



# Housing Action Plan

City of Quinte West  
2024





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## Introduction

This Housing Action Plan (HAP) outlines the City of Quinte West's targeted approach to advancing our housing sector, focusing on sustainable and affordable options. By implementing this plan, Quinte West commits to addressing critical housing issues, maintaining a clear commitment to progress and adaptability. This plan demonstrates our commitment to enhancing the quality of life and stability in our community through practical and impactful housing initiatives. To ensure ongoing relevance and effectiveness, the Housing Action Plan is a live document and will undergo an annual review.

## Official Plan & Strategic Initiatives

The Housing Action Plan (HAP) strongly reflects the priorities and strategies outlined in the city's Strategic Plan and Official Plan. The plan's emphasis on expanding affordable housing options aligns with the Strategic Plan's commitment to ensuring housing meets community needs, particularly by making affordable housing available and encouraging developments that meet these needs. Additionally, the Strategic Plan highlights the goal of creating a vibrant and healthy community, supported by initiatives in the HAP, such as the development of a community improvement plan and the infill density uplift, which aim to enhance community design and infrastructure.

The HAP directly addresses the Official Plan's objectives for sustainable and inclusive growth, focusing on diversifying the housing market to include more affordable options. This includes initiatives that enhance the accessibility and availability of different types of housing, such as accessory dwelling units and provisions for vulnerable group housing. These initiatives not only contribute to a balanced approach to urban development but also ensure that the city's housing policies are proactive and responsive to the community's evolving needs.

Overall, the HAP is a comprehensive response to Quinte West's housing challenges, supporting the city's broader objectives of fostering a healthy, vibrant, and inclusive community, as envisioned in both the Strategic and Official Plans. This plan reinforces the city's commitment to enhancing quality of life through housing strategies, making Quinte West a desirable place to live, work, and play.





## Housing Initiatives

The City of Quinte West Housing Action Plan contains ten initiatives. The initiatives cover a range of proposals including policy changes, system improvements, direct incentive programs, a site-specific land disposal model, and a community improvement plan; all of which are aimed at increasing housing growth in the municipality, most specifically for medium-density and affordable housing. All of the initiatives proposed speak to locally relevant planning and development issues and represent the most realistic opportunities for the municipality to impact housing growth within the goals and objectives of the Official Plan and Strategic Plan.

- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses, providing access to a wide variety of amenities and services through public and active transportation.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.
- Supporting the development of low-carbon and climate-resilient communities.





## Funding and Budget

The initial Housing Action Plan (2023) was developed by the City of Quinte West as part of its application for Federal Housing Accelerator Funding. While this application was ultimately unsuccessful, the City will actively pursue further funding opportunities that arise through Provincial or Federal programs, and make applications to those that align with the City's housing goals and local opportunities.

City Council approved the creation of a Housing Reserve Fund which apportions a percentage of annual property tax levy towards the implementation of housing initiatives. At the point of approval of the 2024 Housing Action Plan, this Housing Reserve has a balance of \$1.0 million.



# Initiatives



1

College Street Affordable Housing



2

E-Permitting



3

Accessory Dwelling Unit Incentives



4

Reduced Parking Districts



5

Secondary Growth Plans



6

Infill Density Uplift



7

Vulnerable Group Housing Provisions



8

Community Improvement Plan (CIP)



9

Municipal Land Review



10

Funding Opportunities



# Initiative 1: College Street Affordable Housing

## Expected results

- ✓ This initiative will deliver affordable rental and medium-density residential units within a core residential neighbourhood.
- ✓ The initiative is expected to deliver approximately 48 affordable, rental units on the subject site.
- ✓ The initiative will create a partnership model that can be replicated on additional sites within the municipality.





# Initiative 1:

## College Street Affordable Housing

### Description

The goal of this initiative is to deliver affordable multi-unit residential development on a 3.0-acre municipally-owned urban property (former school site). The City will leverage a municipal land sale to encourage the development of housing that meets local affordability criteria. This project is part of a broader strategy to create a municipally led land acquisition and disposal model, aimed at facilitating essential housing within the municipality over successive projects. Subject to the RFP process, municipal resources may be allocated to assist with site preparations, parking reductions, extension of local services (water/sewer) and utilities, and the development of community open space. This initiative will proceed through a public request for proposal (RFP) process to select development proponents, with unit size and rent ceilings set according to the most recent Housing Needs Assessment, ensuring long-term commitments through legal agreements.

### Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. The development of this City-owned property will deliver appropriate medium-density housing within a core residential neighborhood in close proximity to community services.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. This initiative will target multiple City objectives in delivering a significant number of missing middle units, tied to local affordable rental rates, at a point of greatest need in the housing spectrum.
- This initiative has multiple stages and will be completed within approximately three years. As per the milestones, this project entails multiple steps toward implementation.
- This initiative is envisaged as a medium-density single structure.
- This initiative has a high impact on additional affordable unit supply. The project itself is the highest single residential unit delivery within this Action Plan.



# Initiative 1: College Street Affordable Housing

## Milestones



# Initiative 2: E-Permitting

## Expected results

- ✓ This initiative is expected to reduce application and processing timelines and increase developer certainty.

## Description

The goal of this initiative is to implement an electronic application submission and review system building permits, including electronic plans review and a public portal. The objectives are to:

- Increase clarity around complete application submissions
- Enable more transparent application tracking for applicants
- Streamline application flow
- Reduce processing timelines
- Increase application certainty

## Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Creating more housing at an accelerated pace and enhancing certainty in the approvals and building process. Electronic permitting (e-permitting) will reduce the timeline between application submission and approval, and will create greater clarity at the point of application submission.
- This initiative will be implemented within 1 year of the HAP approval.
- It is expected that additional permit flows will be seen upon the system going live.
- The e-permit system will increase stability and predictability in the housing approvals process to a medium degree. The e-permit system will enable applicant tracking to provide increased transparency.



# Initiative 2: E-Permitting

## Milestones



### **Tender**

- Tender creation, release and contractor selection
- Start: March 2024
- Complete: May 2024



### **Implementation**

- Design and implement the system; train staff
- Start: May 2024
- Complete: November 2024



### **System launch**

- Develop industry and public communications; launch
- Start: November 2024
- Complete: December 2024



# Initiative 3: Accessory Dwelling Unit Incentives

## Expected results

- ✓ This initiative will increase the number of accessory dwelling units constructed within the municipality.
- ✓ This initiative could be expected to incentivize up to 10 additional units per year. All units created under this program will meet intensification goals and provide rental accommodations.





# Initiative 3:

## Accessory Dwelling Unit Incentives

### Description

The goal of this initiative is to provide information and incentives towards the increased construction of accessory dwelling units (ADUs) within suitable existing dwellings. The immediate objective is to increase the number of completed and occupied ADUs within the specified timeframe, while also enhancing resident knowledge around the criteria and process for creating accessory units. The initiative would offer direct incentives for ADU creation, including reduced permit fees. Incentives will be available at the point of occupancy permit issuance, with a program considering a two-tier package tied to an affordable rent commitment by the proponent.

This initiative could be undertaken as a stand-alone project or combined with a Community Improvement Plan (initiative # 8).

### Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Creating more housing at an accelerated pace and enhancing certainty in the approvals and building process. Information to prospective applicants will increase application certainty, and the initiative incentives will increase unit volume.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. ADUs provide a missing middle component of the housing spectrum where additional residences can be created within existing developed lots at a scale that creates more affordable rental options.
- Supporting the development of low-carbon and climate-resilient communities. This initiative supports unit creation through intensification within existing neighbourhoods.
- It is viable to develop the program for implementation within one year.
- This initiative is expected to directly impact the volume of ADUs constructed, and increase knowledge and predictability in the process of developing ADUs. This initiative will provide a clear application path for the creation of ADUs. Permit application details will still be the responsibility of the applicant in accordance with the Ontario Building Code.

# Initiative 3:

## Accessory Dwelling Unit Incentives

### Milestones



#### Information

- Develop public information package
- Start: January 2025
- Complete: April 2025



#### Develop ADU incentive program

- Develop program, fee reduction bylaws and financial agreements
- Start: April 2025
- Complete: July 2025



#### Launch

- Launch program and communications
- Start: July 2025
- Complete: October 2025



#### Implement / builds

- Building permit issuance under program
- Tracking builds at occupancy, track affordable builds
- Start: On-going
- Complete: On-going



# Initiative 4:

## Reduced Parking Districts

### Expected results

- ✓ Urban property development will be aided by reduced parking requirements.

### Description

This initiative will develop Official Plan policy and associated zoning to provide reduced parking requirements for residential uses within the urban area. Reduced parking standards will be developed based on locational criteria such as distance from public and community services, distance from employment centres, walkability, and access to transit and active transportation, while also considering the adjacent opportunities for street and off-street public parking. The objective is to enable medium- to high-density developments in appropriate locations, on sites that otherwise could not achieve current parking standards.

### Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. This initiative supports reduced automobile reliance in new development. The criteria developed through the initiative will base parking reductions on walkability and access to alternative transportation that supports the reduction.
- Supporting the development of low-carbon and climate-resilient communities. Public policy that works towards reduced private automobile use and reliance will meet this objective.
- The implementation of this policy initiative is achievable within one year with consultant assistance. The initiative provides a policy baseline to promote site development, subject to private sector initiatives. As a policy initiative, this will open sites that could otherwise not meet economic viability for development.



# Initiative 4: Reduced Parking Districts

## Milestones



### Tender

- Create and release the tender; select the consultant
- Start: August 2024
- Complete: November 2024



### Implementation

- Policy and zoning approvals, implement tracking of projects
- Start: December 2024
- Complete: June 2025





# Initiative 5: Secondary Growth Plans

## Expected results

- ✓ The development of Secondary Plans will particularly help large-scale greenfield development in the long term.
- ✓ Robust secondary plans, in alignment with a municipal servicing strategy, can be expected to increase residential growth by 5% per year, once implemented.



# Initiative 5: Secondary Growth Plans

## Description

This initiative aims to fast track the development of Secondary Growth Plans for the municipality's principal urban growth areas. The Secondary Plans will align planning policy within the City's Official Plan with recent Water and Sewer Capacity Study outcomes, Asset Management, Parks Planning, Public Transit and Active Transportation Plans. The objective is to provide increased community design (layout) information and guide infrastructure staging to improve developer certainty, guide long-term infrastructure budgets, and reduce timelines from development concept to implementation and housing occupancy.

## Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Creating more housing at an accelerated pace and enhancing certainty in the approvals and building process. Secondary Plans will create greater pre-application development certainty, particularly on topics such as servicing and development layout.
- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. The Secondary Plans provide an opportunity to merge planning, engineering, community and transportation plans at a more detailed level and allow for community-scale planning and development.
- Supporting the development of low-carbon and climate-resilient communities. Compact community development that considers transportation options and makes efficient use of services can be achieved through the application of Secondary Plans.
- This is a long-term initiative that will take approximately three years to complete and will be monitored in line with subsequent Official Plan updates.





# Initiative 5: Secondary Growth Plans

## Milestones



### **Tender**

- Create and release the tender; select the consultant
- Start: April 2025
- Complete: July 2025



### **Draft Secondary Plans**

- Develop draft Secondary Plans; conduct internal and external consultation
- Start: August 2025
- Complete: December 2026



### **Final Secondary Growth Plans**

- Complete final growth plans, consultation, public meetings
- Receive approvals and implement
- Start: January 2027
- Complete: June 2027



### **Implement / builds**

- Building permit issuance under program
- Track builds at occupancy, track affordable builds
- Start: On-going
- Complete: On-going

# Initiative 6: Infill Density Uplift

## Expected results

- ✓ This initiative will raise density potential in appropriate locations and deliver additional units per site.
- ✓ This initiative is expected to increase annual residential growth in the long term.





# Initiative 6: Infill Density Uplift

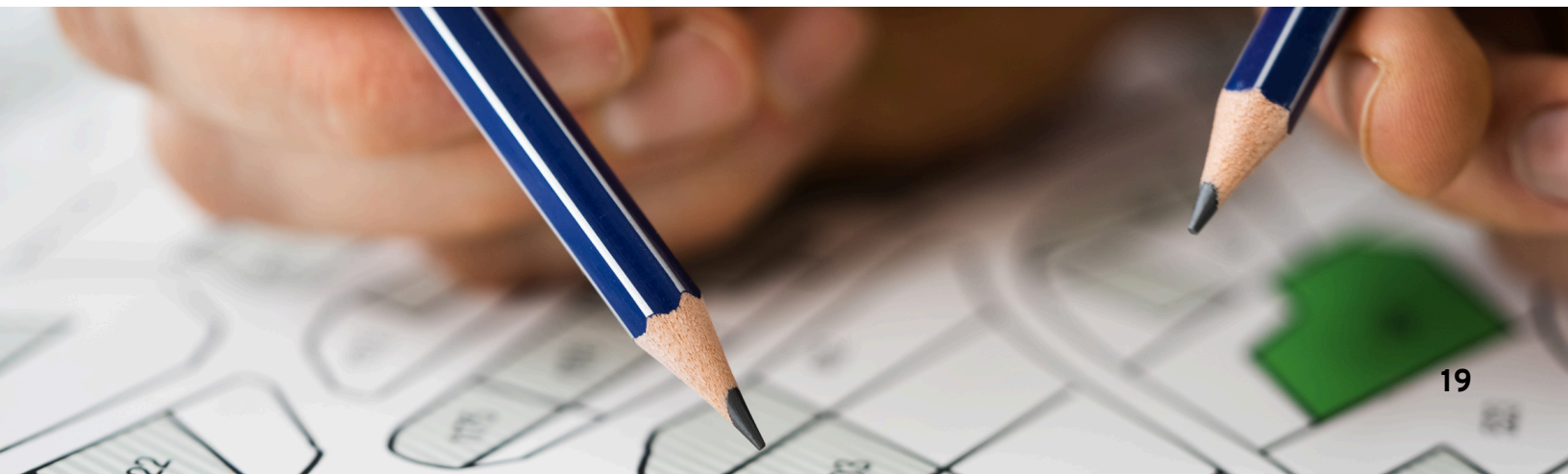
## Description

This initiative will review the municipality's low- and medium-density residential neighborhoods and identify properties that provide the potential for increased residential density. Identification criteria will include site dimensions, adjacent land uses and scale of adjacent buildings, the built-form characteristics of the neighbourhood, transportation and transit systems, and access to community and public services. This initiative will result in amendments to the Official Plan and Zoning Bylaw to permit increased-density residential development at identified locations. The objectives of this initiative are to maximize medium and high-density residential development in the urban areas. Successful implementation of this initiative will assist in raising community acceptance of residential intensification.

## Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. Increased intensification within urban residential areas will provide diversity within the housing supply.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. This initiative will expand the housing options within existing, mature residential neighborhoods.
- The implementation of this policy initiative is achievable within one year with consultant assistance. The initiative provides a policy baseline to promote site development, subject to private sector initiatives.
- This initiative has the potential to have a medium impact on housing supply growth. Additional density on infill and redevelopment sites will drive additional residential unit development.





# Initiative 6: Infill Density Uplift

## Milestones



### **Tender**

- Create and release the tender; select the consultant
- Start: October 2024
- Complete: February 2025



### **Draft policy and zoning**

- Develop draft policy; public consultation
- Start: March 2025
- Complete: September 2025



### **Approvals and implementation**

- Finalize policy and zoning approvals; implement
- Start: September 2025
- Complete: December 2025



# Initiative 7:

## Vulnerable Group Housing Provisions

### Expected results

- ✓ Additional locations will open for vulnerable group housing through this policy initiative.

### Description

This policy initiative will use core housing need data developed under the Housing Needs Assessment, to ensure that Official Plan policies and Zoning Bylaw categories and definitions provide for as-of-right development of housing opportunities for vulnerable groups and individuals. The objectives of this policy will remove the need for lengthy and uncertain policy amendments in order to develop seniors' accommodation, supportive housing, or shelters at appropriate locations within the community.

### Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. A policy framework that provides greater as-of-right zoning for vulnerable group housing will increase the viability of new projects.
- The implementation of this policy initiative is achievable within one year. The initiative provides a policy baseline to promote site development, subject to private sector initiatives.
- The provision of new residential units through this policy will be site-specific and subject to private-sector action. This initiative will impact the predictability and stability in the approvals process, through zoning.

# Initiative 7: Vulnerable Group Housing Provisions

## Milestones



### **Policy review**

- Conduct current policy and zoning review (internal)
- Start: September 2025
- Complete: December 2025



### **Draft policy**

- Complete draft policy and zoning with public consultation
- Start: January 2026
- Complete: July 2026



### **Approvals and implementation**

- Receive policy and zoning approvals; implement
- Start: August 2026
- Complete: December 2026





# Initiative 8: Community Improvement Plan (CIP)

## Expected results

- ✓ Increased development and competitiveness of targeted areas for affordable and medium and high density rental housing.
- ✓ Enhanced and revitalized residential and mixed-use zones.
- ✓ Improved sustainability and resilience of housing infrastructure to support community growth and housing needs.

## Description

This initiative seeks to develop and implement a Community Improvement Plan (CIP) targeted at enhancing housing availability and affordability within specified areas of the municipality. The plan will prioritize the development of new affordable housing units through incentives and supportive measures.

A Community Improvement Plan is recognized as being one of the best tools for implementing municipally driven incentives that achieve a direct community benefit, and as such the delivery of a Housing targeted CIP would be seen as one of the priority projects for implementation from the Housing Action Plan. An initial background report would be presented to Council, for direction to proceed with the development of a Housing CIP.

## Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- The defined target of the draft CIP will be to incentivise medium to high density residential development within the City's urban area. The primary target will be rental accommodation with a CIP scoring methodology that favours the creation of affordable units (based on localized CMHC ratings), accessible unit creation, developments that reduce automobile dependency through site design, and projects that deliver on energy efficient design.
- The proposed incentives package is expected to include the waiving or reduction of planning and building permit fees and charges for applicable developments.
- The CIP would capture and implement any Development Charge exemptions or phase-ins required through legislation.
- The draft CIP would include a proposed Tax Increment Grant program based on the incremental increase in municipal property tax assessment resulting from redevelopment.
- Given the timelines involved with the development of a CIP, the implementation of this initiative is achievable within one year with consultant assistance.

# Initiative 8:

## Community Improvement Plan (CIP)

### Milestones



#### **Policy review**

- Development of CIP Framework: Outline the scope and focus areas of the CIP, engaging with community stakeholders for input.
- Start: May 2024
- Complete: September 2024



#### **Draft policy**

- Adoption of Incentive Programs: Establish financial incentive programs to encourage private sector investment in designated improvement areas.
- Start: October 2024
- Complete: December 2024



#### **Approvals and implementation**

- Implementation and Monitoring: Roll out improvement projects and monitor progress, making adjustments as needed to meet community goals.
- Start: January 2025
- Complete: Annual review



# Initiative 9: Municipal Land Review

## Expected results

- ✓ Identification of underutilized lands suitable for development or conversion, to residential.
- ✓ Increased availability of land for critical municipal needs such as housing and green spaces.
- ✓ Streamlined processes for land allocation and development.

## Description

This initiative involves a comprehensive review of all municipally owned land to assess current uses and explore the potential for redevelopment or repurposing to meet the city's strategic goals. The review will focus on optimizing land use for community benefit, particularly for affordable housing and public services.

## Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Connected to the model proposed under the College Street project (initiative #1), this initiative will support the development of complete communities consisting of appropriate residential density and a diverse mix of land uses.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.
- Supporting the development of low-carbon and climate-resilient communities through targeted municipal land sales.
- The implementation of this initiative is achievable within one year. The initiative will provide a clear identification of potential housing lands in municipal ownership with the opportunity to promote targeted residential development. This will open sites that could otherwise not meet economic viability for development.



# Initiative 9: Municipal Land Review

## Milestones



### **Policy review**

- Land Inventory and Assessment: Compile and analyze current municipal land holdings and their uses.
- Start: July 2024
- Complete: September 2024



### **Draft policy**

- Strategic Repurposing Plan: Develop plans for repurposing identified lands with high potential for community benefit.
- Start: October 2024
- Complete: April 2025



### **Approvals and implementation**

- Implementation of Land Use Changes: Execute changes in land use as per the strategic plan, including the sale or development of properties.
- Start: April 2025
- Complete: September 2025



# Initiative 10: Funding Opportunities

## Expected results

- ✓ Increased financial resources available for key city projects.
- ✓ Enhanced ability to undertake large-scale, impactful projects without overburdening local finances.
- ✓ Strengthened partnerships with governmental and private entities.

## Description

This initiative seeks to monitor, identify and secure various funding opportunities to support the city's housing and infrastructure projects. The focus will be on maximizing external funding sources such as grants, partnerships, and governmental programs to complement municipal investments.

This initiative will also include ongoing monitoring of legislation changes at the Federal and Provincial levels that impact or enable the implementation of the city's housing goals.

## Objectives

This initiative meets the following objectives of the City's Strategic Plan and Official Plan:

- Through best practices, this initiative will take a focussed, goal specific review of legislation changes and funding opportunities.
- This initiative will develop inter-departmental communications and collaboration on opportunities with high community benefit potential.
- It is intended that a Housing Action Plan Coordinator will take the lead role in this initiative. Staffing costs for this position will be covered through Housing Reserve funds.
- This initiative is expected to result in an increased number of housing related funding applications and municipal legislation updates.



# Initiative 10: Funding Opportunities

## Milestones



### **Funding Strategy**

- Funding Strategy Development: Create a comprehensive strategy to identify and apply for relevant funding opportunities.
- Start: June 2024
- Complete: August 2024



### **Applications**

- Application and Negotiation Process: Submit applications for funding and negotiate terms with funding agencies.
- Start: On-going
- Complete: On-going



### **Approvals and implementation**

- Monitoring and Reporting: Establish systems to monitor funding utilization and report on project impacts and outcomes.
- Start: November, annually
- Complete: Year end



## Housing Needs Assessment

A Housing Needs Assessment provides data on current and future housing needs within the municipality. To develop this assessment, the City will partner and collaborate with various agencies, leveraging community data to ensure a comprehensive analysis. This partnership will enhance the standard housing numbers projections found within the Official Plan, allowing for a more detailed identification of households in core housing need across the full housing supply spectrum. This includes needs within family housing, the rental market, affordable housing based on local definitions, supportive housing, seniors accommodations, and shelter housing. The key goal of this assessment is to target the initiatives contained within the Housing Action Plan to the housing sectors that locally have the greatest need.

Using a Housing Needs Assessment enables the City to identify and plan for specific housing types, not just the projected housing numbers over five years.

## Historic Building Permit Issuance

The following table provides an overview of new residential units constructed in the City since 2018.

	Number of units permitted	Associated number of permits
Year ending December 31, 2023	310	140
Year ending December 31, 2022	209	197
Year ending December 31, 2021	266	212
Year ending December 31, 2020	233	226
Year ending December 31, 2019	342	325
Year ending December 31, 2018	241	229

The housing data will be monitored annually following the implementation of the Housing Action Plan and changes within various housing sectors will be reported to City Council.

## Infrastructure Needs

New housing supply within the City of Quinte West is supported by local and regional infrastructure and community services. Pre-development consultation is undertaken with all partner agencies, utility providers, and school boards to ensure that services match housing.

Under the umbrella of the 2021 Community Safety and Wellbeing Plan, the City works actively with supportive housing, and community support agencies across the region in the areas of affordable housing and addictions and mental health. Working groups actively pursue the completion of key tasks as identified in the Plan.

The City of Quinte West completed a comprehensive Water and Sewer Study in 2021. This study provides a full capacity review and long-term (beyond 25 years) capital infrastructure work plan to ensure that projected development is supported by core services.

The City is currently undertaking an update to the City's Parks and Recreation Master Plan. One component of this Plan is to monitor and provide guidance on the supply of new parkland and recreation amenities to support new housing areas and population increases within existing urban residential neighbourhoods.

