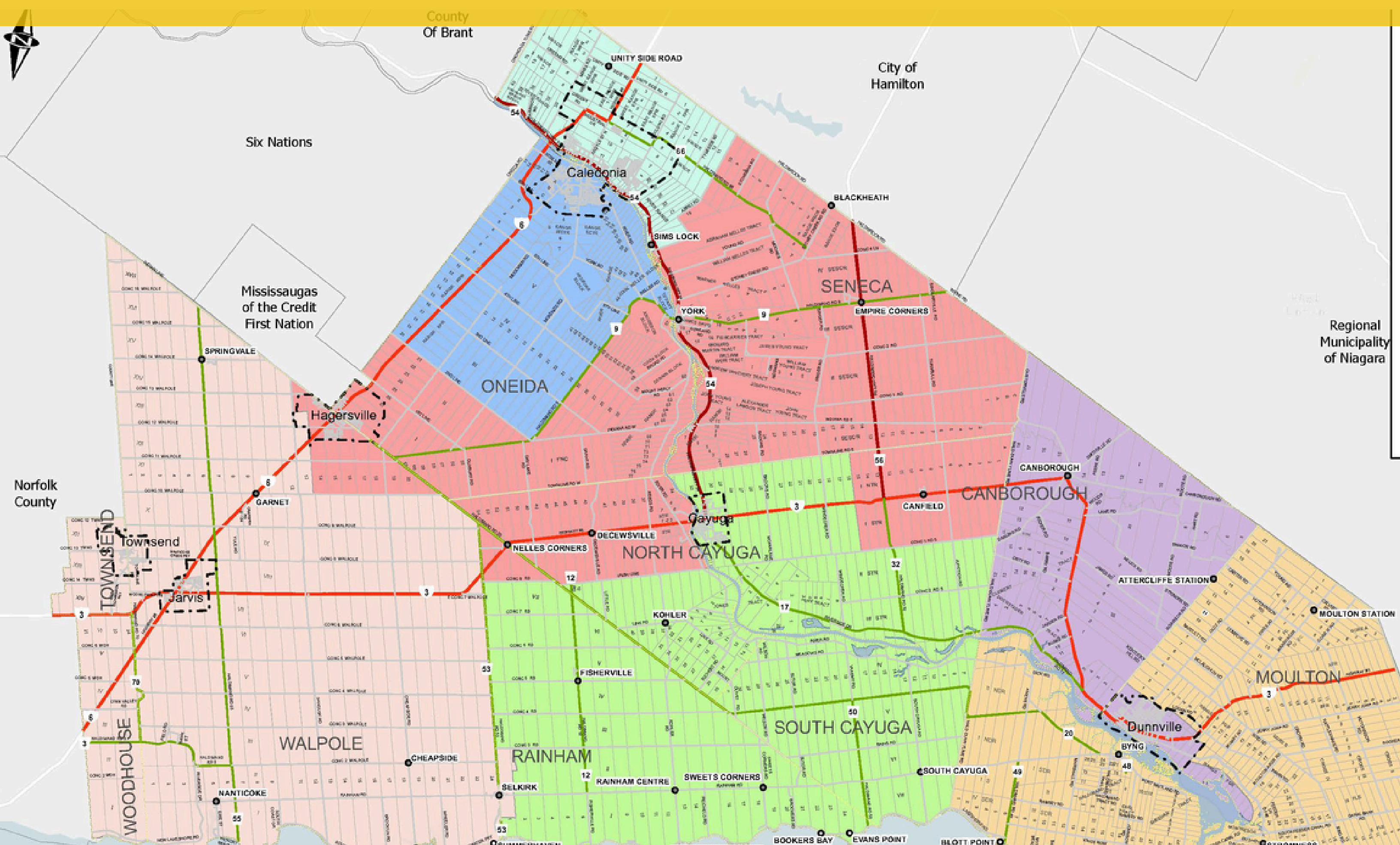
Haldimand County

Affordable Housing Strategy

2026-2036



Acknowledgements

This plan was shaped by the community's strong involvement throughout engagement, surveys and interviews. Thank you to Haldimand Community Living, Norfolk-Haldimand Housing Corporation, Community Legal Clinic Brant Haldimand Norfolk and all Haldimand residents who took the time to speak to us and share their experiences.
A particular thanks to the Haldimand County staff and municipal leaders who supported and guided the work.

Thank you to everyone who shared their experiences, knowledge, and ideas. We also recognize Tim Welch Consulting for leading the community engagement, research and development of this strategy.

Land Acknowledgement

We humbly acknowledge that Haldimand County sits on the ancestral land of many generations of Indigenous nations, who have been here since time immemorial.

Today, this land continues to be home to many Indigenous peoples, including the Six Nations of the Grand River and the Mississaugas of the Credit First Nation, as well as non-Indigenous settlers from a variety of backgrounds. As a community, we have a shared responsibility for stewardship of the land on which we live and work. We are grateful for the opportunity to work together and to share the land we all call home.

Acknowledging reminds us that our living conditions are directly related to the abundant resources of the Indigenous peoples. We commit to continue learning, reflecting on our past, and working in allyship with Indigenous communities, toward respective community goals and objectives, in peace, respect and friendship.

Executive Summary

Executive summary

Haldimand has experienced steady growth over the last 20 years and outpaced provincial growth in the last 10 years. With an aging population, lack of smaller sized housing units and rising home ownership and rental costs, current and potential residents are faced with challenges to find an affordable home that meet their needs. Based on a community survey, over half of respondents shared that they were spending more than 30% of their income on housing expenses. These findings further revealed the need for better access to entry-level homeownership, purpose-built rentals, supportive housing and seniors focused housing.

The Affordable Housing Strategy (the "Strategy") was identified by Haldimand's County Council, in 2022, as one of its key priorities and was developed in consultation with Haldimand County staff, local organizations, and community members to support the County’s housing goals. It draws from findings of the 2025 Housing Needs Assessment and the 2021 Housing Master Plan. Work on this Strategy was initiated to position the County for a better understanding of local housing needs and housing market conditions, to make way for the development of affordable housing and create the necessary connections needed with industry partners and upper levels of government.

Haldimand plays a role in housing outcomes that directly impact Haldimand residents. The recommendations of this Strategy are guided by three key pillars. The first is to improve processes and policies, which could mean utilizing land use policies, staff delegation, rental licensing, renoviction license and relocation by-law to reduce barriers to building affordable housing. Secondly the Strategy aims to build and strengthen capacity for development by equipping community and industry partners with knowledge for affordable housing development and financial feasibility, and ensuring landlords and renters know their rights and have access to resources. Lastly, it intends to grow the supply of affordable housing by introducing a land strategy that takes advantage of surplus or underutilized municipal land for the creation of necessary housing.

Haldimand's approach to deliver 1,450 affordable housing units over 10 years, will start off smaller and gradually increase as the framework and processes for development are refined over the next few years. An implementation plan for the Strategy is included to increase the visibility of progress made on the Strategy and to deliver affordable housing goals that are realistic and adaptable.

Understanding Housing Responsibilities

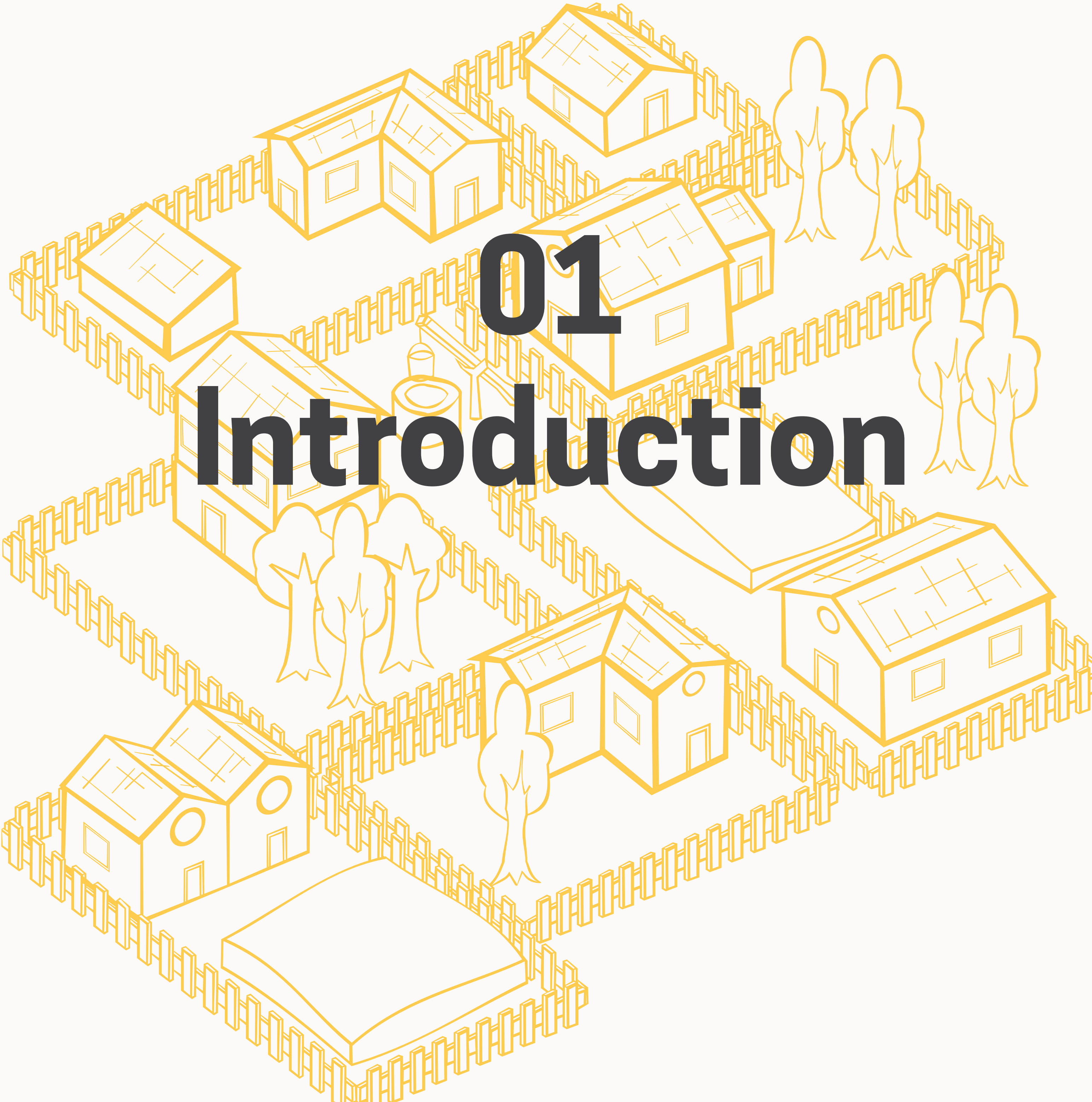
Haldimand can play a critical role in shaping local housing outcomes through land use planning, zoning by-laws and development approvals. The County is uniquely positioned to identify land for housing, set density and use permissions and administer Community Improvements Plans (CIPs). As the government closest to residents, Haldimand better understands local housing needs and can advocate for them with upper levels of government.

Ultimately, housing is a shared responsibility by all levels of government. Service Managers play a critical role in shaping housing outcomes for their communities. They are responsible for planning and administrating housing and homelessness programs, Haldimand's Service Manager is Norfolk County. As such they are responsible for the following for Norfolk and Haldimand County:

- Overseeing social and community housing providers, including funding, service agreements and compliance under the Housing and Services Act, 2011
- Distributing provincial and federal housing funding to local housing providers and initiatives
- Administering rent supplement programs, such as Rent-Geared-to-Income subsidies, waitlists and eligibility for community housing.
- Coordinating emergency housing services, homelessness prevention supports and ensuring coordinated system access for those in need.
- Collecting housing and homelessness data to inform long-term planning.

The Province of Ontario and the Government of Canada also play an important role in guiding, funding and supporting housing efforts. The province sets housing targets, the legislative and regulatory frameworks that guide municipal and service manager decisions and provide some funding. The federal government, through the National Housing Strategy establishes a national housing policy and funding framework that supports housing initiatives through various funding and financing mechanisms. Ultimately, positive housing outcomes require coordinated actions across all levels of government. Haldimand cannot enact this plan alone; partnerships and collaboration will be necessary to achieve the targets laid out in the following pages.

01 Introduction



Introduction

Haldimand County Council has identified the development of an Affordable Housing Strategy (AHS) as one of its key priorities for the 2022 to 2026 Term of Council. The Strategy builds on previous work, including the 2021 Housing Master plan and the 2025 Housing Needs Assessment, to create a clear, consistent approach to support the inclusion of more affordable housing in the County. Specifically, to create a consistent approach to defining the municipal role, the supports to be provided, and policies to be implemented to respond consistently to opportunities to add new affordable housing.

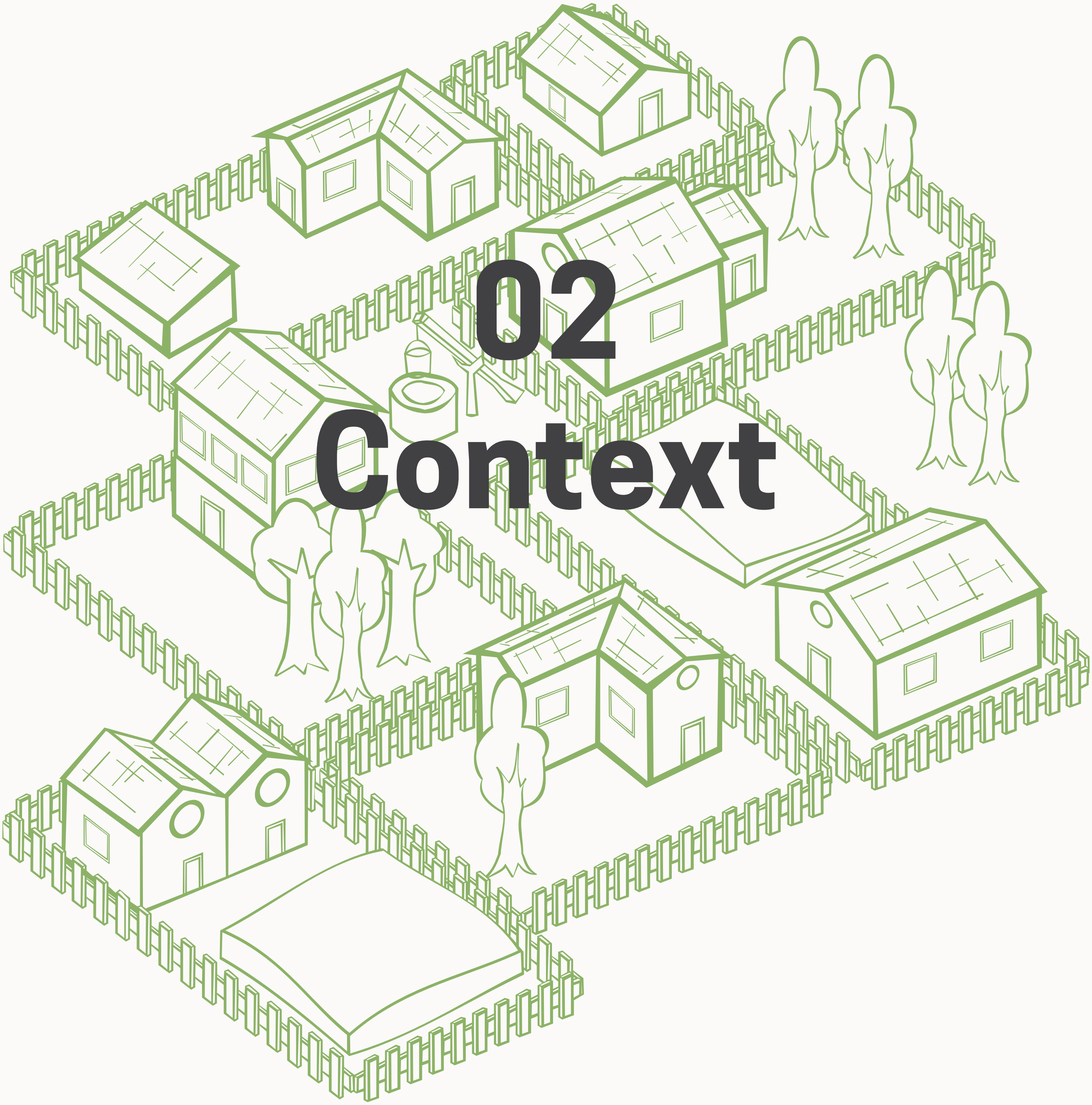
Municipal governments can play an important role in improving housing affordability. Land use planning tools, financial programs/incentives, and partnerships are proven ways to increase the supply of affordable homes. Municipalities cannot tackle the housing affordability challenge alone. Successful affordable housing developments rely on multiple levels of government and industry partners. This aspirational AHS will help define Haldimand County's role by identifying practical, realistic actions the County can take to increase the supply of affordable housing.

Haldimand's Affordable Housing Strategy:

- Evaluates current and future housing needs and identifies gaps in the housing system.
- Defines the role of the County and its partners in delivering affordable housing.
- Outlines contextual, practical, and research-based actions (i.e. land use planning, decision making, and financial investment) to improve housing affordability in the County.
- Describes the relevant planning tools, financial programs, and vital partnerships needed to implement housing recommendations.

This strategy, developed in consultation with Haldimand County staff and the community, establishes the framework to support the County's housing goals.

02
Context



Context

Haldimand County is a rural city-status single-tier municipality located in southwestern Ontario, surrounded by Hamilton to the north, Niagara Region to the north and east, and Norfolk County, Six Nations and Mississaugas of the Credit First Nation to the west. Lake Erie makes up the entire southerly border of Haldimand. It was incorporated as a city in 2001, following the dissolution of the Regional Municipality of Haldimand-Norfolk, though it retains its historic name and identity as a county. As of the most recent estimates, Haldimand is home to roughly 57,000 residents, making it a mix of rural and town living.

Municipal administrative offices are located in Cayuga, the original county seat.

The County is primarily a rural and agricultural area, but it encompasses six main urban communities:

- Caledonia
- Cayuga,
- Dunnville,
- Hagersville,
- Jarvis,
- Townsend

The above are officially designated as urban areas, however they mostly function as small towns retaining rural community character despite notable residential growth in part attributed to proximity to Greater Toronto and Hamilton Area.

Housing and social services in Haldimand are delivered through a shared regional arrangement with its neighbouring municipality. Norfolk County, through the joint Haldimand and Norfolk Health and Social Services (HNHSS) division, is designated as the Service Manager for housing and social services across both Haldimand and Norfolk Counties. HNHSS is responsible for administering the Centralized Waiting List and other housing programs on behalf of the region. Within this system, the Haldimand Norfolk Housing Corporation (HNHC), a non-profit corporation, operates as the largest community housing provider serving the area.

Understanding Housing Needs in Haldimand

A Growing Population

Haldimand has experienced steady and accelerating population growth over the past two decades. Between 2006 and 2021, the population grew roughly 8.5% from approximately 47,200 to 51,200. Growth has since accelerated sharply: between 2021 and 2024 alone, the County's population is estimated to have grown by 11.4%, reaching approximately 57,030 residents. This pace of growth (1.5% between 2016 and 2021) outpaces the province's average growth (1.1%). While this reflects Haldimand's attractiveness to newcomers, it also shows growing pressure on the local housing market.

The Population is Getting Older

The County's population is aging. The median age of 42.5 years is slightly above the provincial median of 41.6, and the share of residents aged 55 and older grew considerably, from 26% in 2006 to 37% in 2021. At the same time, the share of younger residents has declined: the 35-to-54 age cohort dropped from 31% to 23% over the same period, and residents aged 19 and under fell from 27% to 23%. The share of young adults aged 20 to 34 has remained stable at approximately 16%.

These demographic shifts carry direct implications for housing demand need for accessible, smaller-homes, and supportive housing options suited to an older population continued demand younger households and families.

The Need for Different Housing Options

Household composition in Haldimand further underscores the need for a more diverse housing supply. The average household size is 2.5 ; however, single-person households now represent 30% of all households, while larger households of five or more persons account for 23%. The County has seen strong household growth in both younger cohorts (25–34 and 35–44 age groups) and older ones (65–74 and 75+), pointing to a broad range of housing needs that the current market is not fully meeting.

Owning an Affordable Home is a Challenge

Homeownership remains the dominant tenure in Haldimand, with 85% of households owner-occupied as of the last census (2021) well above the provincial average of 69%. However, rising prices are placing homeownership increasingly out of reach. The average resale price grew by 49% between 2020 and 2024, rising from approximately $448,900 to $667,500. New construction costs are even higher, with single detached homes ranging from $730,000 to $1,600,000 and townhouses between $620,000 and $665,000. As of August 2026, the average house price was $622,000 an –7,7% change from 2025. That month there were 198 homes for sale in Haldimand. As ownership becomes increasingly attainable, pressure is shifting to an already undersupplied rental market.

Finding an Affordable Rental

The County's rental vacancy rate was 0.6% in 2025 below the provincial average of 3.2% (October 2025)2 and well below the 'healthy threshold level' of 3%. Low vacancy rates put pressure on the housing system, pushing rental costs up and making it harder for residents to move to new homes. The percentage of households in inadequate housing in Haldimand-Norfolk in 2021 was 6%, while this number is below the provincial average of 13%. It is a figure to watch in the coming years. As population ages and prices continue to rise, unsuitability may meaning a family of 3 in a one-bedroom and a senior couple in a 4-bedroom house may become more common.

With these evolving demographics and drawing from findings of the 2025 Housing Needs Assessment and the 2021 Housing Master Plan, these key housing needs/actions were highlighted:

- Need to build more affordable supply and at higher density
- Lack of purpose-built rental housing
- Lack of non-market, social housing
- Lack of supportive housing and seniors housing
- Improve system for homeless transition services and temporary housing
- Create land inventory and allocate land for development

This strategy and related recommended actions this data and previous study conclusions.

03 Affordability

Defining Affordable Housing

Affordability can be separated into two broader categories: affordability and attainability. Generally, affordability is targeted for lower-income households, while attainability is targeted for low to moderate income households.

At a policy and funding level, the federal, provincial and municipal governments all have a definition of "affordable" housing. While there is a variance in the definitions, they do offer guidance in terms of what they view as affordable housing for land-use planning and funding purposes. However, at a practical level, they do not always accurately reflect what a Haldimand resident would consider an "affordable" home. This section reviews the current Province of Ontario definitions and compares those with an analysis of current market conditions in Haldimand. This analysis will show a distinct contrast of the prevailing provincial definitions (generally used for land use planning policy purposes) and actual market conditions. Finally, for the purpose of this report a definition of affordability will be offered that will be used as a guiding principle for the recommendations in this housing strategy. Aligning the strategy around one affordability definition will facilitate long-term planning and anchor affordability in Haldimand's context, as opposed to the province's.

Provincial Planning Statement

The Provincial Planning Statement, 2024, (PPS) is the guiding policy document for land use planning and development in Ontario. It outlines how municipalities across Ontario can sustainably grow in relation to matters of provincial interest, including the adequate provision of a full range of housing (i.e. affordable housing) whilst considering the environmental, economic, health and social factors of land use planning.

Affordable housing, according to the PPS, is defined as the least expensive of either:

1. The price of buying a home/rent is less than 30% of the gross annual household income for low- and moderate-income households; or
2. Ownership: the cost of a home is at least 10% below the average purchase of a resale unit in the municipality, or Rental: the rent is at or below the average market of a unit in the municipality.

Provincial Affordable Residential Units Bulletin

On June 1, 2024, the provincial government enacted the Affordable Residential Units Bulletin ("Bulletin") through Bill 134, under the Planning Act, that lists the definition of affordable for the purpose of exemption for municipal development charges, community benefits charges, and parkland dedication fees.

The new definition of an affordable residential unit is generally consistent with the PPS and considers both income-based and market-price approaches to derive an affordable housing definition for both rental and ownership housing units. The definition is summarized as follows:

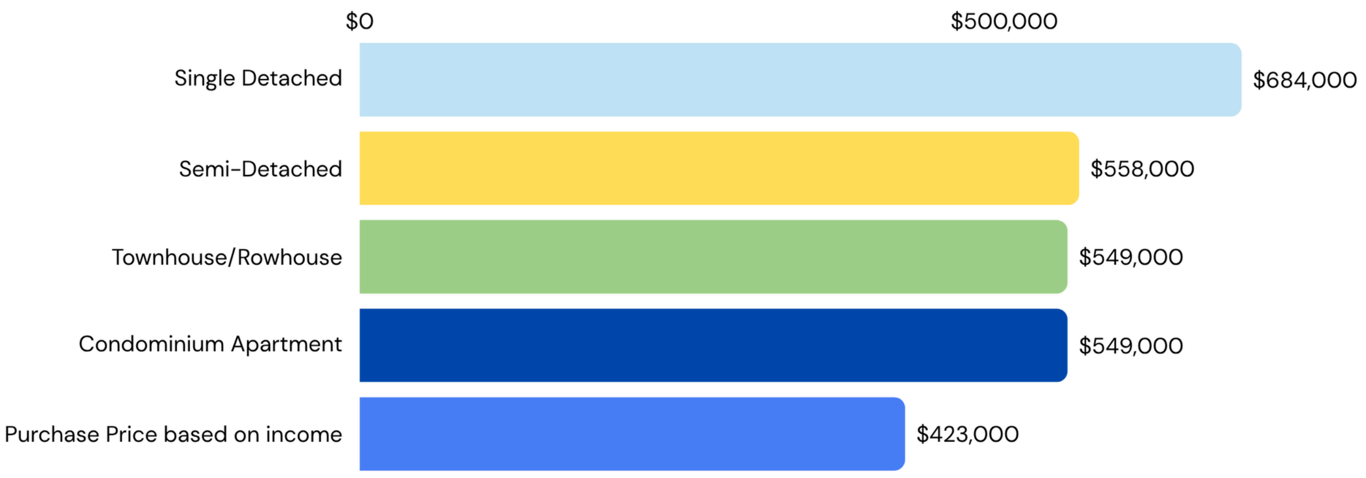
> **Affordable Rental**: Rent is no greater than the lesser of the income-based affordable rent set out in the Bulletin and the average market rent identified in the Bulletin.
>
> **Affordable Owned Unit**: he price of the residential unit is no greater than the lesser of the income-based affordable purchase price set out in the Bulletin, which is 30% of the 60th percentile gross annual income for households in the municipality; and 90% of the average purchase price identified in the Bulletin.

The 2025 HNA establishes an affordability benchmark for rental and ownership housing in accordance with the definition of affordable housing provided in the PPS and Bill 134. The definition below has been updated to reflect the 2025 Bulletin updates.

Affordable Owned Unit

Figure 1 shows both the income-based and market-based prices listed in the Bulletin. The Bulletin defines the affordable household threshold for Haldimand County on the income-based price of $423,000. This is the Provincial affordable housing benchmark that is used for financial incentive, such as the exemption from Development Charges. The figure shows us the affordable benchmark is far below the market-based benchmarks which are set at 90% of the average purchase price. The market being fluid means these benchmarks are likely to see more change year over year than income-based benchmarks.

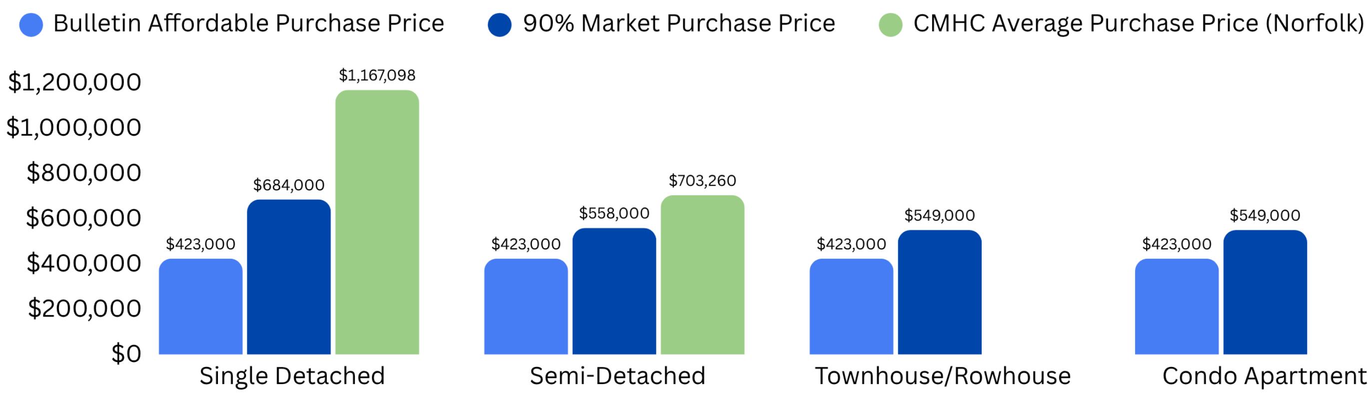
Figure 1. Market-based Affordable Residential Unit Purchase Price (90% of average):



Development Charges Act, 1997 Bulletin. June 2026.

Figure 2 compares the affordable housing prices to a range of market values. The CMHC average purchase price for Haldimand was not available, as the data in Haldimand is suppressed, data from Norfolk was used instead. This shows the gap between how much households can afford to pay for a house and the 'real' price of owning a home.

Figure 2. Ownership Affordable Housing Price October 2025



Based on the analysis conducted, the average purchase price for a home in Haldimand County using CMHC data from October 2025 is $1,038,839. In Table 3, when the price of an average home is compared to projected household incomes for each decile, only the top 10% bracket of households (in green) could afford to purchase a home In Haldimand. To further illustrate, this means that to save for the necessary downpayment (10%) of the price of an average home, a 7th income decile household would need to save 10% of their gross income for about 7 years. This shows, housing currently on the market is unaffordable to the vast majority of Haldimand households.

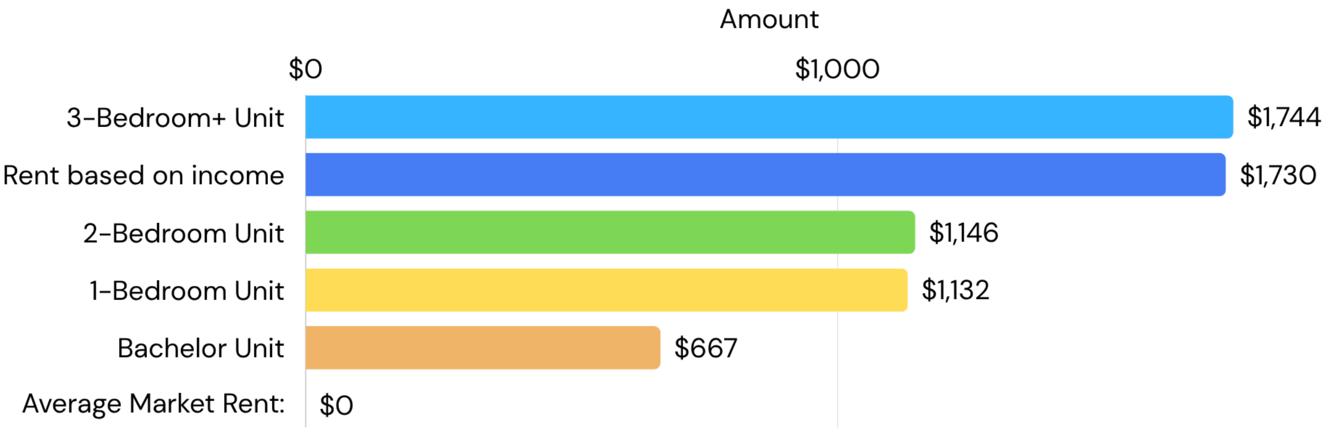
Table 3: Haldimand Resale Home Affordability by Income Decile				
Decile	2020 Household Income Before Tax	July 2025 Household Income Estimate Before Tax	Max Affordable Monthly Mortgage Payment	Max Affordable Mortgage based on 30% gross income threshold
Decile 1	$41,200	$48,631	$1,216	**$207,972**
Decile 2	$59,200	$69,878	$1,747	**$298,833**
Decile 3	$75,500	$89,118	$2,228	**$381,113**
Decile 4	$91,000	$107,414	$2,685	**$459,355**
Decile 5	$105,000	$123,939	$3,098	**$530,025**
Decile 6	$121,000	$142,825	$3,571	**$610,791**
Decile 7	$140,000	$165,252	$4,131	**$706,700**
Decile 8	$164,000	$193,581	$4,840	**$827,849**
Decile 9	$206,000	$243,156	$6,079	**$1,039,859**

Sources: Custom Data Request Census of Population (2021), Statistics Canada. Table 14-10-0417-01 Employee wages by occupation, annual

Affordable Rental

For all rental unit types, except units with 3 or more bedrooms (where the rent based on income is used) the market-based rents by unit size represent the affordable rental housing thresholds for Haldimand County. Similarly to the housing ownership market, there is a gap between what people can afford and how much it costs to rent. Additionally, renters typically earn less than the average household, for example, the median renter household makes 48% below the median household (renter and owners). Considering this income gap between renters and owners, the supply of affordable rentals is crucial to meet the needs of Haldimand households.

Figure 4: Affordable Rental Thresholds by Unit Type



Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin. June 2026.

Average Market Rent Table for Affordable and Attainable Rents

It is recommended that Haldimand County utilize 80% of CMHC average market rent (AMR) to determine the maximum affordable rental housing threshold. This threshold enables rents to be affordable to households in Haldimand that fall in the moderate income range (annual before-tax household income of $23,876 to $107,689). These households will face challenges finding housing in the private market, but could be able to find units affordable to them, they require lighter support (such as DC charge exemptions, exemptions on new builds, programs targeting the build of smaller homes or First-time home-buyer programs. For low and very low-income households there is a need for further and deeper programming, as market priced units will not be attainable to them. This could be individuals living on fixed incomes, such as retirees or ODSP recipients. For this group's needs to be met they require Rent-Geared-to-Income (RGI) housing units, where rents will be fixed to their income and not to market forces. Households that earn at and below the provincial Low-Income Cut-Off (LICO) amount and that meet the relevant criteria shall be eligible for RGI housing or Affordable Housing. While individuals that fall within the moderate income bracket will be eligible for attainable housing programming.

Table 5 compares different AMRs established by the Province's Affordable Residential Units Bulletin ("Bulletin AMR"), past studies completed by Haldimand Norfolk Housing Corporation ("HNHC Alt. AMR"), CMHC and independent market research. These values can help determine attainable rents, should they be used for municipal financial incentive programs when rents at the "affordable" level are not financially feasible for housing providers. *Attainable housing* refers to housing that addresses the gap between affordable housing, as defined by the County, and housing that costs less than 30% of annual income for households earning up to the 6th income decile ($142,825 before tax).

Table 5. TWC, June 2026 Market research

	Income-based Affordable Rent	HNHC Alt. AMR	2026 Bulletin AMR	CMHC AMR			Market Research AMR
Level	**Moderate**	**100%**	**100%**	**80%**	**100%**	**120%**	**100%**
Bachelor Unit	**$895**	$965	$667	*$1,086	*$1,357	$1,628	--
1-Bedroom Unit	**$1,144**	$1,049	$1,132	$906	$1,132	$1,358	$1,597
2-Bedroom Unit	**$1,795**	$1,639	$1,146	$910	$1,137	$1,364	$1,979
3-Bedroom + Unit	**$2,692**	$1,808	$1,730	*$1,660	*$2,075	$2,490	$2,571

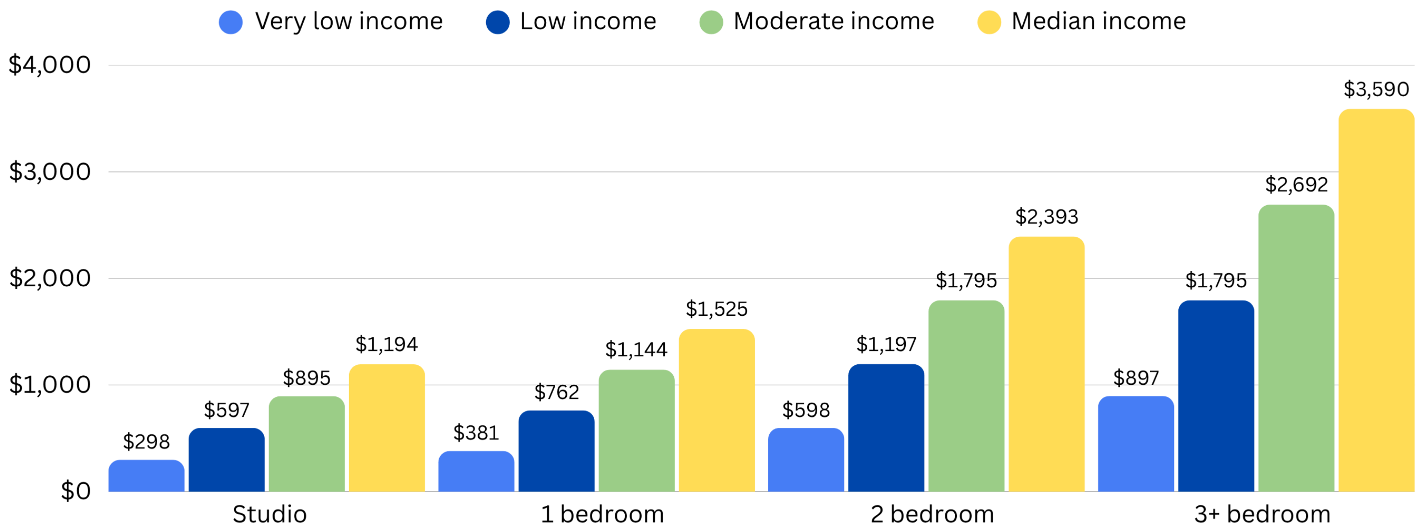
Source: from Realtor.com, Kijiji, Facebook Marketplace

**Haldimand rents suppressed so provincial average rents used.*

Figure 6 illustrates the maximum affordable monthly rent for households at each income level, broken down by unit size, while Figure 7 shows the corresponding annual household incomes those rent levels are based on. Together, they highlight the affordability gap lower-income households face.

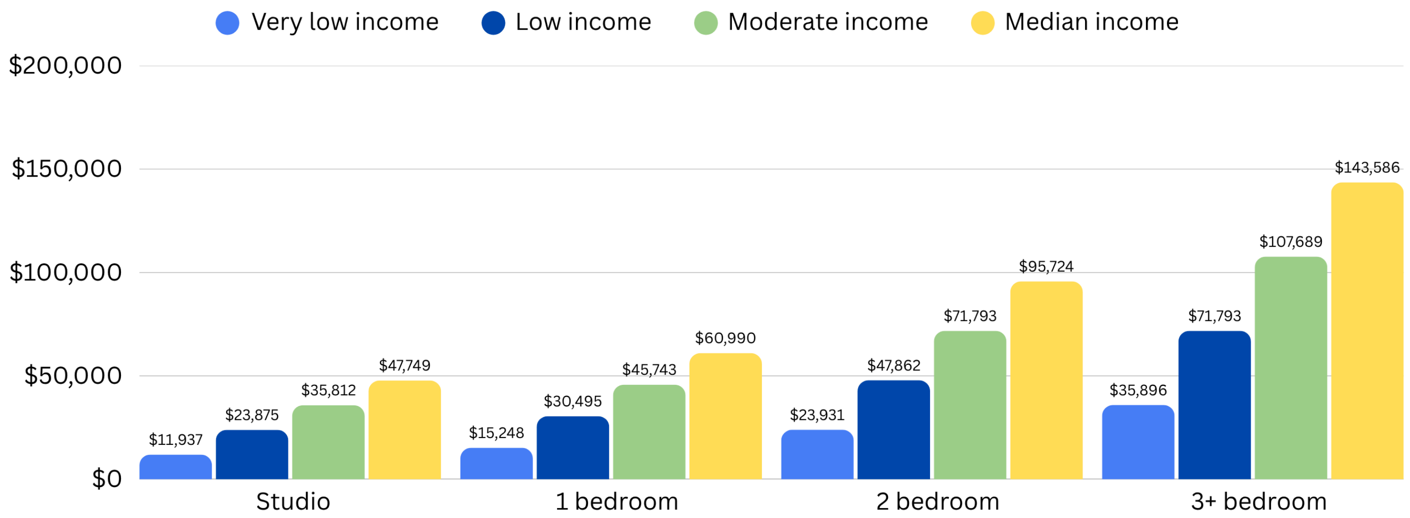
For a household earning the very low income threshold, the maximum affordable rent ranges from just $298 to $897 per month. Low-income households can afford somewhat more, but still fall well short of market comparables. These two groups (shown in blue) represent the population in need of affordable housing. Moderate-income households (shown in green), earning between roughly $35,812 and $107,689 depending on unit size, can afford rents ranging from $895 to $2,692 per month. This group falls into the attainable housing category. By comparison, the median Haldimand household income (shown in yellow) supports affordable rents of $1,194 for a studio up to $3,590 for a 3+ bedroom unit. This gap underscores the scale of the affordability challenge: households at the lower end of the income spectrum can afford only a fraction of what the typical Haldimand household can.

Figure 6. 2026 Maximum Affordable Monthly Rents by Household Income



TWC (derived from 2020 Census Income data -accounting for a 2% annual wage increase)

Figure 7. 2026 Estimated Household Incomes



TWC(derived from 2020 Census Income data - accounting for a 2% annual wage increase

04 Consultation Findings

What We Heard

An important aspect of developing this affordable housing strategy was connecting with the members of the community to help understand from their perspective how housing issues are impacting them and their families. The feedback obtained was very valuable in helping guide the recommendations for this report.

Over the course of the project, the consulting team conducted: (1) targeted 1-1 interviews with subject matter experts, (2) a public survey, (3) Council Interviews, and (4) two public engagement sessions. In total, there were over 30 hours of direct engagements, 135 survey responses, and over 15 hours of conversations with Haldimand staff.

Engagement yielded three key findings:

1. Those engaged spoke of rising housing costs and 52% of survey respondents shared they spent over 30% of their income on housing. This means housing expenses are beyond affordable and pressure on household budgets.
2. The community identified three housing priorities: Create access to entry-level homeownership, increase the supply of purpose-built rentals at affordable and attainable rents and seniors focused housing.
3. Most respondents (85%) believed affordable housing options should be welcomed in every neighborhood in the county.

Affordability and Missing Middle

Stakeholders (developers, councilors and community) pointed out starting rents on new units were regularly over $2,000/month. In fact, a local developer pointed out that new market rate units built would be unattainable for individuals earning under $30/hour. While developers can offer units both to rent and own for higher income individuals in Haldimand, those earning medium to lower incomes struggle to find adequate housing. Working individuals and two-income households near minimum wage salaries are struggling. Working adults, particularly with children, have been resorting to using community resources such as foodbanks to make ends meet. Difficult choices between paying the rent or feeding their family has become a reality for some Haldimand residents.

Some recommended solutions were for developers to build smaller, more economical units, both for rental and home ownership. Some felt that smaller single detached homes priced below $500,000 can act as starter homes for couples and young families.

A few participants used the term 'Missing Middle', which refers to medium-density housing such as accessory suites, multiplexes, row homes, stacked townhouses and low-rise apartments that are often underrepresented in new supply. These homes tend to be more affordable housing options than low density housing (single-detached, semi-detached) because they benefit from economies of scale during construction. They are smaller footprints than detached, making construction cost lower and more ideal for entry level buyers or renters.

Partnerships and Delivery Mechanisms

Engagements with Haldimand's housing sector showed a high willingness to collaborate with the County on innovative and affordable housing solutions. Private developers and builders were open to building affordable housing and working with the county or local non-profit to create non-market units. Community and supportive housing providers pointed out the need for long-term planning, financial support and a committee framework to ensure partners and the County can coordinate action.

Emergency and Transitional Housing Gap

Respondents described Haldimand's emergency housing options as inadequate and shared stories of relatives who were left sleeping in their cars or outside despite trying to access resources. Most recognized that, while this was not a service operated by Haldimand, there was consensus that emergency and transitional housing are short to medium term housing options that would be helpful for individuals or families searching for more permanent housing options. Without these options, there is a greater likelihood that households will face housing instability and greater difficulties while waiting for permanent housing via Norfolk County (Service Manager responsible for this service).

Specific Populations with Distinct Need

While housing affordability was consistently discussed as the main challenge, respondents and stakeholders pointed out the need for different solutions to address distinct situations. There is a need for greater housing options with supports services for individuals with variable levels of autonomy. According to the 2025 HNA, Haldimand has a greater proportion of individuals with intellectual disabilities the provincial average. Further, in our consultations with Community Living Haldimand, it was identified that the County needs housing options with personal living supports and medical services.

It was also pointed out that there is a challenge in finding a dedicated and well-resourced agency to provide mental health and addiction and services in Haldimand. Residents and local agencies noted that there are unsupported people in need of both affordable housing and ongoing mental health supports living in the community, and concern was raised about their ongoing well-being.

In the case of seniors, individuals engaged shared that the lack of affordable housing options with various levels of tends to send seniors into long-term care prematurely. Short-term hospital stays could leave seniors at risk of losing their housing, particularly if they cannot get adequate follow-up care and support upon discharge. This is seen as a major community concern, especially as Haldimand's 65+ population continues to grow. There was an expressed need by the community for smaller, accessible units with access to in-home or local community support services.

Living in Dignity with Safe Housing

A recurring theme throughout community consultations was the need for safe and adequate housing. Individuals shared stories of neighbors living in homes without proper heat or plumbing. Local developers mentioned older units in states of heavy disrepair with tenants still living inside. A respondent shared 'I know people renting out sheds and living in backyards with no running water and heating in the winter'. Tenants feel they have little recourse in a market with low vacancy rates, high rents and few viable housing options. There is also fear that complaints about unit conditions could result in retribution by the landlord or potential eviction. In those cases, finding a replacement unit in the current market would be difficult. Residents want to live in dignity and have a safe home without leaving their communities.

Summary of Housing Need and Next Steps

Housing costs for renters and owners are rising, outpacing household income levels, which has resulted in more than half of households in the County spending over 30% of their income on housing. As households spend more on housing, some face the pressure of choosing between paying for rent, food and other basic necessities.

With the help of members of the public, industry professionals, and available data, major issues were highlighted and were found as follows.

- As housing stock continues to stagger behind housing , an underrepresentation of medium density housing types, such as multiplexes, row homes, stacked townhouses and low-rise apartments, as well as a lack of emergency and transitional housing, become apparent.

- Based on the engagement feedback, there is interest from developers, builders and non-profits to collaborate to build housing in Haldimand. However, there must be a means to foster this interest into long-term planning and to deliver the appropriate type of housing for those in need.
- Supportive housing is necessary to accommodate the greater proportion of individuals with intellectual disabilities residing in Haldimand and the growing number of seniors. Moreover, the inadequate housing that people continue to live in despite the condition further demonstrates the high demand for housing and the lack of supply.

Community Housing Supply and Affordable Housing Targets

In Haldimand County, waitlist data shows there is a total of 283 community housing (below-market) units, which are composed of:

- 232 social housing and Rent-geared-to-income (RGI) units,
- 51 affordable housing units,
- 14 emergency housing program/units, and
- 10 supportive housing units.

In the next 10 years, as the County anticipates 4,575 new units, it is expected that 1,450 (32%) new units would need to be affordable housing units to meet resident needs, including 1,045 ownership units and 405 rental units. These homes would ensure Haldimand can accommodate the 13,500-population increase expected between 2024 and 2036. The number of affordable rental and ownership units required was determined by Ontario's affordable housing benchmarks provided in the Provincial Planning Statement.

Spread out over 10 years; Haldimand would need to create on average 145 units of affordable housing every year till 2036 to meet the identified need. While this is a high-level target, Haldimand should continue tracking a more realistic approach such as a stepped plan. Where years one through three would have a target of 100 new affordable units a year (with ADUs builds contributing to this total), future years would see the target stepping up to 130, then 150, and so on. These targets will set the pace for housing decisions under the Three Strategic Pillars. The following section will outline the steps and actions, the County and its partners will need to undertake to bridge the gap between the current stock and its target.

05
Program Review

Key Pillars & Strategic Options

In alignment with the project vision, the Strategy aims to deliver results through three main pillars:

1. **Processes and Policies**: Improving the land use planning and regulatory environment to make it easier, faster and more favorable to build affordable housing.
2. **Building our Capacity**: Strengthening partnerships, supporting the local workforce, and ensuring the County has the tools needed to support affordable housing development.
3. **Growing our Supply**: Expanding the number of affordable homes through funding tools, land strategies, and targeted incentives.

Plans and Strategies Reviewed

To ensure that there is a clear and consistent approach to support the supply of affordable housing, this Strategy builds on the findings and outcomes of the following local housing plans and strategies.

Haldimand County Strategic Plan 2025-2045

The Strategic Plan sets phased direction for the County's sustainable long-term growth across five core themes, ensuring the resilience and future-readiness of the County.

Haldimand and Norfolk Housing and Homelessness Plan (2020-2030)

A 10-year strategy to improve housing affordability and address homelessness. It identifies gaps in housing needs, such as the need for emergency and transitional housing, affordable rentals, supportive housing, and increased range of dwelling types. In 2026, the province has mandated all Service Managers to update their Housing and Homelessness Plan. As part of this work, Norfolk has put together an updated Housing and Homelessness plan, which is in the process of provincial review.

Haldimand County 2021 Housing Master Plan

The Housing Master Plan was completed in parallel of the County's Official Plan Review and outlines policies and recommendations to increase affordable housing supply and support more diverse affordable housing options. It also outlines gaps such as need for more diverse housing typologies, supportive housing, affordable rental, purpose-built rental, and affordable ownership.

Haldimand and Norfolk Health and Social Services' Social Housing System Review

A Service Manager level assessment of Haldimand and Norfolk's non-profit social housing system, intended to address growing housing challenges. It looks at housing services and recommends expanding housing options, as well as making improvements to financial and operational efficiency, policy frameworks, leverage of data and technology, and organizational capacity.

2025 Housing Needs Assessment (HNA)

The HNA shows significant gaps in housing supply and affordability across Haldimand County. It highlights the need for more diverse housing types and improved policies that support affordability, adaptive reuse of underutilized land/properties, and efficient development processes.

Reviewing Processes and Policies

Haldimand Processes and Policies: The focus is on improving the land-use planning and regulatory environment to make it easier and faster to build affordable housing. The intent of this pillar is to amend current local policy and regulatory obstacles that are impeding the development of affordable housing in Haldimand.

Zoning By-Law Updates

Despite a stated commitment to intensification in the Official Plan, Haldimand's housing stock remains overwhelmingly low-density. Single and semi-detached dwellings continue to dominate new development, despite the identified need for medium density builds such as , townhouses, and low-rise apartments. The medium density development that is often missing middle' offers slightly more affordable housing options both in terms of rentals and ownership. While recent developments have shown an increase in medium density builds, they are still underrepresented.

Zoning by-laws should be updated to meet the new provincial standards and to remove barriers to missing middle or medium density housing (such as four or six-plexes, townhouses, low-rise apartments), and modular homes, flexible housing forms. Added flexibility will facilitate the of new supply and release the pressure on the housing market to lower cost. Areas of zoning amendments that can be explored include:

1. ADU Zoning Update – Through the *More Homes Built Faster Act, 2022, Bill 23*, the province has allowed for up to three residential units as of right (up to 2 ADUs per lot) on parcels for residential use in settlement areas with full municipal water and sewage services. The County's Zoning By-law allows for the creation of up to two ADUs on a property (i.e. basement apartments, laneway home), where no more than one ADU shall be within a detached structure. From 2023 to early 2026, the County saw applications for a total of 18 ADUs. The County can take this opportunity to review the Zoning By-law and other planning procedures to streamline the creation of ADUs on fully serviced lots of one or two residential units, namely on those zoned R1, R2 and R3, where single detached and/or semi-detached buildings are allowed. For example, the zoning for areas zoned R1, R2 and R3 can be combined into one zone to simplify the planning approvals process.
2. Affordable and attainable zoning – Due to factors such as cost, and planning challenges, non-market or affordable housing types can be difficult to build in downtown locations. . A by-law amendment providing as-of -right zoning in downtown cores for non-market housing developers for up to 6 story multi-unit projects would facilitate the pre-development stage and motivate non-market or affordable development types.
3. Combining zones – As previously mentioned, the Province has called for three units as-of-right for municipalities across Ontario to spur development. It is recommended that the County conglomerate residential zones R1, R2, and R3 to allow for three units per property as-of-right and to streamline planning applications. The combination of low and mid density zones in the urban areas in the County's zoning by-law is supported by Haldimand staff. This would simplify planning process and allow for multiplexes (tri-plex and four-plex) as-of-right on all urban residential properties.
4. Facilitate the conversion of non-residential and underutilized commercial and institutional buildings (e.g. former schools, places of worship, community halls) to residential through planning policy updates and incentives, such as streamlined approvals.

Staff Delegation & Reduced Burden

From fee waivers, grants, planning and approvals, the current framework requires an overreliance on Council approval. To make the overall process quicker and more efficient, full delegated authority for GM for all projects under an approved program with funding allocated to it should be considered. Staff will be required to use their discretion to assess risk for each delegated request and where there could be serious legal or reputational issues, Council may be called upon to make a decision. Areas where full delegated authority is recommended are:

- Deployment of funds as part of the CIP program. Once the program is approved by Council, staff should have full delegation to operate the program within the identified guidelines.

This strategy proposes the creation of an affordable housing CIP that could provide close to $150,000 dollars a year in funding opportunities for affordable housing. Increasing the General Manager's authorization limit upwards would ensure those dollars can be approved quicker and with less administrative burden on both staff and recipient.

Short-Term Rental By-law

Haldimand County's rental market has been undersupplied for nearly a decade. The County's primary rental vacancy rate declined steadily from 3.1% in 2015 to just 0.6% in 2023, a level well below the approximately 3% vacancy rate that housing economists typically associate with a balanced and healthy rental market. Over the same period, average primary market rents have increased by 84%, rising from approximately $805 per month in 2020 to $1,485 per month in 2024. In this context, every unit withdrawn from the long-term rental market and converted to short-term tourist accommodation represents a direct reduction in potential homes for Haldimand residents.

To preserve the supply of long-term rental housing in Haldimand County, as part of the Affordable Housing Strategy, it is recommended that Haldimand explore the introduction of a Short-Term Rental By-Law that includes a vacancy-triggered pause mechanism. Under this framework, operators of short-term rentals (including through platforms such as Airbnb and VRBO) would be required to register their units with the County annually. When the County's rental vacancy rate, as measured by CMHC's annual Rental Market Survey, falls below 3%, new short-term rental licenses for non-principal-residence would be suspended, and existing licenses for such units would not be renewed until the vacancy rate recovers. Principal residence short-term rentals or rental where the owner occupies the home as their primary dwelling would be permitted to continue under a registration and conduct framework, reflecting the recognized distinction between homeowners renting a spare room or their home during absences, and investors operating de facto hotels in the long-term rental stock.

The set 3% trigger is grounded in CMHC's definition of a 'balanced rental market' and aligns with the thresholds used by other Ontario municipalities in their Short-Term Rental by-law language. Given that Haldimand's vacancy rate has not reached 3% since 2015, this provision would have immediate effect upon passage of the by-law and would signal to the market that the County takes rental housing preservation seriously. This approach balances the economic interests of property owners and the tourism sector against the pressing housing needs of year-round residents, particularly low-income households, seniors, seasonal workers, and recent immigrants who rely disproportionately on the private rental market.

It is acknowledged that the County previously assessed the need for a Short-Term Rental bylaw and licensing program (2023). Council's decision at that time was to not pursue such a program given the severity of the issue (e.g. limited number of STRs) and demand for additional resources to administer (e.g. enforcement and licensing staff). The recommended exploration will need to revisit / update these previous conclusions and balance them with the benefits that could be achieved relative to rental supply improvements.

Rental Licensing to Preserve Housing

A key principle of Haldimand's housing strategy is to work towards residents being able to keep the housing that they have and that is affordable to them. When housing, whether rental or ownership begins to deteriorate and it is not being kept in good livable condition, there is a risk that it may become unsafe and uninhabitable.

Through community consultation, stories were shared that there are landlords in Haldimand that may not be maintaining their rental properties in accordance with the property standards By-Law 730-06 which provides detailed criteria to maintain all types of properties in the county. Concerns were raised that people are living in properties not in compliance with the by-law, potential violations go unnoticed, and residents may be reluctant to report them due to fear of reprisal or eviction. Moreover, some community members felt that residents may not know their rights as tenants through the Residential Tenancies Act (RTA) or a formal RTA compliant lease may never have been signed. Most concerning in these discussions were stories where the health and safety of the tenant were severely compromised.

Community members recognized that enforcement of the by-law may be difficult due to lack of reporting as well as limited staff resources to investigate. With that in mind, it was recommended that the County proactively consider a rental housing licensing program that would require landlords to register their rental property and be subject to all applicable County policies and by-laws related to rental properties. By living in a licensed property, residents will also have assurance that in the event of property standards issues or problems, there will be a formal process to report the issue and have it investigated and a mechanism to have it addressed in a timely manner, without fear of reprisal by the landlord/owner.

Many municipalities across Ontario are in the process of considering adding a rental licensing program to protect residents and ensure the safe upkeep of certain properties. As noted in the chart below, much of the work so far has been focused on lodging/rooming houses and student housing which are provincially unregulated and typically house vulnerable people. Many municipalities have faced considerable challenges trying to address property standard issues in lodging/rooming houses and the inclusion of this type of housing will allow a closer monitoring and enforcement for these properties.

Municipality	Licensing Type	Notes
Toronto	Full licensing for multi-tenant houses	Citywide as of 2024
Hamilton	Rental licensing (targeted)	Identified by provincial guidance*
London	Rental licensing (student areas)	Identified by provincial guidance*
Waterloo	Rental licensing (student areas)	Identified by provincial guidance*
Oshawa	Targeted licensing	Studentarea focus
Guelph	Lodging house licensing	Accessory units + rooming houses
Kingston	Lodging house licensing	Studentarea focus
North Bay	Lodging house licensing	Longstanding
Windsor	Lodging house licensing	Select categories

The City of Toronto has taken their property standards program further with their multi-residential focused program RentTO which publicly reports and assigns a grade, based on city inspections of the buildings and details if there are any outstanding by-law infractions. This program was recently implemented, and it is premature to evaluate its effectiveness, but it does provide another layer of transparency and information on building conditions to existing and potential residents as well as the city.

The decision for the County to consider a more robust system to enforce property standards for rental properties will rest on additional research to determine the severity of the problem and an assessment of the resources required for administration and enforcement. But it is noted that a concerted municipal intervention may help to preserve existing rental housing and ensure that tenants are living in healthy, safe conditions and in housing that is affordable for them.

Renoviction License and Relocation By-law

Intervention before a household enters a precarious housing situation is cheaper for all levels of government and produces better health outcomes for those households. In areas where rents increase quickly and drastically, older units occupied by tenants at risk of renovictions. Renoviction is a practice by which a landlord will claim they are undertaking ‘substantial renovation and repairs to a rental unit’ to be able to issue a tenant and Rental Tenancies Act eviction notice. Once the tenant is evicted, the unit can be rented to a new tenant at significantly higher market rents. In Ontario, between November 2022 and 2023, 10.8% of all rental units in Ontario were turned over, pointing to turnover as a key trigger in rent increases. Renovictions act as a path to trigger turnover when tenants would not otherwise leave the unit. ACORN's Ontario Renoviction Report 2024 showed that renoviction applications at the LTB have increased by 300% (22 000 applications) between 2017 and 2022.

Renoviction bylaws have emerged as one of the most effective tools for preventing the loss of naturally occurring affordable housing stock. Evidence from municipalities across Ontario show that where bylaws have been introduced, the number of renovation-based eviction notices has fallen dramatically, Hamilton saw an 80% reduction in N13 notices in the first year of its bylaw, while London saw a 69% drop. Unlike tribunal processes, which typically only offer remedies after a tenant has already been displaced, bylaws intervene earlier in the process and create disincentives for landlords to misuse renovation grounds for eviction.

Examples of other municipal approaches to renovictions are detailed below.

- City of Hamilton Renovation License and Relocation By-law
- Rental Unit Repair License By-law - Landlord Information
- Rental Renovation License Bylaw

There is a need for further exploration of Haldimand's context to measure the severity of the issue and identify the resource demand of such an initiative. Ultimately, as these initiatives become more popular with Ontarian municipalities, more case study examples will develop and it will be easier to identify whether this type of policy is suited to Haldimand's context. It is worth noting, with any new service and policy undertaking significant administrative and staff resources may be needed.

Extending Capacity through Partnerships & Resources

As a municipality that does not traditionally fund, deliver and fund affordable housing, Haldimand possesses the opportunity to work in partnership with various people including the development industry, other levels of government, including Norfolk County and member of the community to expand housing options and opportunities. By offering a Community Housing Toolkit and an Additional Housing Guidebook, tangible resources are available for households and those interested in various housing options to help guide them through the development process.

Community Housing Toolkit

The Community Housing Toolkit (CHT) functions as a guide for organizations who want to develop, build and/or operate affordable housing in Haldimand County.

The CHT is found in the Appendix of this report and provides details to help identify the key steps to developing new housing in Haldimand. These include:

- Who the key players and contacts are
- The role of the developing organization,
- Local housing needs,
- how to assemble a professional team and achieve organizational readiness,
- An overview of the municipal application process and steps for construction.

The overarching purpose of this guide is to increase capacity to build affordable housing amongst interested individuals and organizations.

Additional Dwelling Unit Guidebook

Haldimand's 2025 Housing Needs Assessment identified rising affordability challenges and aging populations pointing to a growing demand for multi-generational living arrangements. Additional Dwelling Units (ADU) are low-density intensifications that can happen on existing residential lots. As also noted, the 2025 HNA identified secondary suites or ADUs and small rental units as a priority housing form for low- and moderate-income households, seniors, and younger residents.

As part of Haldimand's affordable housing strategy to increase housing options, an ADU Development Guidebook has been included. The Guidebook serves as a comprehensive, plain-language resource for Haldimand County residents and property owners who wish to learn more about the process of adding an Additional Dwelling Unit (ADU) to their property. It walks applicants through every stage of the process, from understanding what an ADU is, to confirming eligibility, navigating zoning requirements, obtaining permits, and managing construction costs.

Community Education Campaign & Resources

Access to safe, stable rental housing in Haldimand County depends not only on supply, but on tenants and landlords understanding their rights and responsibilities under Ontario's *Residential Tenancies Act* (RTA) and the processes of the Landlord and Tenant Board (LTB). Community engagement conducted as part of the Affordable Housing Strategy revealed that gaps in this knowledge are contributing directly to housing instability, particularly among low-income households and vulnerable residents who rely heavily on the secondary rental market. Per CMHC, the term secondary rental market refers to housing units that were not built to be rented but are currently being leased out (-- basement apartments or primary homes converted into rental). With over 84% of the County's rental units concentrated in the secondary market, many tenants and landlords are navigating their relationship without professional property management support or consistent awareness of the legal framework that governs them.

Feedback gathered through public consultations and targeted engagements with community agencies showed homelessness prevention as a pressing concern and identified the eviction process as a principal driver of housing loss. While Community Legal Clinic that services the Haldimand area, capacity and access are a challenge which leaves many tenants facing eviction (whether due to non-payment of rent, landlord-initiated termination notices, or other disputes) without access to legal information or guidance on how to respond through LTB processes. In a county where emergency housing resources are scarce, with a total capacity of 14 beds, the margin for error when a tenancy breaks down is extremely thin.

The quick increase in average rents from 2021 to 2026, an opportunity for landlords,able to turn over their units can welcome new tenants at the higher market rates. In markets with low vacancy rates and large secondary markets, tenancies at risk of renoviction. While Ontario's RTA provides procedural protections for tenants facing renovation-related evictions, including the right of first refusal to return to the unit after work is complete, these protections are only meaningful if tenants are aware of them and able to exercise them. In Haldimand County, where the average market rent approximately $1,485 per month, a displaced tenant has very little prospect of finding comparable alternative accommodation (given rents climbed 87% from 2021 to 2025). For those already in core housing need, a renoviction can be the trigger event that pushes them into unsafe housing or homelessness.

To address this information gap Haldimand County should explore a partnership with their Housing Service Manager, Norfolk County and the local legal clinic to organize education initiatives directed at small landlords and tenants and a community education campaign. The community education campaign should educate Haldimand residents on their rights as tenants, on local housing needs, challenges for households in core housing, Haldimand's Affordable Housing Strategy, set priorities and non-market housing development plans.

Explore Existing Resources:

- CAEH's Yes in My Backyard Campaign
- Toronto's Public Education Campaign
- YWCA's Urgent Home Campaign

Growing the Right Supply

The overarching intent and goal of this affordable housing strategy is to create the environment and conditions to grow the supply of affordable and attainable housing units in Haldimand.

Land Strategy: Activating Surplus Municipal Land for Below Market Housing

Rising land costs have become the primary barrier to delivering deeply affordable housing across Ontario. Municipalities supported by provincial and federal policy direction, are now leveraging one of the few tools fully within their control: the strategic use of surplus or underutilized municipal land to assist with creating new, below market affordable housing**.** The intent of this approach is to reduce development costs, accelerate project timelines, and ensure long-term affordability through covenants and landlease structures.

Typical practices of utilizing surplus municipal land in Ontario include:

- Declaring appropriate municipally owned parcels surplus for housing purposes;
- Pre-zoning or initiating planning approvals to de-risk sites;
- Issuing targeted calls to non-profits, affordable housing developers and Indigenous groups to develop on surplus sites;
- Selling or leasing lands long term at nominal/below market value to secure overall projects affordability; and,
- Determining infill opportunities for new affordable housing on underutilized municipally owned parcels.

1. Haldimand Policy Governing the Disposal of Surplus Properties

All municipalities in Ontario are required to enact a by-law to deal with the disposition of surplus municipally owned property. By-Law Number 269/02 governs the disposal of surplus municipal property in Haldimand.

Adopted in 2002, By-Law 269/02 provides the process to dispose of surplus municipal property but does not contemplate or address circumstances where owned property could be considered for affordable housing purposes. It is worth noting Council has approved both the leasing and gifting of lands at values below market rent for the purpose of affordable housing; this has not resulted in a program or system change rather an ad hoc tool. While not a dedicated municipal service manager, Haldimand, as part of their broader policy approach to support affordable housing options could create a Surplus Land for Below Market Housing policy or initiative. To achieve this, consideration could be given to make an amendment to the existing by-law that would allow, through the established circulation process, prioritization of surplus properties that would be suitable for new affordable housing projects. In this scenario, non-profits or eligible organizations who provide rents at affordable or attainable levels would be given the first right of refusal during the surplus land circulation process, thus giving them the earliest ability to access lands ahead of any other department or entity. Similarly, proponents offering affordable home ownership at or below prescribed sale price levels could also be included in the circulation process.

The rationale for a Surplus Lands for Below Market Housing approach is practical and straightforward. In addition to capital cost savings and improved project viability, there may be other advantages to Haldimand. Some of these include:

- Enables deeper affordability of some units and longer affordability periods;
- Development timelines are accelerated if the land is secured and adequately zoned for residential purposes – this is attractive to developers;
- This provides support for nonprofit and Indigenous housing providers who may have the ability and capacity to develop and deliver new housing; and,
- Aligns with provincial and federal funding expectations through programs like the Housing Accelerator Fund.

Should this strategy be pursued, it is recommended a provision in the by-law be made to permit the conveyance (through sale or land lease) of the property to eligible and capable non-profits/co-operatives, Indigenous groups or affordable housing developers at nominal value with a covenant that a certain percentage of units in rental projects (minimum 25%) are deeply affordable, support identified priority groups and are intended to remain affordable and rent controlled for a minimum of 20 years. While forgone revenue may be seen as a barrier to offering surplus land at nominal value, it cannot be forgotten that the land has already been paid for by the municipality and in another sense, would no longer pose an ongoing operating liability.

This, in addition to other County incentives such as the CIP and waived municipal fees, would help to reduce the overall project capital costs allowing some rents to be very low, while permitting the inclusion of attainable and market rents as well.

Haldimand residents have indicated in the recent engagement survey a need and preference for affordable home ownership opportunities. Outside of private sector home builders, there are other non-profit home ownership providers, i.e., Habitat for Humanity, Options for Home, Trillium Housing, who may also benefit from a below market value land offering. It is recommended that a change to the by-law consider both rental and affordable home ownership housing.

Much of the municipally owned land in Haldimand is rural (mostly unserviced), recreational and already utilized for municipal services, i.e., Fire/EMS, Public Works, etc. However, over time and as Haldimand changes and grows some of the land in productive use may become surplus but may not be appropriate for residential development due to size, location, etc. In these instances, Haldimand may wish to consider selling these parcels at full market value and reinvesting the proceeds from the sale into a reserve fund for affordable housing purposes, i.e., assist with providing capital funding in partnership with a non-profit, Indigenous group or private sector developer, fund CIP's, etc.

A desk top review of all Haldimand owned land was undertaken to determine if there are potential land disposition opportunities in the area that might be considered for housing purposes. A listing of some potential sites is included in the appendix, but there are some general observations about Haldimand owned lands that have been made.

1. As previously noted much of the land is rural and not serviced;
2. Haldimand is blessed with many natural geographic features that are sensitive and require preservation. Most notably, most of the owned lands close to the Grand River and Lake Erie are mostly used for natural heritage and recreational purposes;
3. Public Works sites/yards are quite large and technically could suitably fit new housing, but these lands are generally on the outskirts and may also be contaminated by salt, fuels and other

chemicals;

4. Many communities, notably Dunnville have large parks located in their subdivisions. Additionally, there are sports fields located throughout Haldimand that are very large. While likely not a politically popular approach, some of these sites, in particular parks in Dunnville, if repurposed could offer both park/recreational and residential opportunities. Over time, Haldimand may wish to assess the usage and costs to maintain these parks and review the feasibility of adding in an affordable residential component –particularly in established subdivisions.
5. As part of a future and larger review of Haldimand owned land and real estate assets, the County may wish to "bank" certain parcels of land for future re-development purposes. Through this process, the required preliminary design, land planning work, due diligence, i.e., geo-technical, soil testing, etc., could occur to make the sites "shovel ready" in the future, with an established pathway to funding/financing and proponents are in place.

While the appendix identifies Haldimand owned sites of potential interest, all parcels would require further investigation and due diligence activities to determine the feasibility of using the site for housing purposes. The sites of interest are primarily located in Dunnville and Cayuga which have been identified as areas of high demand for housing in Haldimand. In general, small developments, i.e. walk-up townhomes, low-rise buildings (up to four floors) are most appropriate for the identified sites, while others may be able to support mid-rise (four to eight floors). There are not any sites that would be appropriate for large-scale, high-rise developments.

2. Co-location of Municipal Services

Many municipalities in Ontario and Canada as part of their approach to developing municipally owned lands are also including more than one municipal service on their sites.

As land becomes more expensive and scarcer, Haldimand may wish to consider opportunities to work with Norfolk and local area municipalities on mixed-use projects that co-locate affordable housing and other municipal programs or services. On a larger scale, consideration may be given to co-location of other municipal services such as a library, social services office, or public health office/clinic.

Leveraging land for multiple public services avoids separate land costs for separate projects and can integrate services that can be utilized by the building residents in the local community. Socially, bringing people from the community to an affordable housing building can also assist with breaking the stereotypes of the type of people living there. Financially, Haldimand could obtain revenue by leasing the space to outside stakeholders/agencies.

For example, the Aldershot Branch of the Burlington Public Library, built by new Horizons Developments, shares space with a Halton Community Housing seniors building. Utilizing a location with good public transit and easily accessible by car, this is a good example of the Region of Halton working with a local area municipality to achieve the goal of providing affordable housing and a much-needed municipal service.

Another interesting example of a municipal integration is Vancouver Fire Hall No. 5. This project includes a working fire hall at the base, with thirty-one affordable family housing units owned and managed by the YWCA. This represents an effective and efficient use of land, combining essential emergency services with deeply affordable homes. The City of Kitchener is currently in the pre-development stage of a co-located fire hall and 200- unit affordable apartment building located downtown on King Street.

To achieve projects like this, local zoning rules would need to support a mixed-use project, and adequate space would need to support parking for both residential and municipal partner use.

Given the excessive cost and scarcity of surplus land in Haldimand and the growing need for municipal services as communities expand, prospects to partner and integrate additional services should be explored, especially those that could potentially offer personal, family, and recreational opportunities. Further coupling of this model on surplus municipal property can yield significant land cost savings.

3. Procuring Land for Affordable Housing in Haldimand

In some circumstances, it may make good business sense for Haldimand to purchase parcels of land in places that have been identified as a growth area and where there is an identified need for affordable rental or ownership housing.

For example, two privately owned sites in Dunnville, 108 Bridge Street and 111 Broad Street East, are currently listed for sale on the market and could be ideal for an affordable rental seniors housing development. During consultations, community members noted that these sites would be beneficial to seniors as they were close to existing amenities, services, and the local seniors' center.

In this scenario, Haldimand could consider purchasing the land, zoning it for mid-rise mixed residential use, and completing the due diligence needed to make the site shovel-ready. Haldimand, either independently or in partnership with Norfolk County, could then issue a Request for Proposals to qualified non-profit or Indigenous organizations to design, build and operate a new seniors housing development. The proposal could require that up to 25% of units be deeply affordable and rent-controlled for at least 20 years. The land value could be treated as a municipal contribution to the project, while local incentives such as Community Improvement Plan grants, Development Charge relief, and waived fees could further reduce capital costs. Together, these supports could improve project viability and help achieve the desired rent levels. As Service Manager, Norfolk County could also be asked to provide rent supplements, rental allowances, and capital funding to meet affordability targets and house applicants from the centralized waiting list. This development approaches could also apply to surplus County lands.

If the current funding and financing environment is not favorable to advance development on purchased lands, the County could consider purchasing and considering them as part of the land banking or Community Land Trust initiative. This option would ensure that the County has the type of land in the location that they want for future development. Similarly, in the first option, the land can be zoned, prepared and ready to go once favorable funding opportunities are available. This approach would prevent the land from being bought for speculative purposes and would still allow the county to control the type of development that it sees most appropriate for the specific community.

It would be further recommended that other land or building offerings in other areas of the County be considered as various parcels are listed on the market. Like surplus municipal parcels, opportunities to co-locate appropriate municipal services or potential commercial uses on purchased land parcels could be considered in these instances. The concept of co-location with other municipal services also offers an excellent opportunity to leverage land for both housing and services that serve the local community in a convenient and more cost-effective location.

4. Community Land Trusts

An emerging concept to preserve land for affordable housing is Community Land Trusts (CLT). An idea was raised during the public engagement process of establishing community land trust in Haldimand to help support partnership efforts to create new affordable housing. CLT's are gaining popularity Ontario, with several already working on development projects. While most CLT's are in urban areas, i.e., Toronto, Ottawa, there are emerging rural land trusts in Brant County and Algoma. If established, Haldimand could establish itself as a creative leader in the CLT movement in rural Ontario.

What Are CLTs?

CLTs are typically non-profit corporations governed under Ontario's Not-For-Profit-Corporations Act. The purpose of the CLT is to secure land or existing housing and protect it from potential private market ownership and speculation. With a local and grassroots base, it allows members of the community to help create or preserve affordable housing.

They are governed by a community-based board of directors that is typically comprised of:

- **Community Members:** Residents of the broader community who ensure the CLT reflects local affordable housing priorities.
- **Leaseholders / Beneficiaries:** People who live in CLT housing or use CLT land (tenants, coops, nonprofits). These representatives reflect the lived experience of those directly affected. If there are no people in the community that meet this criteria, additional community members and/or public members can be added.
- **Public Representation:** Municipal reps, Indigenous partners, housing providers, planners, finance experts. Ensures professional oversight and alignment with public goals.

It would be recommended that if a CLT structure was considered for Haldimand, board positions be held for members of Six Nations and Mississaugas of the Credit. The inclusion of these Indigenous partners would assist in developing housing solutions for community members, implementing values intended to respect the land and would further supports reconciliation and Indigenous housing sovereignty.

The CLT can become a key partner in assisting a community in advancing their affordable housing goals as they can:

1. Acquire Land
   - Board seeks and approves purchases, donations, or municipal transfers
   - Land is held for affordable housing purposes in perpetuity
   - Decisions guided by mission and community need
2. Enter long-term ground leases
   - CLT retains land ownership and has option to lease
   - Housing providers or homeowners lease land for 49–99 years
   - CLT develops lease terms enforce affordability, resale formulas, and use restrictions
3. Foster Partnerships to Achieve CLT Goals
   - CLTs partner with non-profits, co-ops, Indigenous housing providers, or municipalities
   - Governance agreements outline roles and responsibilities
4. Engage Closely with the Community
   - Hold annual general meetings

    - Establish community advisory committees with well-defined goals and terms of reference.
    - Participatory planning for new projects – leverage community involvement to assist with gaining support and momentum
5. Funding and Philanthropy
    - Apply for funding to purchase lands
    - Develop a capital fundraising program
    - Issue a Social Impact Bond as method to raise capital

Operating the CLT

There are emerging CLT operating models as the concept continues to develop a foothold in the affordable housing sector. Given the potential small size of a CLT in Haldimand, it is unlikely that the group would be able to support a full-time staff position, so the work would need to be conducted by a part-time staff member (funding permitting) and the volunteer group, with support from the County.

Typically staffing responsibilities include:

- Managing land transactions and ground leases
- Coordinating development partnerships
- Conducting community engagement
- Reporting to the Board and funders
- Managing day-to-day operations

Until the CLT is firmly established, staffing may be supported through County contributions, grants, or shared services with a non-profit partner.

5. Modern Methods of Construction and Surplus Lands

With a proposal call for the development of potential surplus municipal lands, Haldimand and its partners could also look at encouraging a “modern methods of construction” (MMC) approach that would include modular, mass timber and panelized housing forms. Using reliable contractors that can utilize sites that are ready for construction by employing quicker construction technology and can quicken the overall development process, potentially reduce costs and deliver new units faster.

Another element for consideration is creating a Ready-to-Build Housing Design catalogue that would present a set of pre-reviewed designs for Additional Dwelling Units (ADUs) and low-rise housing (duplexes, triplexes, fourplexes). While these designs may not fit every lot, an approach could be to prioritize surplus or municipally owned sites that could accommodate these designs. Much like MMC, these designs could work to reduce time and potentially save design costs. In terms of the mechanics of such an initiative, the plans would be made available on the County’s website (i.e. renderings and floor plans) and should a property owner have interest in pursuing construction of one of the offerings, the pre-approved construction drawings would be made available to them free of charge and in support of their building permit application.

6. Enhancing the Community Improvement Plan for Affordability

As part of this Affordable Housing Strategy, an Affordable Housing CIP (AHCIP) was created. The County has two (2) existing CIPs, one being the *Downtown Area CIP (DACIP)* to support the maintenance of commercial and/or mixed-use buildings within the County’s downtown cores, and the other being the *Rural Business and Tourism CIP (RBTCIP)* to support rural businesses and encourage the diversification of rural lands for tourism. The County is in the process of merging its existing CIPs and its new AHCIP under one framework and fund.

The purpose of the AHCIP is to create a framework for enabling incentives for affordable housing in the County. At the time of creating this recommendation report, the County has commenced work to combine both the existing CIPs and eventually the AHCIP. This will create one CIP that will help strengthen the economy of downtown and rural tourism nodes while supporting the creation of affordable and attainable housing. While preparing the Affordable Housing CIP, attention to current CIP program uptake, administration, reporting on outcomes and program budget will be heavily considered. The AHCIP will introduce a more focused housing stream/component that can meet the various needs of private and non-profit housing providers and private landlords.

The AHCIP would introduce grants for things such as planning affordable housing units, building affordable housing (including ADUs) and providing fee wavers to planning fees all with the goal of facilitating the development of affordable units.

06
The Strategy

The Affordable Housing Strategy

The data, engagement findings, and housing need analysis presented in this plan point to real and growing housing pressures, but not a uniform set of them. Haldimand's population is growing faster than the provincial average, and it is aging at the same time. This creates simultaneous demand for starter homes, family housing, and accessible units for seniors. Home ownership has moved out of reach for most of Haldimand residents, and the rental market, already the tightest in the region at a 0.6% vacancy rate, offers little relief. Community engagement confirmed what the data shows: residents are paying more than 30% of their incomes, and the current regulatory environment is not favorable to missing middle or medium-density housing.

No single action or policy can close the identified housing gap. However, this plan identifies tools and steps Haldimand can take, as a municipality, to create a regulatory environment that protects existing affordability and facilitates the creation of more. As a municipality, Haldimand's role and responsibilities are different than that of the service manager, the province or the federal government. The following section sets out a complete plan, organized under three pillars with specific recommendations and timelines for the 2026-2036 Affordable Housing Strategy.

Pillar 1: Processes and Policies

1. **Update Zoning By-laws**

Haldimand's Zoning By-law has not been updated to reflect new provincial directions and standards under the *More Homes Built Faster Act* and **Bill 185;** and remove barriers to missing middle housing (multi-plexes, townhouses, low-rise apartments), and modular homes and other flexible housing forms. To respond to these provincial directions, the following should be pursued:

- Update Accessory Dwelling Unit zoning to - (1) Remove the interior ADU size cap tied to primary dwelling area, (2) align with Bill 23/O. Reg. 462/24 to explicitly enable up to three units per lot and remove garden suite by-law, (3) easing the maximum ADU size restriction from current 40% of GFA of primary dwelling - to 60% of GFA and (4) Remove the requirement for one ADU to be in internal when there are two on a lot.
    - Examine a reduced parking requirement for ADU to lower construction cost and reflect actual local demand.
- To reduce approval timelines and de-risk non-market housing projects, the County establishes an as-of-right zone (or overlay) within designated downtown/settlement area cores permitting multi-unit residential development up to 6 storeys for non-market housing providers, removing the need for a rezoning or minor variance application.
- Haldimand's current framework is fragmented across multiple residential zone categories (R1–R4, RL, etc.) with different standards applied to similar housing forms. Consolidate select lower density residential zones – R1, R2, R3 - into a single residential zone with performance standards that scale by lot size and context to reduce and minimize the number of variance applications required for missing middle housing.

2. **Setting Clear Targets**

Clear, measurable targets give the strategy a way to translate broad policy intentions into accountable outcomes. Turning plan goals and policy intentions into targets or measurable commitments also gives Council and staff a benchmark to report against.

- Propose to set a County-wide target to increase non-market housing from 2% to 5% of total stock by 2036, distributed across communities based on need. In connection with this:
  - Establish an annual reporting mechanism to Council to track the progress of the Affordable Housing Strategy.
  - Review the targets at the next Official Plan review to ensure the numbers still reflect the need in Haldimand.

3. Create A Housing First Ecosystem

The County needs to reorient its role in the development system, from processing applications to actively enabling non-market and affordable housing to get built. Pillar 1 creates regulatory tools and environment to facilitate the delivery of units and services that meet the needs of vulnerable and aging residents. To support this reorientation, the following are to be considered:

- Develop a streamlined approval pathway and incentive program for converting non-residential and underutilized commercial buildings to residential use.
- Facilitate an "Affordable Housing Development Concierge" approach to accelerate high-priority, complex, or large-scale affordable housing projects through pre-development steps.
- Provide a Ready to Build Catalogue that includes ADU design that residents can use to expedite their development progress.
- Explore density bonuses that allow developers to build additional units when they include affordable housing in market-based housing developments and report findings to Council.
- Explore the creation of a short-term rental by-law to include a moratorium on short-term rentals when the rental vacancy rate drops below 3%. Report findings to Council.
- Collaborate with Norfolk County, to identify Haldimand's role in supporting the implementation of a coordinated access approach based on a "no wrong door" concept, providing information and services to meet clients where they are.
- Create a framework for housing seniors and individuals with disabilities, coordinating between housing and health services to support aging in place. The framework should map the continuum of housing and support options available and identify pathways to full the gaps in the system that leave seniors and individuals with disabilities without appropriate housing options.

Pillar 2: Building up Capacity

1. Build-Up Capacity Through Partnership

No single government or organization can meet the housing needs of vulnerable households in Haldimand. By bringing together health, social services, Indigenous organizations, private developers, and non-profit/supportive housing providers, Haldimand can create projects that meet diverse needs. Consultations revealed community and sector organizations interested in partnering with the County to increase their capacity to deliver affordable housing options. Some of the options that can be considered include:

- Support mixed-use and mixed income rental housing development through the Haldimand Norfolk Housing Corporation to increase non-market rental units and waitlist placements. Using available regulatory tools, expediting and supporting HNHC through the approval process and providing municipal lands at no cost for non-profit developments.
- Partner with non-profits and supportive housing agencies, to provide supportive housing units and wraparound services for seniors and individuals with disabilities.
- Partner with local employers on solutions to workforce or middle-income housing.

- Explore ridesharing and transit partnerships to address transportation barriers for rural residents' access to services, employment, and housing.
- In partnership with community agencies, explore the feasibility of creating a transitional housing building and co-located resource hub where human services representatives can connect individuals requiring to live independently in the community.
- Provide a comprehensive Community Housing Developer's Handbook

2. Haldimand on Housing Rights & Needs

Affordability is not exclusively a supply issuknowledge and enforcement gaps also contribute to exacerbating cost and tenant challenges. Consultation revealed positive feelings around increasing the supply of affordable and subsidized housing, however the broader public does not always understand housings and may not support plans that lack transparency and communication. Vulnerable renters (including seniors, ODSP recipients, and low-income households in core housing need) are navigating tenancy relationships without knowing their rights, without easy access to legal support, and in some cases facing discriminatory landlord practices. In response to these challenges, the County should consider:

- Partnering with the Community Legal Clinic (Brant, Haldimand, Norfolk) to include standing legal clinics in community centers and libraries, offering free RTA education, renter rights information, and eviction prevention resources.
- Developing a YIMBY (Yes In My Backyard) campaign for community education, awareness-raising, engagement, and advocacy in support of affordable housing.
- Developing educational resources for landlords addressing income-based discrimination, particularly against seniors, ODSP recipients, and pension-dependent renters.

Pillar 3: Growing the Supply

1. Land Strategy

- Develop a formal land strategy: identify municipal lands suitable for affordable housing and make them available (through sale, lease, or donation) to non-profits or housing developers. As part of this land strategy consider:
  - Prioritization of co-location of affordable housing with municipal services (libraries, family services, community centers) to reduce costs and build near existing community infrastructure.
  - Establishing a first right of purchase policy for properties or lots meeting predetermined criteria (e.g. located in residential area, municipal water and sanitary, proximity to supports and services), enabling the County or local housing corporation to acquire strategically located parcels.
- Explore and report on a revitalization program to incentivize the conversion of available commercial space for residential use. Explore incentives such as fast-tracked approvals, fee-waivers for projects adding affordable units and support to applicants attempting to secure provincial or federal funding.

2. **Incentivize Affordable Housing Development**

While zoning reforms and streamlined approvals de-risk affordable housing and make the development process easier, it does not make it financially viable. Non-market and affordable housing developments require some form of subsidy to be sustainable. Creating financial tools to support affordable developments also sends positive signals to senior levels of government who expect municipal co-investment or fee relief as a condition of provincial and federal affordable housing funding, making local incentive programs a prerequisite for accessing outside capital. Two key initiatives should be considered in this regard:

- Establish an Affordable Housing Community Improvement Plan that offers a range of grant opportunities.
- Establish an Affordable Housing Fund within a CIP with clear eligibility, governance, and disbursement processes.

Phased Implementation Plan

Implementing the three pillars of the affordable housing strategy will require the County to consider the resources required to advance the established priorities.

This strategy is very reliant on strengthening existing and establishing new partnerships. Haldimand does not have the resources or mandate to develop or operate new housing, but can create the policy, financial incentive, and partnership conditions to implement most parts of the strategy.

A key part of the implementation process will be the inclusion of the community as a key partner. Through consultation, many community members spoke passionately about their challenges and experiences with the struggles associated with accessing affordable housing and related human services.

It is recognized that the county's role will be to implement strategic recommendations and establish the necessary conditions to collaborate with partners who will play various roles in delivering policy and affordable housing solutions across Haldimand. Various initiatives will have community consultation at their core and the final structure of initiatives will be informed by the feedback received from the public. Upon the approval of the strategy, the County may wish to put out a call to community members to form a strategy implementation working group and determine which priorities on the strategy that they wish to collectively work on. An inclusive table of local housing champions could work collaboratively with the county to establish a term of reference for the group which would determine scope, timing, and resources required for the specific actions.

The collective interest of members of the Haldimand community is noteworthy. Having a ready and capable resource with varying degrees of experience and expertise can alleviate some of the pressure on the County to "do it all." While the County can play a guiding and facilitative role, interested community members can forge a made in Haldimand model that will advance some of the work in the strategy. Further, if positioned correctly, this group can be "champions" when new projects are proposed and can inform local community members of project details, benefits to the community etc. This may help to offset potential community opposition as the group will be providing "peer to peer" representation. Further, well established, and informed community groups also can be strong advocates to other levels of government for action either on operational/supportive housing policy options or the need for capital funding programs and the appropriate financing and policy environment to create new affordable housing options. The overall benefits of a stand-alone group would need to be assessed. Another options could be to leverage an existing committee through scope expansion to take on such tasks.

Engaged communities are strong communities.

The timeline below organizes the Strategy's recommendations into three horizons: the short-, medium-, and long-term so Council and staff can track what should be underway now, what builds on that early work and should happen in following phases, and what defines success over the full 10-year period.

Phase One: Short-Term Actions (Year 1-2)

The first two years of implementation will focus on removing regulatory barriers and building the internal capacity needed to act undertake larger initiatives and investments. Priority actions should include:

- Updating the Zoning By-law to align with provincial direction,
- Revise the Additional Dwelling Unit standards.
- An as-of-right zone for non-market multi-unit development in downtown/settlement cores.,
- Consolidation of residential zone categories to reduce variance applications.

In parallel, the County will advance foundational governance and process work: establishing an annual reporting mechanism to Council on the newly deployed Affordable Housing Strategy, exploring greater staff delegation for routine approvals within the CIP and Strategy.

During this first phase, Haldimand will develop community-facing tools such as the Community Housing Toolkit, ADU Guidebook, Ready to Build Catalogue and early education initiatives with the Community Legal Clinic to build public understanding and developer readiness.

Phase Two: Medium-Term Actions (Year 2-5)

With the regulatory framework in place, phase two shifts toward operationalizing partnerships and financial tools that make affordable housing projects viable to build. This includes finalizing and launching the Affordable Housing Community Improvement Plan (AHCIP) and establishing the Affordable Housing Fund with clear eligibility and disbursement criteria to fund the AHCIP. In the medium-term, staff will work towards formalizing a municipal Land Strategy that identifies surplus or underutilized County lands for disposition to non-profit and affordable housing partners.

The County will also deepen partnerships established in Pillar 2, this phase will see staff working with the Haldimand Norfolk Housing Corporation, supportive housing agencies, and local employers to create opportunities for mixed-income and supportive housing projects in Haldimand. By the end of this period, the County should see the first measurable results against its non-market housing target (moving from 2% toward the 5% goal by 2036).

Phase Three: Long-Term Actions (Year 5+)

This final phase of the plan is focused on sustaining momentum and validating that the Strategy is closing the gap identified in the 2025 Housing Needs Assessment. This includes revisiting affordable housing targets at the next Official Plan review to ensure they remain responsive to population growth and housing need, and reporting annually on progress toward the 2036, 1,450-unit affordable housing target. Feasibility studies for the Short-Term Rental By-law and density bonusing will be completed and reported to Council within this period, setting the stage for consideration in the next iteration of the strategy.

Longer-term success will also depend on the durability of partnerships and funding tools introduced earlier, such as the AHCIP, Land Strategy, and community education programs. These initiatives should be reviewed and refreshed periodically to reflect a changing housing market, with a particular focus on the housing and support needs of County's growing seniors' population. By 2035, the County should be positioned to evaluate whether the three pillars have shifted supply, affordability, and housing stability outcomes for residents, and to determine what should be prioritized in a renewed strategy post 2036.

Progress and Reporting

Sustained progress on Haldimand's Affordable Housing Strategy depends on knowing, year-over-year, whether the actions taken are translating into real housing outcomes for residents. This section establishes the reporting structure that will track implementation of the three pillars and measure progress against the Strategy's overarching targets through 2035.

Progress reports will be presented to Council on an annual basis. Key performance indicators below are chosen either as strategic or implementation indicators. Strategic indicators track whether the Strategy is achieving its intended outcomes County-wide, while implementation indicators track the status of individual actions identified in the Strategy. Haldimand staff will maintain implementation indicators on an ongoing basis to support internal monitoring, while a consolidated set of strategic indicators will be brought forward to Council each year as part of the Annual Housing Report. This structure ensures Council can stay focused on key outcomes while staff lead operational tracking.

The Strategy's targets should be formally reviewed at the next Official Plan review (and every 2 years henceforth) to confirm they continue to reflect housing need and housing delivery capacity in Haldimand, recognizing that the underlying population and housing demand projections will require updating over a 10-year horizon. Where possible, reporting will be aligned with existing provincial and federal reporting obligations to avoid duplicating effort across reporting systems.

Strategic Indicators

Indicator	Baseline	Target
Non-market housing as % of total housing stock	2%	5% by 2036
Affordable units created per year (rental/ownership)	TBD	TBD
County rental vacancy rate	0.6%	3% (Healthy market threshold)
Households on the Centralized Waiting List	TBD	TBD – Downward trend

Recommended Implementation Indicators

Pillars	Recommendation	Timeline	KPI	Baseline	Target
Pillar 1	Staff Delegation	8 months	Establishment of a staff delegation By-law so staff can enact the AHS and CIP	Y1	8 months
	Update Zoning for ADUs	18 months	Number of variance applications	Y1	-20%
			ADU permits issued/yearly	Y1	1%
			Avg. approval timeline (site plan, minor variance) in days	Y1	TBD
	Zoning for multi-unit residential non-market development	18 months	Number of non-market developments approved under as-of-right zoning	Y1	NA
	Consolidate residential categories under one zone	24 months	Number of requests for information from public	Y1	NA
	Set Target for rate increase to 5% non-market stock	5 years	Number of non-profit units built	Y1	TBD
	Establish annual reporting mechanism for affordable housing targets	12 months	Number of targets met annually	Y1	NA
	Review the targets at the next Official Plan review	3 years	Report on Official Plan housing targets	NA	Yearly
	Develop a pathway for converting non-residential & underutilized commercial buildings	18 months	Number of non-residential conversions to residential uses	NA	TBD
	Facilitate an "AH Development Concierge" approach	8 months	Delivery of concierge program	NA	12 months
	Explore and report on density bonuses	5 years	Number of affordable units gained from approved density bonuses	NA	TBD
	Explore and report on the creation of a short-term rental by-law	3 years	Completion of short-term rental by-law study	NA	10 months
	Create a framework for housing seniors and individuals with disabilities,	4 years	Delivery of strategic plan for housing seniors and individuals with disabilities	NA	16 months
Pillar 2	Partner with non-profits and supportive housing agencies	18 months	Active partnership agreements, MOUs	NA	TBD
	Explore ridesharing and transit partnerships to address transportation barriers	6 years	Delivery of report on Haldimand public transportation need	NA	18 months
	Provide a comprehensive Community Housing Developer's Handbook	6 months	Publish the handbook	NA	6 months
	Provide a Ready to Build ADU Catalogue	18 months	Publish the Design Catalogue for ADUs	NA	18 months
	Partner with the Community Legal Clinic	12 months	County staff meeting with the CLC	NA	6 months
		16 months	Legal Clinic sessions delivered / residents reached	NA	3 / 50
	Develop a YIMBY (Yes In My Backyard) campaign	60 months	Delivery of educational campaign on affordable housing	NA	18 months
Pillar 3	Implement a Land Strategy	18 months	Implementation of the draft Land Strategy	NA	16 months
	Explore and report on a revitalization program for conversion of commercial space.	36 months	Provide report to Council.	NA	12 months
	Create an Affordable Housing Fund	18 months	The Affordable Housing Fund will be used to fund the AHCIP	NA	16 months
	Establish an Affordable Housing CIP	18 months	Delivery of the Affordable Housing CIP	NA	18 months
			Number of AHCIP applications/approvals	NA	TBD

07 Looking Ahead

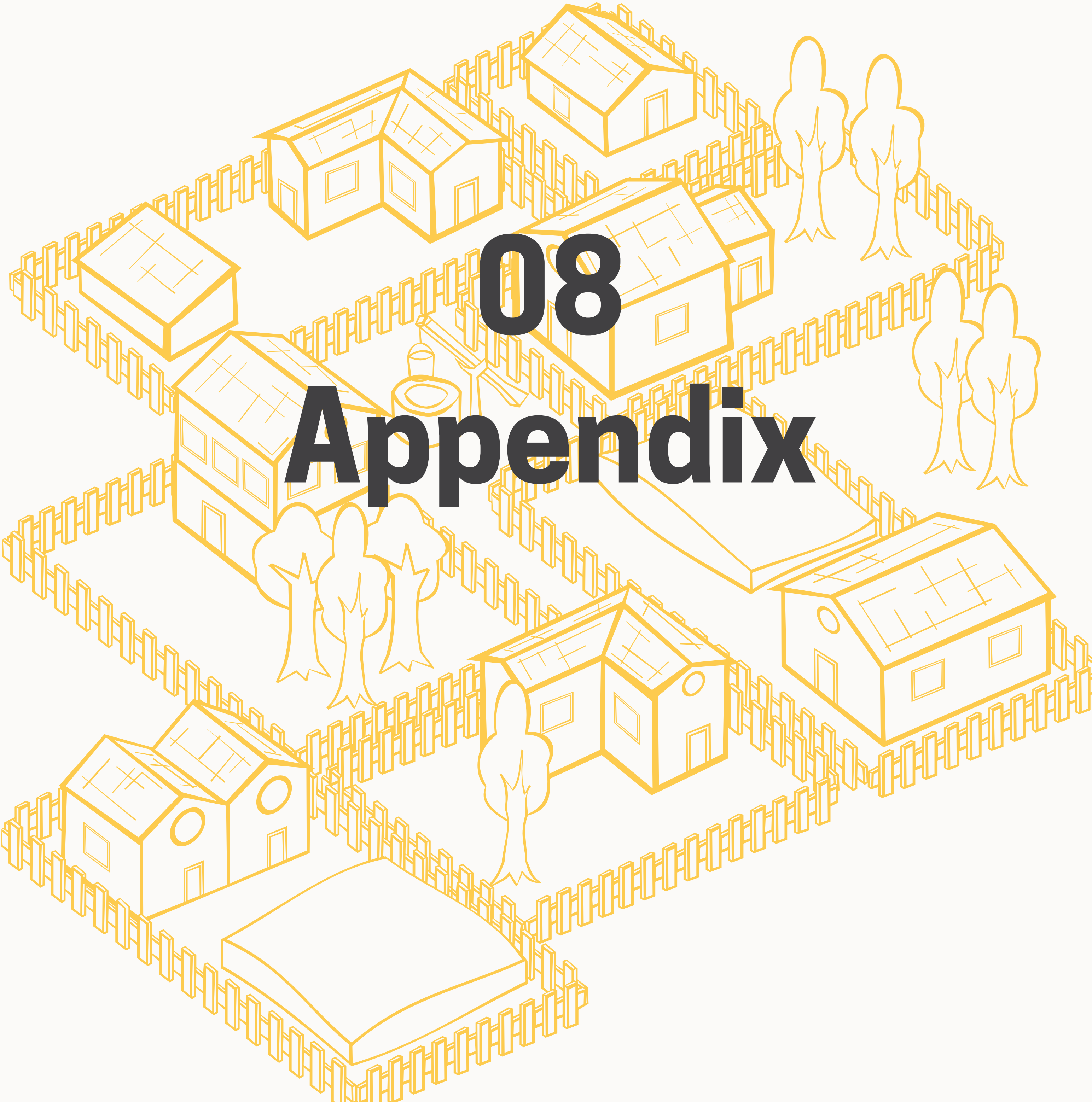
Conclusion

Haldimand is reaching a clear junction point. Population growth has outpaced provincial growth since before the COVID pandemic, a growing aging population and diversifying household compositions against a mostly low-density (88%) private (98%) market stock. This pressure on the housing system has made homeownership unattainable for first time home buyers and driven rental costs up as demand for housing continues to grow. These pressures are not felt evenly, and renters, seniors, people with disabilities, and low-income working families are most affected by the shortage of appropriate homes. Community consultations surfaced real stories of unsafe housing, renoviction risk, and inadequate emergency options for Haldimand Residents.

The evidence points to a housing system strained by a regulatory framework that has not kept pace with provincial direction or local need, a County that has historically played a limited role in housing delivery and now needs to lead through stronger partnerships, and a supply pipeline that is not producing the density or affordability the residents requires. This Affordable Housing Strategy is organized around the three pillars identified throughout this report: Processes and Policies, Building our Capacity, and Growing our Supply. Coordinated action is necessary to strengthen and align Haldimand’s housing sector to address the existing gaps.

The Strategy is for the County, meaning it is within the County's jurisdiction and fiscal authorities. The zoning and approval reforms called for are municipally led, partnerships and education tools it can convene, and financial incentives (such as the Affordable Housing CIP) can fund and govern. Delivered together, as a plan, these actions are intended to move Haldimand toward its target of increasing non-market housing from 2% to 5% of total stock by 2036, and working towards ensuring that County's projected 4,575 new units over the next decade meet the needs of those who call Haldimand home.

08 Appendix



Glossary

Affordable Housing: In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership, and co-operative ownership, as well as temporary and permanent housing.

Homelessness: Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing. It is the result of systemic barriers, a lack of affordable and
appropriate housing, the individual/household's financial, mental, cognitive, behavioral or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing.

Emergency shelter: Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people who are homeless or in crisis.

Transitional Housing: Transitional housing (or bridge housing) is short-term housing (less than 3 years) affordable to low and very low-income households, designed to help people move into permanent homes. It often includes supports like case management and life skills training to prepare residents for independent living. Transitional housing can take many forms, such as single-room occupancy units, tiny homes, or other temporary setups focused on long-term stability.

Supportive housing: Supportive housing is a combination of affordable, permanent housing and coordinated wrap-around support services. It is designed to help individuals with complex needs maintain stable lives and avoid homelessness.

Long Term Care Homes: Long-term care homes are residential homes that provide ongoing care to patients whose care needs cannot be met in the community. People may require this level of support due to advancing age, disability or declining health.

Community Housing: Community Housing is housing that is offered at below market rates so that it is more affordable. Community housing is typically provided by organizations whose mandates are to offer affordable housing such as non-profit or cooperative housing providers. Rents are typically subsidized by
public sources (be they federal, provincial/territorial, or municipal) so that rents can be maintained at a level that is affordable to the tenants.

Renoviction: Renoviction is a practice by which a landlord will claim they are undertaking 'substantial renovation and repairs to a rental unit' to be able to issue a tenant an Rental Tenancies Act eviction notice. Once the tenant is evicted, the unit can be rented to a new tenant at significantly higher market rents.

Short-term Rental: Rentals of a home or part of a home for less than 28 consecutive days. Short-term rentals can refer to services provided by Airbnb or Virbo, they provide temporary housing, generally to individuals on holiday.

Non-market Housing: Non-market housing refers to residential units owned or operated by organizations that do not set rents or manage their housing to maximize financial returns. This type of housing is typically developed, owned and managed by non-profit organizations, co-operatives, land
trusts, Indigenous groups, or government agencies with the goal of providing long-term, stable, and affordable housing.

Review of Available Land

Address	Municipality	Current Use	Reason for Further Invesitgation
7 DARLING ST	Canborough	Fire hall/community centre. Future redevelopment may incorp housing - older	Older building, consider for future replacement
218 MAIN ST E	Dunnville	Park and farmers market along water. Note condo project next door. Future potential? Enough space for development.	Park and farmers market appear to provide space for development. Note condo project next door.
206 CEDAR STREET	Dunnville	Community park. Adequate land for stacked townhouses, low rise	Adequate land for stacked townhouses, low rise
117 FOREST STREET, EAST	Dunnville	Large multi-use facility including fire, OPP and other services.	Building is older and in future discussions re: replacement, housing could be considered.
151 GARDENER STREET, EAST	Dunnville	Very large neighbourhood park.	Potentially could support a low rise infill building and could still keep some park
985 JOHN STREET	Dunnville	Very large community park with sportsfields. Located in a neighbourhood. Land could accommodate a mid-sized infill development while still maintaining	Land could accommodate a mid-sized infill development while still maintaining active park uses.
229/235 MORRISON DRIVE	Caledonia	Two empty lots in serviced residential area. Currently used as a park.	Could support low/mid rise modular project, provided set backs are maintained.
80 CAITHNESS ST E	Caledonia	Historical/museum site. Appears to site on a significant parcel of land in an established subdivsion.	Depending on municipal intent, museum could co-exist with a mid-rise residential/mixed use project
31 RENFREW ST W	Caledonia	Good sized, serviced corner lot.	Could support a mid-sized building. Site grading could be an issue as lot is not flat.
100 HADDINGTON ST	Caledonia	Older paramedic station.	On a lot that may be able to support low rise. Set back from the street.
1 MAIN ST S	Hagersville	Hagersville farmers market.	Assess for potential housing if FM could be relocated. Excellent in town location.
15 OTTAWA ST N	Cayuga	Village Green Park. Significant public park in town	Significant public park in town. May be able to support small low rise and park.
2020 MAIN ST S	Jarvis	Lawn bowling.	Should lawn bowling no longer operate, assess lot for infill in existing neighbourhood
1 JAMES STREET	Jarvis	Community centre.	Could support housing if community centre use is relocated. Or assess for co-location potential
2123 MAIN ST N	Walpole	Empty lot	May support residential use. Site condition/demand need to be assessed.

Type	Approx. Construction Cost	Comments
Low-Rise (3–4 storeys) No Underground - 590-720sq ft.	$115k–$175k	Simple construction method, may include include panelization, mostly one-bedroom units, costs higher if elevator is required.
Mid-Rise (5–8 storeys) No Underground 640-890 sq ft.	$190k–$260k	As above, but may include some two bedroom units and will likely require one or two elevators
Mid-Rise w/ Undergound Parking	$260k–$340k	Avoid unless required. Underground parking makes this option expensive.
Supportive Housing (modular) Approx 600 sq ft.	$140k–$190k	Fastest delivery, likely less land required due to less parking requirements.

Haldimand County
53 Thorburn Street South,
Cayuga, ON N0A 1E0
T: 905-318-5932