

Directed to: Mayor Joe Preston and Members of City Council

Meeting Date:
November 3, 2025

Department: City Manager's Office

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Attachment

Subject: HAF Action Plan – Progress Update

Recommendation:

THAT: Report CMO-49-25 relating to HAF Action Plan – Progress Update be received for information.

Background:

As part of receiving the federal Housing Accelerator Fund (HAF), the City's obligations include completing eight (8) Action Plan initiatives. One of the milestones for the initiatives is to provide Council with a progress report on the housing program enhancements and then continue to implement.

Action Plan Initiatives:

#1 & #8 - Community Affordable Housing Strategy & Housing Needs Assessment

Undertake a housing review, growth forecasts, future housing options/needs, recommendations.

- Completed – Housing Needs Assessment and Action Plan.
- Next Steps – Continue to implement recommendations. 5-Year review by 2030.

#2 – Additional Residential Unit (ARU) Program and Enhancements

Prepare a guidebook as a resource for homeowners, provide more housing CIP financial incentives.

- Completed – Initial staff report, Public Open House, Public Meeting, Final Report, CIP Amendment and enhancements approved, ARU Guidebook created, Development Incentives Brochure created, presentation to St. Thomas-Elgin Homebuilders Association, webpage updates, circulation to contact list, social media, and additional awareness.
- Next Steps – Assist homeowners, pre-reviewed/approved design (Detached ARU), continue to promote and process CIP applications with HAF added funding, potential ARU demo project.

#3 – Sustainable Urban Intensification and Infill Development

Amend the City's Official Plan/Zoning to allow 4 units as-of-right, develop an Incentive Framework.

- Completed - Initial staff report, Public Open House, Public Meeting, Final Report, OPA approved, ZBA approved, CIP amendment/enhancements approved, ARU Guidebook created, Development Incentives Brochure created, presentation to St. Thomas-Elgin Homebuilders Association, webpage updates, circulation to contact list, social media, and additional awareness.
- Next Steps - Continue to promote and process CIP applications with HAF added funding, continue to review intensification opportunities.

#4 – Acquisition and Disposal of City-Owned Lands for Housing

Create process for City land disposal for affordable housing, develop policy for land acquisition.

- Completed – Staff report, Land Acquisition Policy approved, Process for City-Owned Land Review and Disposal created.
- Next Steps – In addition to surplus dispositions already completed in 2025, identify and bring forward for consideration additional potential lands for housing.

#5 – Review Development Charges and (Dis)Incentive Programs for Housing

Research, implement a program to incent land development for housing, including higher densities.

- Completed – Staff report, Development Incentive Brochure created.
- Next Steps – Continue to promote development incentives, undertake Railway Lands Secondary Plan.

#6 – Community Planning Permit System

Implement a CPPS for a development area as a tool for more streamlined development/housing.

- Partially Completed – Initial staff report, Public Open House, Public Meeting, Final Report, OPA approved, staff reports to initiate CPP Bylaw (Elm/Wilson, Railway Lands Sec. Plan)
- Required Milestone – Have a Community Planning Permit By-law for a development area completed by early March 2026.

#7 – Partnership Grant Program for Affordable Housing Projects

Partner with non-profits, establish dedicated program for affordable, supportive housing projects.

- Completed – Indwell (Balaclava) affordable and supportive housing partnership, staff reports, Affordable Housing Grant Program 2026-28 created.
- Next Steps – Prepare for launch of Grant Program in March 2026. Continue with partnership opportunities.

Summary

Significant progress has been made to accelerate all of the housing-related initiatives to enhance future opportunities for more housing. Through Council support, the St. Thomas HAF grant agreement obligations are now all complete in advance of our first annual reporting requirement to CMHC, with the exception of one remaining initiative that is underway and scheduled for completion in the new year. This positions the City well for more housing options, potential partnerships and to pursue any additional funding opportunities.

Strategic Priority:

Strategic Pillar: Excellence in All We Do - Priority #5: Housing for Everyone

Financial Impact:

The Action Plan Initiatives are fully funded through the federal HAF with no impact on City budgets. The HAF provides funding towards the CIP incentives, Affordable Housing Grant Program, affordable/supportive housing partnerships, positioning City-owned land for housing and more projects to support housing into the future. Through achieving our required milestones before the year-end grant reporting period, it is expected that the next HAF contribution should be received by March 2026.

Report Approval:

All reports are reviewed and approved by the City Manager.