

Housing Accelerator Fund (HAF)

St. Thomas Action Plan



St. Thomas HAF Action Plan



- Federal housing grant program for municipalities to prioritize and accelerate the building of new housing dwelling units
- Coordinated and monitored through CMHC
- St. Thomas granted \$6.65M over 4 years (2025-2028)
- The City must complete all action plan initiatives and meet specific housing targets for funding to continue
- Funding can be used towards investments in:
 - Action Plan Initiatives
 - Affordable Housing
 - Housing-related Infrastructure
 - Community-related Infrastructure for Housing

Action Plan Initiatives:



Community Affordable Housing Strategy & Housing Needs Assessment and Action Plan

INITIATIVE

- 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.

SUMMARY HIGHLIGHTS

- Over the next three decades, St. Thomas is expected to experience strong population and employment growth (forecast of 79,500 people from 46,400 by 2051).
- 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



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, multistories, apts.
- Functional end to homelessness.
- Invest in supportive housing. Partnerships: 150+ new units.
- Review City-owned and other land/buildings for housing.
- Review zoning, development standards, remove barriers
- Maintain/increase support services. Develop safe spaces.

STATUS

- Completed February 2025. Update every 5 years.
- [Housing Needs Assessment and Action Plan](#)

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

- Prepare a guidebook as a resource for homeowners to create additional residential units 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

- Council report Aug. 2025. Public Meeting Sept. 2025.
- Draft amendments and draft guidebook.

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

- Council report Aug. 2025. Public Meeting Sept. 2025.
- Draft amendments and draft incentive framework.
- Draft Incentive Brochure/Package prepared.
- Future phase: Intensification Review (Height & Density, Nodes & Corridors)

COMMUNITY IMPROVEMENT PROJECT AREA

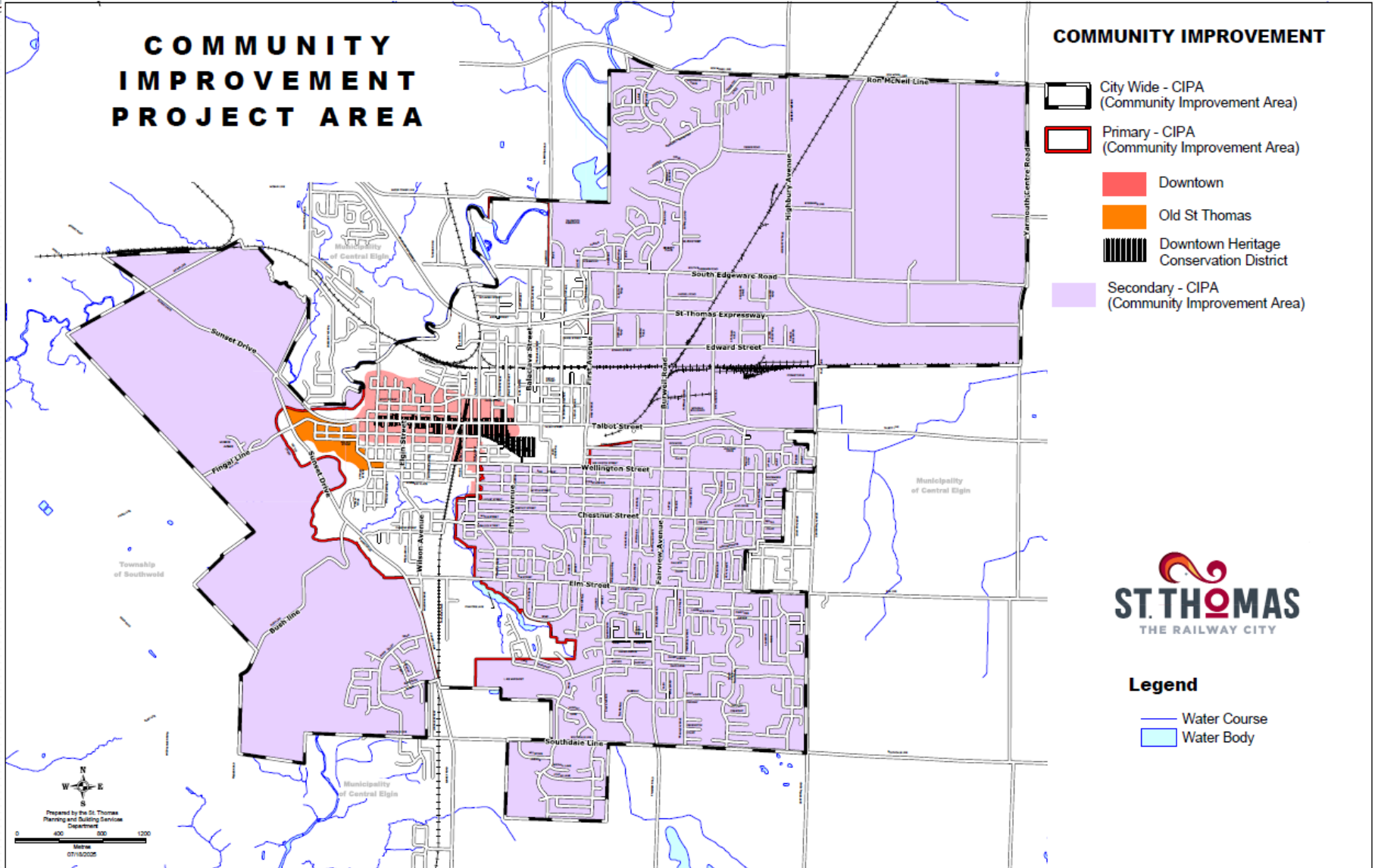
COMMUNITY IMPROVEMENT

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



Legend

-  Water Course
-  Water Body



Prepared by the St. Thomas
Planning and Building Services
Department

0 400 800 1200
Metres
01/15/2025

City-Initiated Amendments: Land Use (Official Plan & Zoning), Community Improvement Plan

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 2024 MZO special employment area)

Community Improvement Plan (CIP) Amendment

- Residential Program: Increase max. grant to \$12,500/unit (\$100K/total), loan/affordable grant to \$15K/u (\$120K total) and expand to City-wide eligibility
- 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
- Technical updates: PPS, 2024 conformity, CIP map, terminology
- HAF as the funding source for any increases to CIP programs

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 (vs. 4m)
- Adding 1.0m min. width of unobstructed walkway to ARU from a public street for emergency and access purposes
- Proposed max. floor area for an ARU, Detached as no more than 50% of the main dwelling size (revise existing provision)

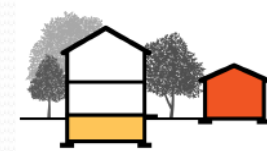
Additional Residential Unit (ARU) Guidebook

- Resource document for prospective ARU builders/owners
- Includes description and visuals of ARU types and configurations: Interior, Detached, Both
- Planning and building a project: zoning summary, things to consider when building, process summary, incentives
- Sample building permit plans/drawings, application summary
- One-page checklist
- Additional resources, incentives, FAQs and links

Additional Residential Units (ARUs) - Types



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



Cross-section of 1 Interior ARU and 1 Detached ARU



Cross-section of 2 Interior ARUs and 1 Detached ARU

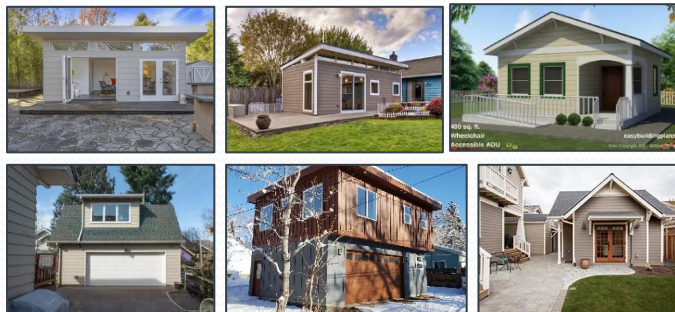


Semi-detached dwelling with 1 ARU on each side (fourplex)

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

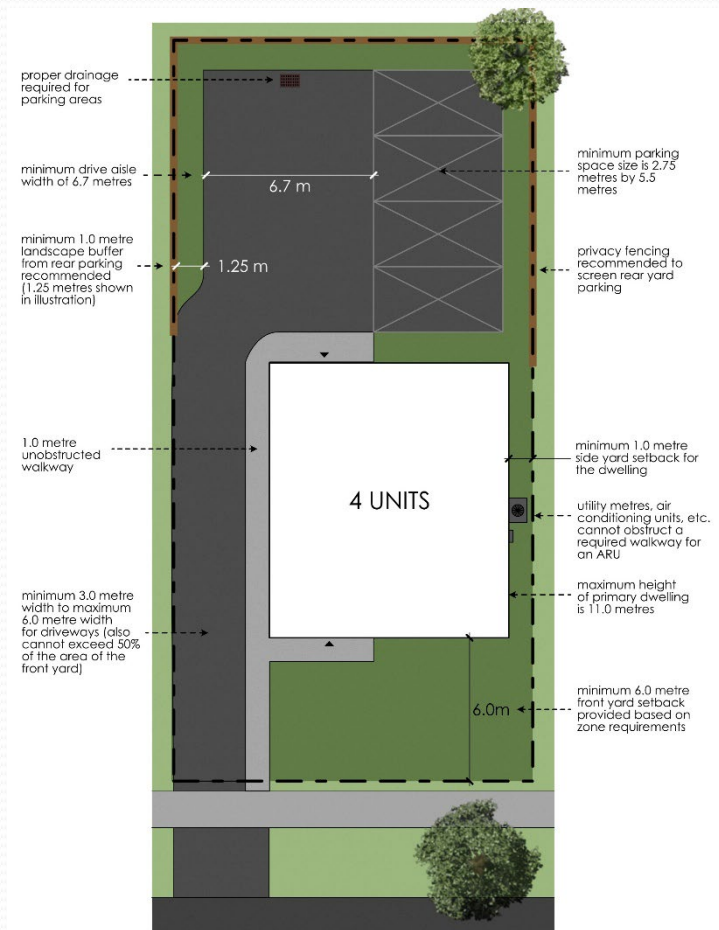
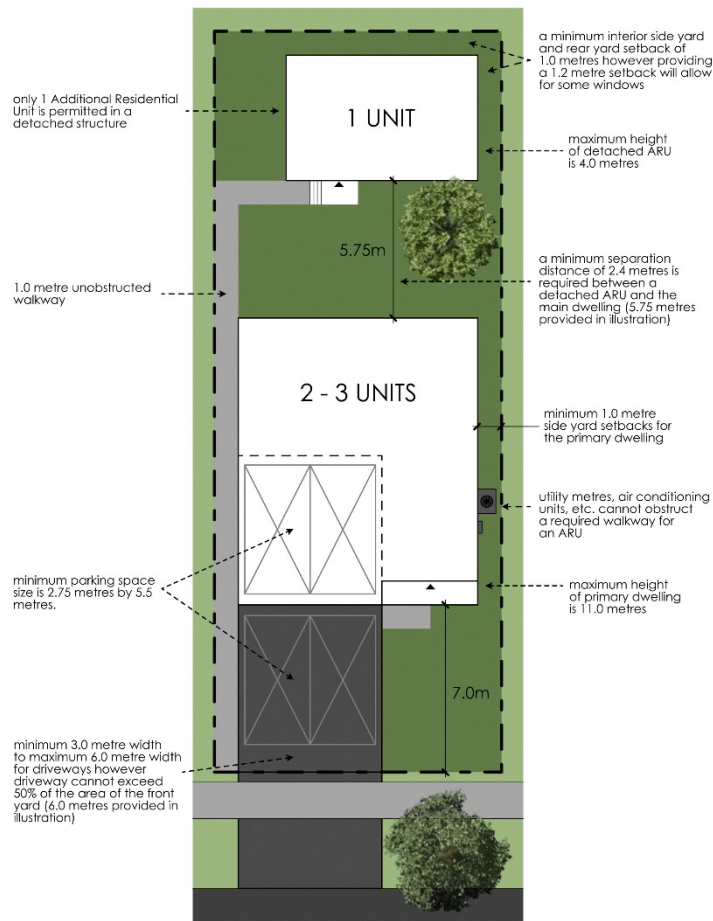


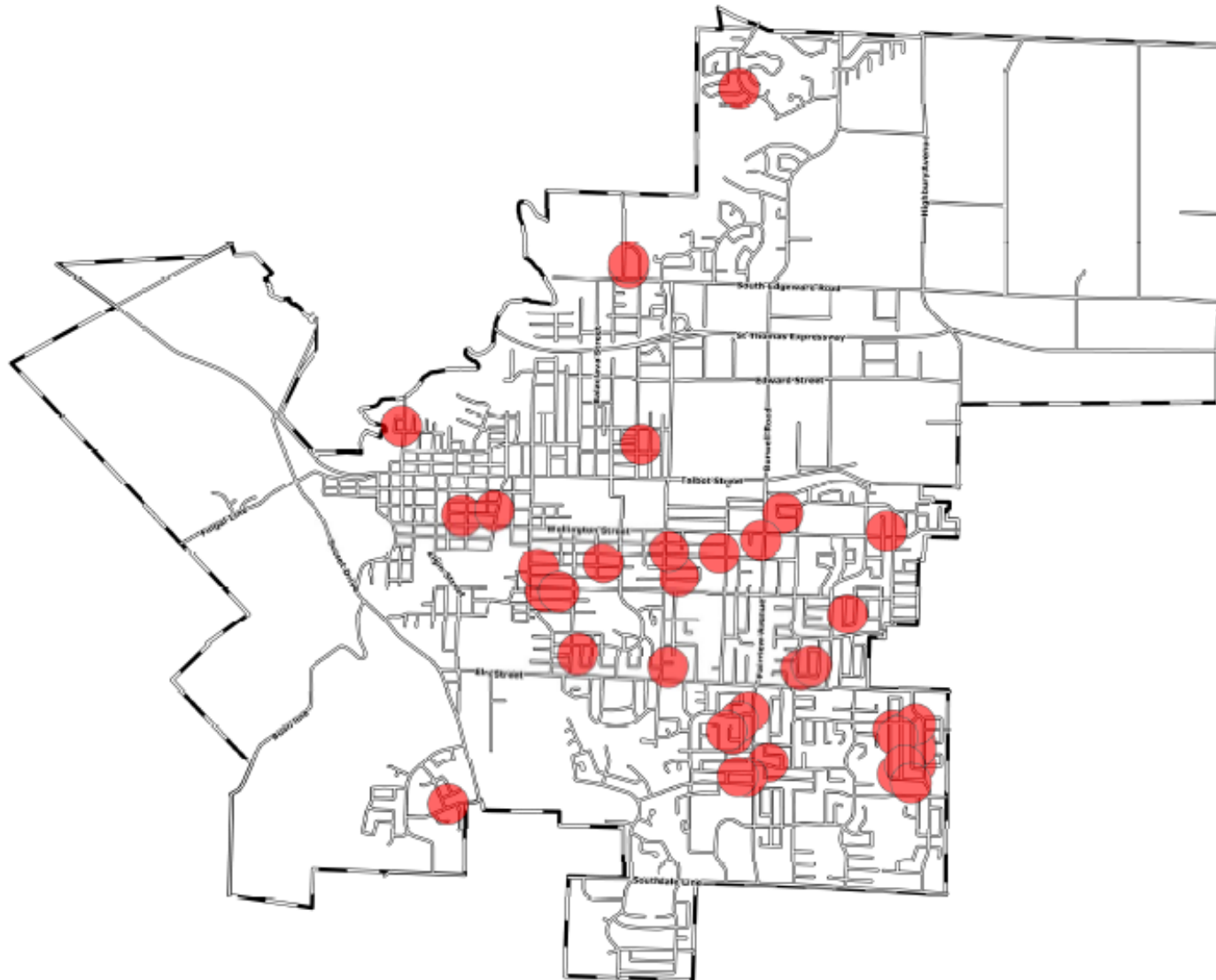
Cross-section of a Single Detached Dwelling with a Detached ARU



Townhouse Dwelling, Interior ARUs

Additional Residential Units (ARUs) – Zoning Highlights





Additional Residential Units

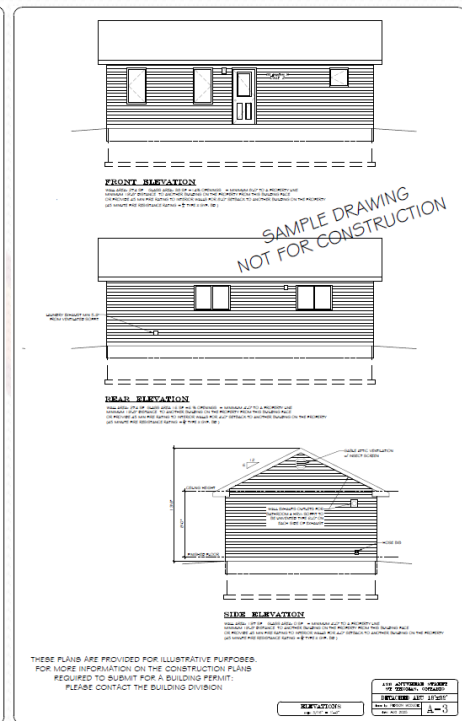
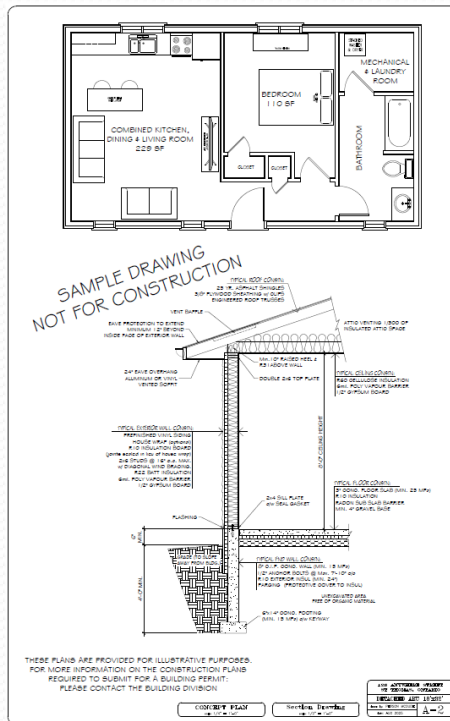
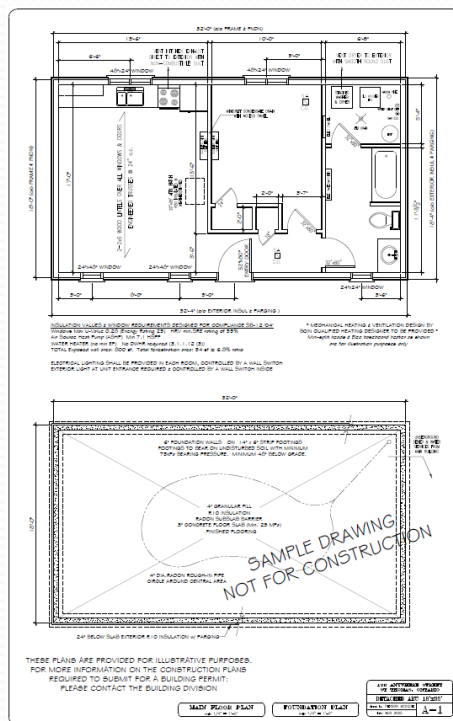
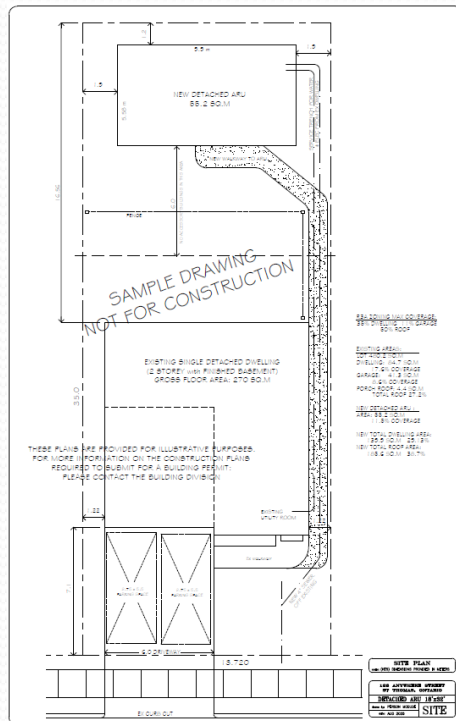
● ARU (41)
2021-June 2025

ST. THOMAS
THE RAILWAY CITY



500 0 500 1000
Meters

Sample Building Plans (Detached ARU)



City-owned Land Process and Acquisition 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

- Surplus land declaration for Balaclava site.
- Surplus land declaration for portion of Scott St site.
- Internal process and acquisition policy drafted and under review.
- Council report Sept. 2025.

Development Charges Review & 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

- Draft incentive framework / review.
- Council report target Oct. 2025.

Partnership Grant Program for Affordable & Supportive Housing

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



STATUS

- Partnership with Indwell 2025.
- New Grant Program for 2026-2028 preparation Aug. – Oct. 2025.
- Council report target Oct. 2025.

Community Planning Permit System (CPPS)

INITIATIVE

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

What is it?

It is a land use planning system that combines Zoning By-law Amendments, Minor Variances and Site Plan Applications into one single application and approval process.

Formerly known as the Development Permit System (DPS), a CPPS provides an alternative to the typical planning approval process. Several municipalities in Ontario are now using or working on it including Guelph, Lake of Bays, Carleton Place, Brampton, Huntsville, Toronto, Peterborough, Waterloo and others.

Where could one be used?

It could be city-wide or focused on specific locations such as secondary plan areas, intensification areas, new development.

How does it get used?

Once the Official Plan policies are in place, a CPP Bylaw can be prepared for an area through a public process. The Bylaw would replace zoning and provide steps for the development process. A permit would be needed for development which must be reviewed within 45 days. A Building Permit is still required upon approval of a Community Planning Permit.

What would be in a CPP Bylaw?

The 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, etc.

What are some of the benefits?

A streamlined development process; reduced complexity; flexible system; a broader scope of review; support for local goals like housing diversity and affordable housing, high-quality sustainable design, amenities and environmental protection.

What is in the City-initiated proposed Official Plan Amendment (OPA)?

- Policies that allow for a CPP Bylaw
- The framework of a CPPS: where it could be applied, overall goals, the process, criteria for a CPP Bylaw, ability to have conditions/agreement and community benefits, delegation of authority for development classes
- Requirements for applications/permit

How to provide feedback?

For the OPA, please see the circulation and public meeting notice to comment:

https://www.stthomas.ca/living_here/notices_to_residents
(select Planning – Official Plan Amendments)

For any CPP Bylaw, owners will be notified

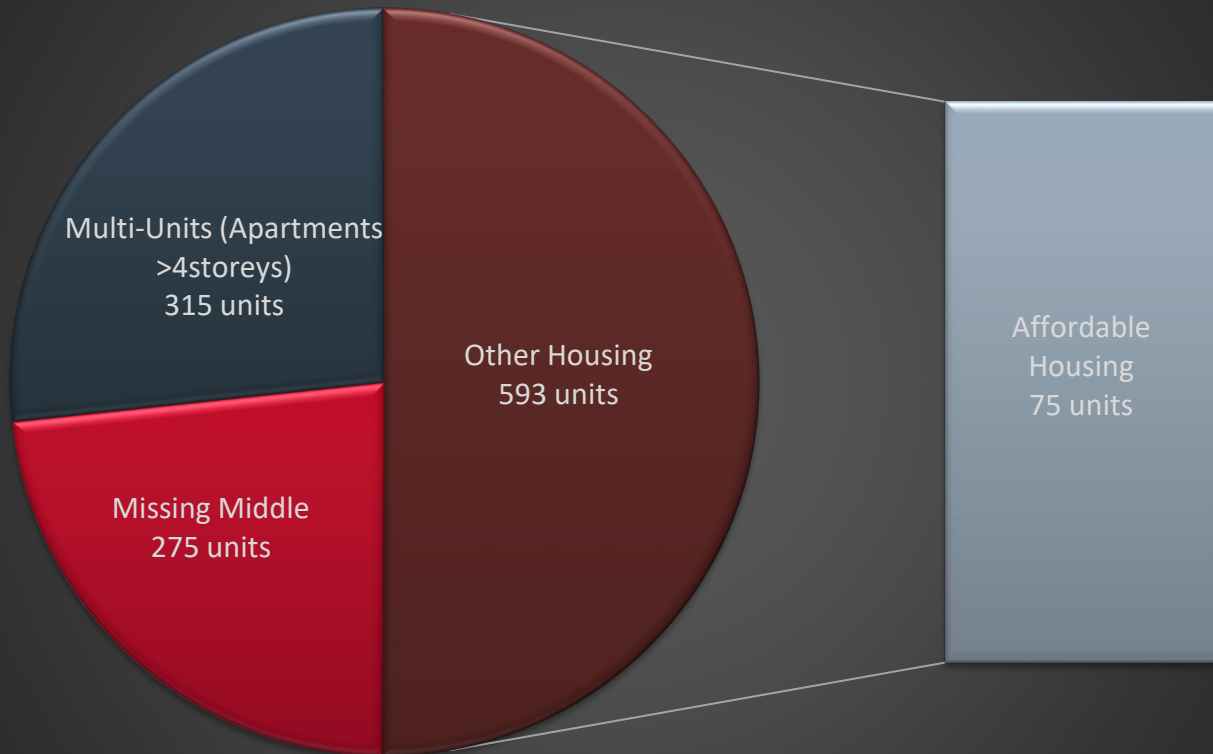
STATUS

- Draft Official Plan Amendment.
- Initial Council Report Aug. 11, 2025.
Public Meeting Sept. 8, 2025.
- Area-specific CPP By-law under preparation starting Fall 2025.

Housing Targets

2025 new unit
numbers are
pending after
year end

1183 Total New Dwelling Units



Jan. 1, 2025 – Dec. 31, 2027

St. Thomas HAF Action Plan

www.stthomas.ca/hafap



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