

Housing Accelerator Fund (HAF)

St. Thomas Action Plan



October 2025

St. Thomas HAF Action Plan

- Federal housing grant program to municipalities thru CMHC
- St. Thomas granted \$6.65M over 4 years (2024-2028)
- Must complete action plan initiatives & meet housing target
- Funding can be used towards investments in:
 - Action Plan Initiatives
 - Affordable Housing
 - Housing-related Infrastructure
 - Community-related Infrastructure that supports housing
- Eight (8) Action Plan Initiatives



HAF Action Plan Initiatives

- 1 Community Affordable Housing Strategy/Housing Assess. 8
- 2 ARU & CIP Program Enhancements
- 3 Sustainable Intensification
- 4 City-owned Land Process and Policy
- 5 DC Review / Incentives
- 6 Community Planning Permit System
- 7 Affordable/Supportive Housing Partnership Grant Program

Community Affordable Housing Strategy & Housing Needs Assessment

- Undertake a community housing review of the existing housing stock, future housing options and create a roadmap with recommendations.
- Review existing housing supply, growth forecasts, identify housing needs into the future and any directions.

Status

- Completed February 2025:
Housing Needs Assessment and Action Plan





Over the next three decades St. Thomas is expected to

Experience strong population
and employment growth
(forecast of 79,500 from 46,400 by 51)



Total households
in core housing
need (2021)
= 1,860



Households on
waitlist for social
housing (2024)
= 1,161

Strong community
partnerships and
new supportive
housing aimed at
eliminating
homelessness

10-yr need:
7,700 housing units
22% affordable
35% rental

Strategic Priorities:

- Increase Affordable Housing Supply
- Support Local Development
- Support for People Facing Housing Insecurity

KEY RECOMMENDATIONS



Official Plan update – policies for range of housing options, affordable housing targets, prioritize mixed use/residential



Financial incentives to facilitate development (expand CIP)



Infill, Intensification, ARUs, more townhouses, multis, apts.



Functional end to homelessness



Review City and other land/buildings for housing



Review zoning, development standards, remove barriers



Maintain/increase support services



Develop safe spaces





BUILDING MORE HOMES



LOWERING COSTS

SOLVING THE HOUSING CRISIS



PROVIDING SUBSIDIES



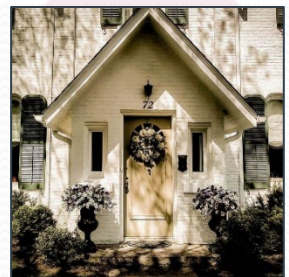
REVISING ZONING LAWS

Additional Residential Unit (ARU) & Community Improvement Plan (CIP) Program Enhancements

- Prepare a guidebook as a resource for homeowners to create additional residential units (ARUs) on their property.
- Enhance the Community Improvement Plan to provide more financial incentive grants to support owners to create ARUs.
- Promote and market the ARU guidebook and financial CIP incentives.

Status

- Initial Council report Aug. 2025. Public Meeting Sept. 2025. Council report and decision Oct. 6, 2025.
- Community Improvement Plan Amendment adopted.
- ARU Guidebook – being launched/available soon.



Community Improvement Plan Enhancements

Residential Program:

- Increase max. grant from \$7,500 to \$12,500 per unit
- Increase max. grant total per property from \$60K to \$100K
- Increase loan & 'affordable' grant from \$12,500 to \$15,000 per unit and from \$100k to \$120K per project
- Expand eligibility to *City-wide*

Technical Updates:

PPS, 2024 conformity, update CIP map, clarify employment lands eligibility, update terminology

Planning & Building Fees,
Parkland Dedication,
Development Charges
Programs:

ARUs *City-wide* would
qualify as eligible

Development Charges,
TIG Programs:

Brownfields redeveloped to
*residential or mixed-use City-
wide* would qualify as
eligible

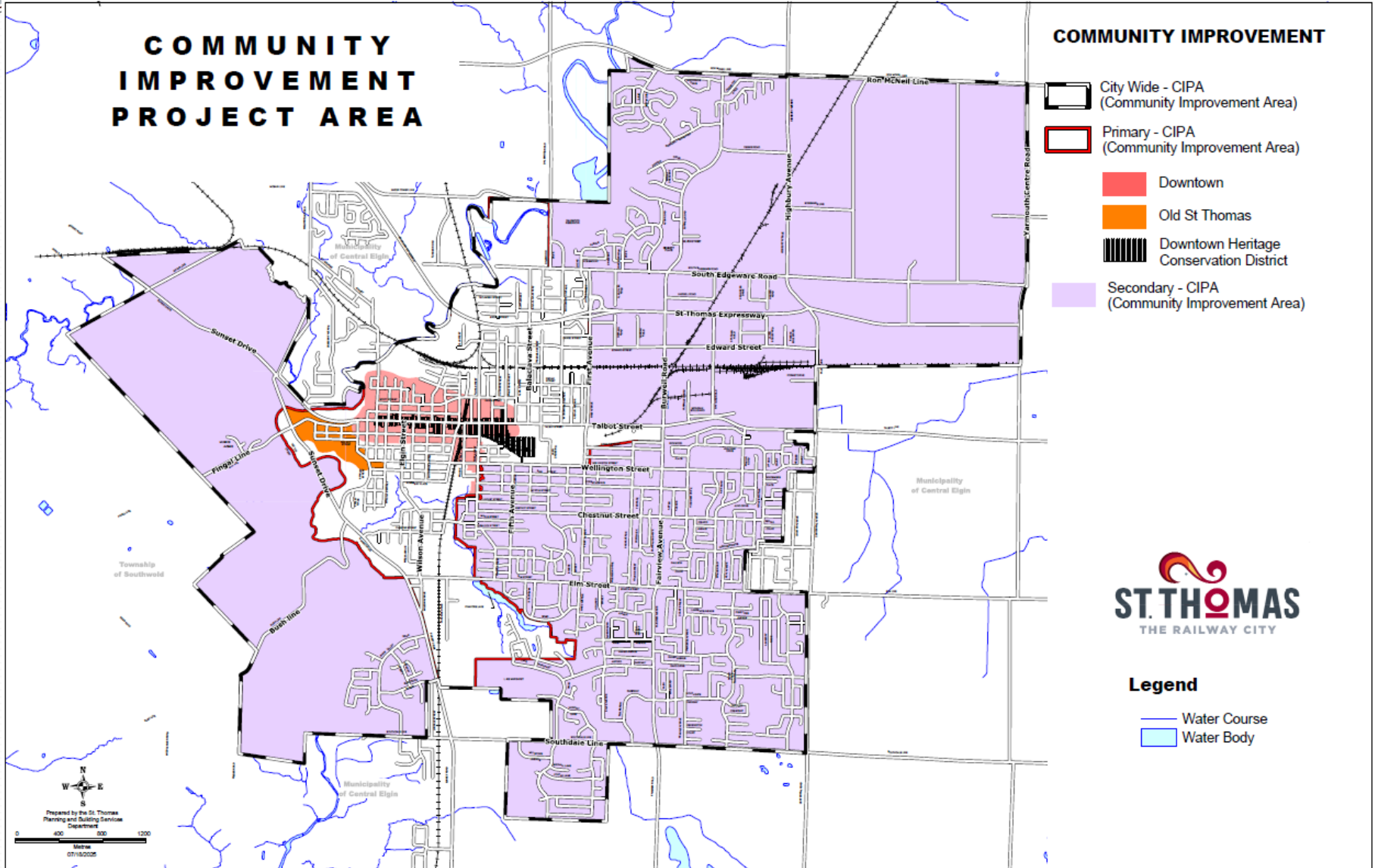
Funding: HAF as the funding source for CIP Program increases

+ \$245,000 in 2025 and + \$245,000 in 2026

COMMUNITY IMPROVEMENT PROJECT AREA

COMMUNITY IMPROVEMENT

-  City Wide - CIPA
(Community Improvement Area)
-  Primary - CIPA
(Community Improvement Area)
-  Downtown
-  Old St Thomas
-  Downtown Heritage
Conservation District
-  Secondary - CIPA
(Community Improvement Area)



ST. THOMAS
THE RAILWAY CITY

Legend

-  Water Course
-  Water Body



Sustainable Intensification

- Amend the City's Official Plan and Zoning Bylaw to allow 4 residential dwelling units per lot as-of-right city-wide.
- Develop and promote an Incentive Framework to encourage prioritization of infill and urban intensification projects.

Status

- Initial Council report Aug. 2025. Public Meeting Sept. 2025. Council report and decision Oct. 6, 2025.
- OPA adopted and ZBA passed.
- Incentive framework – report Oct. 14, 2025
- Future phase: Intensification Review (Height & Density, Nodes & Corridors)

ARU Amendments - Summary

Proposed Official Plan Amendment

- Increase the existing permissions for 2 ARUs in a single detached, semi-detached or townhouse dwelling to 3 ARUs
- Revised clause that ARUs may be regulated in Zoning By-law
- Updated terminology from additional 'dwelling' unit to additional 'residential' unit for consistency with Planning Act
- Schedule "D" Community Improvement Project Area map updated to show current municipal boundary and project area (NE corner)



Proposed Zoning By-law Amendment

- Increase the existing permissions of 2 ARUs in a single detached, semi-detached or townhouse dwelling to 3 ARUs
- Added definitions for ARU, Interior and ARU, Detached
- Adding two provisions as required by Ontario Regulation:
 - Max. 45% lot coverage where there is an ARU
 - Min. 2.4m setback to a building with residential
- Adding 1.0m min. width of unobstructed walkway to ARU from a public street for emergency and access purposes
- Max. floor area for an ARU, Detached: no more than 50% of the main dwelling size
- Rear yard parking lot: 1.2m landscape setback, 1.5-2m high privacy fence



ADDITIONAL RESIDENTIAL UNITS

A How-To Guidebook for Creating More Housing
Options on Residential Properties

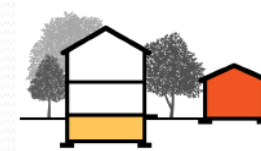
Additional Residential Units (ARUs) - Types



Cross-section of Single Detached Dwelling, Interior ARU types (duplex, triplex, fourplex)



Cross-section of a Single Detached Dwelling with a Detached ARU



Cross-section of 1 Interior ARU and 1 Detached ARU



Cross-section of 2 Interior ARUs and 1 Detached ARU



Semi-detached dwelling with 1 ARU on each side (fourplex)

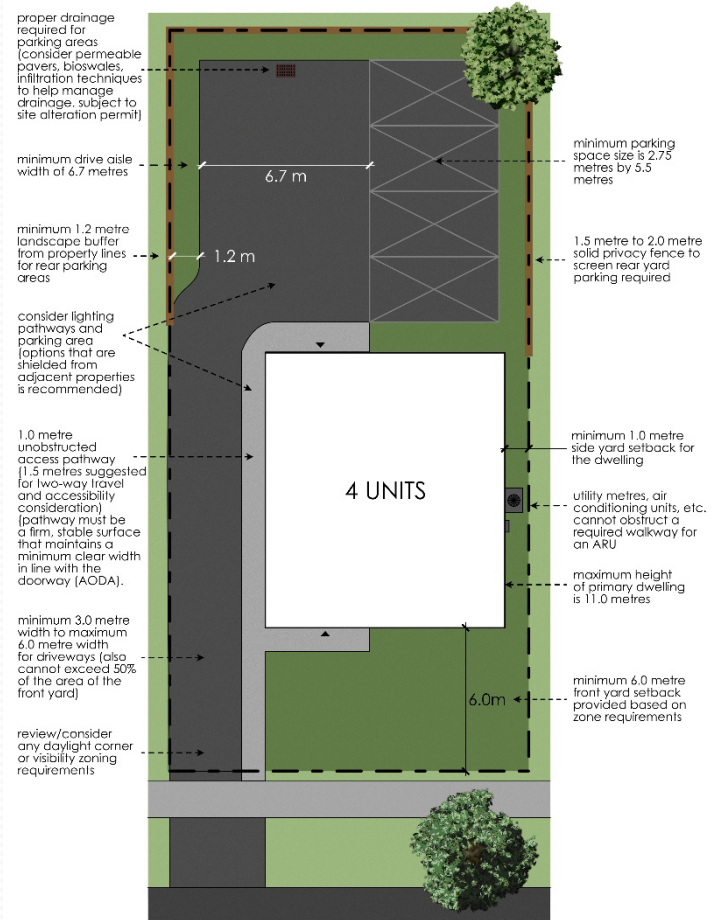
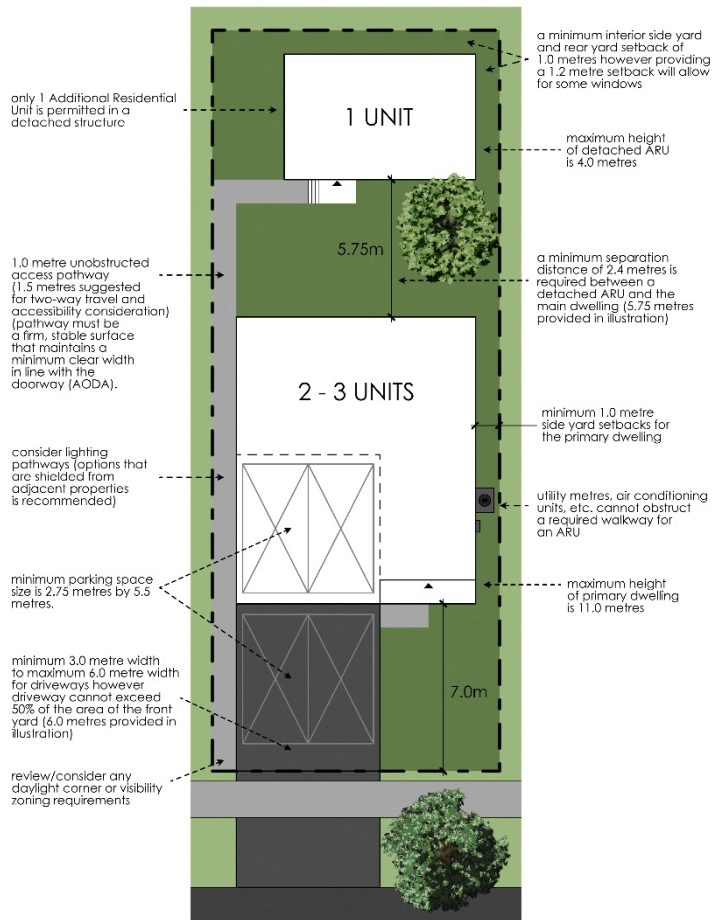


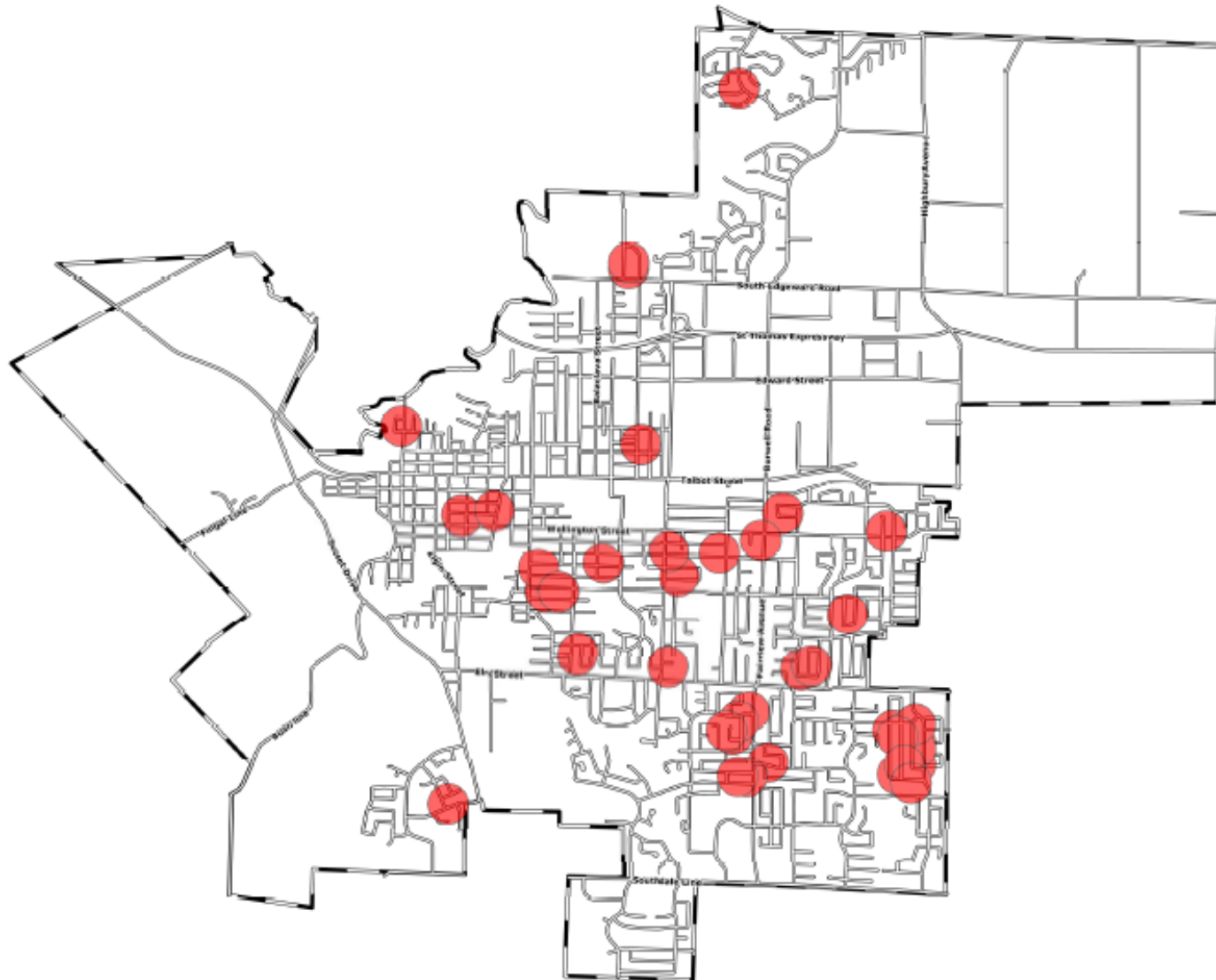
Semi-detached dwelling with 2 ARUs on each side (sixplex)



Townhouse Dwelling, Interior ARUs

Additional Residential Units (ARUs) – Zoning Highlights





Additional Residential Units

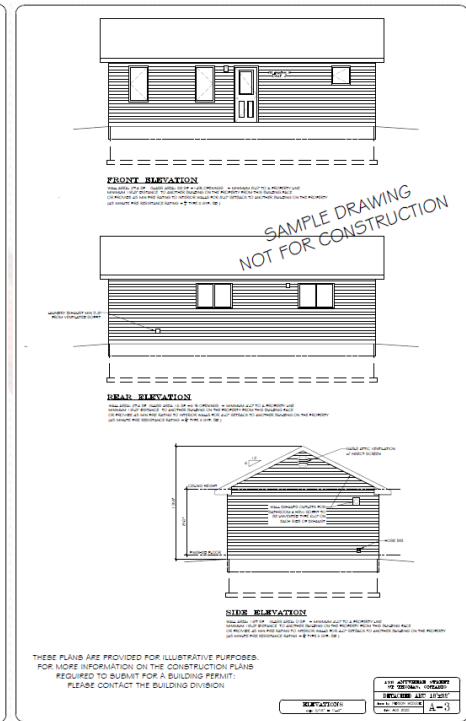
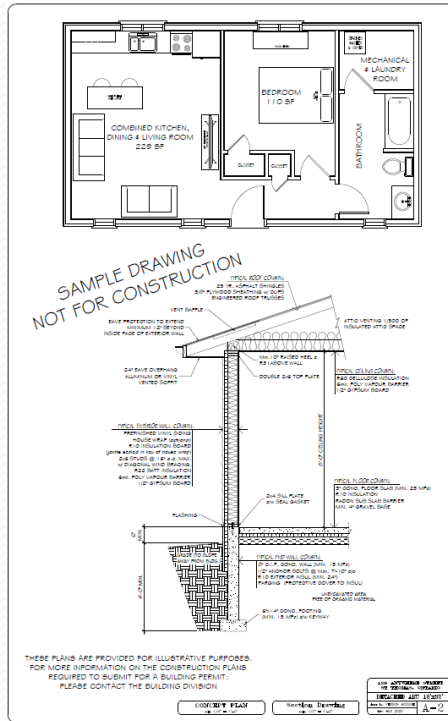
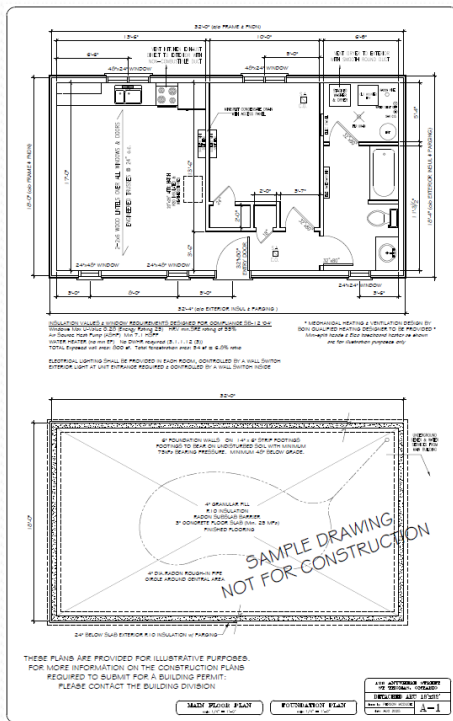
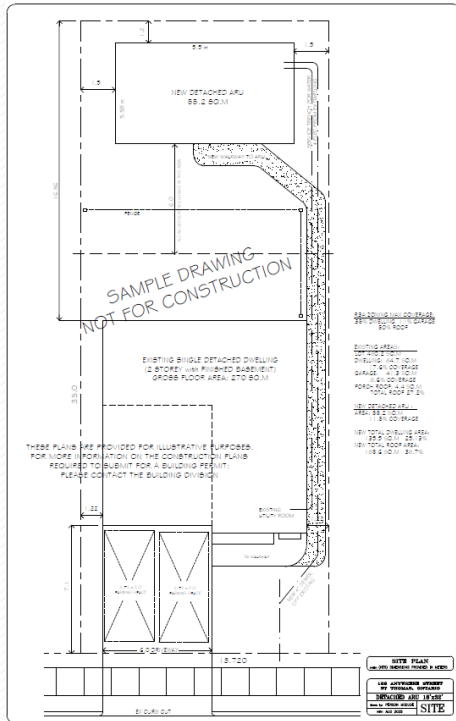
● ARU (41)
2021-June 2025

ST. THOMAS
THE RAILWAY CITY



500 0 500 1000
Meters

Sample Building Plans (Detached ARU)

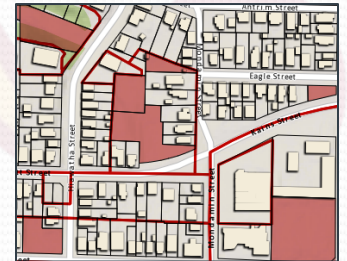


City-Owned Land Process and Policy

- Create a process for the disposal of city-owned land assets for the development of affordable housing as-of-right.
- Develop policies and guidelines to allow the municipality to acquire strategic land parcels for redevelopment, including affordable housing.

Status

- Council report Sept. 2025
- Process created for City-owned land review for housing.
- Land Acquisition Policy approved.
- Reviewing next potential properties. Future surplus dispositions.



Review Development Charges/Incentives

- Research, create and implement a program or policies that discourages vacancies, undeveloped land or low-density housing forms and incents land and buildings to be used for housing, including at higher densities.

Status

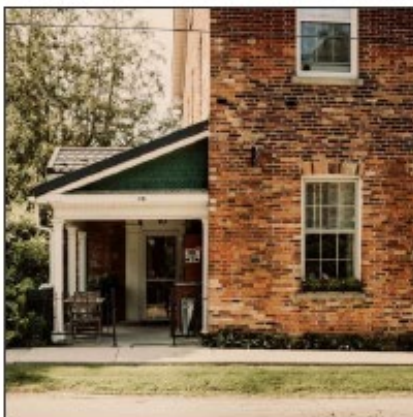
- Review of existing incentives, other programs, potential additional
- Council report Oct. 14, 2025
- Development Incentive Brochure (promotional package)





All Aboard

Development Incentives for
Housing, Employment Lands, Downtown, Environmental, Heritage and More



Community Planning Permit System

- Implement a new Community Planning Permit System for a development area of the City as a land use planning tool for more streamlined development approval process.

Status

- Initial Council report Aug. 2025. Public Meeting Sept. 2025. Council report and decision Oct. 6, 2025.
- Official Plan Amendment adopted.
- Area-specific By-law under preparation Fall 2025.



Community Planning Permit System

- Land use planning system that combines Zoning By-law Amendments, Minor Variances and Site Plan Applications into one single application and approval process.
- A streamlined development process; reduced complexity; flexible system; a broader scope of review; support for local goals like housing diversity and affordable housing.
- OP policies providing the enabling framework for a CPP Bylaw.
- CPP Bylaw could include:
 - Permitted land uses along with *discretionary* uses, the development standards, *community benefits*, *classes of development*, *approval authority*, criteria for conditions of approval, agreements, the application process, the land area

45 Day
Review
Period



Partnership Grant Program for Affordable & Supportive Housing Projects

- Partnering with non-profit housing providers to preserve and increase the stock of affordable housing.
- Establish a dedicated program funding pool to provide grants to priority housing projects such as those that prioritize affordable, supportive housing.

Status

- Grant Program preparation Aug. – Oct. 2025.
- Council report Oct. 2025 to establish program.



Recommended Grant Program - Summary

- Staff prepared framework for 3-year grant program (2026-28)
- Council consideration of establishing program – Oct. 14, 2025
- Primarily based and timed with HAF funding = \$500K in 2026
- Towards new, affordable, rental dwelling units in St. Thomas
- For non-profit housing providers, cooperatives, partnerships
- Pre-construction and capital streams
- Applications Spring 2026

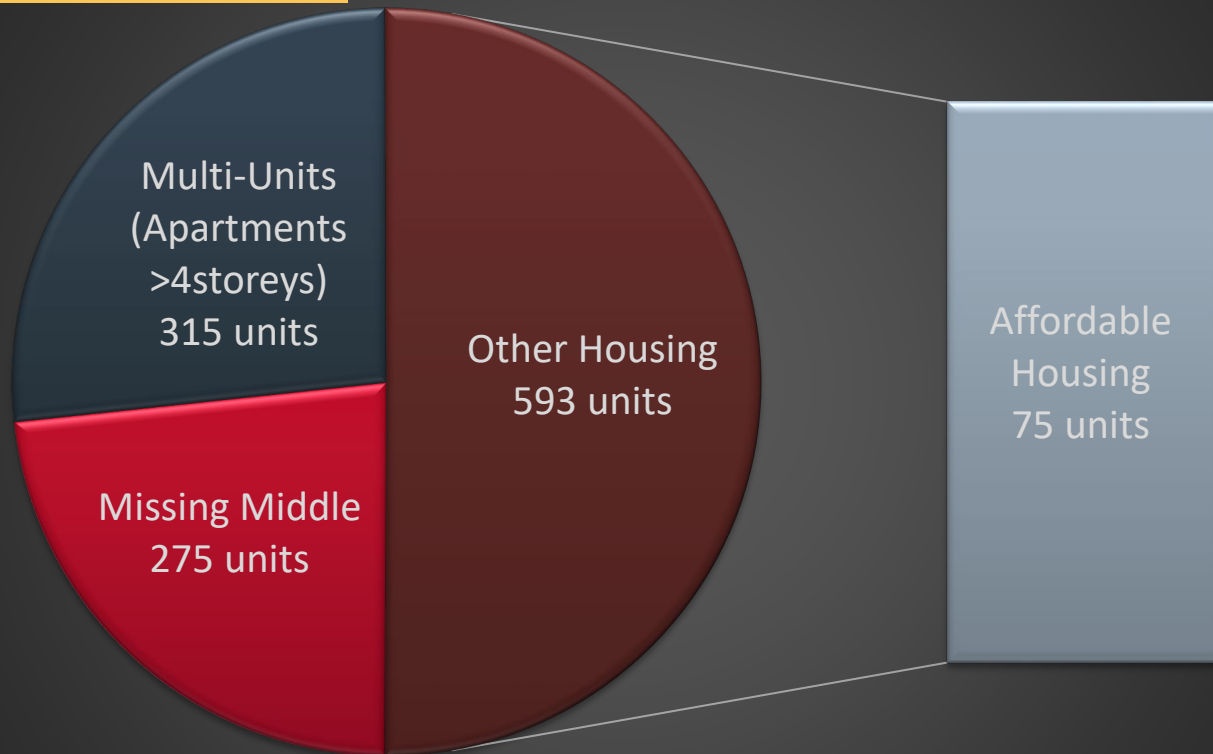


➤ Objective: Use the federal HAF funding for a program that partners with non-profits to create more deeply affordable, rental units (80%<AMR)

Housing Targets

2025 YTD = 207
(17% of total)

1183 Total New Dwelling Units



Jan. 1, 2025 – Dec. 31, 2027

St. Thomas HAF Action Plan

www.stthomas.ca/hafap



HAF Coordinator
Brandon Sloan
bsloan@stthomas.ca