



**Town of Whitchurch-Stouffville
Affordable Housing
Community Improvement Plan
December 2025**

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1.0 Introduction

There is a clear need for more affordable housing options in the Town of Whitchurch-Stouffville (The Town). Rapid growth, urbanization, and an aging population are placing increasing pressure on the local housing market. Rising home ownership costs have made it challenging for many Ontarians, particularly those with low-to-moderate incomes, to afford housing. This has led to longer commutes to more affordable areas. The Town's Housing Needs Assessment, 2025, projects an approximate need for 18,020 new housing units to be built by 2051 to accommodate new growth—or 693 units per year.

In 2025, the Town was awarded funding from the Government of Canada's Housing Accelerator Fund (HAF) program, which enabled the Town to create this Affordable Housing Community Improvement Plan and incentivize the development of affordable housing.

Defining a Community Improvement Plan (CIP)

A Community Improvement Plan (CIP) allows municipalities such as the Town to offer private landowners financial and non-financial incentives to encourage investment in key areas that support the Town's development goals. Incentives can help fund certain types and forms of development/redevelopment that are prioritized through local strategic plans, the Official Plan, and other local plans and studies. A CIP can provide financial support for specific costs, including application fees, feasibility and technical studies, construction expenses, and property tax increases, among others.

CIPs are legislated through Section 28 of the *Planning Act* and allow municipalities to designate specific areas and issues for improvement. These improvements are assisted by municipally channeled investments into specific incentives and programs. In addition to the *Planning Act*, other legislation such as the *Municipal Act* and the *Development*

Charges Act also provide municipalities with the power to create and implement financial incentives.

2.0 Creation of the Affordable Housing CIP

A background report was prepared in August 2025 to support the creation of this Affordable Housing CIP. The report discusses the following topics:

- Options for incentive programs;
- The current legislative context, including Provincial, Regional and Local Policy;
- CIP best practices and examples; and
- The vision and goals for the CIP.

The background report was made available online for public review throughout the month of September 2025. The engagement received on the background report has informed the creation of the Town's Affordable Housing CIP, which was presented for further public and stakeholder review in October 2025.

Legislative Authority

The Town does not have legal authority to require private landowners to build affordable housing, and current market conditions make such development financially challenging. As such, the Town is empowered and able to incentivize or leverage its resources to encourage the development of more affordable housing.

This can be done through financial and non-financial incentives. The Province has created a legislative pathway for municipalities to incentivize desired land use outcomes by leveraging private investment through a Community Improvement Plan. Section 28 of the Planning Act provides the authorization to municipalities to direct and channel investment within the community. Policies contained within the Town of Whitchurch-

Stouffville Official Plan, 2025 provide the authorization under Section 28 of the *Planning Act* to create a CIP that enables Council to achieve the following:

- Acquire, hold, clear, grade or otherwise prepare land (Section 28(3));
- Construct, repair, rehabilitate or improve buildings on land acquired or held by the Municipality (Section 28(6)(a));
- Sell, lease or dispose of any land and buildings acquired or held by the Municipality (Section 28(6)(b)); and,
- Make grants or loans to owners and tenants of land and buildings within the community improvement project area to pay for the whole or any part of “eligible costs” related to community improvement (Section 28(7)).

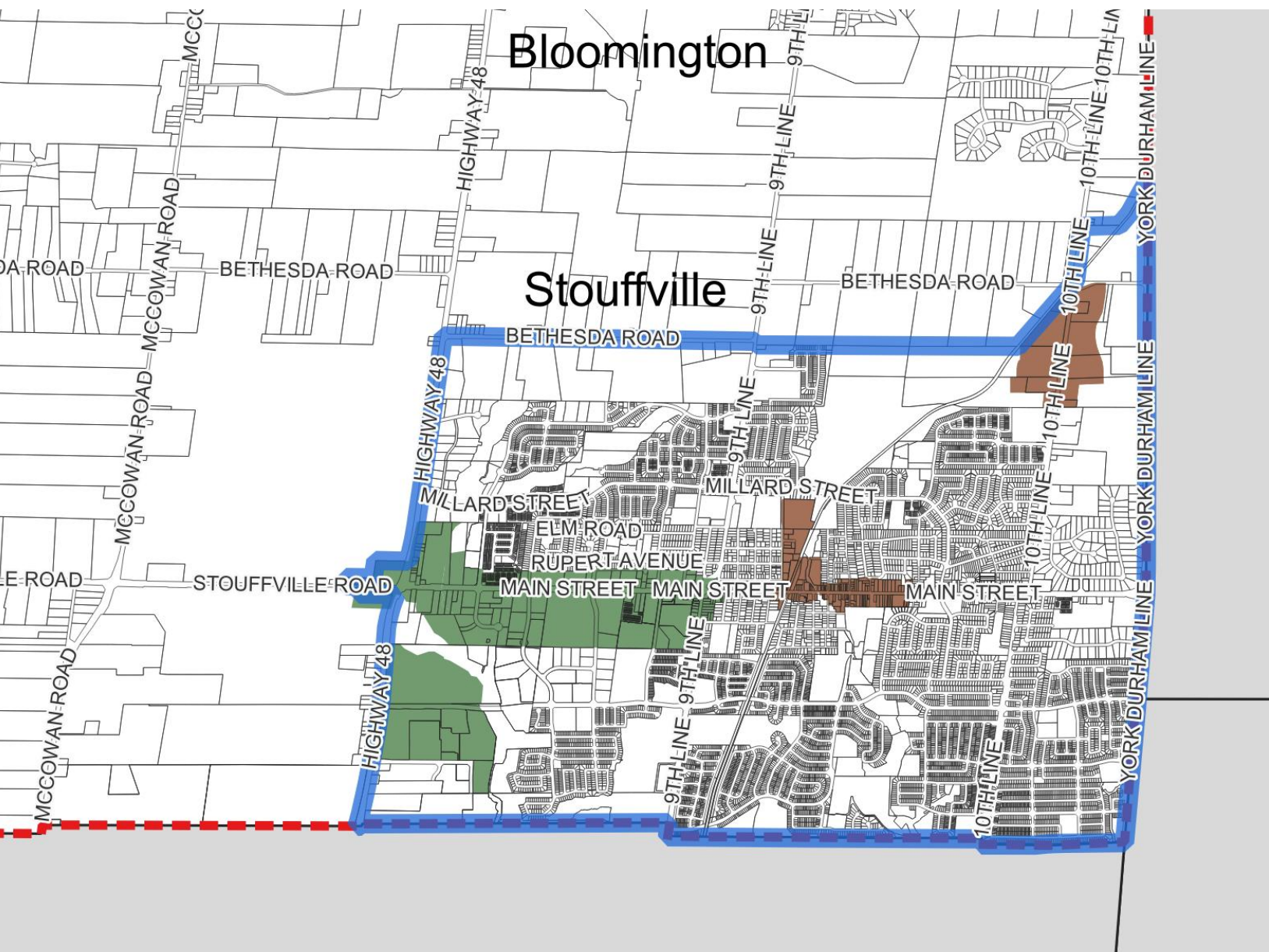
This Affordable Housing CIP conforms to the Town of Whitchurch-Stouffville Official Plan, 2025. The Official Plan, 2025 provides policies that enable the Town to adopt a CIP By-law which designates a Community Improvement Project Area (CIPA), or the area to which the CIP applies. It contains policies regarding criteria for selecting areas in need of community improvement and policies that promote the revitalization, rehabilitation, redevelopment, and intensification within the Town. Together, the Affordable Housing CIP and Affordable Housing CIPA aim to achieve the vision, goals, and objectives identified in Section 4 of this CIP and support in the creation of a wider range of housing unit types and affordability.

More information on the policy context that underpins the creation of this Affordable Housing CIP can be found in the Town of Whitchurch-Stouffville Affordable Housing Community Improvement Plan Background Report.

3.0 Community Improvement Project Area

The Affordable Housing CIP applies specifically to the Community of Stouffville, with its boundaries consistent with the Urban Areas of the Community of Stouffville shown in the image below.

The Community Improvement Project Area (CIPA) is established through a separate By-law and is administered separately from the CIP. This allows for the adjustment of Affordable Housing CIPA boundaries without amendment to the CIP itself, but through Town amendment to the CIPA By-law. The Affordable Housing CIPA is mapped out in Appendix A.



4.0 Vision, Goals, and Objectives

The Town is contributing towards building a complete community by supporting a diverse range of housing options that meet the needs of residents across all incomes, ages, and abilities. The vision of this CIP is to advance affordable housing across the full continuum which will help create a more inclusive, livable, and sustainable community for all.

The overarching goal of the Affordable Housing CIP is to support the creation of a wider range of housing unit types and affordability. This will be achieved through the following objectives:

1. Expand and Diversify the Housing Supply

- Increase the housing supply and meet the Housing Accelerator Fund Housing Action Plan requirements and York Region housing directions.
- Diversify the housing supply and enhance the affordable housing market through targeted financial incentives.
- Address the need for more rental housing units.

2. Promote Accessible and Inclusive Housing Options

- Provide housing on a continuum that is designed for people of all ages, abilities, and income levels.
- Promote housing types and tenures that support aging in place and community stability (accessible, barrier-free units).
- Support opportunities for new housing supply to be inclusive, with universal and accessible design standards.

3. Strengthen Community Partnership and Collaboration Opportunities

- Create and foster partnerships with developers, homeowners, non-profit organizations, community organizations and places of worship.

- Provide incentives that are attractive to developers, homeowners, non-profit organizations, community organizations, and places of worship to support housing delivery.

4. Ensure Effective Implementation and Impact

- Identify implementation and monitoring criteria to ensure CIP effectiveness.
- Establish marketing strategies to raise community awareness of the incentive programs, eligibility requirements, and application process.

5.0 Financial Incentives

The Town may utilize any of the financial incentives listed, which would be operated from HAF funding for the length of the program. Implementation of each incentive is subject to available funding, the Town's capital budget, and other available resources. As part of the Town's Affordable Housing CIP, the Town may implement one or more of each of the financial incentives outlined below.

To be eligible for any of the incentives listed in the CIP, applicants must also meet the following criteria:

- a. The lands and buildings specified in the application must be located within the By-law–designated CIPA.
- b. The existing or proposed use is permitted in the Town's Official Plan, Zoning By-law, and within the program-specific criteria for the financial incentive in which the applicant is applying for.
- c. The application addresses and works toward meeting at least one of the outlined goals and objectives of this CIP (Section 4).
- d. The property is in good standing with the Town with respect to By-law compliance and property tax payment.
- e. The applicant submits a completed application form with any additional required documentation to the Town during the application period.

Town Council may amend or change any of the incentive programs listed through an amendment to the CIP.

Multiplex/Additional Residential Unit (ARU) Affordable Rental Grant

A grant available to landowners to offset costs incurred to construct or convert an Additional Residential Unit (ARU)—integrated or ancillary; or to convert an existing dwelling into a new multiplex.

Eligible Costs: Costs incurred to construct or convert an Affordable ARU or Multiplex where permitted. This includes legalizing/bringing up to code existing ARUs. The eligible costs are broken down by building type as follows:

- For renovating an existing Additional Residential Unit to bring it up to Code, the maximum value of the grant shall be \$10,000 per unit.
- For a new construction or conversion of Multiplex or Additional Residential Unit, the maximum value of the grant shall be \$11,000 per unit.

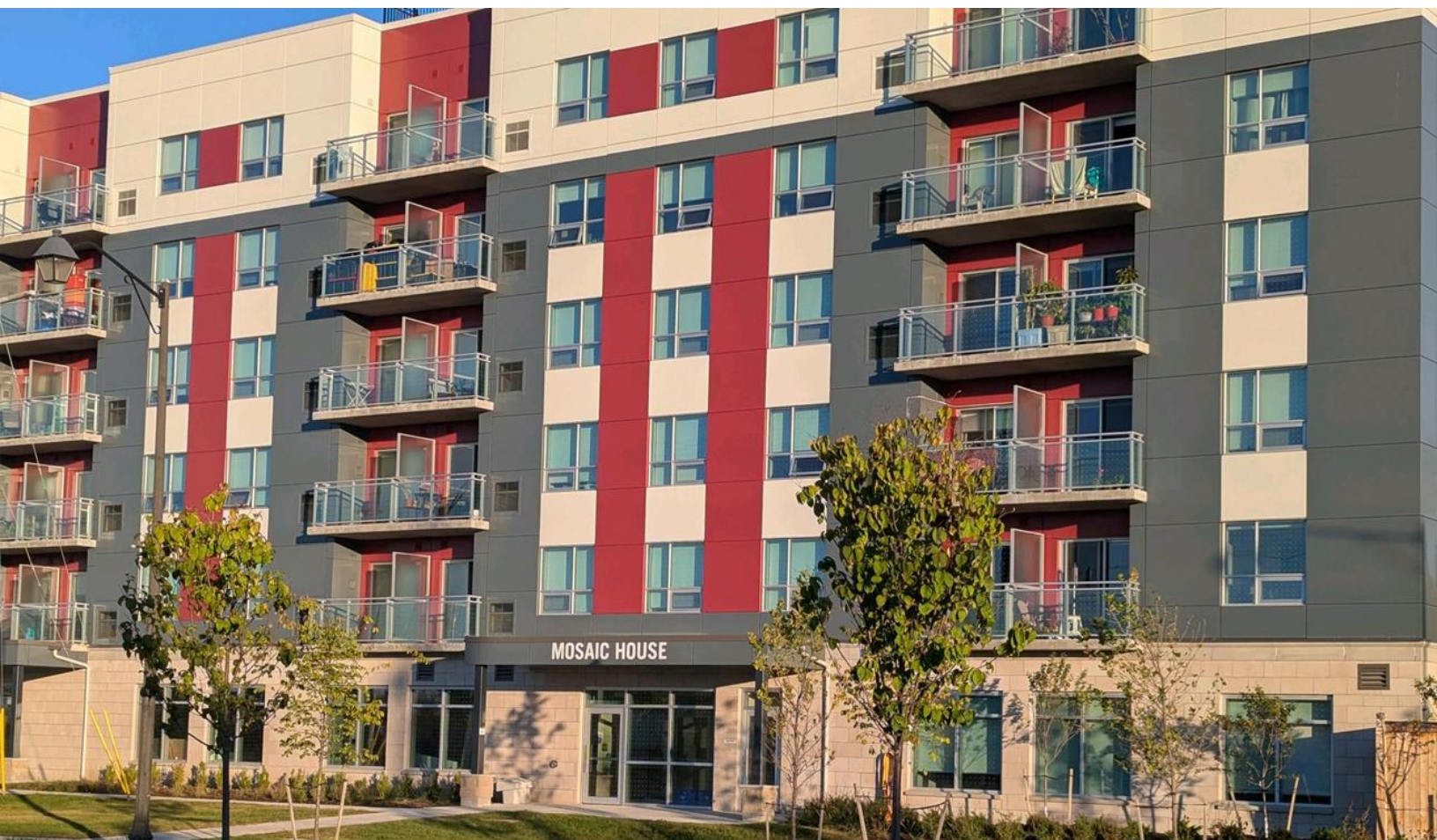
Applicants applying to the program will be eligible to utilize the pre-approved ARU designs offered by the Town.



Municipal Fees Waiver Program

A municipal fee waiver program is available to affordable housing providers, developers, and registered non-profits to offset the initial costs of development by waiving up to 100% of eligible planning application and building permit application fees. This program is available to housing providers, developers, and non-profits with housing projects approved or applying for financial assistance under either a Canada Mortgage and Housing Corporation (CMHC), Federal, Provincial or Regional housing development program for the purposes of incorporating new affordable rental housing that supports housing affordability. In addition, landowners applying for the Multiplex/Additional Residential Unit Affordable Rental Grant may also qualify for a waiver of minor variance application fees associated with the Multiplex or ARU project.

Eligible Costs: Costs incurred to seek approvals for housing providers, developers, non-profits, and eligible landowners to develop new affordable housing units, specifically planning and building permit application fees, as well as applicants of the Multiplex/ARU Grant for minor variance application fees.



Missing Middle Multiplex or Apartment Rental Tax Increment Equivalency Grant

A Tax Increment Equivalency Grant (TIEG) available to landowners to encourage the development or redevelopment of lands for multiplexes or apartment rental buildings to provide affordable units. Grants are equivalent to 100% of the incremental increase in the local municipal portion of the property tax levy resulting from the Municipal Property Assessment Corporation reassessment after construction. This program would be offered as an annual property tax relief grant for a maximum of 5 years.

Eligible Costs: The incremental property tax increase that occurs after a property has been redeveloped. The value of the grant shall not exceed the costs to develop or redevelop the property, as demonstrated through the Municipal Property Assessment Corporation reassessment documentation, or copies of receipts or invoices submitted with the program application form.



Accessible Design Top-Up Rebate

A rebate to incorporate an accessible or barrier-free design within a new affordable residential unit (apartment, ARU, or multiplex) receiving one of the other financial incentives in this CIP. The rebate would be available to landowners for creating new affordable housing units in a way that is designed for accessibility beyond the minimum standards of the Ontario Building Code. This rebate would be provided to the applicant upon proof of completion of construction of the new accessible unit. This rebate must be stacked with another financial incentive program outlined in this CIP.

Eligible Costs: Up to \$3,000 of the costs incurred on accessible or barrier-free designs and construction of an affordable unit.



6.0 Non-Financial Incentives

In addition to the financial incentives outlined above, several other non-financial incentives have been developed as part of the Town's CIP. These non-financial incentives can be further developed into policies or programs should a need be established by Council.

Surplus Lands Policy for Housing

Under the *Municipal Act*, the Town is prohibited from disposing of Town land at a rate below fair market value. However, through this Affordable Housing CIP and under Section 28 (6) of the *Planning Act*, and this Surplus Lands Policy for Housing, Town Council may choose to acquire, sell, lease, or dispose municipal properties or portions of municipal properties at or below fair market value to support the objectives of the Town's affordable housing policies, plans, and strategies. Any implementation of this Surplus Lands Policy for Housing must ensure the public interest is maintained and be governed by an additional process determined at the time of the proposed disposition.



Housing Reserve

The Town may consider establishing an annual reserve fund dedicated to supporting housing initiatives that require additional funding beyond what is available through the existing HAF program. This reserve will act as a safety net for projects that address urgent housing needs, ensuring that financial barriers do not hinder the development of essential affordable units. The reserve may be funded through the sale of surplus land, which would generate revenue that can be reinvested.

Pre-Approved ARU Design Plans

To support streamlining the process to construct ARUs and to encourage gentle infill within neighbourhoods, the Town is providing Pre-Approved ARU Design Plans. These “ready-to-use” design plans contain required building plan materials which will be provided by the Town free of charge. Applicants are required to fulfill a building permit and planning application processes if required, as well as comply to the Town’s Zoning By-law.

Marketing and Media Work

The CIP outlines recommendations for marketing and media strategies to promote its uptake. The Town may also consider additional marketing and media strategies for activities that contribute to the Town’s Housing Action Plan. This could include hosting showcases and walk-in open houses geared towards ARUs, Prefabricated, or Modular Homes. Suppliers would be provided with an opportunity to display their products, educate the public on these housing options through demo walkthroughs, discuss pricing information and permitting requirements, and scan residents, developers, and non-profit organizations interested in adding such structures to residential properties.

7.0 Implementation Plan

Implementation Period

The Affordable Housing CIP will be implemented from January 2026 and will remain in place until dissolution. Additional funding may be allocated in the future, and Council may determine to extend or continue the CIP beyond the initial HAF allocation. Council may choose to review the implementation period at any time, revising it through an amendment to the CIP.

At least six months before completion of the implementation period, Council shall review the Affordable Housing CIP and consider continued funding of the financial incentive programs through the municipal capital budget process or alternate funding opportunities.

Administration

The roles and responsibilities of Town Council for implementing this Affordable Housing CIP include:

- a. **Establishing the Active Financial Incentive Programs:** Council may choose which incentive programs are active for any given year, as well as each program's duration.
- b. **Recognize an Annual CIP Budget:** Annually, Council will be responsible for determining the community improvement budget for each active incentive as part of the annual municipal budget process.
- c. **Designate a Plan Administrator for the CIP:** Council shall delegate responsibility for the CIP and its implementation to the Commissioner of Development Services or a designate.

Once the above steps have been met by Town Council, responsibility for the CIP and its implementation will rest with the Plan Administrator. The Plan Administrator is an assigned Town staff member responsible for:

- a. Reviewing incentive applications for approval or refusal;
- b. Marketing the CIP;
- c. Monitoring the CIP and providing update reports to Council, which provide data on CIP uptake, including project costs and resulting benefits;
- d. Giving recommendations on incentive programs to Council, including timelines and budgets; and,
- e. Providing reasons for application refusal or approval in the form of a staff report in the case of an appeal.

The Plan Administrator will accept applications and distribute financial incentives as approved by Council on a first-come, first-served basis until funding for that year has been fully allocated. Alternatively, the Plan Administrator may set an annual or bi-annual deadline for application submissions, with all applications evaluated according to that deadline. In cases where an application is refused or accepted, the applicant has a right to appeal the decision to Council. If the decision is appealed, a staff report will be prepared to outline the reasons for the Plan Administrator's decision.

Applying for Incentives

Both the applicant and the Plan Administrator must follow the steps outlined below for submitting, processing, evaluating, and approving or denying a CIP application.

The applicant process will be as follows:

- a. Use the appropriate application form to submit the application and any other necessary documentation to the Town. The applicant must be the registered property owner, or have written consent from the registered property owner;

- b. If approved:
 - i. **Municipal Fees Waiver Program:** the applicant will be notified to enter Financial agreement with the Town;
 - ii. **Multiplex/Additional Residential Unit Affordable Rental Grant:** the applicant will be notified, enter into a Financial Agreement with the Town, with funding payable to the applicant upon proof of completion;
 - iii. **Missing Middle Multiplex or Apartment Rental TIEG:** the applicant will be notified and enter into a Financial Agreement with the Town, with funding payable upon proof of completion and property reassessment by the Municipal Property Assessment Corporation; and
 - iv. **Accessible Design Top-up Rebate:** the applicant will be notified, enter into an agreement with the Town, with funding payable to the applicant upon proof of completion.
- c. If rejected, the applicant may appeal to Town Council; and
- d. When the applicant has completed the project, they must submit a statement of project completion to the Town.

The Plan Administrator is required to take the following steps:

- a. Review and evaluate submitted applications and supporting materials for approval or refusal based on completion and compliance with general and program-specific eligibility requirements;
- b. Inform applicants of their application status (approved, refused, pending); and
- c. Review statements of project completion.

Note: The Town reserves the right to inspect any property and building, or audit studies and final costs at the owner's expense. Further, should the applicant fall into default of any of the requirements of the incentive program or other requirements established by the Town, incentives may be delayed, reduced, or cancelled. Applicants may be required to repay benefits to the Town.

Application Requirements

Applications for the incentives provided through the Affordable Housing CIP are required to meet the following requirements, where applicable, as outlined below:

- a. Submit a copy of a signed and completed application form and any other supporting documents, as required by the Plan Administrator, including:
 - i. A statement describing how the proposed project meets CIP goals and objectives;
 - ii. Photographs of the existing buildings or property condition (well-composed);
 - iii. Where available, historical drawings or photographs;
 - iv. Building permit or site development application;
 - v. Design drawings, rendering, elevation, grading, or any other specifications of the proposed project, as determined by the Town and prepared by a qualified professional;
 - vi. A minimum of two cost estimates for the proposed project work, done by a licensed consultant or contractor;
- b. A detailed budget for the proposed project; and
- c. Any additional documentation or information deemed necessary by the Plan Administrator.

Application requirements will be outlined in a tailored application form for each financial incentive program. Once an application has been approved, the landowner will be required to enter into a legal agreement with the Town to implement the incentive program requirements and may be required to register the agreement on title.

The Town is not responsible for any costs incurred through the preparation of an application, or costs for the preparation or registration of any required agreement(s) on title.

Plan and By-Law Amendments

When there is an identified need for amendment to this CIP or its implementing By-law, Town Council must approve these changes through an amendment to the CIP and/or implementing By-laws.

An amendment to the CIP will not be required to:

- a. Reduce funding levels for the financial incentive programs; and,
- b. Discontinue or cancel any of the programs identified.

An amendment will be required to the CIP and/or implementing By-laws to:

- a. Redefine the Community Improvement Project Area;
- b. Extend the implementation period of the CIP;
- c. Increase the maximum funding levels of the financial programs; and/or,
- d. Add any new financial incentive programs.

8.0 Monitoring Plan

The purpose of the Monitoring Plan is to ensure that CIP programs are receiving uptake and creating benefits, as well as determining whether the CIP vision, goals, and objectives are being reached. The Monitoring Plan will assist in:

- Tracking and identifying allocated CIP funding, and where in the community it has been applied for;
- Assessing the completion of the CIP vision, goals, and objectives to evaluate program strengths and areas for improvement;
- Considering whether changes or amendments to program criteria, eligibility, finances, or the CIP and/or CIPA itself should be made; and,
- Tracking CIP Financial Incentive Program uptake and results for Council review.

As part of the CIP reporting process, data will be collected on an ongoing basis during implementation to keep Town staff and Council up to date on CIP application status, funding amounts, and outcomes of the CIP. Ongoing data collection will include:

- **Successful Applications:** the number of applications, incentive programs applied for, approved value of grants by program, approved value of grants total, project completion timing and payments, project completion photos, and property tax assessment after completion of project (if relevant).
- **Promotional and Marketing Tracking:** the number of outreach activities, inquiries received, and social media engagements.
- **Economic and Community Outcomes:** the number of units of housing created, by type, tenure, and level of affordability.

Annual Reporting

The Plan Administrator will be responsible for the creation of an annual report to Town Council which summarizes the data collected on the CIP uptake and successes, as described below.

1. Expand and Diversify the Housing Supply

- Number of new housing units and ARUs created.
- Number of new housing units created by housing type.

2. Promote Accessible and Inclusive Housing Options

- Percentage of affordable housing share in the Town.
- Percentage of affordable owner-housing.
- Percentage of affordable renter-housing.
- Number of accessible units created.
- Total value given to the Accessibility Top-Up Grant.

3. Strengthen Community Partnership and Collaboration Opportunities

- Overview of partnerships created as a result of a CIP program application.

4. Ensure Effective Implementation and Impact

- Ongoing recommendations for refinement to the CIP, CIPA, or the financial and non-financial incentive programs.

This report may include, but is not limited to, case studies, landowner and tenant feedback, how the CIP's goals and objectives are being met, recommendations for adjustments of programs or budgets, or recommendations for amendment.

9.0 Marketing Plan

The Marketing Plan is a set of recommendations for how the Town may choose to promote uptake of the Affordable Housing CIP and its incentives. The Marketing Plan identifies target markets, materials for marketing, and potential strategies to be used by the Town.

Target Markets

The following groups have been identified as target markets for the CIP:

- Affordable Housing providers within the CIPA;
- Homeowners and property owners within the CIPA;
- Non-profit organizations;
- ARU construction companies or vendors;
- Housing developers and real estate professionals; and
- Individual or organizations who wish to invest in the Town or enhance their investments through the programs offered.

Marketing Materials

The following materials and programs may be utilized by the Town to promote the CIP:

- **Information sessions or workshops:** hosting workshops and other events dedicated to promoting the uptake of the CIP and including information such as panels, banners, or other displays at municipal buildings and community and Town-led events to promote the CIP.
- **Partnerships with local organizations:** collaborating with community groups or individuals interested in housing advocacy to bring the CIP to a wider audience and amplify its outreach and engagement.

- **Online resources and guides:** a section of the Town's website dedicated to the CIP, social media campaigns showing project successes and opportunities to engage with the CIP, and accessible digital packages detailing CIP information.

Definitions

Additional Residential Unit (ARU) means a self-contained dwelling unit with a private kitchen, bathroom facilities, and sleeping areas within a single detached, semi-detached, or townhouse dwelling, or a building or structure ancillary to a single detached, semi-detached, or townhouse dwelling.

Affordable for the purposes of this Affordable Housing Community Improvement Plan means in the case of ownership housing, housing for which the purchase price results in annual accommodation costs not exceeding 30% of gross annual household income for low- and moderate-income households. In the case of rental housing, a unit for which the rent is at or below 125% of the average market rent of a unit in the regional market area, by bedroom type.

Complete Community means places within cities, towns, and settlement areas that offer and support opportunities for people of all ages and abilities to conveniently access most of the necessities for daily living, including an appropriate mix of jobs, local stores, and services, a full range of housing, transportation options, public service facilities, and greenspaces. Complete communities are age friendly and may take different shapes and forms appropriate to their contexts.

Community Improvement means the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefor, as may be appropriate or necessary, as defined in the *Planning Act*, 1990.

Community Improvement Plan (CIP) means a plan for the community improvement of a community improvement project area, as defined in the *Planning Act*, 1990.

Community Improvement Plan Area (CIPA) means a municipality or an area within a municipality, the community improvement of which, in the opinion of the council, is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings, or for any other environmental, social, or community economic development reason, as defined in the *Planning Act*, 1990.

Eligible Costs means costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes, or for the provision of energy-efficient uses, buildings, structures, works, improvements, or facilities, as defined in the *Planning Act*, 1990.

Redevelopment means the creation of new units, uses, or lots on previously developed land in existing communities, including brownfield sites.

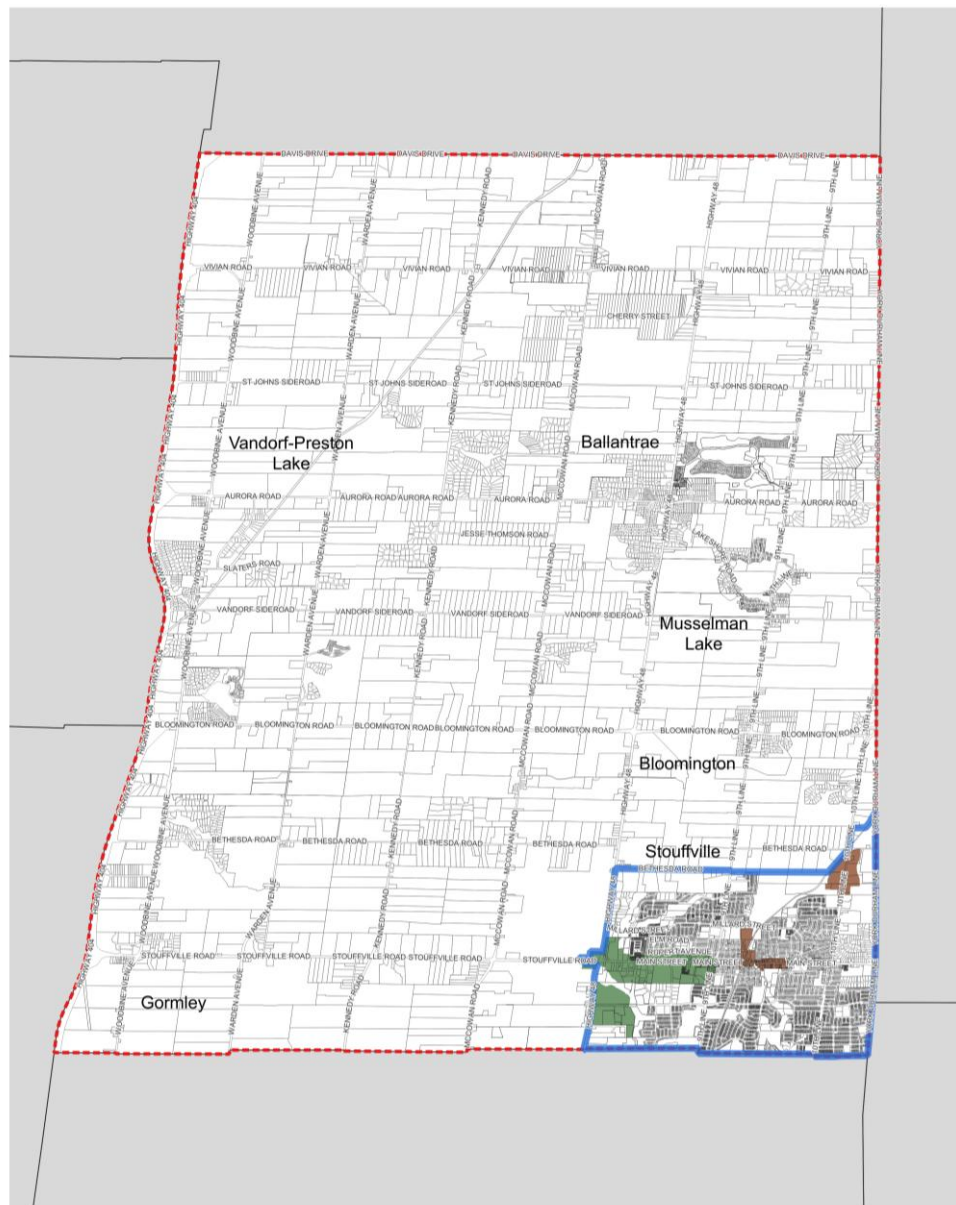
Tax Increment means the amount by which the municipal property tax levy increases within a defined redevelopment area after a project is completed, compared to the levy before the project began.

Town means the Corporation of the Town of Whitchurch-Stouffville.

Appendix A: Community Improvement Project Area

Town of Whitchurch-Stouffville Affordable Housing Community Improvement Project Area

- Municipal Boundary
- MTSA
- Affordable Housing Community Improvement Project Area Boundary
- Parcels
- Strategic Growth Area



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