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TOWN OF INNISFIL

Affordable Housing Strategy

Final

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1.0

Key Housing Gaps Identified through the Housing Needs Assessment

As learned from through the Housing Needs Assessment for the Town of Innisfil, provided below are the top five housing gaps in Innisfil's housing spectrum:

1. **Affordable Housing Supply:** There is a need for affordable housing in Innisfil, particularly for low-income households and vulnerable populations.
2. **Supportive Housing and Wrap-Around Services:** There is a need for supportive housing programs and wrap-around services for individuals experiencing homelessness, mental and/or physical health challenges, substance abuse, and other vulnerabilities.
3. **Housing for Priority Populations:** Specific groups such as seniors, Indigenous individuals, lone parents, and those escaping violence need targeted housing solutions.
4. **Housing Affordability and Attainability:** There is a need for more attainable housing options for middle-income households and first-time homebuyers.
5. **Innovative Housing Solutions:** There is a need for innovative housing solutions to increase the housing stock across the housing spectrum.

2.0

Vision and Strategic Directions for Housing in Innisfil

The Affordable Housing Strategy is closely aligned with the objectives outlined under Priority #1: Grow in our Town of Innisfil Strategic Plan 2030. As Innisfil continues to grow and thrive, these strategic directions emphasize proactive and smart planning to ensure a balanced approach to development. By fostering collaboration with public and private-sector partners, streamlining development processes, and promoting a diversity of housing types, the Town aims to create a complete community that respects its unique urban, rural, and agricultural character. This alignment helps to ensure that the Affordable Housing Strategy supports the broader goals of sustainable growth and affordability, enabling all residents to find a home in Innisfil.

The Vision and Strategic Actions for the Affordable Housing Strategy are outlined in the following subsections.

2.1 Vision

The vision for housing in Innisfil is as follows:

- a) **In close collaboration with our partners and interest-holders, we will create a resilient and thriving Innisfil where everyone, regardless of background, age, ability, or tenure, has a place to call home.**
- b) **The long-term viability and sustainability of our housing stock will be a priority, where housing—whether market-, entry-level (“attainable”), or non-market (“affordable”) housing—will remain affordable and accessible for current and future generations.**
- c) **By fostering a welcoming environment that embraces change and growth, Innisfil’s housing future will be diverse, inclusive, equitable, and sustainable. All Innisfil residents will have access to housing that:**
 - **Enhances our quality of life;**
 - **meets our unique and evolving needs;**
 - **serves our most vulnerable populations;**
 - **is affordable over the long term;**
 - **creates a strong sense of community across all our neighbourhoods; and**
 - **is safe, secure, comfortable, and culturally appropriate.**

2.2 Strategic Directions

The Affordable Housing Strategy is guided by the five following strategic directions:

1. Increase the availability of affordable housing options to meet the needs of low-income households and vulnerable populations in Innisfil by **creating a cohesive, cross-governmental approach to addressing and preventing homelessness.**
2. Address the needs of individuals experiencing homelessness, mental and/or physical health challenges, substance abuse, and other vulnerabilities by **facilitating and encouraging the development of supportive housing with programs and integrated wrap-around services.**
3. Provide targeted housing solutions for our priority populations by **collaborating with the County, local organizations, and social service providers to understand and address these populations’ specific needs.**
4. Enhance housing affordability and attainability for middle-income households and first-time homebuyers by **streamlining development processes and providing a range of incentives.**
5. Support the long-term sustainability and resilience of our housing stock by **participating in innovative housing solutions to address our current and future housing needs.**

The following sections outline the 15 strategic actions of Innisfil’s affordable housing strategy (Section 3.0), as well as its implementation plan (Section 4.0).

3.0 Strategic Actions

Gap	No.	Opportunity / Recommended Action	Description
<p>GAP 1</p> <p>Affordable Housing Supply:</p> <p>There is a need for affordable housing in Innisfil, particularly for low-income households and vulnerable populations.</p>	<p>1</p>	<p>Action: Build on Simcoe County’s Housing Strategies to address local housing needs.</p> <p>Outcome: Align local actions with County strategies to create a cohesive approach to addressing homelessness.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Enhanced Coordination: Improved coordination between the Town and County can lead to a more efficient use of information/resources and better outcomes for residents. • Knowledge-sharing: Leveraging the County’s experience and expertise can help the Town to adopt best practices and avoid common pitfalls. 	<p>This action involves aligning the Town of Innisfil’s housing goals and actions with the County’s various housing strategies:</p> <ul style="list-style-type: none"> • Collaborate with the County to understand their strategies and adapt and integrate them, as applicable, into the municipal toolkit (policies and programming). • Adapt the County’s Development Navigator (refer to Action 10) and Public Land Programs (refer to Action 2), respectively, to facilitate priority housing specific to Innisfil’s needs.

Gap	No.	Opportunity / Recommended Action	Description
	2	<p>Action: Utilize Town-owned and underutilized lands for affordable housing.</p>	<p>This action involves various processes required for land acquisition and development.</p> <p style="text-align: center;">For short-term implementation:</p> <ul style="list-style-type: none"> • Identify opportunities to acquire land, purchase underutilized and/or abandoned buildings, and use Town-owned lands for affordable housing purposes. • Conduct an inventory of lands and properties (i.e., land bank) that may be underutilized, to assess their suitability for affordable housing development. • Develop a land acquisition strategy to identify potential sites for the Town to acquire in the future, focusing on areas that align with the Town’s strategic housing goals. • Engage with interest-holders, including real estate experts and legal advisors, to establish criteria (e.g., minimum size, locational characteristics, quality) for land acquisition and prioritize sites for affordable housing projects. <p style="text-align: center;">For medium-term implementation:</p> <ul style="list-style-type: none"> • Begin the process of acquiring lands identified through the acquisition strategy, targeting properties that meet the established criteria for affordable housing development.
		<p>Outcome: Increase the availability of land for affordable housing development, reducing barriers to creating new housing units.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Revitalization: Redeveloping underutilized or abandoned properties can revitalize neighborhoods, improve community aesthetics, and increase the feasibility of building housing units more readily and quickly. • Economic Growth: Increased construction activity can stimulate local economic growth and create job opportunities. 	

Gap	No.	Opportunity / Recommended Action	Description
			<ul style="list-style-type: none"> Collaborate with upper levels of government and other partners to secure funding and resources for land acquisition and development. Identify a marketing strategy for these lands to promote them as candidate sites for affordable housing development, with the intention of attracting interest from developers and non-profit organizations.

Gap	No.	Opportunity / Recommended Action	Description
	3	<p>Action: Update the Official Plan and Zoning Bylaw to help reduce land use- and zoning-related barriers to housing development.</p> <p>Outcome: Create a more flexible and supportive regulatory environment for diverse housing developments.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> Future-Proofing: Ensuring the Official Plan is adaptable to future housing needs can make the Town more resilient to demographic and economic changes. 	<p>This action will require steps taken to combat NIMBYism (Not In My Backyard-ism), where the community may be resistant to change in their neighbourhood. Transparency and thoughtful engagement will be required to ensure that the community is aware of the benefits that can come from having more diverse (both built form and culturally), inclusive, and dense neighbourhoods. As part of the Town's Official Plan review:</p> <ul style="list-style-type: none"> Engage the community (through outreach, surveys, public information centres, etc.) to contextualize the housing crisis for Innisfil's community and build consensus on resolving its housing needs:

Gap	No.	Opportunity / Recommended Action	Description
		<ul style="list-style-type: none"> • Community Engagement: The process of updating the Official Plan can foster greater community engagement and buy-in for housing initiatives. 	<ul style="list-style-type: none"> ○ What does “affordable housing” mean to you? ○ What does “acceptable housing” (i.e., housing that is adequate, suitable, and affordable) mean to you? ○ What does “safe housing” mean to you? ○ What does “accessible housing” mean to you? ○ What does “culturally appropriate housing” mean to you? ○ What does your community look like, if your housing needs are successfully addressed? • Make a transparent commitment to find the balance between the pressure to supply housing and the need to make sure that it is the “right” housing for Innisfil’s residents. • Directly tie the need for diverse housing options to Innisfil’s demographic of today, tomorrow, and the future, demonstrating that Innisfil’s housing mix will need to match the unique needs across its residents. • Ensure that the policy framework supports a variety of housing types, including multigenerational housing, infill housing, and built-in secondary suites. • Ensure that the policy framework is in place to promote, encourage, and/or incentivize the development of social services and other wrap-around supports in areas of

Gap	No.	Opportunity / Recommended Action	Description
			<p>need (established neighbourhoods, targeted growth areas, mixed use areas, etc.).</p> <ul style="list-style-type: none"> • Establish that all residential uses are <i>de facto</i> compatible with each other, and remove divisive definitions (e.g., group homes, rooming houses) that create roadblocks. <ul style="list-style-type: none"> ○ Amend zoning bylaws and land use policies to allow for diverse housing options, remove divisive definitions, and promote inclusive residential uses.

Gap	No.	Opportunity / Recommended Action	Description
<p>GAP 2</p> <p>Supportive Housing and Wrap-Around Services:</p> <p>There is a need for supportive housing programs and wrap-around services for individuals experiencing homelessness, mental and/or physical health challenges, substance abuse, and other vulnerabilities.</p>	<p>4</p>	<p>Action: Ensure the policy framework promotes, encourages, and/or incentivizes the development of social services and wrap-around supports in areas of need.</p> <hr/> <p>Outcome: Increase the availability of supportive housing units and services for vulnerable populations.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Health Improvements: Providing stable housing with integrated supports can lead to significant improvements in physical and mental health for residents. • Cost Savings: Reducing reliance on emergency services and healthcare systems can result in cost savings for the Town and other service providers. 	<ul style="list-style-type: none"> • Update zoning and land use policies to facilitate the development of supportive housing projects, including those with integrated social services and healthcare facilities. • Evaluate the feasibility of providing incentives like density bonuses and expedited approvals. • Collaborate with those who work closely with priority groups and vulnerable populations to better understand the types of services and supports they need. • Once the County has created their Development Navigator Program, adapt and implement it to help smaller-scale housing developers (e.g., non-profit organizations who may be less experienced in building affordable housing but, otherwise, may have lots of experience in operating affordable housing) go through the development approvals process smoothly. <ul style="list-style-type: none"> ○ Assign a dedicated staff member to assist developers with navigating the approval process, connecting them with funding opportunities, and ensuring projects align with local housing goals.

Gap	No.	Opportunity / Recommended Action	Description
	5	<p>Action: Identify opportunities to develop new or retrofit existing Town-owned community facilities with built-in wrap-around supports, services, storage lockers, etc.</p> <hr/> <p>Outcome: Provide accessible and comprehensive support services within community facilities, enhancing the well-being of residents.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Community Hubs: Creating community facilities with integrated supports can serve as hubs for social interaction and community building. • Increased Accessibility: Locating services within community facilities can make them more accessible to residents who may have mobility or transportation challenges. 	<ul style="list-style-type: none"> • Assess existing community facilities for potential retrofitting. • Design new facilities with integrated supports and services to meet the needs of residents. • Secure funding for developing new / retrofitting existing community facilities with wrap-around supports.

Gap	No.	Opportunity / Recommended Action	Description
	6	<p>Action: Strengthen relationships with organizations offering wrap-around supports and ensure that these services are integrated into housing developments.</p> <p>Outcome: Create a network of support services that are easily accessible to residents, improving their quality of life.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Holistic Support: Integrating a range of services within housing developments can provide holistic support to residents, addressing multiple needs simultaneously. • Stronger Networks: Building strong networks with service providers can enhance the overall capacity of the community to support vulnerable populations. 	<ul style="list-style-type: none"> • Establish partnerships with non-profit organizations, healthcare providers, and social service agencies to deliver integrated support services within housing developments. • Commit to regular coordination and joint planning meetings, to ensure that the needs of those in supportive housing developments are understood, as they evolve.

Gap	No.	Opportunity / Recommended Action	Description
<p>GAP 3</p> <p>Housing for Priority Populations:</p> <p>Specific groups such as seniors, Indigenous individuals, lone parents, and those escaping violence need targeted housing solutions.</p>	7	<p>Action: Advocate for and facilitate early engagement and support for priority populations, to ensure that they are equitably represented in the planning process.</p> <p>Outcome: Ensure that housing policies and programs are informed by the needs and perspectives of priority populations.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Empowerment: Engaging target groups in the planning process can empower them and give them a sense of ownership over housing solutions. • Tailored Solutions: Direct input from target groups can lead to more tailored and effective housing solutions that better meet their needs. 	<ul style="list-style-type: none"> • Facilitate early engagement by providing logistical support and resources to ensure that priority groups can participate effectively in the planning process. • Work closely with non-profit organizations, social service providers, and other housing actors to ensure that the voices of priority populations are represented in planning and policy development. • Continue to collaborate and connect frequently with other housing actors to: <ul style="list-style-type: none"> ○ more readily/easily identify local housing needs, including the various ways (mechanisms, tools, funding sources, etc.) to address them from all sides, by all actors, etc. (see Action 9), and ○ ensure their representation in planning processes.

Gap	No.	Opportunity / Recommended Action	Description
	8	<p>Action: Tailor housing solutions for Innisfil’s community, today and in the future.</p> <p>Outcome: Support the provision of housing solutions that are responsive to the unique needs of priority populations, enhancing their quality of life.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Cultural Sensitivity: Developing culturally appropriate housing can promote cultural sensitivity and inclusivity within the community. • Enhanced Well-Being: Providing housing that meets the specific needs of priority populations can enhance their overall well-being and quality of life. 	<ul style="list-style-type: none"> • Ensure that market housing options meet the needs of seniors, lone parents, and other vulnerable priority groups. • With respect to culturally appropriate housing for Indigenous communities: <ul style="list-style-type: none"> ○ Support those who are consulting indigenous communities and collaborate with Indigenous groups / organizations to understand what culturally appropriate housing means to them. ○ Explore ways of promoting the development of sustainable and culturally appropriate market housing for Indigenous individuals (e.g., ground-oriented housing in proximity to/ facing the lake with direct access to greenspace) through the Official Plan update.

Gap	No.	Opportunity / Recommended Action	Description
	9	<p>Action: Support Public-Private Partnerships in addressing a range of housing needs.</p>	<ul style="list-style-type: none"> • Take a lead on collaborating with others to address its housing needs, recognizing that no organization can do it alone/independently. • Take a call to action: Encourage all actors on the housing continuum to come to the table with an eagerness to address housing needs as a team. Work to collectively agree on: <ul style="list-style-type: none"> • shared goals and objectives to address housing needs (i.e., collective buy-in on how to tackle the housing crisis locally and collaboratively); • each actor’s role, and how they will contribute to addressing local housing needs; • each actor’s responsibilities, and what will be needed from the others to succeed; and • how and where these roles and responsibilities complement each other. • Facilitate partnerships among the Town, private developers, non-profit organizations, and social service providers to create integrated housing solutions. • Establish long-term committed operating agreements with housing providers for affordable housing developments on public lands.
		<p>Outcome: Leverage the strengths and resources of multiple stakeholders to deliver comprehensive housing projects that address the diverse needs of the community.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Innovation: Public-private partnerships can foster innovation in housing development and service delivery. • Resource Leveraging: These partnerships can leverage resources from both the public and private sectors, leading to more comprehensive solutions. 	

Gap	No.	Opportunity / Recommended Action	Description
<p>GAP 4</p> <p>Housing Affordability and Attainability:</p> <p>There is a need for more attainable housing options for middle-income households and first-time homebuyers.</p>	10	<p>Action: Continue to streamline development approvals to facilitate housing development.</p> <hr/> <p>Outcome: Accelerate the development of affordable and attainable housing projects, increasing the housing supply for middle-income households and first-time homebuyers.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Reduced Costs: Streamlining approvals can reduce development costs, making housing more affordable for residents. • Increased Developer Interest: Simplifying the approval process can attract more developers to the area, increasing housing supply. 	<p>This action speaks to streamlining the development approvals process to incentivize housing development, in general, and ease the end-user in going through the development process. It aims to reduce bureaucratic delays and ensure timely project completion.</p> <p>In order of priority and/or ease of implementation:</p> <ul style="list-style-type: none"> • Fast-track affordable/attainable housing projects, particularly those targeting middle-income households and first-time homebuyers, through the approvals process by assigning dedicated staff to ensure applications are reviewed and approved in a timely manner (e.g., projects with affordable housing components are moved to the top of the pile and reviewed before other proposed residential developments). <ul style="list-style-type: none"> ○ Consider ways to use the recently implemented cloud permitting system to set up a dedicated stream or “white glove” service for affordable housing projects to prioritize their approval and development. • Highlight funding opportunities for those that are building or managing housing developments that cater to middle-income households and first-time homebuyers.

Gap	No.	Opportunity / Recommended Action	Description
	11	<p>Action: Provide financial incentives and highlight funding opportunities to encourage housing development.</p>	<p style="text-align: center;">For short-term implementation:</p> <ul style="list-style-type: none"> • Explore and implement financial incentives that require minimal municipal resources (e.g., Development Charge deferrals) to encourage the development of affordable and attainable housing projects. • Identify and promote existing funding opportunities and grants available to developers and non-profit organizations to support affordable housing initiatives. • Engage with Council to discuss and approve foregone revenue incentives that are easier to implement and align with the Town’s strategic priorities. <p style="text-align: center;">For medium-term implementation:</p> <ul style="list-style-type: none"> • Develop a comprehensive framework/strategy for financial incentives, including tax incentives, grants, and other forms of financial support, to be implemented as resources and capacity allow. • Use a Community Improvement Plan (CIP) to financially incentivize the development of primarily affordable housing (e.g., offer grants, tax incentives, and other financial support to developers who commit to building housing units that are below market rental rates) and possibly incentivize attainable housing to a limited extent (e.g., entry-level ownership).
		<p>Outcome: Reduce the financial barriers to developing affordable housing, encouraging more projects to move forward.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Risk Mitigation: Financial incentives can mitigate the financial risks for developers, encouraging them to undertake affordable housing projects. • Diverse Housing Options: Incentives can promote the development of a diverse range of housing options, catering to different income levels and needs. 	

Gap	No.	Opportunity / Recommended Action	Description
			<ul style="list-style-type: none"> ○ Design the CIP to be streamlined in its use, making it more accessible and attractive to developers (by making it user-friendly, easy to navigate, etc.) ● Collaborate with Simcoe County and other interest-holders to identify additional funding sources and opportunities for leveraging financial support. ● Integrate the financial incentives strategy into the Town’s broader strategic planning exercises, to ensure alignment with long-term housing and community development goals.

Gap	No.	Opportunity / Recommended Action	Description
	12	<p>Action: Advocate for improved/more strategic funding opportunities that tackle the housing crisis from multiple angles.</p> <p>Outcome: Secure additional funding to support the development and operation of affordable housing projects.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Policy Influence: Advocacy efforts can influence policy changes at higher levels of government, leading to more supportive housing policies. • Community Awareness: Advocacy can raise awareness about housing issues within the community, fostering greater support for housing initiatives. 	<ul style="list-style-type: none"> • Advocate for strategic funding opportunities that support the development of attainable housing (i.e., entry-level market segment) housing and other eligible local housing initiatives. • Lobby upper levels of government for strategic funding opportunities that support both the development and operation/management of non-market housing. • Advocate for upper levels of government to provide more funding that supports both the development and the operation / management of non-market housing, versus funding for one or the other. • Advocate for CMHC to simplify the application process for funding programs, to make it easier for developers and other organizations to access financial support.

Gap	No.	Opportunity / Recommended Action	Description
<p>GAP 5</p> <p>Innovative Housing Solutions:</p> <p>There is a need for innovative housing solutions to increase the housing stock across the housing spectrum.</p>	<p>13</p>	<p>Action: Encourage Innovative housing developments, beyond through the policy framework, to meet a range of housing needs.</p> <hr/> <p>Outcome: Foster the development of innovative housing solutions that address affordability and meet the needs of the community.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Sustainability: Innovative construction techniques can promote sustainability and reduce the environmental impact of housing developments. • Scalability: Modular and off-site construction methods can be scaled up quickly to meet urgent housing needs. 	<ul style="list-style-type: none"> • Promote modular housing, housing built off-site, and infill housing that help increase the housing stock without detracting from the town’s character. <ul style="list-style-type: none"> ○ Collaborate with industry experts to showcase successful case studies and best practices in modular and off-site construction. • Both promote and explore ways of building housing units that are flexible in their suitability¹ over time. For example, to support the need for multi-generational housing, promote the inclusion of features that ease the provision of basement suites (for example: basement windows are code-compliant for egress; four piece plumbing rough-in provided; laundry room for primary dwelling on main floor or second floor; separate exhausts for kitchen ventilation and clothes dryer pre-installed through basement header; 30-amp outlet pre-installed to accommodate clothes dryer in the basement suite). <ul style="list-style-type: none"> ○ Identify and communicate (e.g., through the Town’s website, informational materials,

¹ According to the National Occupancy Standard, housing is suitable when the dwelling has enough bedrooms for the size and composition of the household.

Gap	No.	Opportunity / Recommended Action	Description
			<p>outreach) best practices on guidelines and incentives for incorporating adaptable design features.</p> <ul style="list-style-type: none"> • Consider ways of incentivizing property owners to repair their housing stock in poor condition, to help mitigate the risk of: <ul style="list-style-type: none"> ○ needing to evict their tenants (if they are a landlord) and/or needing to relocate and find another acceptable home (if they live in the dwelling themselves), and ○ the dwelling disappearing from the current housing stock. • Offer grants (e.g., through a CIP; see Action 11) or low-interest loans to support renovations that improve safety and livability of current housing stock. • Support the use of innovative construction techniques that reduce costs and construction time, making housing more affordable and accessible. <ul style="list-style-type: none"> ○ Partner with construction industry associations to promote and implement innovative techniques to reduce costs and construction time (e.g., prefabricated housing components, use of energy-efficient materials)

Gap	No.	Opportunity / Recommended Action	Description
			<ul style="list-style-type: none"> ○ Explore pilot projects that demonstrate the benefits of these techniques in real-world applications. ● Educate the community and developers about the advantages of diverse housing options, including increased affordability and sustainability. <ul style="list-style-type: none"> ○ Share lessons learned and benefits of a wider mix of housing types and densities with the community. ● Collaborate with nearby post-secondary institutions (e.g., through design-build competitions) to explore new housing models that are sustainable, cost-effective, and easy to build.

Gap	No.	Opportunity / Recommended Action	Description
	14	<p>Action: Support the creation of Community Land Trusts to manage land and ensure long-term affordability of housing units.</p>	<ul style="list-style-type: none"> Promote the establishment of Community Land Trusts as a grassroots strategy for acquiring, developing, and stewarding permanently affordable and attainable housing. Collaborate with non-profit organizations and housing advocates in establishing local Community Land Trusts by tying it to the Town’s land bank strategy (see Action 2). Explore opportunities for Community Land Trusts to support a mix of housing types, possibly catering to both market- and non-market housing needs.
		<p>Outcome: Create a sustainable model for maintaining affordable and attainable housing over the long term.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> Control: Community Land Trusts can introduce rent and land controls, ensuring that housing remains affordable. Long-Term Stability: These trusts can provide long-term stability for residents, protecting them from market fluctuations. 	

Gap	No.	Opportunity / Recommended Action	Description
	15	<p>Action: Establish a Rent Bank Program to support eligible renter households who are behind on their rent and at risk of eviction.</p> <p>Outcome: Prevent evictions and homelessness by supporting (e.g., financially) eligible renters in need.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Crisis Prevention: A Rent Bank Program can prevent housing crises by providing timely financial assistance to renters in need. • Community Stability: By preventing evictions, the program can contribute to greater community stability and cohesion. 	<ul style="list-style-type: none"> • Evaluate the feasibility of starting a Rent Bank Program and determine how the Town could ensure its long-term viability (i.e., identify funding sources to sustain it). • Develop, implement, and help fund the Rent Bank Program to provide financial assistance to renters facing eviction, helping them stay in their homes. • Collaborate with financial institutions and social service providers to ensure that the program is accessible and effective in supporting eligible renters across the housing spectrum.

4.0 Implementation Plan

The implementation plan for Innisfil’s Affordable Housing Strategy is designed to be both aspirational and realistic, setting timelines for the Town to achieve its housing goals. Recognizing the unique challenges that smaller municipalities often face (human resourcing / staff capacity and availability, municipal funding, etc.), this Affordable Housing Strategy emphasizes the importance of strategic resource allocation and collaboration to effectively implement the proposed actions.

4.1 Timelines and Prioritization

The timelines are categorized into three broad horizons—short-term, medium-term, and long-term—to help establish priorities and guide the Town’s immediate next steps. This approach balances the urgency of addressing housing needs with the capacity and resources available to the Town.

The implementation plan recommends a timeline for each action to be completed:

- **Actions to be “fast tracked” and completed in the short term (e.g., within two years)** are those that are anticipated to have a greater impact on addressing Innisfil’s housing needs, whether it means that (for example) more housing will be built faster and/or the strategic action should be completed to be able to start on others more readily.
- **Actions to be completed in the medium term** are those that help to further progress actions towards addressing housing needs but may require more funding and/or time to complete. Their implementation is flexible and can be expedited, if resources and opportunities (e.g., interest expressed by Council for a quicker implementation) allow.
- **Actions to be completed in the long term** are those that: help to further progress actions towards addressing housing needs; may require more funding and/or time to complete; and, are not as urgent as the other actions. Similar to medium-term actions, they may be implemented sooner, if conditions (e.g., resource availability, Council interest) permit.

4.2 Resource Considerations

The successful implementation of this Affordable Housing Strategy is contingent upon strategic resource management. While the Town is committed to advancing its housing goals, it acknowledges the need for adequate funding and staffing to support these efforts. This plan serves as a framework to guide resource allocation and identify opportunities for investment and collaboration.

4.3 Collaborative Approach

The collaborators identified for each action include a wide range of interest-holders, which helps to ensure that all key players are involved in this Affordable Housing Strategy’s implementation process. This collaborative approach recognizes and leverages the interconnected nature of housing with other sectors; by engaging with local businesses, employers, and institutions, the Town can implement a more comprehensive and effective housing strategy.

4.4 Role of the Town in Implementing Actions on Non-Market Housing Needs

With Simcoe County as the non-market housing provider for Innisfil, the Town’s role on actions related to addressing non-market housing needs may be more of a supporting role, rather than as the primary/lead. That said, it is an objective of the Town to ensure that the policy framework is in place to facilitate the development of non-market housing by those who provide it (Simcoe County Housing Corporation, non-profit housing providers, etc.).

4.5 Implementation Roadmap

The roadmap to implement the Affordable Housing Strategy is outlined in the table on the following page.

No.	Recommended Action	Timeline	Actors	Collaborators
1	Build on Simcoe County’s Housing Strategies to address local housing needs.	Short term	Town of Innisfil	<ul style="list-style-type: none"> • Simcoe County • Housing advisory committees • Non-profit organizations • Social service providers
2	Utilize Town-owned and underutilized lands for affordable housing.	Short term / Medium term	Town of Innisfil	<ul style="list-style-type: none"> • Development community • Real estate experts • Legal aid / experts • Upper levels of government, including Simcoe County
3	Update the Official Plan and Zoning Bylaw to help reduce land use- and zoning-related barriers to housing development.	Short term	Town of Innisfil	<ul style="list-style-type: none"> • Community interest-holders/groups • Non-profit organizations • Social service providers • Indigenous communities and organizations
4	Ensure the policy framework promotes, encourages, and/or incentivizes the development of social services and wrap-around supports in areas of need.	Short term	Town of Innisfil	<ul style="list-style-type: none"> • Community interest-holders/groups • Development community • Non-profit organizations • Social service providers • Healthcare providers

No.	Recommended Action	Timeline	Actors	Collaborators
5	Identify opportunities to develop new or retrofit existing Town-owned community facilities with built-in wrap-around supports, services, storage lockers, etc.	Medium term	Town of Innisfil	<ul style="list-style-type: none"> • Community interest-holders • Social service providers • Non-profit organizations • Development community
6	Strengthen relationships with organizations offering wrap-around supports and ensure that these services are integrated into housing developments.	Short term	Town of Innisfil	<ul style="list-style-type: none"> • Non-profit organizations • Healthcare providers • Social service providers
7	Advocate for and facilitate early engagement and support for priority populations, to ensure that they are equitably represented in the planning process.	Short term	Town of Innisfil	<ul style="list-style-type: none"> • Simcoe County • Local organizations • Community interest-holders/groups • Housing advisory committees • Housing advocacy groups • Development community • Non-profit organizations

No.	Recommended Action	Timeline	Actors	Collaborators
8	Tailor housing solutions for Innisfil's community, today and in the future.	Short term	Town of Innisfil	<ul style="list-style-type: none"> • Indigenous communities and organizations • Advocacy groups for vulnerable populations such as seniors, single parent families, ethnic minorities, financially vulnerable groups, etc. • Non-profit organizations
9	Support Public-Private Partnerships in addressing a range of housing needs.	Short term	Town of Innisfil	<ul style="list-style-type: none"> • Development community • Social service providers • Non-profit organizations • Indigenous communities
10	Continue to streamline development approvals to facilitate housing development.	Short term	Town of Innisfil	<ul style="list-style-type: none"> • Development community • Upper levels of government, including Simcoe County
11	Provide financial incentives and highlight funding opportunities to encourage housing development.	Short term / Medium term	Town of Innisfil	<ul style="list-style-type: none"> • Simcoe County • Community interest-holders/groups • Non-profit organizations • Development community

No.	Recommended Action	Timeline	Actors	Collaborators
12	Advocate for improved/more strategic funding opportunities that tackle the housing crisis from multiple angles.	Long term	Town of Innisfil	<ul style="list-style-type: none"> • Upper levels of government, including Simcoe County • CMHC • Development community • Social service providers • Non-profit organizations • Indigenous communities and organizations
13	Encourage innovative housing developments, beyond through the policy framework, to meet a range of housing needs.	Medium term	Town of Innisfil	<ul style="list-style-type: none"> • Development community • Post-secondary institutions
14	Support the creation of Community Land Trusts to manage land and ensure long-term affordability of housing units.	Medium term	Town of Innisfil	<ul style="list-style-type: none"> • Community interest-holders/groups • Development community • Non-profit organizations • Advocacy groups
15	Establish a Rent Bank Program to support eligible renter households who are behind on their rent and at risk of eviction.	Long term	Town of Innisfil	<ul style="list-style-type: none"> • Social service providers • Financial institutions • Non-profit organizations • Advocacy groups

4.6 Monitoring and Evaluation

The implementation plan serves as a strategic roadmap in guiding the Town to achieve its housing goals. It is recognized, however, that priorities may evolve over time, due to changing circumstances, resource availability, and directives from Council and upper levels of government. As such, a monitoring and evaluation framework is helpful to ensure that the strategy remains responsive and effective.

4.6.1 Ongoing Monitoring

Town staff will conduct regular monitoring of the implementation progress, to assess the effectiveness of actions and identify areas for improvement. This process will involve:

- Tracking key milestones to evaluate progress against the Affordable Housing Strategy's goals;
- Evaluating the impact of actions on addressing housing needs and identifying any emerging challenges or opportunities; and,
- Communicating this progress to Council (e.g., through a staff report; see Section 4.6.3) to determine whether actions will need to be reprioritized.

4.6.2 Adaptability and Responsiveness

The Affordable Housing Strategy is intended to be adaptable, allowing for adjustments in response to new information, resource availability, and shifts in priorities. This includes:

- Reassessing timelines and priorities based on funding, staffing capacity, and external factors, and
- Redirecting efforts and resources to actions that align with evolving community needs and strategic objectives.

4.6.3 Review and Reporting

A review will be conducted every two (2) years to provide an assessment of the Affordable Housing Strategy's progress. This review would include:

- A summary of achievements and challenges encountered during the implementation process;
- Recommendations for any necessary adjustments to actions, timelines, or resource allocation; and
- A brief staff report to Council that outlines the progress made and any proposed changes to the Affordable Housing Strategy.