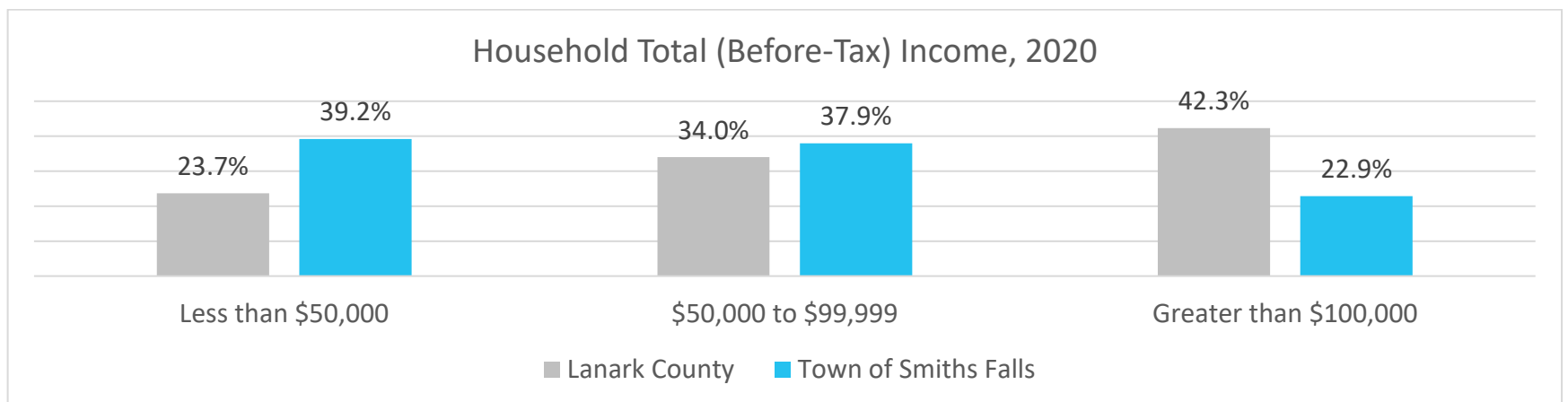


Figure 2: Household Total (Before-Tax) Income, 2020 – Smiths Falls and Lanark County (source: Smiths Falls Census Profile, Statistics Canada, 2021)

A significantly higher proportion of households in Smiths Falls (39.2%) fall into the lower income bracket of less than \$50,000 compared to Lanark County (23.7%), which indicates a greater prevalence of lower-income households in Smiths Falls. These lower-income households are likely to face more significant challenges in securing affordable housing, which suggests a consistent demand for subsidized housing, rent-controlled units, or affordable homeownership programs. There is also likely vulnerability to housing insecurity, rent burden, and potential homelessness, which may result in a higher (but unmet) demand for emergency shelters and transitional housing services.

With respect to households earning between \$50,000 and \$99,000, the proportions are relatively close, with Smiths Falls having a slightly higher percentage of households in the middle-income bracket (37.9% versus 34.0% for Smiths Falls and Lanark County, respectively). Given the prevalence of households in Smiths Falls that are earning between \$50,000 to just under \$100,000, there is a need for a mix of housing that is moderately priced and accessible to middle-income families.

A significantly smaller percentage of households in Smiths Falls (22.9%) fall into the high-income bracket of \$100,000 and greater compared to Lanark County (42.3%), which suggests that higher-income households are less common in Smiths Falls as compared to the County at large.

2.4.3 Housing Tenure

Presented in Figure 3 is a comparison of housing tenure (i.e., how many households own versus rent their homes) for Lanark County and Smiths Falls.

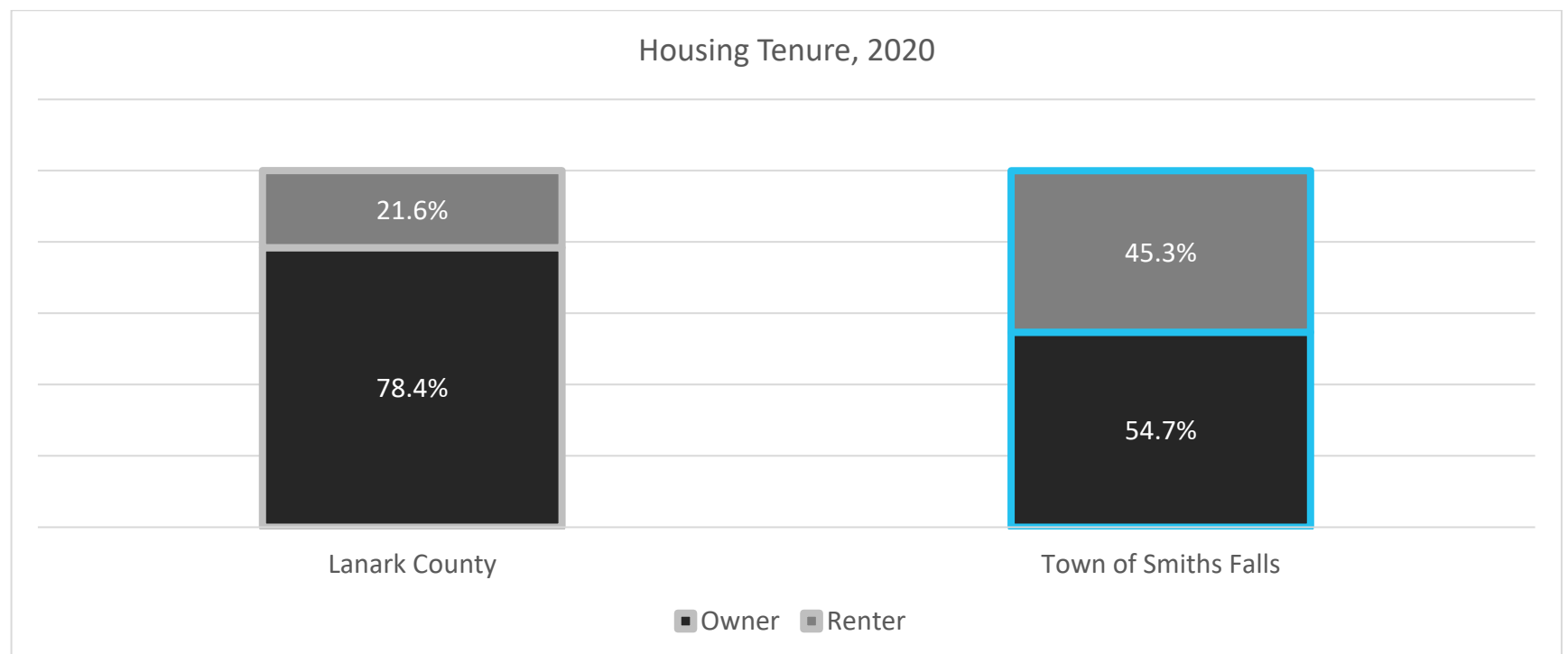


Figure 3: Housing Tenure, 2020 – Lanark County and Smiths Falls (source: Smiths Falls Census Profile, Statistics Canada, 2021)

Smiths Falls has a substantially higher proportion of renters (45.3%) compared to Lanark County (21.6%), which indicates that a larger segment of the Smiths Falls population relies on rental housing. The high percentage of renters somewhat aligns with the previously noted higher proportion of lower-income households in Smiths Falls. It is likely that the carrying cost of a mortgage is too high for these households, thereby making homeownership unattainable and renting becoming their viable housing option. We understand that renters are often more vulnerable to housing insecurity and rent increases, which highlights the need for affordable rental housing and rental assistance programs.

With only 54.7% homeownership in Smiths Falls compared to 78.4% in Lanark County, there are likely barriers that are hindering homeownership. These barriers could include high property prices relative to income, difficulty in saving for down payments, and stricter mortgage qualification criteria. There is a need for programs that could assist potential homebuyers, such as first-time homebuyer incentives, down payment assistance schemes, and community land trusts¹.

The larger rental market in Smiths Falls could lead to greater demand for rental properties. This higher demand might increase market rental prices and exacerbate affordability issues, if supply does not keep pace with the demand. It suggests a critical need for ensuring rental stock availability and quality, which may be done through: encouraging the development of new rental units; maintaining existing affordable rental housing; rent control, where applicable; and incentives for landlords to keep rents affordable. A high proportion of renters could also signal a higher demand for tenant support services, including legal assistance, housing counseling, and programs aimed at preventing eviction.

¹ A community land trust is typically a non-profit organization that holds land for the purpose of providing affordable housing and other community benefits. The land is typically leased to homeowners or developers, while the Trust retains ownership to ensure long-term affordability. In small urban settings, land can be donated by private owners or the municipality, potentially with tax incentives, to support affordable housing initiatives.

2.5 Current Programs and Incentives for Housing Creation

As noted in the Smiths Falls Housing Task Force Housing Report (December 2020), municipalities have several planning and financial tools at their disposal to facilitate affordable housing development. These tools include:

1. implementing Community Improvement Plans (CIPs) to provide incentives;
2. implementing more permissive zoning changes;
3. waiving or deferring Development Charges; and,
4. designating housing providers as municipal capital facilities to provide financial assistance.

Smiths Falls has current programs, incentives, and policies in place for housing creation, which align with the above and are briefly described in the following subsections.

2.5.1 Smiths Falls Community Improvement Plan

Section 28 of the Planning Act outlines the requirements for a community improvement plan (CIP), which is a tool that municipalities in Ontario can use to stimulate or support economic activity in accordance with local and provincial priorities. The Town has a Town-wide CIP in place, which was adopted by Council in October 2022. The CIP has financial incentive programs that aim to help stimulate investment in the town's revitalization, with financial incentives that cover the following focus areas:

1. attainable² market-based housing, with particular regard for attainable rental housing;
2. downtown and waterfront area revitalization, including:
 - façade, signage, and landscaping improvements to commercial, multi-unit residential, or mixed use properties; and,
 - restorations, renovations, and improvements to the interiors of commercial, institutional, or mixed use (commercial at grade) buildings;
3. brownfield development, where a brownfield property is one that was previously developed, is currently vacant, and has indicated contamination through professional studies; and,
4. universal accessibility, where internal and external improvements to a building are made with respect to a barrier-free design for everyone, regardless of age, physical ability, or stature.

The CIP has 15 incentive programs, and five of the 15 programs specifically target attainable housing development:

1. **Development Charge Rebate (Program 3 of 15)** – The applicant's property is eligible to receive a rebate for development charges associated with the development, if they are seeking to build a new multi-unit residential building or mixed use (commercial at grade) building that contains attainable rental units.
2. **Building Permit Fee and Planning Application Fee Rebate (Program 4 of 15)** – The applicant's property is eligible to receive a rebate for fees associated with planning applications and approved applications for a Building Permit, if they are developing new buildings or making improvements to existing buildings that result in the creation of attainable rental unit(s).
3. **Tax Increment Equivalent Rebate (Program 5 of 15)** – The applicant's property is eligible to receive a Tax Increment Equivalent Rebate (TIER), if they are developing new multi-unit residential buildings or mixed use (commercial at grade) buildings. The new building must have at least six (6) new residential units. This program shields a property owner from the municipal portion of tax increases that occur as a result of the development, if they provide attainable rental units.
4. **Additional Residential Unit Rebate (Program 6 of 15)** – The applicant's property is eligible to receive a rebate, if they are renovating existing dwellings to include a new legal additional residential unit (ARU), in accordance with the Town's Zoning By-law or other planning approvals.
5. **Universal Accessibility Co-Application (Program 7 of 15)** – The applicant's property is eligible to receive a rebate under Program 7, if it meets the eligibility criteria for any attainable housing financial incentive program in the CIP (Programs 3 through 6 of 15) and Program 1 (Exterior Universal Accessibility Improvement Program) and/or Program 2 (Interior Universal Accessibility Improvement Program).

² In the CIP, housing is "attainable", if housing costs (excluding utilities) are less than 30% of the before-tax (gross/total) income of a low- to moderate-income household.

For more information on the Smiths Falls CIP:

- click [here](#) to visit the Towns’ CIP main page, or
- click [here](#) to download a copy of the CIP directly.

2.5.2 Policies in the Smiths Falls Official Plan 2034 (October 2014)

The Smiths Falls Official Plan 2034 (2014) contains policies that help guide growth and development in the town until 2034. Section 5.3 (Housing) of the Official Plan (OP) details goals for and policies on housing, with Section 5.3.1 (Affordable Housing) focusing specifically on: affordable housing (Goal H-2); High Quality Housing and Great Places (Goal H-3); and Housing – Environmental Sustainability (Goal H-4). The goals and policies within Section 5.3 collectively aim to foster diverse, affordable, high-quality, and environmentally sustainable housing in Smiths Falls. They underscore the importance of social equity, accessibility, community integration, and ecological stewardship through a mix of regulatory, planning, and financial incentives.

Provided below in Table 1 briefly summarizes the goals and policies for housing in the OP.

Table 1: Summary of housing-related goals and policies in the OP (2014)

Goal	Goal Summary	Summary of Policies
Goal H-1: Social Equity and Diversity	Provide diverse housing options that cater to all economic and demographic segments of the community while supporting environmental and fiscal sustainability.	<ul style="list-style-type: none"> • H-1.1: Support varied housing types and price points for all community segments, including seniors, families, the homeless, and special needs individuals. • H-1.2 & H-1.3: Facilitate aging in place and location of senior housing near essential services. • H-1.4: Promote multi-generational compact housing. • H-1.5: Encourage “starter” homes. • H-1.6: Ensure compliance with anti-discrimination housing laws.
Goal H-2: Affordable Housing	Increase, preserve, and improve the affordable housing stock.	<ul style="list-style-type: none"> • H-2.1: Utilize policies and financial resources to facilitate low to moderate-income housing. • H-2.2: Integrate affordable housing throughout the town. • H-2.3: Allow second residential units to enhance affordable housing. • H-2.4: Support Lanark County’s Housing and Homelessness Plan strategies. • H-2.5: Require diverse housing forms in large-scale developments (minimum 30% non-single-family homes). • H-2.6: Maintain a mix of rental, co-op, and ownership housing. • H-2.7: Offer incentives, including fast-tracking permits, density bonuses, partnerships, and financial relief for affordable housing projects.
Goal H-3: High Quality Housing and Great Places	Create and maintain high-quality housing that contributes to vibrant, safe neighborhoods.	<ul style="list-style-type: none"> • H-3.1: Require top-tier amenities and design in housing developments. • H-3.2: Ensure higher density and mixed-use developments support walkability, integration with surrounding neighborhoods, and urban design quality.
Goal H-4: Environmental Sustainability	Provide housing that minimizes natural resource consumption and supports environmental goals.	<ul style="list-style-type: none"> • H-4.1: Promote green building principles. • H-4.2: Minimize housing-related greenhouse gas emissions by reducing vehicle trips. • H-4.3: Encourage higher residential densities in growth areas to create complete, walkable, and bikeable communities.

These goals and policies collectively aim to foster diverse, affordable, high-quality, and environmentally sustainable housing in Smiths Falls. They underscore the importance of social equity, accessibility, community integration, and ecological stewardship through a mix of regulatory, planning, and financial incentives.

Summary of Best Practices for Housing Creation

The project team undertook a review of best practices to identify trends in mechanisms (policies, tools, incentives, etc.) that support housing creation, especially affordable and inclusive housing. These best practices were summarized in the broader context of three other municipalities, to understand what policies, tools, and incentives are being used to support housing creation elsewhere in Ontario. The municipalities that the project team reviewed included the City of Belleville, the Municipality of North Grenville, and the City of Peterborough. While the population sizes for these municipalities range, the ability for a municipality in Ontario to implement these tools is less dependent on its size and economic makeup; initiatives were assumed to be scalable to suit the Smiths Falls community.

The communities of Belleville, North Grenville, and Peterborough have implemented or are in the process of implementing the following best practices that support housing creation, including affordable and inclusive housing:

1. Establish creative funding partnerships (e.g., combinations of funding from various levels of government, non-profits, and/or private sector donations) to facilitate and fund housing creation.
2. Encourage and facilitate adaptive reuse of buildings, including residential conversion from a non-residential use.
3. Adopt and implement housing targets by dwelling type and tenure in their Official Plan.
4. Pre-zone lands to allow for a greater range of housing, higher densities, and more compact development within these areas in the zoning by-law.
5. Modify parking standards (i.e., removal of required parking or flexible parking standards) in the zoning bylaw.
6. Allow for as-of-right zoning of workforce / missing middle Housing (removing barriers to allow 3+ unit housing in serviced areas, allowing for multiplexes and low-rise apartments in certain areas, etc.) in the zoning bylaw.
7. Remove instances of “exclusionary zoning” (i.e., zoning that only allows lower density housing and excludes higher density housing forms) in the zoning bylaw.
8. Make improvements to infrastructure and program services (e.g., ensuring that municipal water and wastewater servicing have enough capacity to support growth) to accommodate more housing development.
9. Incentivize development by implementing a CIP with programs geared towards housing development, including affordable and inclusive housing.
10. Create programs, guides, and off-the-shelf plans for building new and/or legalizing existing Additional Residential Units.
11. Create a one-window/concierge program to fast-track residential development applications.
12. Implement software to expedite building permit application processing.
13. Implementing a Community Planning Permit System (CPPS) to streamline the development approvals process.
14. Make surplus municipality property available to a developer that will agree to construct affordable housing on the site.

3.0 Gaps and Opportunities for Affordable and Inclusive Housing

3.1 Opportunities Identified through the HNA

Based on the key findings for housing supply, tenure, and affordability (Section 2.0) in Smiths Falls, provided below are 10 opportunities to help address the Town’s affordable and inclusive housing needs:

Reviewing Existing Official Plan Policies

1. There are policies already in the Official Plan that emphasize the Town’s support for a diversity of housing, including “starter” homes, multi-generational housing, co-operative housing, etc. The Town can enhance this support by educating the community about these housing options (e.g., by developing informational materials like brochures or online webinars, or by directing residents to existing informational materials). There is an opportunity for the Town to further encourage this diversity in housing through educational programs that supplement those specific to secondary dwelling units. For example, the Town can provide or direct residents to more information to the community on:
 - what encouraging “starter³” homes (provision H-1.5) may look like; or,
 - what co-operative housing models (provisions H-2.6) there could be.
2. There is already a policy in the Official Plan (provision H-2.5) that strives to eliminate zoning where only single-detached or other low density housing types are allowed as of right. This policy aligns with the goal for housing in Council’s Strategic Plan 2023-2026, which states, “Support more diverse built housing stock to ensure all our citizens

³ A starter home is typically a home geared to first-time homebuyers, where the purchase price is one that is attainable in relation to the income for that household.

have a home they can afford". Given the anticipated residential growth and limited land supply to accommodate it, as outlined in the Town's Land Needs Study (2023), there is an opportunity for the Town to ensure that their Official Plan policy framework allows for:

- a balanced mix of housing types to meet the changing needs of its residents, which includes accommodating the anticipated needs for lower-density housing while also promoting gentle density and infill opportunities for more affordable housing options; and,
- compact, higher density residential land uses, to efficiently use the limited available residential land, while maintaining Smiths Falls' heritage, small-town character, and charm.

Tracking the Smiths Falls Housing Task Force Housing Report (2020) Recommendations

3. In the Smiths Falls Housing Task Force Housing Report (2020), the Town has already laid the initial background work and prepared recommendations on actions that they may take to support and facilitate housing creation. Several of these recommendations align with those identified as best practices among other municipalities, as noted in Section 2.5.3 above. Recommendations in the Housing Task Force Housing Report included:

- making changes and updates to the zoning bylaw (parking requirements; secondary dwellings; minimum dwelling size; minimum lot size; mixed-use zoning; pre-zoning for density);
- making changes and updates to the Town's policies and bylaws (Property Standards Bylaw; Yards Bylaw; Municipal Land Sale Bylaw);
- implementing a CIP with programs that incentivize housing development, including both affordable and inclusive (e.g., accessible) housing;
- developing and distributing a Residential Development Information Guide that would provide information and support to rental housing developers;
- coordinating and hosting tenant workshops and educational sessions;
- developing partnerships, such as with not-for-profit organizations and Lanark County Housing; and,
- appointing a Housing Advisory Committee to oversee and assist with implementing recommendations made by the Smiths Falls Housing Task Force.

The Town has already started to act on the 17 recommendations in the Housing Task Force Housing Report (2020). For example:

3.1. The Town now has a CIP in place, with programs that focus on incentivizing housing creation. This aligns with Direction #5 in the County's Housing and Homelessness Report (2023 edition), which is to "Educate the community on local housing needs and offer incentives to build affordable housing". There is an opportunity for the Town to:

- determine whether the uptake and effectiveness of the CIP's affordable housing programs are tied to the reward per applicant (i.e., whether there is a need to increase the funding reward per applicant to increase uptake of the Town's CIP programs that aim to incentivize housing creation, particularly affordable and inclusive housing);
- seek external funding opportunities, including from upper levels of government, to assist (as needed) with funding the CIP each year; and,
- prioritize these programs over others in the CIP that do not specifically target residential development or redevelopment; and,

3.2. The Town has already hosted a virtual Tenant Rights Virtual Workshop. There is an opportunity for the Town to support those who host similar workshops, as well as consider preparing other workshops that are designed to inform residents, homebuilders, etc. about building new or maintaining existing housing in Smiths Falls.

4. There is an opportunity for the Town to revisit the recommendations in the 2020 Housing Task Force Housing Report, identify those that have not yet been started, and establish or update an existing implementation plan to prioritize their completion. The process can be supported by a redefined Housing Advisory Committee, with a clear mandate to enhance housing initiatives as they evolve over time.

5. The Town does not have a CPPS in place. There is an opportunity for the Town to prepare and implement a CPPS, which would help to streamline the development approvals process, offer more flexible development standards, and facilitate increased housing diversity, including affordable and inclusive housing.

Streamlining the Development Approvals Process

6. While the Town has a formal pre-consultation process, it does not have a one-window/concierge program in place to assist applicants through the development approvals process from start to finish. There is an opportunity for the Town to implement a concierge program, which would help to streamline the approvals process and make it easier for homebuilders to navigate. The concierge program would be a structured support service that provides developers with a single point of contact for as-needed personalized assistance—ranging from basic guidance or comprehensive support, as Town resourcing may allow.
7. The Town recently started e-permitting to help with managing and expediting building permit application processing. They also have a policy in the Official Plan (provision H-2.7) that touches on offering fast-tracking of permits, among other incentives, for affordable housing projects. There is an opportunity for the Town to evaluate its e-permitting system (e.g., after a year’s use) and identify whether any overall enhancements to the development approvals process may be needed to expedite building permit approvals, ease the administrative burden on the Town, and facilitate residential units to be built more quickly.
8. A component of the 2023-2026 Strategic Plan’s Vision is “Investing in our infrastructure to keep up with the growing needs of our community”, which aligns with an identified best practice to support housing creation. There is an opportunity for the Town to evaluate how it can quickly invest in its infrastructure to allow for housing development to happen in a timelier fashion.

Partnering with Lanark County Housing Corporation and Non-Profit Housing Providers in Addressing Non-Market Affordable Housing Needs

9. Lanark County, the Consolidated Municipal Service Manager, has several housing and homelessness programs for both the County and the Town of Smiths Falls. The Province also manages institutional housing like long-term care (LTC) homes, which plays a critical role in the overall housing strategy by helping to meet the needs of an aging population. There is an opportunity for the Town to continue to strengthen its partnership with Lanark County to:
 - be informed of non-market affordable housing needs for its residents;
 - stay informed about their housing programs and identify opportunities for joint initiatives;
 - track and monitor the County’s housing programs that are available to residents, which are always changing based on available funding;
 - ensure that Smiths Falls’ residents are aware of and well connected to the County’s various housing assistance programs; and,
 - identify potential affordable housing projects in the Town, including new developments or renovations to existing properties, that could be funded (in whole or in part) by Lanark County (e.g., via Provincial Social Services Relief Funding, as allocated by Lanark County Council).
10. According to the County’s RGI Housing application website⁴, there is a five-year wait for rent-geared-to-income (RGI) housing in Smiths Falls. The breakdown of that waiting list, as indicated in the County’s Housing and Homelessness Report, is as follows: 59% are adults with no dependents; 23% are seniors; and 18% are households with dependents. There is an opportunity for the Town to ensure that the policy framework is in place to create the conditions needed for housing providers to develop a variety of non-market affordable housing (including seniors housing, accessible housing, and LTC needs) that meets the needs of the Town’s lower-income households.

3.2 Gaps Identified through the HNA

Based on the opportunities identified above, the **eight key gaps identified through the HNA** are as follows:

1. **Encourage Diversity in Housing:** There is a need for policies and educational programs to support a variety of workhousing types, including starter homes, multi-generational housing, and co-operative housing.
2. **Eliminate Single-Density Zoning:** There is a need to eliminate zoning where only single-detached or other low-density housing types are allowed.
3. **Incentivize Housing Creation:** There is a need for programs and funding to incentivize the development of affordable and inclusive housing.
4. **Tenant Education and Support:** There is a need for workshops and educational sessions to inform tenants and homebuilders about housing rights and development.

⁴ County of Lanark. (2020). *Apply for RGI*. Retrieved from Lanark County: <https://www.lanarkcounty.ca/en/family-and-social-services/apply-for-rgi.aspx>

5. **Streamline Development Approvals:** There is a need to implement processes and systems to expedite development approvals and building permits.
6. **Infrastructure Investment:** There is a need to invest in infrastructure to support housing development.
7. **Partnerships for Non-Market Housing:** There is a need to strengthen partnerships with housing corporations and non-profit providers to address non-market affordable housing needs.
8. **Policy Framework for Non-Market Housing:** There is a need to ensure that policies support the development of a variety of non-market affordable housing options.

4.0 Affordable and Inclusive Housing Plan

The Affordable and Inclusive Housing Plan (AIHP), as informed by the findings of the preceding HNA, aims to address the spectrum of market- and non-market housing needs in Smiths Falls. The AIHP recommends 15 actions for the Town to take:

- 6 of the 15 actions are “strategic”, where a strategic action is one that:
 - intends to solve multiple affordable and inclusivity challenges at once, and
 - allows for other actions to be completed as efficiently and effectively as possible.
- 9 of the 15 actions are supplementary, meaning that they are recommended but not prioritized for a “fast-tracked” implementation (i.e., within a two-year timeframe).

The following sections outline the recommended actions of the AIHP, where each action’s description details:

- How it helps to address the gaps identified through the HNA and meet the Town’s affordability needs (refer to Section 3.2 above), and
- Possible partners to assist the Town in implementing the action effectively.

4.1 Recommended Actions

4.1.1 Recommended Strategic Actions

Provided in the table on the following page are the six (6) strategic actions, whose implementation should be fast-tracked within two years of this AIHP’s adoption by Town Council.

No.	Strategic Action	Possible Partner(s)
1	<p>Strengthen the role of the Planning Department in supporting housing development:</p> <ul style="list-style-type: none"> • Evaluate the Planning Department’s roles and responsibilities to help ensure effective implementation of housing-related actions. <ul style="list-style-type: none"> ○ Conduct a thorough review of the current roles and responsibilities within the Planning Department to identify areas for improvement. ○ Assess the capacity of existing staff to take on additional responsibilities related to housing development. • Evaluate the feasibility of creating a new position (e.g., a designated Housing Coordinator) to focus on coordinating housing initiatives and securing funding opportunities. <ul style="list-style-type: none"> ○ If it is determined that a new position is warranted, develop a high-level job description for the new position, outlining key responsibilities and qualifications. ○ If it is determined that a new position is not warranted: <ul style="list-style-type: none"> • consider adjusting the roles and responsibilities of existing staff to include housing coordination duties, and • provide capacity-building training (one of many examples is the “Housing Manager Bootcamp” offered by The Canadian Institute) and support to staff to ensure that they are equipped to handle their new responsibilities effectively. 	<ul style="list-style-type: none"> • Lanark County Housing Corporation

No.	Strategic Action	Possible Partner(s)
	<ul style="list-style-type: none"> • Improve coordination and communication within the Planning Department, and with other departments involved in housing development. • Establish Key Performance Indicators (KPIs; refer to Section 4.2) to monitor the effectiveness of this AIHP against addressing housing needs in the Town. <ul style="list-style-type: none"> ○ For example: If there is a KPI that helps to gauge resident satisfaction (e.g., through a survey; see KPI 5 in Section 4.2): <ul style="list-style-type: none"> • Design the survey to specifically assess satisfaction with municipal services, infrastructure, and policies that impact housing, such as zoning regulations, development approvals, and community amenities; • Ensure that the survey reaches a diverse cross-section of residents, including different age groups, income levels, and housing types, to gather comprehensive feedback; and, • Use survey findings to identify areas where municipal actions can enhance housing satisfaction, such as improving infrastructure, streamlining approvals, or adjusting policies to better meet resident needs. • Establish regular meetings and reporting mechanisms (see Strategic Action 4) to ensure alignment and progress on housing initiatives. <p>How it Meets Affordability Needs</p> <p>Helps to address gaps 3, 5, and 7 in Section 3.2:</p> <p>3 – Incentivize Housing Creation:</p> <ul style="list-style-type: none"> • By strengthening the Planning Department's capacity to support housing development, the Town can more effectively implement programs and incentives to encourage housing creation. <p>5 – Streamline Development Approvals:</p> <ul style="list-style-type: none"> • Enhancing the roles and responsibilities within the Planning Department will improve the efficiency and effectiveness of the development approval process, reducing delays and administrative burdens for developers. <p>7 – Partnerships for Non-Market Housing:</p> <ul style="list-style-type: none"> • A dedicated Housing Coordinator or adjusted roles within the Planning Department will facilitate stronger partnerships with housing corporations and non-profit providers, helping to address non-market affordable housing needs. 	

No.	Strategic Action	Possible Partner(s)
2	<p>Ensure that the Town’s policy framework (Official Plan and Zoning Bylaw) is designed to facilitate communities with a mix of housing types and tenures, gentle density, compact, higher density residential land uses, and abundant greenspace to serve its residents:</p> <ul style="list-style-type: none"> • To help counteract the more frequent use of cash-in-lieu of parkland among developers: <ul style="list-style-type: none"> ○ ensure that the Official Plan’s land use schedules provide for parkland that is dispersed, sited, and sized in a way that serves all of the Town’s residential areas and makes them vibrant places to live; ○ Ensure that the new Official Plan’s Parkland Dedication policies (currently under Section 7.1.9 of Official Plan 2034) speak to the importance of balancing housing supply with green space needs, highlighting that access to green space has a plethora of benefits for physical health, mental health, sustainability, and climate change mitigation; and ○ Consider implementing a parkland dedication bylaw as a possible implementation tool. • Review and amend the zoning bylaw to ensure that a mix of housing types and tenures is permitted. <ul style="list-style-type: none"> ○ Simplify zoning categories to include multiple compatible housing types within one zone, using form, scale, and massing to support as-of-right “missing middle” housing. • Identify and promote areas suitable for gentle density and infill development. <ul style="list-style-type: none"> ○ End “R1” zoning that only permits low-density, low-rise housing types (e.g., single- and semi-detached dwellings). • Encourage higher density residential land uses in appropriate areas while preserving the town’s character and aligning with community goals. <ul style="list-style-type: none"> ○ Use form-based housing approaches (i.e., an alternative tool that prioritizes the physical form and design of buildings, with a focus on their relationship with public spaces rather than land use) to help ensure that new developments are compatible with the town’s existing character. <p>How it Meets Affordability Needs</p> <p>Helps to address gaps 1, 2, and 6 in Section 3.2:</p> <p>1 – Encourage Diversity in Housing:</p> <ul style="list-style-type: none"> • Reviewing and amending the zoning bylaw to permit a mix of housing types and tenures promotes diversity in housing options. This action supports the development of various housing forms, including starter homes, multi-generational housing, and co-operative housing. <p>2 – Eliminate Single-Density Zoning:</p> <ul style="list-style-type: none"> • Ending "R1" zoning that only permits low-density, low-rise housing types allows for more diverse housing options. This action eliminates restrictive zoning practices and encourages the development of higher density and mixed-use housing. <p>6 – Infrastructure Investment:</p> <ul style="list-style-type: none"> • Ensuring that the Official Plan’s land use schedules provide for increased parkland addresses the need for more green spaces in residential areas. This action supports infrastructure investment by promoting the development of parkland to enhance the quality of life for residents. 	<ul style="list-style-type: none"> • The Official Plan Update team • Community interest-holders

3

Support the development of a variety of non-market affordable housing, including rent-g geared-to-income (RGI) housing, through strengthening the policy framework, streamlining approvals, and offering financial incentives:

- Ensure that the zoning bylaw allows for higher density and mixed-use developments that can accommodate RGI housing.
 - Review (and amend, as needed) the zoning bylaw to permit higher density and mixed-use developments that could include RGI housing units.
 - Simplify zoning categories to include multiple compatible housing types within one zone, using form, scale, and massing to support as-of-right “missing middle” housing.
- Evaluate the current CIP to identify whether it poses any barriers to affordable housing development.
 - Consider making amendments to align with recent changes to the Development Charges Act.
 - Determine whether the definition of “attainable” needs to be revised to better reflect the Town’s affordability goals and ensure that the CIP’s incentives target the most needed housing types.
 - Explore options to expand the extent or scope of rebates for developers who incorporate non-market housing units, ensuring they align with updated legislative frameworks.
- Continue to prioritize residential projects with non-market housing units proposed, to help reduce the time and cost associated with their development.
 - Continue to prioritize reviewing applications with affordable housing units before other residential development applications. Should the volume of these applications increase, consider whether the Town needs to implement other ways of fast-tracking their approvals (e.g., evaluating the effectiveness of the e-permitting system after a year of its implementation).
 - Establish a priority review system where applications with non-market housing components are reviewed and processed ahead of other applications.
- Encourage and direct developers, non-profits, etc. to apply for provincial and federal funding programs aimed at increasing the supply of affordable housing (e.g., National Housing Co-Investment Fund).
 - Create a comprehensive resource guide (see Strategic Action 5) that lists available provincial and federal funding programs for affordable housing.
 - Provide guidance and support to developers and non-profit organizations in applying for these external funding opportunities.
 - Support those who run and host informational sessions and workshops that educate potential applicants about the funding programs and application processes.
- Facilitate partnerships between the Town, private developers, and non-profit organizations to identify and address policy barriers (e.g., restrictive zoning regulations, such as residential zones that only permit single-detached homes or requiring minimum separation distances for rooming houses), as well as develop RGI housing projects.

- Lanark County Housing Corporation
- Non-profit housing providers
- Provincial and federal governments
- Private developers

How it Meets Affordability Needs

Helps to address gaps 2, 3, 5, 7, and 8 in Section 3.2:

2 – Eliminate Single-Density Zoning:

- By ensuring that the zoning bylaw allows for higher density and mixed-use developments, this action eliminates restrictive single-density zoning. This change

No.	Strategic Action	Possible Partner(s)
	<p>enables the development of diverse housing types, including RGI units, in areas previously limited to low-density housing.</p> <p>3 – Incentivize Housing Creation:</p> <ul style="list-style-type: none"> Introducing financial incentives such as grants, tax abatements, and reduced development charges makes it more financially viable for developers to include RGI units in their projects. This encourages the creation of affordable housing by reducing the financial burden on developers. <p>5 – Streamline Development Approvals:</p> <ul style="list-style-type: none"> Implementing a fast-track approval process for RGI housing projects prioritizes these applications, reducing the time and cost associated with development. This streamlined process accelerates the creation of affordable housing units. <p>7 – Partnerships for Non-Market Housing:</p> <ul style="list-style-type: none"> Facilitating partnerships between the Town, private developers, and non-profit organizations leverages the strengths of each partner to develop affordable housing projects. These collaborations can pool resources, expertise, and funding to create more affordable housing options. <p>8 – Policy Framework for Non-Market Housing:</p> <ul style="list-style-type: none"> Encouraging and directing developers to apply for provincial and federal funding programs ensures that policies support the development of non-market housing. This action aligns local policies with broader funding opportunities to maximize the impact on affordable housing development. Reviewing and updating policies to facilitate the development of non-market affordable housing ensures that the policy framework supports the creation of diverse housing options. Collaborating with non-profit housing providers to identify and address policy barriers and advocating for supportive policies at the provincial and federal levels aligns local policies with broader funding opportunities to maximize the impact on affordable housing development. 	

No.	Strategic Action	Possible Partner(s)
4	<p>Evaluate the need to re-establish the Housing Advisory Committee, with a new and focused mandate to support ongoing housing initiatives and implement this AIHP:</p> <ul style="list-style-type: none"> • Review the 2020 Housing Task Force Housing Report and identify uninitiated recommendations that may be implemented by a Housing Advisory Committee, if re-established, or by the Planning Department (see Strategic Action 1). • Should it be determined that a Housing Advisory Committee is needed to spearhead housing-related initiatives: <ul style="list-style-type: none"> ○ Prepare a Terms of Reference to ensure the Housing Advisory Committee’s alignment with the Town’s broader housing strategies; ○ Direct the Housing Advisory Committee to oversee and coordinate tenant education efforts with those of Lanark County; ○ Leverage expertise of committee members to enhance the quality and reach of housing-related initiatives; ○ develop a timeline and action plan to implement prioritized recommendations; and ○ Establish a monitoring system (see Strategic Action 1) to track progress and report to interest-holders • Should it be determined that a Housing Advisory Committee is not needed to spearhead housing-related initiatives, ensure that the sub-actions of this Strategic Action 4 are tied to those of Strategic Action 1 (i.e., incorporate these recommended sub-actions into the responsibilities of the Planning Department and/or the Dedicated Housing Coordinator, should it be determined that this new position is warranted). <p>How it Meets Affordability Needs</p> <p>Helps to address gaps 3, 5, and 7 in Section 3.2:</p> <p>3 – Incentivize Housing Creation:</p> <ul style="list-style-type: none"> • Reviewing the 2020 Housing Task Force Housing Report and identifying uninitiated recommendations allows the Town to implement prioritized actions that incentivize housing creation or build on those that have already been successfully implemented. This action ensures that effective strategies are tailored to encourage the development of affordable housing, as housing needs evolve. <p>5 – Streamline Development Approvals:</p> <ul style="list-style-type: none"> • Establishing a monitoring system to track progress and report to interest-holders ensures that development approvals are streamlined and efficient. This action reduces delays and administrative burdens, facilitating faster housing development. <p>7 – Partnerships for Non-Market Housing:</p> <ul style="list-style-type: none"> • Forming a Housing Advisory Committee (or incorporating its mandate and responsibilities into those of the Planning Department) to oversee and coordinate housing-related initiatives would help to strengthen partnerships with housing corporations and non-profit providers. This action could leverage the expertise of committee members to enhance the quality and reach of housing initiatives. 	<ul style="list-style-type: none"> • Housing Advisory Committee • Community interest-holders

No.	Strategic Action	Possible Partner(s)
5	<p>Create a comprehensive guide for developers that outlines the processes, requirements, and incentives for housing development in Smiths Falls. Complement the guide a symposium or workshop to provide additional support and information:</p> <ul style="list-style-type: none"> • Compile comprehensive information: <ul style="list-style-type: none"> ○ Gather all relevant information on zoning bylaws, development approval processes, and available incentives. ○ Include details on financial incentives such as grants, tax abatements, and reduced development charges. ○ Provide information on provincial and federal funding programs that developers can leverage. • Outline the development process: <ul style="list-style-type: none"> ○ Clearly explain the steps involved in the development approval process, including required documentation and timelines. ○ Detail the roles and responsibilities of various departments and interest-holders involved in the approval process. • Develop pre-approved housing models: <ul style="list-style-type: none"> ○ Collaborate with the Building Division to identify and pre-approve a set of housing models that align with local zoning and building codes. ○ Ensure these models are designed to meet the needs of the community and can be easily adapted to different subdivisions. • Highlight best practices: <ul style="list-style-type: none"> ○ Include case studies and examples of successful housing developments in Smiths Falls and other municipalities. ○ Provide tips and best practices for navigating the development process and maximizing incentives. • Design the guide in a user-friendly format: <ul style="list-style-type: none"> ○ Ensure the guide is easy to read and navigate, with clear headings, bullet points, and visual aids. ○ Make the guide available in both digital and print formats for accessibility. • Promote the guide and host sessions with developers: <ul style="list-style-type: none"> ○ Launch an information campaign to promote the guide to developers, including through the Town’s website, social media, and industry events. ○ Provide training sessions, a symposium, or workshops to introduce developers to the guide, answer any questions, and provide additional information and support for those interested in residential projects. ○ Consider running these workshops in tandem with any County-led tenant workshops to address both developer and community needs. <p>How it Meets Affordability Needs</p> <hr/> <p>Helps to address gaps 3 and 5 in Section 3.2:</p> <p>3 – Incentivize Housing Creation:</p> <ul style="list-style-type: none"> • Providing clear and comprehensive information on incentives and development processes encourages developers to pursue housing projects in Smiths Falls. This action reduces the financial barriers to housing creation. <p>5 – Streamline Development Approvals:</p> <ul style="list-style-type: none"> • The guide helps streamline the development approval process by providing developers with the information they need to navigate the process efficiently. This action reduces delays and administrative burdens for developers. 	<ul style="list-style-type: none"> • Development industry • Local media outlets • Lanark County Housing Corporation

No.	Strategic Action	Possible Partner(s)
6	<p>Develop partnerships with non-profit housing providers to facilitate the creation of a variety of non-market housing options:</p> <ul style="list-style-type: none"> • Conduct a detailed needs assessment to identify specific requirements for seniors housing, accessible housing, and housing for other vulnerable groups in Smiths Falls. These specific requirements would help to indicate the range of supports that the Town may need to secure through partnerships with those who provide these services (e.g., non-profit organizations, Lanark County Housing Corporation, etc.). • Establish formal partnership agreements with non-profit housing providers to develop and manage non-market housing projects. • Identify and allocate municipal land for the development of non-market housing projects, potentially offering land at reduced or no cost to non-profit providers. • Collaborate with non-profit partners to apply for provincial and federal funding dedicated to non-market housing development. • In collaboration with industry experts and interest-holders, develop, implement, and encourage (e.g., with incentives) the use of design guidelines that facilitate the development of new non-market housing projects are accessible, energy-efficient, and meet the needs of diverse populations, including seniors and individuals with disabilities. The intention of these guidelines is not to exceed the Building Code but, rather, to explore best practices that enhance accessibility and energy efficiency within the existing legislative framework. • Engage the community in the planning and development process to ensure that non-market housing projects are well-integrated into the community and meet local needs. <p>How it Meets Affordability Needs</p> <p>Helps to address gaps 1, 3, 7, and 8 in Section 3.2:</p> <p>1 – Encourage Diversity in Housing:</p> <ul style="list-style-type: none"> • Conducting needs assessments and establishing formal partnerships with non-profit housing providers ensures that the specific requirements for diverse housing types, such as seniors housing and accessible housing, are met. This action promotes a variety of housing options to cater to different community needs. <p>3 – Incentivize Housing Creation:</p> <ul style="list-style-type: none"> • Collaborating with non-profit partners to apply for provincial and federal funding dedicated to non-market housing development provides financial incentives to create affordable housing. This action reduces the financial barriers to developing non-market housing. <p>7 – Partnerships for Non-Market Housing:</p> <ul style="list-style-type: none"> • Establishing formal partnership agreements with non-profit housing providers strengthens the collaboration needed to develop and manage non-market housing projects. These partnerships are crucial for pooling resources and expertise to address affordable housing needs. <p>8 – Policy Framework for Non-Market Housing:</p> <ul style="list-style-type: none"> • Developing and implementing design standards for non-market housing projects ensures that policies support the development of accessible, energy-efficient, and inclusive housing. This action aligns local policies with the needs of diverse populations, including seniors and individuals with disabilities. 	<ul style="list-style-type: none"> • Non-profit housing providers • Community organizations • Provincial and federal governments • Lanark County Housing Corporation

4.1.2 Recommended Supplementary Actions

Provided in the table on the following page are the nine (9) supplementary actions, which help to address the housing gaps identified through the HNA.

No.	Supplementary Action	Possible Partner(s)
1	<p>Provide educational programs on starter homes and co-operative housing models:</p> <ul style="list-style-type: none"> • Develop informational materials on starter homes and co-operative housing models. • Offer support to those in the community who run workshops and seminars that help educate residents about these housing options. • Partner with local educational institutions to offer courses or seminars for developers on diverse housing models, in effort to foster the creation of diverse and inclusive housing options. <p>How it Meets Affordability Needs</p> <p>Helps to address gaps 1 and 4 in Section 3.2:</p> <p>1 – Encourage Diversity in Housing:</p> <ul style="list-style-type: none"> • Developing informational materials and offering support for community-run workshops and seminars on starter homes and co-operative housing models promotes diverse housing options. This action educates residents about different housing types and encourages their development. <p>4 – Tenant Education and Support:</p> <ul style="list-style-type: none"> • Partnering with local educational institutions to offer courses or seminars on diverse housing models provides tenants and homebuilders with the knowledge they need to make informed decisions. This action supports tenant education and housing development. 	<ul style="list-style-type: none"> • Community organizations • Educational institutions
2	<p>Enhance the effectiveness of the Community Improvement Plan’s incentives for housing creation:</p> <ul style="list-style-type: none"> • Determine whether the CIP’s housing incentive programs need to be optimized to better support housing development, by: <ul style="list-style-type: none"> ○ Assessing the current uptake and effectiveness of these CIP programs, and ○ identifying potential areas for improvement, based on market conditions. • Collaborate with Provincial and Federal governments to combine funding programs with municipal incentives, which can provide deeper financial support for developers. <p>How it Meets Affordability Needs</p> <p>Helps to address gap 3 in Section 3.2:</p> <p>3 – Incentivize Housing Creation:</p> <p>By evaluating and adjusting the CIP’s housing incentive programs, the Town can ensure that they are effectively encouraging housing creation. Further, collaborating with other levels of government can provide deeper financial support for developers, making housing projects more viable.</p>	<ul style="list-style-type: none"> • Upper levels of government • Private sector partners • Lanark County Housing Corporation

No.	Supplementary Action	Possible Partner(s)
3	<p>Seek external funding to assist with CIP funding each year:</p> <ul style="list-style-type: none"> Identify and apply for provincial and federal grants that support housing development. Engage with private sector partners to secure additional funding sources. Establish a dedicated team or hire a grant writer to focus on securing external funding (see Action 2 in this Section 4.1.2). <p><i>How it Meets Affordability Needs</i></p> <hr/> <p>Helps to address gaps 3 and 7 in Section 3.2:</p> <p>3 – Incentivize Housing Creation:</p> <ul style="list-style-type: none"> Identifying and applying for provincial and federal grants that support housing development provides additional funding to incentivize housing creation. Engaging with private sector partners secures further financial support for housing projects. <p>7 – Partnerships for Non-Market Housing:</p> <ul style="list-style-type: none"> Establishing a dedicated team or hiring a grant writer (if feasible; see Strategic Action 1) to focus on securing external funding strengthens partnerships with other levels of government and the private sector. This action ensures that the Town can leverage all available resources to support housing development. 	<ul style="list-style-type: none"> Provincial and Federal governments Private sector partners
4	<p>Prepare and implement a CPPS to streamline development approvals, reduce approval times, and incorporate inclusionary zoning:</p> <ul style="list-style-type: none"> Use the next comprehensive zoning bylaw update to develop and integrate a CPPS that aligns with the strategic directions of the updated Official Plan. Include clear provisions for inclusionary zoning within the CPPS to promote affordable and inclusive housing development. <p><i>How it Meets Affordability Needs</i></p> <hr/> <p>Helps to address gap 5 in Section 3.2:</p> <p>5 – Streamline Development Approvals:</p> <ul style="list-style-type: none"> A CPPS is intended to facilitate faster processing times by combining zoning, site plan, and minor variance processes into a single application and approval process, reducing approval timelines from 90 days to 45 days. This streamlined approach enhances administrative efficiency and accelerates development approvals. Additionally, the CPPS offers greater flexibility by allowing municipalities to set specific conditions for land use and development, supporting local priorities and adapting to site-specific circumstances. This flexibility is built into the official plan and community planning permit by-law, which enables municipalities to address unique community needs more effectively than traditional zoning. 	<ul style="list-style-type: none"> Development industry Planning consultants Provincial and federal governments

No.	Supplementary Action	Possible Partner(s)
5	<p>Enhance communication and coordination with Lanark County to ensure residents are aware of and connected to these programs:</p> <ul style="list-style-type: none"> • Establish regular communication channels with Lanark County housing officials to discuss ongoing and upcoming programs, funding opportunities, and resident needs. • Launch targeted information campaigns using various media (e.g., social media, local newspapers, community centers) to inform: <ul style="list-style-type: none"> ○ Residents about available housing and homelessness programs, and ○ Potential first-time homebuyers of the Lanark County’s Homeownership Program. • Appoint a dedicated housing liaison (see Strategic Action 1) within the Town’s administration to act as a point of contact for residents seeking information on housing programs and to coordinate with Lanark County. • Organize community workshops and information sessions in collaboration with Lanark County to educate residents about housing assistance programs and how to apply for them. • Direct users (e.g., through a simple online resource hub on the Town’s website) to where they may find comprehensive information on available housing programs, eligibility criteria, and application processes. <p>How it Meets Affordability Needs</p> <p>Helps to address gaps 4 and 7 in Section 3.2:</p> <p>4 – Tenant Education and Support; 7 – Partnerships for Non-Market Housing:</p> <ul style="list-style-type: none"> • By launching information campaigns and organizing community workshops with Lanark County, the Town can inform residents about available housing programs and resources, empowering them to make informed decisions. • Establishing regular communication channels with Lanark County strengthens partnerships and ensures that municipal efforts are aligned with broader housing initiatives. This action maximizes the impact of housing programs and funding opportunities. 	<ul style="list-style-type: none"> • Lanark County Housing Corporation • Community organizations • Local media outlets
6	<p>Evaluate and invest in infrastructure to support housing development:</p> <ul style="list-style-type: none"> • Ensure that the new Official Plan includes a policy that demonstrates the Town’s commitment to prioritize housing-supportive infrastructure investments (e.g., municipal servicing infrastructure) that align with the Town’s long-term community planning goals. • Conduct an infrastructure needs assessment to identify areas requiring investment. • Develop a prioritized infrastructure investment plan to address identified needs and ensure that the necessary infrastructure is in place. • Integrate the identified infrastructure priorities into the Town’s capital planning and budgeting processes, to ensure that the necessary resources are directed towards supporting housing development in a timely manner. • Apply for provincial and federal grants to supplement any allocated municipal funding intended for these infrastructure investments. <p>How it Meets Affordability Needs</p> <p>Helps to address gap 6 in Section 3.2:</p> <p>6 – Infrastructure Investment:</p> <ul style="list-style-type: none"> • Conducting an infrastructure needs assessment and developing a prioritized investment plan will ensure that the necessary infrastructure is in place to support housing development. • Securing funding for infrastructure projects will facilitate the timely development of housing and address existing infrastructure deficiencies. 	<ul style="list-style-type: none"> • Provincial and federal governments • Infrastructure consultants

No.	Supplementary Action	Possible Partner(s)
7	<p>Enhance tenant education and support, to help educate residents on their rights and responsibilities:</p> <ul style="list-style-type: none"> • Collaborate with Lanark County to promote existing tenant rights workshops. <ul style="list-style-type: none"> ○ Direct residents and developers to existing educational workshops provided by Lanark County to avoid duplication of efforts, and ○ Partner with Lanark County to ensure that the workshops meet the specific needs of Smiths Falls residents. • Develop and distribute educational materials on tenant rights and housing maintenance. These may include informational brochures, guides, and online resources (including the promotion, through the Town’s website, of existing online resources) <p>How it Meets Affordability Needs</p> <hr/> <p>Helps to address gap 4 in Section 3.2:</p> <p>4 – Tenant Education and Support:</p> <ul style="list-style-type: none"> • Collaborating with Lanark County to promote existing tenant rights workshops and developing educational materials equips tenants with the knowledge they need to make informed decisions. This action supports tenant education, as well as housing development and stability. 	<ul style="list-style-type: none"> • Lanark County Housing Corporation • Tenant associations • Community organizations • Legal Aid experts / organizations
8	<p>Enhance the existing pre-consultation process by implementing a one-window/concierge program that would provide personalized single-point-of-contact support for developers going through the approval process:</p> <ul style="list-style-type: none"> • Define the concierge role and how it can be factored into the responsibilities of development application file leads, where the intention is to: <ul style="list-style-type: none"> ○ serve as the primary contact for developers; ○ acting as a conduit for feedback between the Town’s departments and the developer; ○ offer guidance throughout the approval process with a clear roadmap from start to finish; and ○ highlight how the role would complement the Town’s formal pre-consultation process. • Create a detailed roadmap as the structured support system for the approval process, which outlines steps, timelines, and required documentation. • Train multiple staff members (see Strategic Action 1) to support the concierge role, ensuring continuity and effective assistance. • Provide developers with access to resources, forms, and real-time updates on application status through a user-friendly portal. • Conduct regular check-ins with developers and gather feedback to continuously improve the concierge program. • Highlight the program's benefits through informational materials and industry events to encourage developer participation. <p>How it Meets Affordability Needs</p> <hr/> <p>Helps to address gap 5 in Section 3.2:</p> <p>5 – Streamline Development Approvals:</p> <ul style="list-style-type: none"> • Establishing a dedicated concierge service to assist developers through the approval process helps to reduce delays and administrative burdens. This action streamlines the development approval process and facilitates housing development. 	<ul style="list-style-type: none"> • Planning consultants • Development industry

No.	Supplementary Action	Possible Partner(s)
9	<p>Strengthen the Town’s partnership with Lanark County to track and monitor housing programs:</p> <ul style="list-style-type: none"> • Establish regular communication channels with Lanark County to stay updated on housing programs and funding opportunities. • Work with Lanark County to identify potential affordable housing projects (new developments and/or renovations of existing properties) in Smiths Falls that could be eligible for funding. <ul style="list-style-type: none"> ○ Conduct direct sales calls to existing housing providers in Lanark County to establish relationships and assess their interest and capacity for expansion. • Continue to develop joint initiatives to address housing needs in Smiths Falls and leverage available resources effectively. • Work with Lanark County to ensure that residents are aware of and connected to available housing assistance programs. • Share data and insights to improve program effectiveness and reach. <p>How it Meets Affordability Needs</p> <p>Helps to address gap 7 in Section 3.2:</p> <p>7 – Partnerships for Non-Market Housing:</p> <ul style="list-style-type: none"> • Establishing regular communication channels with Lanark County and continuing to develop joint initiatives strengthens partnerships and ensures that municipal efforts are aligned with broader housing initiatives. This action maximizes the impact of housing programs and funding opportunities. 	<ul style="list-style-type: none"> • Lanark County Housing Corporation

4.2 Key Performance Indicators

To help assess the Town’s progress in supporting housing that meets the diverse needs of its residents, key performance indicators (KPIs) can be used to evaluate the success of the actions outlined in this AIHP. By regularly monitoring these indicators, the Town can ensure that its efforts are aligned with its goals of creating an inclusive housing environment, as well as make data-driven decisions to enhance its housing strategies.

The KPIs are outlined in the table below.

No.	Key Performance Indicator	Description	Rationale
1	Number of market- and non-market housing units developed	<p>Measure the annual increase in the number of:</p> <ul style="list-style-type: none"> • affordable housing units, including RGIs and other non-market housing, developed in Smiths Falls, and • market housing units, with a focus on attainable and entry-level housing options. 	<p>This KPI helps to assess the Town's success in:</p> <ul style="list-style-type: none"> • facilitating the creation of affordable housing options, addressing gaps related to housing creation and diversity, and • supporting the development of market housing that is accessible to a broader range of income levels, promoting housing diversity and inclusivity.

No.	Key Performance Indicator	Description	Rationale
2	Development approval time	Track the average time taken to approve development applications for: <ul style="list-style-type: none"> • non-market housing projects, and • market housing projects, including attainable and entry-level housing. 	This KPI helps to assess the Town's success in: <ul style="list-style-type: none"> • streamlining processes and prioritizing affordable housing, as indicated by reduced approval times for non-market projects, and • ensuring the efficiency of the approval process for market housing, facilitating timely development to meet demand.
3	Number of partnerships established	Count the number of: <ul style="list-style-type: none"> • formal partnerships established with non-profit housing providers to develop and manage non-market housing projects, and • partnerships established with private developers to facilitate the creation of market housing, including attainable and entry-level options. 	This KPI helps to assess the Town's success in: <ul style="list-style-type: none"> • leveraging partnerships to address non-market housing needs, supporting collaboration and resource sharing, and • collaborating with private developers to expand market housing options.
4	Number of community engagement and education initiatives that the Town facilitates and/or promotes	Monitor the numbers of community workshops, educational sessions, and informational campaigns (promoted and facilitated by the Town) to educate residents about: <ul style="list-style-type: none"> • non-market housing options, rights, and responsibilities, and • similar initiatives focused on market housing, including attainable and entry-level options. 	This KPI helps to assess the Town's success in: <ul style="list-style-type: none"> • enhancing tenant education and community awareness specifically related to non-market housing by supporting external initiatives, and • informing residents about market housing opportunities and engaging them in housing-related matters through external initiatives.
5	Resident satisfaction with housing options	Conduct targeted surveys to gauge resident satisfaction with aspects of housing that are within the Town's control (e.g., the availability of diverse housing types, the effectiveness of municipal services related to housing, and the quality of local infrastructure that support residential areas) in Smiths Falls.	This KPI helps to assess the Town's success in meeting residents' housing needs and preferences, providing insights into areas for improvement.

It is important to note that, while there are five KPIs listed in the table above, additional KPIs may also be incorporated to monitor the AIHP in other ways. These KPIs can provide further insights and help to ensure that the plan's monitoring is comprehensive. The inclusion of additional KPIs may be considered based on:

- how the AIHP's actions are implemented; and,
- the outcomes of these actions, and whether they necessitate the re-prioritization of certain actions (e.g., due to staff resourcing, funding opportunities, Council direction).

Appendix: Housing Needs Analysis – Questions and Answers

How does the draft analysis integrate with the projections identified in the land needs study, particularly in relation to our current demographic profile and the typology of housing units available? How are these expected to evolve?

The current demographic profile, particularly the age distribution, influences the demand for specific housing types. As the population ages, there may be an increased need for smaller, accessible units such as apartments and townhouses, while younger families may continue to drive demand for single-detached homes. The land needs study projections can help align housing development with these demographic trends to ensure a balanced housing supply.

In what way does the new data from the 2021 Census validate or alter the findings of the County's Housing and Homelessness Plan or the Town's Housing Task Force Report?

The 2021 Census data provides updated insights into population growth, household composition, and income levels, which can either validate or necessitate adjustments to the findings of previous reports. By comparing this new data with past findings, we can identify shifts in housing needs and refine our strategies to address emerging trends effectively.

What role does institutionalized housing, such as long-term care homes, play in the overall housing strategy, and how is it managed within the broader context of housing needs?

Institutionalized housing, such as long-term care (LTC) homes, is primarily managed by the Province, but it plays a crucial role in meeting the needs of the aging population. Ensuring adequate LTC facilities can alleviate pressure on other housing types by providing appropriate care environments for seniors who require specialized support, thereby influencing the overall housing demand.

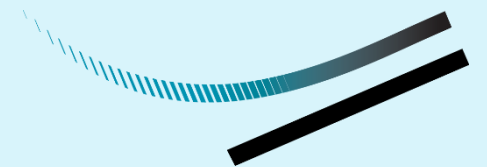
As we plan for future housing needs, how does the analysis of household size and income align with the current building typology mix, such as single-detached dwellings, townhouses, and ground-access apartments? Is there a specific need for certain types of housing, like three-bedroom apartments versus three-bedroom single-detached homes, to meet both current and future demands?

The analysis of household size and income provides a foundation for understanding housing needs, but it is essential to align this with the current and projected building typology mix. By assessing the demand for different unit types, such as three-bedroom apartments versus single-detached homes, we can ensure that housing development meets both current and future needs, providing a comprehensive roadmap for addressing the community's housing requirements.

Affordable and Inclusive Housing Plan

Town of Smiths Falls

February 10, 2025



DILLON
CONSULTING

Agenda

- Introduction
- Project Overview
- Gaps and Opportunities for Affordable and Inclusive Housing
- Affordable and Inclusive Housing Plan
- Conclusion: Q&A and Discussion

Introduction

Need for a new study on Smiths Falls' housing needs:

- 2020 Housing Task Force Housing Report used now-outdated 2016 Census data
- 2021 Census highlights evolving housing needs and demographics

Study objectives:

- Develop tailored strategies to accommodate growth with limited land
- Address current and future community demographics

Affordable and Inclusive Housing Plan (AIHP) components:

- **Housing Needs Analysis (HNA):** Identify needs and gaps across the housing spectrum
- **Gaps and Opportunities Analysis for Affordable and Inclusive Housing:** Identify and recommend strategies to address housing needs in Smiths Falls

Project Overview

Project Overview:

About the Affordable and Inclusive Housing Plan (AIHP)

Purpose of the AIHP:

- Conduct a Housing Needs Analysis (HNA) to identify gaps and opportunities
- Identify strategic actions for affordable and inclusive housing

Key focus areas:

- Addressing current and future housing demands
- Ensuring housing solutions are inclusive and sustainable

Project Overview: About the Housing Needs Analysis (HNA)

Background Review:

- 2021 Census data
- Municipal documents and policy frameworks – e.g., 2014 Official Plan (OP), 2022 Zoning Bylaw, 2020 Housing Task Force Housing Report)

Housing Profile Evaluation:

- Assessed household type, income, and tenure
- Identified mismatches in housing supply and demand

Project Overview: About the HNA

Key Findings:

- High proportion of smaller households vs. available larger units
- Significant lower-income households face affordability challenges
- High rental reliance indicates need for affordable rental options

Current Programs and Incentives:

- Reviewed:
 - Town's existing policies, programs and incentives for housing
 - Best practices that support housing creation across the housing spectrum

Gaps and Opportunities for Affordable and Inclusive Housing

Gaps and Opportunities for Affordable and Inclusive Housing

1. Encourage Diversity in Housing

2. Eliminate Single-Density Zoning

3. Incentivize Housing Creation

4. Tenant Education and Support

5. Streamline Development Approvals

6. Infrastructure Investment

7. Partnerships for Non-Market Housing

8. Policy Framework for Non-Market Housing



Affordable and Inclusive Housing Plan

Affordable and Inclusive Housing Plan:

What is the AIHP?

Aims to address the spectrum of market- and non-market housing needs in Smiths Falls

The AIHP recommends 15 actions based on two (2) action types:

Strategic Actions	Supplementary Actions
<ul style="list-style-type: none">• Six (6) strategic actions• Intended to:<ul style="list-style-type: none">○ solve multiple housing challenges simultaneously○ enable efficient implementation of other actions	<ul style="list-style-type: none">• Nine (9) supplementary actions• Recommended but not prioritized for immediate implementation

Strengthen the role of the Planning Department in supporting housing development

Evaluate the Planning Department's roles and responsibilities to ensure implementation of housing-related actions

Evaluate the feasibility of new position to focus on spearheading housing initiatives and securing funding

Improve coordination and communication within the Planning Department, and with others involved in housing development

Establish ways of monitoring AIHP's effectiveness against addressing housing needs (e.g., Key Performance Indicators)

Establish regular meetings and reporting mechanisms to ensure alignment and progress on housing initiatives

Affordable and Inclusive Housing Plan: Strategic Action 2 of 6

Ensure that the Town's policy framework is designed to facilitate communities with a mix of housing types and tenures, gentle density, compact, higher density residential land uses, and abundant greenspace to serve its residents

Ensure that the OP's land use schedules and policies:

- provide for parkland that serves all residential areas
- balance housing supply with green space needs

Consider implementing a Parkland Dedication Bylaw as a possible implementation tool

Review and amend the zoning bylaw to ensure that a mix of housing types and tenures is permitted

Identify and promote areas suitable for gentle density and infill development

Encourage higher density residential land uses in appropriate areas while preserving the town's character and aligning with community goals

Affordable and Inclusive Housing Plan: Strategic Action 3 of 6

Support the development of a variety of non-market affordable housing, including RGI housing, through strengthening the policy framework, streamlining development approvals, and offering financial incentives

Ensure that the zoning bylaw allows for higher density and mixed-use developments that can accommodate RGI housing

Evaluate the current Community Improvement Plan to identify whether it poses any barriers to affordable housing development

Continue to prioritize residential projects with non-market housing units proposed, to help reduce the time and cost associated with their development

Encourage and direct developers, non-profits, etc. to apply for provincial and federal funding programs aimed at increasing the supply of affordable housing

Facilitate partnerships between the Town, private developers, and non-profit organizations to identify and address policy barriers (e.g., restrictive zoning, such as residential zones that only permit single-detached homes or requiring minimum separation distances for rooming houses) and develop RGI housing projects

Evaluate the need to re-establish the Housing Advisory Committee, with a new and focused mandate to support ongoing housing initiatives and implement this AIHP

Review the 2020 Housing Task Force Housing Report and identify uninitiated recommendations that may be implemented by a Housing Advisory Committee (if re-established) or the Planning Department

If a Housing Advisory Committee is needed:

- Develop a Terms of Reference for the Housing Advisory Committee to align with the Town's housing strategies
- Oversee and coordinate tenant education with County
- Leverage expertise to enhance quality and reach of housing initiatives
- Implement prioritized recommendations
- Establish a monitoring system to track / report on progress

If a Housing Advisory Committee is not needed:

Incorporate these sub-actions (above) into the responsibilities of the Planning Department (and/or Dedicated Housing Coordinator, if this position is warranted)

Affordable and Inclusive Housing Plan: Strategic Action 5 of 6

Create a comprehensive guide for developers that outlines the processes, requirements, and incentives for housing development in Smiths Falls. Complement the guide a symposium or workshop to provide additional support and information

Compile comprehensive information by gathering details on zoning bylaws, development approval processes, financial incentives, and provincial and federal funding programs available to developers

Outline the development process by clearly explaining the steps, required documentation, timelines, and the roles and responsibilities of various departments and stakeholders

Develop pre-approved housing models in collaboration with the Building Division to ensure they align with local zoning and building codes and can be adapted to different subdivisions

Highlight best practices (case studies of successful housing developments, tips for navigating the development approvals process and maximizing incentives)

Design the guide in a user-friendly format (clear headings, bullet points, visual aids; accessible in digital and print formats)

Promote the guide through an information campaign and host sessions with developers – training, symposiums, workshops (potentially in tandem with County-led tenant workshops)

Affordable and Inclusive Housing Plan: Strategic Action 6 of 6

Develop partnerships with non-profit housing providers to facilitate the creation of a variety of non-market housing options

Conduct a detailed needs assessment to identify specific requirements / range of needed supports for seniors housing, accessible housing, and housing for other vulnerable groups in Smiths Falls

Establish formal partnership agreements with non-profit housing providers to develop and manage non-market housing projects

Identify and allocating municipal land for the development of non-market housing projects, potentially offering land at reduced or no cost to non-profit providers

Collaborate with non-profit partners to apply for provincial and federal funding dedicated to non-market housing development

Collaborate with industry experts to develop design guidelines that enhance accessibility and energy efficiency for new non-market housing, aligning with best practices within the existing Ontario Building Code framework

Engage the community in the planning and development process to ensure that non-market housing projects are well-integrated into the community and meet local needs

Affordable and Inclusive Housing Plan: Supplementary Actions (9)

Provide educational programs on starter homes and co-operative housing models

Enhance the effectiveness of the Community Improvement Plan's incentives for housing creation

Seek external funding to assist with CIP funding each year

Prepare and implement a CPPS to streamline development approvals and incorporate inclusionary zoning

Enhance communication and coordination with Lanark County to ensure residents are aware of and connected to these program

Evaluate and invest in infrastructure to support housing development

Enhance tenant education and support, to help educate residents on their rights and responsibilities

Enhance the pre-consultation process by implementing a one-window/concierge program (file lead as the personalized single-point-of-contact support for developers going through the approval process)

Strengthen the Town's partnership with Lanark County to track and monitor housing programs

Affordable and Inclusive Housing Plan: Key Performance Indicators (KPIs)

Key Performance Indicators (KPIs) can be used to evaluate the success of the actions outlined in this AIHP

- KPI 1 • Number of market- and non-market housing units developed
- KPI 2 • Development approval time
- KPI 3 • Number of partnerships established
- KPI 4 • Number of community engagement and education initiatives that the Town facilitates and/or promotes
- KPI 5 • Resident satisfaction with housing options

Q&A and Discussion