

March 24, 2025

Dear Warden and Northumberland County Council (c/o County Clerk),

On behalf of the Intermunicipal Taskforce on Housing and Homelessness, we are pleased to share this report on the findings and recommendations from our Northumberland Housing Solutions Workshop held on February 28, 2025.

Organized in partnership with the Northumberland Builders and Developers Association, the workshop included participants from all seven Northumberland communities, representing every stage of the development process. Together we sought to clarify the specific barriers to accelerating the development of diverse new housing stock and to brainstorm potential solutions.

We look forward to engaging with you as we work to sequence priorities and advance recommendations in the coming year and beyond.

Sincerely,

Claire Holloway Wadhvani and Todd Attridge

Taskforce co-Chairs for 2025

# Northumberland Housing Solutions Workshop

## SUMMARY AND RECOMMENDATIONS



Intermunicipal Taskforce  
on Housing & Homelessness  
March, 2025

# CONTENTS

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- BACKGROUND..... 2**
  - Intermunicipal Taskforce on Housing and Homelessness..... 2
  - Housing Solutions Workshop..... 2
- KEY CHALLENGES..... 3**
  - Municipal Planning Processes..... 3
  - Cost of Development..... 4
  - Lack of Collective Interest/Commitment for Affordable Housing Development..... 5
- RECOMMENDATIONS..... 6**
  - Increase Flexibility in Municipal Planning..... 6
  - Use Pre-Approvals/Streamlined Processes to Encourage Repeat Development..... 7
  - Strengthen Communication in Planning Processes..... 8
  - Explore Opportunities for Standardization Across County..... 9
  - Strengthen Staff Retention in Planning/Building Services..... 9
  - Nurture Partnerships with Diverse Local Stakeholders to Accelerate Progress..... 10
- Appendix A: Pain Points..... 11**
- Appendix B: Solutions..... 15**
- Appendix C: Further Reading..... 25**
- Acknowledgments..... 27**

# BACKGROUND

## Intermunicipal Taskforce on Housing and Homelessness

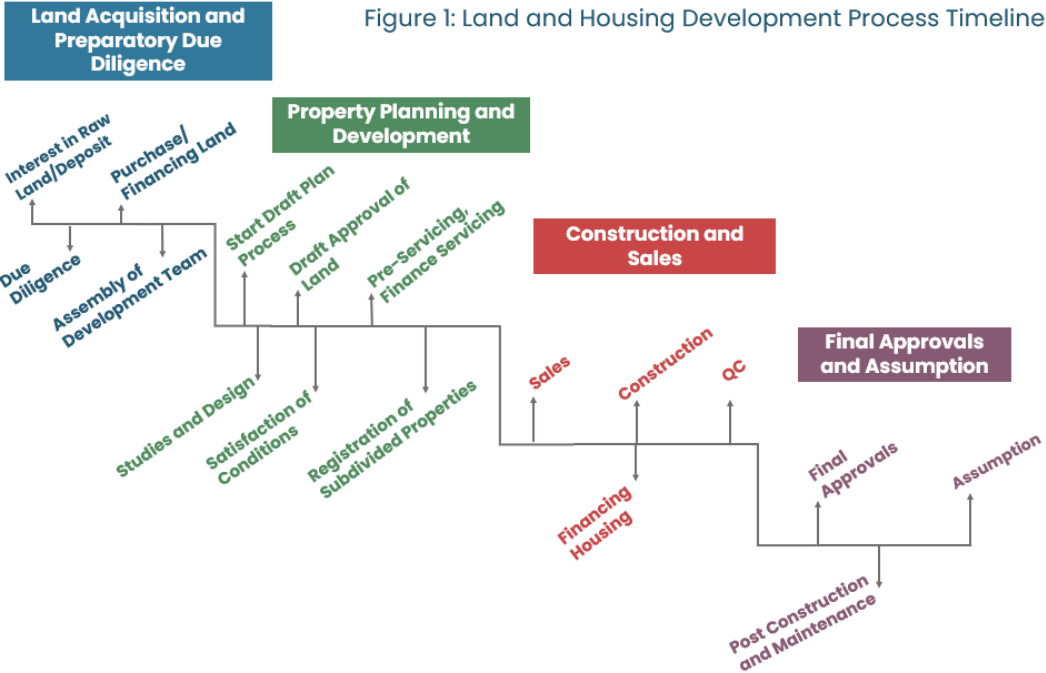
The Intermunicipal Taskforce on Housing and Homelessness was established by resolution of lower-tier Municipal Councils across Northumberland County in late 2023. The Taskforce serves as a forum for elected officials to explore issues related to the dual affordable housing and homelessness crises and opportunities for lower-tier municipalities to play a more active role in addressing housing and shelter needs in their communities.

## Housing Solutions Workshop

On February 28th, 2025, the Northumberland Intermunicipal Taskforce on Housing and Homelessness convened a workshop with participants representing every stage of the development process in order to clarify the specific barriers to accelerating the development of diverse new housing stock and to brainstorm potential solutions.

The workshop was organized in partnership with the Northumberland Builders and Contractors Association, with participation from select developers and builders (17), including both private and non-profit groups, real estate agents (5), and lenders (5) from across the County’s seven municipalities, as well as municipal planners (8), building officials (4), and elected officials (8).

In the morning session, participants were organized into ‘affinity groups’ where they could discuss challenges and opportunities with others in their respective fields. Groups were invited to identify ‘pain points’ commonly experienced from their perspectives through the different stages of the development process (see Figure 1).



In the afternoon session, participants moved to form mixed groups that included perspectives from many or all of the affinity groups, to discuss solutions. Each participant was encouraged to share a pain point from the morning session that stood out to them, which allowed the participants from other affinity groups to express their perspective on that challenge, deepening understanding of the process and why things are the way that they are—or how they might be changed from a different perspective. Data from this session was collected through worksheets that prompted participants to write a pain point description; indicate where in the process this occurs; describe potential ‘easy’ solutions that they’ve identified; describe any ‘complex’ solutions they’ve identified; and provide any additional useful notes or comments for consideration. Finally, each group reported their top findings verbally at the end of the day, a process that quickly highlighted some common themes between the groups.

Participants informally reported that the event was successful: several reported feeling better informed about the process, and several others requested follow-up sessions either county-wide or locally on a regular basis. Conversations that had the potential to be challenging, between frustrated parties who are typically (and functionally) adversarial, instead became processes of collaborative problem-solving. The advocacy, policy, and process recommendations that follow represent common themes, ‘low-hanging fruit’ for short-term gains, as well as long-term goals that can be taken up by local stakeholders, Northumberland County, and lower-tier Municipalities to streamline our work together and advance our common goals related to the acceleration of housing development across the housing continuum.

## KEY CHALLENGES

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In reviewing ‘pain points’ identified by workshop participants, several common themes were observed that were articulated by diverse stakeholders. These key challenges are highlighted as being the core barriers to our collective success in accelerating housing development in the particular context of communities in Northumberland County.

### Municipal Planning Processes

The single largest theme of the session oriented around the process of gaining approvals for planning applications submitted to Northumberland County Planning Department<sup>1</sup> and/or through the respective Municipal Planning Departments at our seven lower-tier Municipalities.

Common ‘pain points’ included:

- The process is confusing and there is no consistency between the eight different planning departments (County and lower-tiers)

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<sup>1</sup> While Brighton, Cobourg, Port Hope, and Trent Hills review and approve Plans of Subdivision at the lower-tier, Plans of Subdivision for Alnwick/Haldimand, Cramhe, and Hamilton Township are submitted to and reviewed/approved by Northumberland County Planning Department.

- There are large delays in hearing back from staff, especially compounded due to regular staff turnover
- There are frequent process changes (often stemming from policy changes from the Province), adding confusion and delays
- Processes include repetitive/redundant reviews and changing scope
- Process often requires engaging with two tiers of government who may have contradictory or duplicate effort requirements
- Proposing anything that is new (e.g. manufactured housing) or deviates from standard single family home development (e.g. tiny homes, multi-residential) requires additional work and time consuming approvals

Municipal planning processes are largely determined by the province via the *Planning Act*, and the requirements for a complete application are determined by various Acts and the specific features of any given piece of property, which leads to two other common themes that seem to be in opposition to one another:

- There is both too much and not enough standardization in the process; and
- Staff do not have the requisite delegated authority to exercise discretion in how they apply the process

The tension between these points shows up in the user experience of the planning process: layperson residents don't know where to even begin, prompting County and Municipal planning staff to insist on mandatory pre-consultation meetings to ensure a complete application will be submitted; while seasoned developers feel restricted and delayed by mandatory pre-consultation meetings and exhaustive planning checklists that may or may not closely apply to their particular property.

The tension between standardization and discretion is particularly challenging with regards to the development of smaller scale housing projects, including ADUs on existing residential properties. Standards which are appropriate for larger-scale development are universally applied and complex zoning bylaw amendments, including time consuming/costly full scope public planning processes per the Planning Act, can be required for relatively small deviations which could accelerate and facilitate development.

## Cost of Development

Stimulating new home development requires ensuring that developers/builders are able to navigate not only the planning environment, but also the economic challenges they face in our current regional and global economic environments. These include many factors beyond the control of Municipalities, highlighting the need for multi-sectoral collaboration and advocacy efforts to influence other levels of government and industry partners.

Common 'pain points' include:

- Cost of land represents a significant portion of the cost of development, must be purchased before any other part of the process can be undertaken, and can usually only be financed up to 50%; carrying that loan adds significant cost, particularly if there are delays in the planning process — relatedly, municipalities do not generally have complete land inventories to identify land for development and/or do not have land to contribute for development of affordable housing units.
- Development Charges (DCs) are generally payable at the building permit stage, and are also typically financed, adding to the debt servicing costs on the entire project
- Labour in the building trades is in relatively short supply, and therefore expensive; keeping workers on standby while the developer deals with planning approval delays adds significant expense
- New homes are still subject to HST, adding significantly to the purchase price of any new home
- Homes smaller than 1500 sq ft typically cannot be financed using traditional mortgage / borrowing instruments
- Grant programs in relation to housing from government agencies can be challenging to qualify for at smaller scale; many developers don't even try
- Incentives from all levels of government are often unknown, challenging to apply for, or are too small to provide incentive for more new builds
- Residents interested in contributing to housing stock through development of garden suites or other additional dwelling units may not have the capital for upfront costs for permits and other requirements

### Lack of Collective Interest/Commitment for Affordable Housing Development

While there is in principle an acknowledgement across Northumberland Municipalities that more affordable housing is needed, this has not yet been seen as successfully reflected in policy, processes, or results.

Common 'pain points' include:

- Ongoing challenges with NIMBYism in communities (often specific to affordable housing development in close proximity to their homes)
- Municipal Official Plans and Zoning Bylaws that prioritize standard single family homes (meaning a more onerous approvals process for other forms of housing, including time consuming and costly public planning processes for required amendments)
- Municipal planning approvals processes that are geared towards larger developers building more traditional, larger, single family homes (sub-divisions)

- Barriers to participation in housing development for smaller builders, nonprofits and individual residents (including complicated requirements, use of technical language, financial burden)
- Traditional lending instruments are not always available for smaller developments or development of smaller (affordable) housing units
- Builders are often more interested in building larger homes that are more profitable
- Pathways to reducing costs of housing construction - such as manufactured housing - tend to be viewed with skepticism or reluctance by planners, building officials, and lenders

## RECOMMENDATIONS

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### Increase Flexibility in Municipal Planning

While Zoning bylaws are intended to ensure development in line with community interests, it is recognized that they have become more complicated over time and may now be working against our community goals for accelerating housing development and encouraging development of diverse housing across the housing continuum. Lower-tier Municipalities are encouraged to explore opportunities to build in more flexibility into their Zoning By-Laws (ZBLs) and related planning policies and procedures in order to prevent universal application of standards from being a barrier to the development of new housing, especially smaller-scale housing developments, alternative housing types, and infill development. It is recognized that this flexibility can be achieved through updates to the wording of ZBLs, but may also be achieved through delegated authority to staff and/or development of complementary policies that provide for exceptions to be made when planning applications are aligned with specific municipal priorities.

Potential approaches include:

- Updating ZBLs to allow for more diverse and desired types of development to be built 'as of right' in appropriate residential zones
  - e.g., allowances for tiny homes, multi-residential units, etc. without additional permissions
- Simplifying ZBLs by reducing the number of zones, allowing for more variation within a zone and reducing the number of developments requiring costly and time consuming zoning amendment processes
  - e.g., "block zoning"



- Using more flexible language in ZBLs to allow for variances appropriate to each site plan based on the application of professional discretion by planning staff
  - e.g., replacing 'required' with 'recommended' for considerations which are not tied to the building code such as parking mandates, size restrictions on ADUs, set-backs, etc. to allow planning staff to exercise their professional discretion for approvals
  - e.g., Using a suggested acceptable range rather than a single hard number for requirements that are not tied to the building code such as parking mandates, size restrictions on ADUs, set-backs, etc. to allow planning staff to exercise their professional discretion for approvals
- Officially delegating more authority to planning staff to exercise professional discretion
  - e.g., Reducing requirements for duplicate or redundant studies
  - e.g., Waiving minor requirements that are not otherwise codified and that would slow down approvals or prevent the development of housing
  - e.g., Prioritizing staff time toward desired projects that align with official Municipal priorities
- Ensuring consistency across ZBLs (ensuring there are no contradictory requirements which contribute to confusion and/or change in requirements mid-process) and with the corresponding Municipal Official Plan

## Use Pre-Approvals/Streamlined Processes to Encourage Repeat Development

Many stakeholders identified opportunities to look at development of alternative / streamlined processes to support accelerated housing development by eliminating duplicated efforts or relying on past submissions. Municipalities are encouraged to explore opportunities to reduce the time and effort for approvals of repeat builds/development that have met all regulatory requirements and undergone thorough review and inspection from planning and building services such that they can be more easily replicated.

Potential approaches include:

- Developing a streamlined process for re-submission of the same design so that if a builder wants to build another of the same house that they have previously built on a different lot, they should not have to go through all steps of the approvals process again but can rely on the approvals received for the previous iteration
- Compiling a 'menu' of pre-approved designs for garden suites, tiny homes, etc. that could be approved through an expedited process, saving time and money for residents seeking to develop infill/rental/affordable units on their properties

- Creating a registry of ‘trusted partners’ made up of builders that are local, have experience building within the community to the satisfaction and confidence of planning and building services staff - these select partners could be treated as partners and subject to a more streamlined and accelerated approvals process to keep them building in our communities

## Strengthen Communication in Planning Processes

A common thread in pain points identified across the development process relates to how/when information is shared, whether it’s understood consistently by all involved parties, and whether it is consistent and timely. There is common agreement among diverse stakeholders that improvements to communications around the development process, especially with regards to municipal approvals, is an opportunity for ‘quick wins’ that will build trust among partners and streamline / shorten timelines.

Potential approaches include:

- Improving communication with proponents by introducing service standards for staff response to inquiries
  - e.g., Setting a standard for the number of business days between receiving a message and responding
  - e.g., Setting clear expectations for turn around on approvals once all required documents have been submitted (ideally with a service commitment)
  - e.g., Providing regular updates throughout the review/approval process such that proponents do not experience ‘radio silence’ and can plan appropriately
- Exploring the potential of digital and AI-enhanced processes to streamline and speed up planning approvals
  - e.g., Adopting digital (online) applications for straightforward planning applications that prompt for all required information and attachments<sup>2</sup>
  - e.g., Exploring use of AI for preliminary application review to streamline process and shorten timelines
- Strengthening public communication and awareness of planning policies and processes
  - e.g., Ensuring planning documents (Official Plan and Zoning By-Law), as well as required public communications (Notices of Meetings, etc) are available in "plain language"<sup>3</sup>

<sup>2</sup> Edmonton's Planning Portal takes planning applications online, approving some types of permits same-day - see <https://selfserve.edmonton.ca/>

<sup>3</sup> This has recently been done with regard to Additional Dwelling Units in Northumberland at <https://tinyhomesnorthumberland.ca>. For an excellent example of the power of plain language in government communications, see Dave Meslin's [work](#), including his book [Teardown](#).

- e.g, Providing thorough explainers of the process on easy-to-navigate municipal websites (including visual process maps and timelines, etc.)
- e.g., Provide planning toolkits (and checklists) for desired types of development<sup>4</sup>
- e.g., Orienting public meetings toward education in addition to just meeting statutory requirements

## Explore Opportunities for Standardization Across County

Most of the industry partners involved in housing development are working across lower-tiers and identify opportunities for easing their efforts through more consistency of standards and requirements. Increased standardization may also help accelerate uptake of good practices between municipalities and provide opportunities for cost and time savings in approvals processes, especially with respect to human resources.

Potential approaches include:

- Standards for ADUs that are adopted in common by all lower-tiers to facilitate other stakeholders' efforts to encourage and facilitate this type of housing infill
- Exploring opportunities for shared services at the County that could fill gaps in human resources, improve timeliness, and ensure consistency (such as building inspection, which would allow for consistent application of Building Code standards, allow for engagement of specialized staff, and provide potential for costs savings to ratepayers)

## Strengthen Staff Retention in Planning/Building Services

The frequency of staff turnover is at least partially a function of factors beyond the control of any municipality (e.g., provincial policies that require third party review and prohibit Conservation Authorities from performing that review have bolstered the role of consultants in the process, creating employment opportunities for municipal planners who want to enter the private sector and creating vacancies at municipalities). Nonetheless, the frequency of complaints about turnover reveal how costly this turnover can be for municipalities and proponents alike. Addressing the staffing of Municipal planning departments is therefore an important measure to ensure consistency and timeliness of planning approvals.

Potential approaches include:

- Ensuring competitive employment packages for key planning staff
- Application of human resources strategies to retain qualified staff
- Exploring opportunities for shared human resources with neighbouring municipalities to increase complement of staff as needed
- Using consultants to fill in gaps and reduce delays associated with staffing turnover

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<sup>4</sup> See Brighton's [ADU toolkit](#) as an existing example in Northumberland

## Nurture Partnerships with Diverse Local Stakeholders to Accelerate Progress

There is a general sense that this exercise of bringing diverse stakeholders to the table as collaborators and partners with a shared interest to accelerate housing development is worthwhile. Harnessing this approach, there are opportunities for collaborative efforts to tackle some of the more complex and cross-cutting challenges and advance long-term/complex solutions.

Potential approaches include:

- Collaborating with local education partners, including high schools and colleges, to encourage students to pursue housing related skilled trades - this includes participation by industry partners to support co-op placements, etc.
- Including industry partners in consultations/collaboration towards the development of new approaches within municipalities
- Creating future similar opportunities for diverse stakeholder interaction and collaboration (potentially through regular events hosted through the taskforce, and other potential fora within respective lower-tier Municipalities)
- Collaborating with community to explore opportunities for community supported development such as Community Land Trusts and Community Bond Financing
- Engaging with diverse stakeholders in efforts to address NIMBYism and support education of residents about the development process (e.g. community information sessions about ADUs could include planners, building officials, lenders, realtors, etc. to answer questions)

## NEXT STEPS

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The Intermunicipal Taskforce will sequence priorities to advance through the Taskforce to the benefit of communities across the County.

Once the sequence is established, a delegation representing the collaborators in the workshop will engage each respective Municipality in Spring 2025, through presentation to Councils, to seek endorsement.

All Northumberland stakeholders interested in participating in these collaborative efforts and joining future events on the topic are encouraged to contact their local Taskforce representative (see page 27).

# Appendix A: Pain Points

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The following are transcriptions of handwritten sticky notes used to identify "pain points" or challenges in the development process, generated by participants who had been separated into "affinity groups" based on their profession or role in the development process, including: builders/developers, nonprofit housing providers, real estate agents, municipal planners, municipal building officials, lenders, and municipal councillors. While each affinity group was encouraged to identify pain points from the perspective of their own profession or role, every group contributed to every category regardless of whether their professional involvement included participation in that stage of development. Many entries do not fall easily into a category, and some are repeated in multiple categories. Many entries also offer solutions, showing how eager participants were to solve these problems!

## Land Acquisition & Preparatory Due Diligence

- Lack of servicing of designated lands
- Lack of consultation with local municipality regarding development potential
- How do "ordinary citizens" know where to start?
- What can I do with my land? Process is confusing.
- Process development
- Land: few lenders, high LTV, private \$\$\$
- Keeping people in their homes
- Why are pre-fab homes re-inspected if already inspected at factory?
- Capacity building
- Political will
- Is there really a political will?
- Stronger policies requiring affordable housing options
- How can a municipality acquire land? Idea: Kawartha Lakes developer agreements
- How to get municipal staff and council time allotted to affordable housing
- No policy for disposal of land
- No inventory of municipally owned land
- Staff change-over at municipality
- Mismatch between what is needed and what will sell. What incentives can we offer to build what is needed most? What other factors prevent buying? (i.e., cost)
- Financing is challenging: confusing, constantly changing, limited applicability (modular, tiny homes, trailers, or different ownership models can make financing harder)
- Limit # of investment properties/de-commodify housing
- Demand for big building lots for wealthy retirees, speculators, etc make land more expensive for farming or more dense housing
- Role of lower tier unclear
- Lack of institutional memory!
- Rural service water & sewage

- Hamilton Twp doesn't have excess land
- Municipalities are not "paving the way" for communities to be open & receptive to building housing, especially affordable housing
- Cost & availability of urban lands
- Over-housed seniors have no units to downsize to
- The number of severances allowed
- Smaller lots (rural) leading to smaller building footprints
- Increase the housing density within existing housing stock
- Be able to build more ADU in standard process - reduction in building code requirements
- Provincial standard with a little local options
- Incent developers to build on smaller lots/smaller homes; waive taxes/fees, tax breaks, HSt waived for 1st time home buyers
- Lack of standardization; system navigator
- Expertise in specific types of housing
- How to finance development as municipal government
- How to manage different lower tier municipalities
- How to enter into partnerships with 7 ideas from 7 different municipalities
- How to get all lower tiers together on the same page
- Upper tier, who has housing development, while it's the lower tier that has land

## Property Planning & Development

- Site plan approval timeline
- Conflicting professional options regarding scope/due diligence during development process
- Political will
- Parking \*
- 1 level of approvals
- Consolidate agreement requirements for affordable housing, i.e., DCs @ local level, affordability agreement for County
- Inadequate municipal services to supply/densify urban settlement areas
- Solving for... 1) Rental 2) Ownership 3) Homeless 4) "Affordable"
- DC deferral
- Servicing not to be restricted by municipal boundaries
- Solution: AI-intake, need capacity i.e., County level
- Size & sq. ft.: space, size, functionality
- Staff changeover at municipality
- Registration of subdivision from long ago; Idea - use it or lose it
- System designed to support the privileged class
- Advocacy with province about DCs
- Discretion (guidance not necessarily consistent)
- Simplify zoning
- ARU - conditions become restrictive

- Lack of planning policy that consider alternative forms of housing ownership & community development
- Restrictive zoning that prioritizes single family dwellings
- Multi-unit require zoning changes
- Need more as of right
- Zoning requirements limiting smaller buildings - ADU (closing the path)
- Tax relief & waive DCs & land tax
- Planning policies that allow alternative housing forms
- Efficient land use
- Vacant, empty & unutilized lands by municipalities
- Municipalities are not "paving the way" for the communities to be open & receptive to building housing, especially affordable
- Respect professionals
- Lack of standardization
- Accountability
- People don't want to be landlords
- Idea: small scale shared septic (Frontenac); Need policies to align
- Planning functions at both County & lower tiers - coordination
- Changing policy environment

## Construction and Sales

- Lack of affordable housing incentives in rural areas/not attractive or feasible to developers
- Conflicting planning goals/objectives for development between municipal council/developers for affordable housing
- Sitting on plans of subdivision requires carrying development charges
- Losing units out of the system
- First (or second) sale erases the impact of affordability measures in development process
- Need a business model that helps people/NFP be part of the solution
- Province - sledgehammer approach that treats all municipalities the same
- NFP access to funds for operation of rental units
- Sales \$, labour, materials continue to rise & will not decrease
- Labour shortages, skilled trades
- How to scale up the workforce model
- Development Charges - need to focus on what is actually in Northumberland
- Ownership models: fee simple is usually assumed, but other models are potentially cheaper; land lease, co-ownership, co-op, etc. Lending is harder with all of these
- Developer agreements, phased-in DC collection
- Developers are building for people with money
- As REALTORS® it's our job to help a seller get the best price
- Lack of standardization
- Minimum Code standards may increase costs (to do it safely) vs no permits
- Changes to building code requirements add expense (continual changes in recent years)
- Cultural expectations for housing: reality TV fuels unrealistic desires/expectations for living standards
- Cost of energy efficiency & thermal performance

- Economic conditions determine whether work progresses
- Need business model that incentivizes building for affordable housing

### Final Approvals and Assumption

- How can we guarantee that properties will be held @ affordable use?
- Never seems to be a final approval
- Moving the goalposts
- Maintenance of infrastructure/roads/services by municipalities increase with increased development, ergo costs increase
- Need system navigator to support individuals e.g., laneway suites
- Upper levels of government changes
- How to get individuals into the solution mix; too many hurdles
- Landlord/tenant rules disincentivize investment in rentals
- Losing units out of the system
- Set targets for who to attract to the community, e.g., young families vs old rich
- Lack of coordination of C.O.A [Committee of Adjustment]
- Lack of standardization
- Always digging out
- Staff time for planning



# Appendix B: Solutions

The following are transcriptions of handwritten solutions worksheets. Each worksheet prompted participants to fill out the following categories:

1. Pain point description (ideally related to the pain points noted in the morning session)
2. Where in the process does this occur?
  - a. Land Acquisition and Preparatory Due Diligence
  - b. Property Planning and Development
  - c. Construction and Sales
  - d. Final Approvals and Assumption
3. "Easy" solution(s) identified
4. "Complex" solution(s) identified
5. Additional comments or notes

Most worksheets were filled in with short, point-form notes; transcribing them has required some small edits to make them more readable in this format, and some guesses with regard to illegible words or unexplained initialisms in square brackets. Some participants skipped entire sections of the worksheet. Each transcription below aims to capture a worksheet in its entirety, including notes on the back, attempting to be true to the content of the worksheet as much as possible. The report above uses this content to identify common themes, and provide some analysis of the suggestions for local applicability and effectiveness.

<b>Pain Point</b>	Building costs fluctuations
<b>Process</b>	Construction and Sales
<b>Easy Solutions</b>	Simplify building process & home design; reduce material complexity; layering/trades
<b>Complex Solutions</b>	Adopt technology & advanced manufacturing techniques; Standardize building envelope

<b>Pain Point</b>	Different rules in different municipalities
<b>Process</b>	Planning and Development
<b>Easy Solutions</b>	-Upper tier municipality does all planning in one central location with the same rules for the entire county.

	-Checklist for all requirements & understanding the cost of these studies & requirements.
<b>Complex Solutions</b>	-New system & process for cloud based centralized planning approvals at the upper tier level. -Accountability to meet deadlines.
<b>Comments</b>	-Coordination & cooperation between municipalities & departments. -NO consultants, they just increase costs. -i.e., Kawartha Lakes & Uxbridge pre-authorized models for planning approvals, single-family

<b>Pain Point</b>	Navigating the planning & permit process, learning the by-laws.
<b>Process</b>	Preparatory Due Diligence / Planning and Development
<b>Easy Solutions</b>	-Technology to learn the complex rules & by-laws to plan a build on a piece of property. -Municipal by-law & permitting search engine.
<b>Complex Solutions</b>	-More technology. -Public engagement & info online, i.e., ConnectPtbo. Improve processes & systems. -More options/lanes to get to the final result/building.
<b>Comments</b>	-Examples: Calgary & Kelowna using AI for planning, building, by-laws & permits.

<b>Pain Point</b>	Lack of funding for non-profit housing development
<b>Process</b>	Planning and Development / Construction
<b>Easy Solutions</b>	-Use Municipal lines of credit to help build housing -Less taxes and zero DCs (waived by municipalities?).

<b>Pain Point</b>	Making planning user friendly
<b>Process</b>	Planning and Development
<b>Easy Solutions</b>	-Use plain language in all public facing planing information and documents

	-Eliminate need for professional planners for straightforward applications (layperson should be able to do it)
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<b>Pain Point</b>	Creating models for other methods of housing (other than detached single family homes)
<b>Process</b>	Planning and Development / Construction and Sales
<b>Complex Solutions</b>	-Standardize and streamline approvals (so that it's as easy as building a standard detached single family) -Allow by right? To reduce/mitigate NIMBY friction

<b>Pain Point</b>	Difficulty in developing alternative / affordable forms of housing
<b>Process</b>	Pre Due Diligence / Planning and Development / Construction and Sales
<b>Solutions</b>	<ol style="list-style-type: none"> <li>1. Streamlining permitting process (online system):       <ol style="list-style-type: none"> <li>a. portal for submitting documents</li> <li>b. AI could generate reports back to developer</li> <li>c. reduce inspections</li> <li>d. requires political will from the provincial government (PPS)</li> </ol> </li> <li>2. Targets for ADUs within new subdivisions &amp; flexibility for the developer to choose which lots will have ADUs (Brighton)</li> <li>3. Banking rules:       <ol style="list-style-type: none"> <li>a. Variety of ownership models</li> <li>b. Banking/lending for more creative ownership models (federal)</li> <li>c. Lending is not an option for homes under 650 sq ft</li> <li>d. ADUs that are not legal will not be considered as income for lending purposes</li> </ol> </li> <li>4. Central Lakes website for ideas to assist builders</li> <li>5. Public Private Partnerships       <ol style="list-style-type: none"> <li>a. Working with private investors</li> <li>b. political will at municipal councils</li> <li>c. variety of housing models (NFP, rentals, attainable ownership)</li> </ol> </li> </ol>

<b>Pain Point</b>	Getting people to build that targets \$400,000 market
<b>Process</b>	Planning and Development
<b>Easy Solutions</b>	-Government \$ investment. -Duplex, triplex, quadplex incentives. -Government \$ directed to people/groups willing to build (e.g., church groups)
<b>Complex Solutions</b>	-Rentals - small investors need to be willing to be landlords, investments needed to support them in doing so and education needed about landlord protections

<b>Pain Point</b>	Restrictions on trailer parks, tiny home communities, etc.
<b>Process</b>	Planning and Development
<b>Easy Solutions</b>	-Official Plan policies currently prohibit new trailer parks; -change OP policies
<b>Complex Solutions</b>	-Municipal responsibility agreements (re: communal servicing); municipalities are typically resistant to it.

<b>Pain Point</b>	Lack of general understanding of development process
<b>Process</b>	Planning and Development
<b>Easy Solutions</b>	-more clear explanations on municipal websites

<b>Pain Point</b>	Process, rezonings: length of time (funding), longer than 6 months, public process, NIMBY
<b>Process</b>	Prep Due Diligence / Planning and Development / Construction and Sales
<b>Easy Solutions</b>	-staff delegated authority for site plans. -track application timeline (staff time). -Have land pre-zoned. Council will for affordable housing (give direction). -DC can be deferred (10 years from Cobourg). Respect consultants hired by developers.

<b>Complex Solutions</b>	-County-wide site plan approval
<b>Comments</b>	Need to build more trust between municipalities, developers, and consultants. Especially public meetings.

<b>Pain Point</b>	Interesting builders/developers in building affordable homes
<b>Process</b>	Prep Due Diligence / Planning and Development / Construction and Sales
<b>Easy Solutions</b>	<ul style="list-style-type: none"> <li>-incentivize builders to build (money);</li> <li>-incentivize buyers to buy small homes;</li> <li>-HST incentives?;</li> <li>-DC charges less;</li> <li>-allow more homes per lot (more density);</li> <li>-consult more with building [unreadable];</li> <li>-make more rental (encourage basement or room rentals).</li> </ul>

<b>Pain Point</b>	Municipality needs to send a direction for affordable housing
<b>Process</b>	Prep Due Diligence / Planning and Development / Construction and Sales
<b>Easy Solutions</b>	<ul style="list-style-type: none"> <li>-educate the public about the benefits, economics of affordable housing (website).</li> <li>-invest in community improvement projects. municipal housing facilities bylaw. instead of CIP. cost benefit analysis.</li> </ul>
<b>Complex Solutions</b>	<ul style="list-style-type: none"> <li>-remove DC on all affordable housing projects.</li> <li>-Have zoning done prezoned for affordable housing. 6plex or 5plex.</li> </ul>

<b>Pain Point</b>	Building affordable housing
<b>Process</b>	Prep Due Diligence / Planning and Development / Construction and Sales
<b>Easy Solutions</b>	<ul style="list-style-type: none"> <li>-Land banking - as municipalities identify surplus land it gets specially designated for affordable housing projects, appropriately.</li> <li>-Housing providers apply directly to a central repository with their concepts for development (RFP?).</li> <li>-Where possible, extend services adjacent to the identified "affordable" project properties.</li> </ul>

<b>Pain Point</b>	Land & construction costs not meeting pricing needs of the community & cuts to college programs that support building. How can we fill the labour gap?
<b>Process</b>	Construction and Sales
<b>Easy Solutions</b>	<ul style="list-style-type: none"> <li>-Greater partnerships with local colleges to build dual credit high school/college course;</li> <li>-STIX education through Stalwood is creating edu &amp; credit programs to open up more opportunities career wise;</li> <li>-research shows greater market participation for trades workers;</li> <li>-Shift discourse to greater support/positivity surrounding local partnerships for trades education.</li> </ul>
<b>Complex Solutions</b>	<ul style="list-style-type: none"> <li>-Legislative changes &amp; playing the waiting game for greater access to education &amp; growing the workforce;</li> <li>-provincially funded internship programs;</li> <li>-access to more locally sourced materials through provincially &amp; federally funded programs to increase jobs and level cost of source materials;</li> <li>-focus on expanding education efforts.</li> </ul>
<b>Comments</b>	<ul style="list-style-type: none"> <li>-Emphasis on exposing GenZ to community efforts to build/learn/grow within their homes;</li> <li>-develop partnerships with school boards for co-ops/business/local government; increase level of university/college internships for building &amp; planning</li> </ul>

<b>Pain Point</b>	Issues with Development Charges
<b>Process</b>	All
<b>Easy Solutions</b>	<ul style="list-style-type: none"> <li>-DCs are waived for affordable housing/funded by the taxpayer;</li> <li>-being able to defer;</li> <li>-find ways to work with timelines for DC timelines;</li> <li>-consider cost of infrastructure.</li> </ul>
<b>Complex Solutions</b>	<ul style="list-style-type: none"> <li>-the biggest costs are wastewater and infrastructure growth;</li> <li>-this can be developed into a tax on the final user, if the developer can defer payment at occupancy then everyone gets \$ municipality gets paid.</li> </ul>

<b>Comments</b>	-Say all DC's are gone – how do we guarantee this impacts affordability?
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<b>Pain Point</b>	How can we address the issues of zoning/affordable housing against NIMBYism?
<b>Process</b>	All
<b>Easy Solutions</b>	-Increase transparency with conversations about changing zoning to create a greater community mix earlier on; -better protection for staff from council to push back; -we need to engage with the community through transparent education to show progress & attention to historic detail.
<b>Complex Solutions</b>	-At a policy level: more collaborative partnerships; -update zoning by-laws to be reflective of OP plans for intensification/affordable housing; -more consistency in the secondary plan as well; -Integration of the strategic plan to zoning (at a higher level there is less room for pushback).
<b>Comments</b>	-the official plan of most communities are in the OP but not zoning; -should we have a standardized SOP to increase public confidence in the municipal process? Staff/council relationships need to be developed to increase confidence internally and within the community; -Development of a pre-consultation list perhaps to keep all levels of staff in the group – SOP for risk-based information sharing; -We need to focus on relationship building within the staff/council/developer realm so that we can enhance our level of trust within the community; -Cross-functional relationship building; -we need a municipal task force on affordable housing to do long term demographic studies to be able to lobby the province.

<b>Pain Point</b>	Complications with zoning/planning permits
<b>Process</b>	Planning and Development / Constructions and Sales
<b>Easy Solutions</b>	-We need more qualified individuals to be reviewing documents, i.e., eliminating peer reviews of docs by people who aren't qualified; -how can we detangle complex zoning bylaws from site planning?;

	-zoning by-laws need to be simplified or re-written accordingly to support the current climate.
<b>Complex Solutions</b>	-legislative protections for the municipality from the province so that planning departments...; -if there was a pool of approved professionals the municipality could pull for the review process, this could speed up review/ease onus on planners
<b>Comments</b>	-updates to planning act correlate with major slow-downs with housing production; -we are in the bottom 15% of development (280 days roughly for a site plan - this needs to be sped up); -consistency with zoning by-law policy-making to change by-laws will ease decision-making turnaround -we need to more frequently update zoning by-laws to consistently reflect changing community needs -we need delegated authorities based on urgency of each project -delegated authority for discretion and protection for staff to use their discretion appropriately when looking at zoning on a case-by-case basis (in line with approved policy and council direction) -how can zoning be more customizable to suit needs, i.e., why should 1.5 parking spaces be mandated if a new build is on a bus route? -More accountable/frequent reporting systems between all levels of staff so that pain points can be identified more frequently/eliminate the build up of long-range build up

<b>Pain Point</b>	How can we upgrade infrastructure to support large-scale development long range?
<b>Process</b>	Planning and Development / Construction and Sales
<b>Easy Solutions</b>	-More strings will be attached long range/will see more funding but greater restrictions on what will be built -Finding small incremental numbers to find affordability to do it ourselves (developer) so less onus is on the municipality (2%-5%) -Finding long-term staffing solutions
<b>Complex Solutions</b>	-Trying to overcome complex cashflow issues -More staffing solutions for various experts to speed up con/dev process -Policy impacts resource distribution - conduct policy analysis to determine needs for various resource needs



<b>Comments</b>	-We need to find a way to streamline work @ the municipal level so that workers aren't constantly playing legislative catch-up instead of working on community-level projects/priorities -Are we housing ready?
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<b>Pain Point</b>	Consistency of process and policy and code application.
<b>Process</b>	Planning & Development, Construction & Sales
<b>Complex Solutions</b>	-Shared services - single tier -Shared communication -Working towards consistent rules across the municipality

<b>Pain Point</b>	Supply of housing
<b>Process</b>	Land Acquisition & Preparatory Due Diligence
<b>Complex Solutions</b>	-Capping # of houses pulled out of inventory being converted to rental units, student housing, short term accommodation

<b>Pain Point</b>	Studies and designs during the property planning process
<b>Process</b>	Planning and Development
<b>Easy Solutions</b>	-Reducing and scoping studies and providing consistent comments that aren't subject to change

<b>Pain Point</b>	Due diligence - Seeking information about property - Also applicable to zoning info
<b>Process</b>	Land acquisition and Preparatory Due Diligence
<b>Easy Solutions</b>	-Automated system based on receiving information "in plain language"

<b>Pain Point</b>	Lack of public support for Nonprofit housing
<b>Process</b>	All

<b>Easy Solutions</b>	-Set <i>clear</i> objectives/criteria for planning decisions by council that prioritize public good over individual sentiments
<b>Complex Solutions</b>	-Educate people on planning, civics, emotional intelligence. Who is responsible for that?

<b>Pain Point</b>	Keeping new housing affordable despite market
<b>Process</b>	Construction and Sales / Assumption
<b>Complex Solutions</b>	-Restrict ownership of some units to buyers who qualify for first-time homeowner incentives/programs, reducing the buyer pool/competition for those units -Make all capital gains on such units taxable to keep out investors

<b>Pain Point</b>	Developers struggle with unforeseen delays from planning staff
<b>Process</b>	Planning and Development
<b>Easy Solutions</b>	-Staff directive to prioritize resources towards biggest housing gains -Consistency across the county re: planning requirements -Prioritize staff retention to reduce backlogs -Any identical plan should have only a cursory review
<b>Complex Solutions</b>	-Share resources between county & lower tiers for planning -Planning portal to streamline reviews (i.e., Edmonton)

<b>Pain Point</b>	Market value is market value. Producing housing more affordably doesn't necessarily impact market value.
<b>Process</b>	Construction and Sales
<b>Easy Solutions</b>	-Ownership models (co-ownership, land lease, co-op, etc) can reduce some costs and volatility
<b>Complex Solutions</b>	-Ownership models that maintain an ownership stake for a nonprofit or municipality can control resale costs, preventing the savings from cheaper construction or affordability programs from being lost as soon as the unit is sold

## Appendix C: Further Reading

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The solutions identified at the Housing Solutions Workshop as being relevant and promising for the acceleration of housing development in Northumberland have many consistencies and overlap with recommendations from other government agencies and task forces, industry partners, and economists from across the country.

Familiarizing ourselves with these resources may help us to build on thoughts and ideas generated locally, deepen our understanding, and contribute to our progress as we work together to action the recommendations found in this report.

- The Institute on Municipal Finance and Governance produces "Who Does What" reports on the role of municipalities in different aspects of governance. In 2022 they produced a [report](#) on the role of municipalities in housing, including a useful backgrounder which can serve as a primer for contextualizing upper and lower-tier municipalities in relation to housing development.
- The Canadian Association to End Homelessness, The Canadian Housing and Renewal Association, the Canadian Real Estate Association and Habitat for Humanity Canada recently presented a report prepared by the Missing Middle Initiative outlining ten tangible parts of a 'Team Canada' "Sovereign Housing Plan" to ensure we can build a resilient housing system that works for everyone - see [Housing Canada Report](#), 2025.
- The Task Force for Housing and Climate, a collaboration of experts from numerous higher ed institutions, think tanks, and NGOs, produced [a 2024 report](#) with concise lists of actions to be taken at the federal, provincial, and municipal levels. The recommendations in this report are broad and categorical, but also very ambitious, providing excellent inspiration for local implementation. This report also has the support of an influential Board of Directors, including now-Prime Minister Mark Carney, longtime Conservative cabinet minister Lisa Raitt, former Mayor of Edmonton and current CMHC Chair Don Iveson, and former Toronto Chief City Planner Jennifer Keesmaat, suggesting that its recommendations might have nonpartisan political support at all levels across the country.
- Monika Turner, who facilitated the Housing Solutions Workshop, produced a [Housing Continuum Report](#) in 2023 for Habitat for Humanity Northumberland detailing the current state of housing options and recent housing starts in Northumberland. This report is useful for clarifying our current context, and the (in)effectiveness of prior attempts to change the development environment and incentives in Northumberland.
- For provincial context, the Ontario Ministry of Municipal Affairs and Housing released a [Housing Affordability Task Force report](#) in 2022. To date the provincial government has implemented 28 of the 74 recommendations, partially implemented 19, and are

reviewing the remaining 27. As noted on the linked page under several of the partially implemented recommendations, municipalities are encouraged to exceed the standards set by the province (e.g., the province allows up to three units per lot in all residential zones, while the report calls for up to four units as of right). Further, reading updates about implementation of these recommendations provides a rundown of recent planning changes at the provincial level, and may alert readers to new possibilities for development.

- The City of Mississauga released [a report in early 2025](#) outlining the results of their Mayor's Housing Task Force, which identified 30 actions in four categories, most of them aimed at reforming the collection and use of Development Charges, taxes, and fees. This is a well-written report, helpful for understanding the ways municipalities can use their fee structures to influence what gets built without having to increase regulations. The report also contains recommendations for provincial and federal levels.
- The Central Lakes Association of Realtors, whose territory includes Northumberland County, recently produced [a report on the Region of Durham's](#) efforts to address housing affordability, with specific recommendations for each member municipality. CLAR's Director of Public Affairs, Lisa Comerford, participated in the Housing Solutions Workshop and noted that CLAR could potentially provide a similar report for Northumberland if there was interest for it.
- A [2021 report from the CSA Group](#), authored by Steven Haylestrom (a participant in the Housing Solutions Workshop), provides a review of the regulatory landscape of modular housing in Canada and makes suggestions for standards. [A 2024 report from CSA](#) explores the pros and cons of modular development, making recommendations for policy changes at the federal and provincial levels that would enable more modular development.
- The Government of Canada is developing a '[Housing Catalogue](#)' of designs for low-rise housing designs with the aim of speeding up design and permitting processes.
- In 2022, a task force established by the Rural Ontario Municipal Association produced a comprehensive report on '[Addressing Barriers to Attainable Housing and Purpose-Built Rentals in Rural Ontario](#)'.

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