

Housing Action Plan

The Town of Georgina's Housing Action Plan is made up of eight initiatives, detailed below, that contribute to the achievement of the Housing Supply Growth Target of 210 additional residential units within three years, between December 1, 2024, and December 1, 2027.

Initiative 1: Allow 4 units as-of-right per residential lot to support infill development in Georgina's urban and serviced settlement areas

Description: This initiative would allow 4 units as-of-right per residential lot in urban, municipally serviced settlement areas in Georgina. The zoning by-law change would be aimed at increasing the density and expanding the built form permissions for residential development. The zoning change would be adopted by Council, and the zoning by-law would be updated to reflect the new regulations, including parking requirements.

Start Date: January 1, 2025

End Date: December 1, 2025

Estimated Costs: \$130,000 (staff time and consultant)

Estimated number of permitted units the initiative will incent (within 10 years): 200

Estimated number of permitted units the initiative will incent (within 3-year projection period): 40

Other expected results: Calculated based on an expected five projects per year (4 units per project) over two years after initiative is implemented.

Priority Objectives:

- Creating more supply of housing
- Supporting affordable, inclusive, equitable and diverse communities
- Supporting complete and walkable communities with diverse land uses and access to amenities

Explain how the initiative supports the Priority Objectives selected:

Allowing 4 units as-of-right per residential lot in urban, municipally serviced areas would increase housing supply by permitting more units per lot. It would lead to more affordable housing options due to greater density and rental options. The allowance of various housing types on a lot, such as fourplexes, can cater to different family sizes, income levels, and housing needs which supports more inclusive communities. In addition, higher density can make public transit systems and amenities more viable and efficient as there are more residents to support and use the services which support complete and diverse communities.

How long will it take to complete/implement the initiative: Within one year – Zoning by-law change will be implemented within the first program year

How long will it take to start to achieve additional permitted units as a result of the initiative: Within 2 years – Related permits will be able to be issued following implementation in the first year

The extent to which the initiative will improve housing and community outcomes: High – Allowing 4 units as-of-right will lead to improved housing and community outcomes by increasing housing supply and a diversity of housing options. It allows property owners to benefit from additional rental income which may help offset the costs

of home ownership. It also leads to diverse and inclusive communities by providing more density and a variety of housing options.

The extent to which the initiative increases stability and predictability in the housing system: High – Allowing 4 units as-of-right can provide community and neighbourhood stability by providing affordable and diverse housing choices for residents. With more flexible housing options, residents are better able to stay in their communities as their needs change, fostering long-term stability and continuity in neighbourhoods.

Milestone	Description	Start Date	End Date
Develop proposed zoning by-law change including map of applicable areas	Staff will determine eligible areas, review best practices, establish the eligible/appropriate types of built form, and develop zoning standards (i.e. min. lot sizes/frontage, setbacks, heights, parking)	January 1, 2025	March 31, 2025
Hold public meetings/ community consultation period	Provide notice to residents and provide public meetings / community consultations as per statutory requirements	April 1, 2025	September 30, 2025
Council endorsement of update to the zoning by-law to allow 4 units as-of-right in urban and serviced settlement areas	Council to endorse and put into effect the updates to the zoning bylaw	October 1, 2025	November 30, 2025

Initiative 2: Partner and collaborate with York Region, United Way of Greater Toronto, non-profit housing providers, and the private sector to construct affordable housing

Description: Lower-tier municipalities have not traditionally been responsible for coordinating affordable housing projects. This initiative would develop a Project Team, strategically bringing on expert partners from York Region and United Way, to help engage non-profit housing providers and the private sector on opportunities to acquire land and/or construct affordable housing in Georgina. This initiative would solicit interest from these strategic partners' network of non-profit and private sector partners in building affordable housing in Georgina as well as provide funding per unit to incentivize non-profits to build affordable units faster. The initiative would raise awareness and exposure about the opportunities to build in Georgina, including opportunities to use identified surplus land owned by the Town. This Project Team would also have the mandate to solicit and bring forward funding opportunities for these affordable housing providers to incentivize development in the municipality.

Start Date: December 1, 2024

End Date: September 30, 2026

Estimated Costs: \$1,780,000 (\$1.5 million incentive program; \$280,000 staff costs)

Estimated number of permitted units the initiative will incent (within 10 years): 250

Estimated number of permitted units the initiative will incent (within 3-year projection period): 50

Other expected results: This initiative will create new strategic partnership opportunities with non-profit housing providers and private sector builders who have not previously considered Georgina as a place to build affordable housing in order to permit an additional 50 units within three years. Similar to a Foreign Direct Investment (FDI) economic development strategy, it is expected that this initiative would create new leads and connections with

housing providers as well as non-profit service providers that provide “wrap-around” services to address systemic issues such as employment opportunities, homelessness, mental health supports, etc.

Priority Objectives:

- Creating more supply of housing
- Supporting affordable, inclusive, equitable and diverse communities

Explain how the initiative supports the Priority Objective selected:

Creating partnerships to construct affordable housing will increase affordable housing supply by sharing expertise and resources, making large-scale affordable housing projects more feasible. By developing partnerships and sharing financial and operational risks, it would encourage this form of development. This network of partners would have an increased ability to attract various funding sources including grants, subsidies and investments, ensuring more capital is available for these types of projects. Finally, collaborating would simplify and expedite the application and approvals process and accelerate the pace at which affordable housing units are built.

How long will it take to complete/implement the initiative: Within 1 year – The Town will be able to implement the initiative in the first year, with the remainder of the project duration (and on an ongoing basis after 2027) dedicated to continuing to implement the initiative. In the first year, the Project Team would be formed, and marketing and outreach activities would engage non-profit and private sector partners to commit to building affordable housing units in Georgina.

How long will it take to start to achieve additional permitted units as a result of the initiative: Within three years – The Town expects the Project Team to be formed immediately at the start of year one, and through marketing and outreach activities, solicit interested partners in the first year. The Town anticipates it would be in the second year that it could see additional permitted units, based on the implementation of complimentary initiatives (refer to Initiative 5) that would help fast-track the development and approvals process of these interested partners.

The extent to which the initiative will improve housing and community outcomes: High – The Town of Georgina has not traditionally taken on the role of attracting affordable housing providers to the municipality, but with this commitment and focus, housing and community outcomes will be improved as there is purpose and resources behind affordability and wrap-around supports.

The extent to which the initiative increases stability and predictability in the housing system: High – Developing a Project Team and bringing together a diverse set of partners to encourage affordable housing projects would foster stability and predictability in the housing system by increasing the diversity of funding sources and expertise and reduce the project risk. These collaborative efforts would streamline the project identification, application and approval processes, making the development timeline more predictable and reducing uncertainty for these housing providers/developers and the community. In the long-term, these regular, coordinated efforts by multiple partners would help maintain a steady flow of affordable housing units, contributing to long-term housing stability.

Milestone	Description	Start Date	End Date
Form Project Team	Form Project Team - made up of partners at the Town of Georgina, York Region, and United Way of Greater Toronto.	December 1, 2024	December 31, 2024
Develop Expression of Interest or Request for Proposal process for the	Develop an Expression of Interest, Request for Proposal, or equivalent process to solicit interest in the use of incentives to construct affordable housing in Georgina. Requirements would be regarding the	January, 1 2025	March 31, 2025

construction of affordable housing	timeline to use funds, timeline to receive permits, etc. This milestone would also develop the informational package that includes available lands, servicing availability, details of financial incentives, etc. to encourage and attract partners to Georgina.		
Launch Expression of Interest or Request for Proposal process and solicit non-profit housing providers and private sector partners	Launch the process to generate interest and proposals for the use of funds to develop affordable housing. Leverage the Project Team's network to solicit interest from non-profit housing providers and private sector partners with an interest in building affordable housing in Georgina.	April 1, 2025	May 31, 2025
Review submissions, conduct review of submissions and select partner(s) to use incentive funding to develop affordable housing in Georgina	This milestone involves collecting and analyzing submissions based on program requirements to select the best partner(s) to develop affordable housing in Georgina. It then involves awarding the funding contracts to one or more partners and ensuring that permits are issued within 3 years of the initiative start.	June, 1 2025	June 30, 2026
Connect partners to ongoing support	This milestone is to support all partners regardless of incentive funding with resources, additional funding, and/or support to develop affordable housing in Georgina. This is an ongoing milestone that requires the Project Team to build relationships and foster collaboration on a continual basis to strengthen the provision of affordable housing in Georgina.	July 1, 2026	December 1, 2026

Initiative 3: Implement Development Tracking System to Streamline Development Approvals Process

Description: The initiative will implement a Development Tracking System (DTS) to expand e-permitting to all development and building permit types, develop systems to monitor and publicly report on application processing timeframes, digitize case management, and automate workflows to speed up reviews. The DTS will facilitate the transition from a complex manual process to a streamlined digital process with real-time processing, workflows, and application updates for internal users and external clients which will decrease approval time for building permits and increase transparency in the process for developers and applicants. The initiative will allow the Town to easily assess and measure results to continuously streamline the process over time. The initiative was started in September 2023 and now that there are internal resources on-board and the current state has been analyzed. The Town is now in the process of a competitive procurement process to hire consulting services to develop, customize, and roll-out the system.

Start Date: September 1, 2023

End Date: March 31, 2026

Estimated Costs: \$400,000 (staff costs)

Estimated number of permitted units the initiative will incent (within 10 years): 100

Estimated number of permitted units the initiative will incent (within 3-year projection period): 20

Other expected results: It is estimated that this system could fast-track 10 additional permits per year for 10 years on top of efficiencies gained from other initiatives. This is based on a study performed by AtFocus which demonstrated that creating efficiencies in the approval process for entrance permits and site alteration permits alone could save over 600 hours per year, or the equivalent of 75 business days, and these results have been applied to development permits.

The DTS would also ensure better record keeping and availability of data for reporting and monitoring results. This improved availability of data would help the Town drive planning policy and decision making to support continuous strategic growth over time.

Priority Objective:

- Creating more supply of housing

Explain how the initiative supports the Priority Objective selected:

The DTS would streamline development approvals, reducing the timeline between the application and construction start, which would create more supply of housing quicker. The project would expand e-permitting to automate systems and speed up processing times, as well as help facilitate coordination between internal departments and stakeholders. In addition, it would provide increased visibility on the application status thereby reducing uncertainty for developers and encouraging more applications.

How long will it take to complete/implement the initiative: Within two years – The Development Tracking system initiative began in 2023 and is expected to be completed by March 2026.

How long will it take to start to achieve additional permitted units as a result of the initiative: Within two years - The initiative will help achieve additional permitted units in year two of the program. Once implemented, the Town expects that the new Development Tracking System will be able to process an additional 10 units in the first year, with increasing efficiency in subsequent years as internal staff and external users become more familiar with the process.

The extent to which the initiative will improve housing and community outcomes: High – A Development Tracking System makes the approvals and permitting process much more efficient and transparent for external users, which encourages individual applicants and private sector parties to go through the process to build more housing. By making the process more consistent and transparent, it encourages a wider diversity of applicants and therefore improves housing and community outcomes. The internal efficiencies gained translate into the Town's ability to develop more applications faster.

The extent to which the initiative increases stability and predictability in the housing system: By making the process more efficient, consistent and transparent, it improves communication between the Town developers/builders, providing increased trust in the process, and eliminating unknowns that contribute to the uncertainty and volatility of the housing market. If a developer is confident in the expected processing and approvals time for their application, they may be better able to predict and plan for housing development. Consistency and predictability in the administrative timelines contribute to consistency and predictability in construction timelines.

Milestone	Description	Start Date	End Date
Resource recruitment and establishment of project team	Resource recruitment (Senior IT Project Manager, Business Application Analyst, Technical Analyst) and establishment of a core project team. Development of the project management artifacts (e.g. Project Charter, Project Plan, stakeholder registry, etc.)	September 1, 2023	May 31, 2024
Project kick-off and current state analysis	Documentation of current state business process flows diagrams, high-level business/technical requirements, systems inventory, integration points, pain points, high-level data strategy, and opportunities for automation and optimization. Connection and collaboration with various organizations in harvesting information, resources, lessons learned, etc. based on their experiences implementing similar functionality using various systems/solution	January 1, 2024	October 31, 2024
Hire consulting services for Development Tracking System	Development of a procurement package and release of the Development Tracking System Request for Proposal (RFP). Evaluation of RFP submissions and contract negotiation	March 1, 2024	October 31, 2024
Develop and customize Development Tracking System	The DTS development process will ensure that all specifications and requirements are included in the final product, to ensure that the system can streamline and automate the development approvals process. This will involve system development, review meetings, beta testing, and final sign off.	November 1, 2024	September 30, 2025
Internal Launch and Training on Development Tracking System	Once the technology solution meets the business requirements, the automation will be launched. Internal training and change management will take place to ensure all internal users are proficient with the new system and introduce and train external users (developers) on how to use the system.	October 1, 2025	December 31, 2025
External Roll-Out for Users (Developers)	Internal staff will train external users (developers and individual applicants) on how to use the system to submit an application as well as monitor progress and requests through the system.	January 1, 2026	March 31, 2026

Initiative 4: Expand delegation of authority to staff over certain development approvals (e.g. holding provisions, temporary use by-laws, minor zoning by-law amendments, etc.)

Description: This initiative would expand delegation authority to staff over certain development approvals that would speed up the supply of housing. These approvals would include the removal holding provisions, temporary use by-laws (as an example for ADUs), and other minor development approvals related to housing and other types of projects.

The implementation of delegated authority approvals to staff over the removal of holding provisions, temporary use by-laws and/or minor zoning by-law amendments will reduce the development approval timelines by a minimum of three (3) months by streamlining or eliminating the need for staff reports to be prepared and scheduled for consideration at future Council meetings.

Start Date: December 1, 2024

End Date: August 31, 2025

Estimated Costs: \$60,000 (staff costs)

Estimated number of permitted units the initiative will incent (within 10 years): 100

Estimated number of permitted units the initiative will incent (within 3-year projection period): 20

Other expected results: It is expected that this initiative would incentivize an additional 10 units per year based on the achievement of our estimated efficiencies in the approval process from fewer internal steps in the approval process. An additional unit permitted every 1-2 months is expected due to the faster review process over the one-year, and the decreased turnaround time meaning that there is less of a wait time for applicants who are incurring costs while unable to move forward, which may make some projects non-viable without these improvements.

Priority Objective:

- Creating more supply of housing

Explain how the initiative supports the Priority Objective selected:

Expanding delegated authority for low-risk projects would boost housing supply by speeding up approval processes and therefore development project timelines, simplifying the application process to allow more projects to be considered, and increasing predictability in the process which would encourage more housing development applications.

How long will it take to complete/implement the initiative: Less than one year - It will take approximately nine months to implement the initiative

How long will it take to start to achieve additional permitted units as a result of the initiative: Within two years – Additional permit units will be able to be achieved in the year following project implementation

The extent to which the initiative will improve housing and community outcomes: High – Expanding delegation authority in these circumstances will improve housing outcomes by leading to faster decision-making thereby reducing the approvals process for new housing development.

The extent to which the initiative increases stability and predictability in the housing system: High- Expanding delegation of certain approvals to staff will enhance stability and predictability by streamlining decision-making and reducing approval delays. In addition, it would allow staff to apply consistent standards and guidelines to provide clearer expectations to developers and homeowners requesting amendments. Having authority over

certain approvals means the ability to apply consistent criteria and make timely decisions, which fosters a more predictable development environment.

Milestone	Description	Start Date	End Date
Initiate Official Plan Amendment	As required by the Planning Act, initiate an Official Plan Amendment to add policies specifying the types of by-laws in which there may be delegation of authority.	December 1, 2024	December 31, 2024
Draft delegated authority recommendations	Develop new procedures for implementation of delegated authority, tracking, monitoring and reporting out to Council.	January 1, 2025	February 28, 2025
Hold public meetings/ community consultation period	Provide notice to residents and provide public meetings / community consultations as per statutory requirements	March 1, 2025	May 31, 2025
Obtain Council approval	Present the delegated authority recommendations to Council for approval	June 1, 2025	August 31, 2025

Initiative 5: Implement process to fast-track development and building permit reviews for affordable housing and purpose-built rental developments

Description: This initiative will implement an internal process to fast-track the planning and building permit reviews for priority housing type developments by offering dedicated support throughout the application process, coupled with an expedited review and approval process. The initiative will provide additional resources to prioritize housing type developments as part of an additional Senior Planner resource workload and an established working group to support and drive the approvals process. Subsequently, the Town will prioritize these applications for public meetings and recommendation reports and coordinate the reviews to expedite the processes (for example, coordinating zoning bylaw amendments with site plan alterations). This established process will allow for priority housing type applications to be reviewed and approved sooner.

Start Date: December 1, 2024

End Date: June 30, 2025

Estimated Costs: \$80,000 (staff costs)

Estimated number of permitted units the initiative will incent (within 10 years): 50

Estimated number of permitted units the initiative will incent (within 3-year projection period): 15

Other expected results: The addition of five additional units per year as a result of the time savings of the fast-tracked process

Priority Objectives:

- Creating more supply of housing
- Supporting affordable, inclusive, equitable and diverse communities

Explain how the initiative supports the Priority Objectives selected:

This initiative will accelerate the approvals and permit process for affordable and purpose-built rental housing types which will increase the supply of this form of housing due to the reduced overall application timeline, allowing projects to move from application to construction more quickly. Reducing the application timeline will reduce costs that developers incur while waiting for approvals, which makes affordable housing projects more viable and facilitates increased supply. By fast-tracking affordable housing projects, municipal resources are prioritized for these developments, ensuring that affordable housing projects receive attention and support.

How long will it take to complete/implement the initiative: Within 1 year – It will take approximately four months to implement the initiative.

How long will it take to start to achieve additional permitted units as a result of the initiative: Within 1 year – Additional units will be able to be permitted within the first year of the program and ongoing

The extent to which the initiative will improve housing and community outcomes: High – This initiative will expedite the application process and lead to faster approvals and priority processing, which means that these critical projects are completed faster. Offering enhanced support for developers/builders of these housing types will allow them to navigate the requirements more effectively, reducing the need for revisions or delays and leading to a smoother and more cost-effective application and approval process. A fast-tracked process will incentivize these priority housing types, further enhancing positive community outcomes.

The extent to which the initiative increases stability and predictability in the housing system: Implementing a fast-track process with dedicated support for priority housing developers will reduce uncertainty for these developers and lead to a more reliable timeline for the application and approvals process, and ultimately housing development. Dedicated support will ensure that developers face fewer variations in approval times, leading to a uniform process and greater confidence from developers/builders, which will lead to greater stability and predictability in the housing system.

Milestone	Description	Start Date	End Date
Develop and Implement Pre-Submission Process to Fast-track Approvals Process for Priority Housing Types	Establish process including pre-submission process: establishing working group to get key players at the table, process to convene regular meetings to support developers/builders through the process, and process to make staff available to respond to questions as needed	December 1, 2024	January 31, 2025
Develop and Implement Post-Submission Process to Fast-track Approvals Process for Priority Housing Types	Establish process to prioritize applications for public meetings and recommendation reports and coordinate the reviews to expedite the processes	February 1, 2025	March 31, 2025

Initiative 6: Reduce development charges and development-related application fees for affordable and/or rental housing

Description: This initiative involves a comprehensive review of development charges and development-related application fees with a commitment to reduce them for affordable and/or rental housing as well as ensuring that all

development charges and fees are clear, transparent and pre-determined. This initiative goes beyond what is mandated by the province, which exempts DCs in cases where a certain level of criteria is adhered to, not the least of which is a commitment to affordability for a minimum of 25 years. The intent of this initiative is to bridge the gap for any affordable housing projects that do not qualify for DC exemptions, whether because they don't quite meet the affordability thresholds or don't want to commit for 25 years. In those cases, the initiative would reduce the development charges by Town-determined rates.

The review will ensure the Town continues to collect sufficient DCs to fund the scheduled growth-related infrastructure, while incentivizing the development of affordable and/or rental housing in Georgina.

Start Date: October 1, 2024

End Date: November 30, 2026

Estimated Costs: \$90,000 (consultant and staff costs)

Estimated number of permitted units the initiative will incent (within 10 years): 50

Estimated number of permitted units the initiative will incent (within 3-year projection period): 15

Other expected results: An estimated additional 5 permitted units in the second year and 10 units in the third year based on the progressive reduction in fees from the DC review followed by the application fee review.

Priority Objectives:

- Creating more supply of housing
- Supporting affordable, inclusive, equitable and diverse communities

Explain how the initiative supports the Priority Objectives selected:

The reduction of development charges and development-related application fees will increase the supply of affordable housing by lowering the overall cost of this form of development, which will encourage more housing projects to be initiated. A reduction in these types of fees will provide an upfront cost saving for developers, reducing the initial financial burden and making it more feasible for developers to start new projects. It may also help attract smaller developers as well as non-profit housing providers, as these types of builders may be particularly constrained by high fees.

More affordable housing would lead to diverse housing options catering to different income levels and family sizes in Georgina, creating more inclusive communities. Reducing fees can also free up resources to be redirected into innovative housing solutions such as resilient and accessible building features.

How long will it take to complete/implement the initiative: Within 2 years – The reduction in Development Charges will be completed within the first year, and the reduction in application fees will be completed within two years.

How long will it take to start to achieve additional permitted units as a result of the initiative: Within 2 years – Since the reduction in Development Charges will be completed ahead of the reduction in application fees change, additional permitted units will be realized within the second year, with an increase in additional permitted units to be achieved in the third year as a result of both the reduction in DCs and application fees.

The extent to which the initiative will improve housing and community outcomes: High – Reducing these fees can improve housing and community outcomes by making affordable housing units more cost-effective to build and therefore encouraging more of them in the municipality. More affordable housing would lead to diverse housing options catering to different income levels and family sizes in Georgina.

The extent to which the initiative increases stability and predictability in the housing system: High – Reducing development charges will lead to long-term improvements in the development of affordable and/or rental

housing in Georgina by lowering barriers to development, helping to maintain a steady supply of affordable housing. Ensuring development charges are clear, transparent, and pre-determined will enhance certainty in the process for developers which will allow them to better plan for these projects and therefore encourage their development over the long-term. When developers can predict costs with greater accuracy, they are more likely to invest in long-term projects.

Milestone	Description	Start Date	End Date
Hire consulting services to complete a development charges review	Go through the competitive procurement process to hire consulting services for the review.	October 1, 2024	November 30, 2024
Complete the development charges review	Complete development charges review, including assessing financial impacts of a reduction in DCs for affordable and/or rental housing and how the shortfall would be covered elsewhere	December 1, 2024	April 30, 2025
Get Council approval	Present recommendations to Council for reduction of DCs and get Council approval	May 1, 2025	June 30, 2025
Communicate DC reduction to affordable and/or rental housing developers	Communicate DC reduction to applicants to encourage construction of these types of units and update documents to reflect this change	July 1, 2025	September 30, 2025
Hire consulting services to complete a review of application fees	Go through the competitive procurement process to hire consulting services for the review.	October 1, 2025	December 31, 2025
Complete the application fee review	Complete application fee reviews, including assessing financial impacts of a reduction in fees for affordable and/or rental housing and how the shortfall would be covered elsewhere	January 1, 2026	May 31, 2026
Get Council approval	Present recommendations to Council for reduction of fees and get Council approval	June 1, 2026	September 30, 2026
Communicate fee reduction to affordable and/or rental housing developers	Communicate fee reduction to applicants to encourage construction of these types of units and update documents to reflect this change	October 1, 2026	November 31, 2026

Initiative 7: Update Comprehensive Town Zoning Bylaw to Permit ADUs

Description: There are zoning provisions in effect that restrict homeowners' ability to build Additional Dwelling Units (ADUs) on their properties. This initiative will update the Comprehensive Town Zoning By-law to reduce and/or eliminate these restrictions, reducing the parking requirements for ADUs and adding flexibility related to height, setbacks, building floor area and other relevant regulations. The initiative will review the bylaw provisions limiting the construction of ADUs and put into effect by-law updates to permit their construction.

Start Date: January 1, 2025

End Date: November 30, 2025

Estimated Costs: \$130,000 (consultant and staff costs)

Estimated number of permitted units the initiative will incent (within 10 years): 225

Estimated number of permitted units the initiative will incent (within 3-year projection period): 25

Other expected results: 25 additional permitted units associated with this initiative as this initiative and the ADU incentive program will work in tangent to lead to an additional 50 permitted units (spread over the two initiatives, the equivalent of 25 units each). 50 permitted units over two years is expected as the current average permitted number of ADU units each year is 22, and it is expected that the significance of the initiative will approximately double that number each year.

Priority Objectives:

- Creating more supply of housing
- Supporting affordable, inclusive, equitable and diverse communities
- Supporting complete and walkable communities with diverse land uses and access to amenities

Explain how the initiative supports the Priority Objectives selected:

The initiative will reduce the barriers that may be in place for the construction of ADUs, making it easier and more attractive for homeowners to build these units. In some cases, parking requirements are a major obstacle to building ADUs, particularly in areas with smaller lots. By reducing these requirements, homeowners can avoid the logistical challenges of adding parking spaces, making it more feasible to build ADUs. Flexibility in height, setbacks, and building floor area allows homeowners to design ADUs that fit within their existing property constraints without needing costly modifications or variances, which further lowers the cost and increases the feasibility of this type of construction.

ADUs are more affordable to build and rent than traditional housing units, so reducing these barriers makes it easier to add these units to the housing market, providing affordable housing options in Georgina where new construction might otherwise be not possible.

In addition, ADUs encourage infill development, which increases housing density leading to more efficient use of land and promoting more complete and walkable communities. As Georgina is a large geographic municipality, residential density improves, for example, the feasibility of more widespread public transportation routes and frequency of service in the Town.

How long will it take to complete/implement the initiative: Within 1 year – It will take less than a year for the bylaw updates to be implemented

How long will it take to start to achieve additional permitted units as a result of the initiative: Within 2 years – The bylaw changes and incentive program will be rolled out in year two and associated permitted units are expected within that second year

The extent to which the initiative will improve housing and community outcomes: High – ADUs are one of the best ways to get the missing middle homes built faster and encourage gentle density in existing residential neighbourhoods. Since ADUs are often more affordable to build and rent than traditional housing units, it naturally improves the affordable housing options in Georgina. By increasing the supply of ADUs, communities can benefit from a more diverse range of housing options that meet the needs of different residents. This diversity can lead to more vibrant and resilient neighborhoods, where residents have more opportunities to live close to work, family, and essential services. ADUs can also provide additional forms of revenue for homeowners which improves the long-term feasibility of home ownership.

The extent to which the initiative increases stability and predictability in the housing system: High – These zoning provision updates increase stability and predictability in the housing system by making it easier to build these units, leading to a more consistent and reliable supply of housing. These updates will make it more feasible for homeowners and developers to build ADUs, which will lead to a more consistent supply of new housing units. With fewer restrictions, building ADUs becomes simpler and more predictable; knowing that homeowners can build an ADU without facing significant barriers gives them more confidence to invest in these projects which leads to a more stable and predictable supply.

Milestone	Description	Start Date	End Date
Review Town Zoning By-law and by-laws restricting the permitting of ADUs	Internal staff, along with a contracted transportation expert, to review bylaws restricting the permitting of ADUs and propose updates to the zoning bylaw to permit ADUs including reducing the parking requirements for ADUs and adding flexibility related to height, setbacks, and building floor area	January 1, 2025	August 31, 2025
Council approval of update to the comprehensive zoning by-law to permit ADUs	Council approve the updates to the comprehensive zoning bylaw to permit ADUs	September 1, 2025	September 30, 2025
Communications division to promote updates to encourage residents to construct ADUs	Communications Division to develop and run a campaign to inform residents on the changes and encourage residents to consider adding an ADU to their property. This activity will be combined with promoting the ADU incentive program	October 1, 2025	November 30, 2025

Initiative 8: Develop and Administer Incentive Program for ADUs

Description: The Town of Georgina would develop and implement an Additional Dwelling Unit (ADU) Incentive Program to increase the supply of ‘missing middle’ rental housing in Georgina.

This program will provide financial support by way of an incentive to eligible homeowners for developing additional dwelling units within their primary resident, attached to it, or on their property, where permitted by municipal by-laws.

Depending on the level of HAF funding received, the Town would develop a pilot program that provides a grant incentive between \$2,000 - \$30,000 depending on the determined funding area. Details on other types of incentives, including for example a forgivable loan in combination with a grant, would be determined during the program development.

The incentive would cover costs such as those associated with ADU design, site preparation, materials, construction and labour, certificate and permit fees. The incentive amount and terms of the agreement will be confirmed by the Town during program development.

The Town will develop program eligibility criteria and intake guidelines, a standard on-line application process with detailed instructions, information/fact sheets, and frequently asked questions (FAQs) to support homeowners with the application and ADU construction and permitting process.

Start Date: January 1, 2025

End Date: November 30, 2025

Estimated Costs: \$1,700,000 (\$1,500,000 incentive program costs, \$200,000 staff costs)

Estimated number of permitted units the initiative will incent (within 10 years): 225

Estimated number of permitted units the initiative will incent (within 3-year projection period): 25

Other expected results: Same explanation as previous initiative; the two initiatives work in tangent.

Priority Objectives:

- Creating more supply of housing
- Supporting affordable, inclusive, equitable and diverse communities
- Supporting complete and walkable communities with diverse land uses and access to amenities

Explain how the initiative supports the Priority Objectives selected:

An incentive program to build ADUs can significantly increase the supply of housing by lowering financial barriers and encouraging broader uptake of ADU construction. One of the main obstacles for homeowners considering building an ADU is the high upfront cost of construction. By providing these grants, the program makes it more affordable for homeowners to start ADU projects as well as the financial feasibility to recover their investment through rental income, thereby increasing the number of units built. ADUs are already more affordable to build and rent than traditional housing units, so reducing the cost further makes it even more feasible to add these units to the housing market, providing affordable housing options in Georgina. In addition, ADUs encourage infill development, which increases housing density leading to more efficient use of land and promoting more complete and walkable communities within these denser communities.

How long will it take to complete/implement the initiative: Within 1 year – It will take less than a year for the incentive program to be developed and launched in line with the bylaw update

How long will it take to start to achieve additional permitted units as a result of the initiative: Within 2 years – The bylaw changes and incentive program will be rolled out in year two and associated permitted units are expected within that second year

The extent to which the initiative will improve housing and community outcomes: High – This funding will have a high impact in driving immediate housing supply by incentivizing homeowners to build these units. ADUs often provide more affordable housing opportunities and offer more options to low- and middle-income renters. In addition, ADUs provide 'gentle density' which makes use of existing residential land and helps control urban sprawl in the municipality with a mix of urban and rural character and strong agricultural community. In addition, ADUs increase neighborhood density incrementally, which can support local businesses and public transportation options without drastically changing the character of the neighborhood.

The extent to which the initiative increases stability and predictability in the housing system: High– While the incentive program is a pilot program funded through the Housing Accelerator Fund, the initiative will raise awareness about ADUs and normalize this type of unit for the long-term. This initiative helps make this type of unit more commonplace, which increases stability and predictability by offering a diversity of housing stock. In addition, ADUs provide homeowners with an additional source of income, which can enhance their financial stability and reduce the likelihood of sales or relocation.

Milestone	Description	Start Date	End Date
Develop program framework and work plan (including details related to implementation and communications)	Develop program details including level of incentive and terms of agreement, etc. Develop detailed implementation and communications plan, application process, guidelines, etc.	January 1, 2025	August 31, 2025
Council approval of program	Present the final program framework for Council approval, and make necessary adjustments prior to launch and implementation.	September 1, 2025	September 30, 2025
Formal launch of pilot program, including execution of implementation and communications plan	Launch the pilot program and begin to execute implementation and communications plan.	October 1, 2025	November 30, 2025