



Town of Oakville
Planning and Development Council

AGENDA

Date: Monday, May 4, 2026
Time: 6:30 p.m.
Location: Council Chamber

Town Hall is open to the public and live streaming video is available on <https://www.oakville.ca/town-hall/mayor-council-administration/agendas-meetings/live-stream> or at the town's YouTube channel at <https://www.youtube.com/user/TownofOakvilleTV>. Information regarding written submissions and requests to delegate can be found at <https://www.oakville.ca/town-hall/mayor-council-administration/agendas-meetings/delegations-presentations>.

If a person or public body would otherwise have an ability to appeal a decision of Oakville Council with respect to an official plan or zoning by-law amendment to the Ontario Land Tribunal, but the person or public body does not make oral submissions at a public meeting or make written submissions to Oakville Council before the proposed official plan amendment is adopted or the proposed zoning by-law amendment is passed, the person or public body is not entitled to appeal the decision. Persons who may otherwise have an ability to appeal an adoption of an official plan amendment or passing of a zoning by-law amendment are limited to persons listed in subsections 17(24) and 34(19) of the Planning Act, respectively.

If a person or public body does not make oral submissions at a public meeting or make written submissions to Oakville Council before the proposed official plan amendment is adopted or proposed zoning amendment is passed, the person or public body may not be added as a party to the hearing of an appeal before the Ontario Land Tribunal unless, in the opinion of the Tribunal, there are reasonable grounds to add the person or public body as a party.

Pages

1. **Regrets**
2. **Declarations of Pecuniary Interest**
3. **Confirmation of Minutes of the previous Planning and Development Council Meeting(s)**

3.1 Minutes of the Regular Session of the Planning and Development Session of Council, April 20, 2026

5 - 14

Recommendation:

That the minutes of the Regular Session of Planning and Development Session of Council, April 20, 2026, be approved.

3.2 Minutes of the Confidential Session of Planning and Development Session of Council, April 20, 2026

Recommendation:

That the minutes of the Confidential Session of Planning and Development Session of Council, April 20, 2026, be approved.

4. Advisory Committee Minutes

There are no Advisory Committee Minutes listed for this agenda.

5. Consent Item(s)

There are no Consent Items listed for this agenda.

6. Confidential Consent Item(s)

There are no Confidential Consent Items listed for this agenda.

7. Public Hearing Item(s)

7.1 Statutory Public Meeting Report, Zoning By-law Amendment and Draft Plan of Subdivision, Hulme Development Limited, File Nos.: Z.1217.04 and 24T-26001/1217

15 - 43

Recommendation:

1. That comments from the public with respect to the Zoning By-law Amendment and Draft Plan of Subdivision application submitted by Hulme Development Limited, File Nos: Z.1217.04 and 24T-26001/1217, be received.
2. That staff consider comments as provided by Council and the Public.

8. Discussion Item(s)

8.1 Recommendation Report for Official Plan Amendment and Zoning By-law Amendment Applications – 1493 Sixth Line, Post Residence Inc., File Nos.: Z.1515.24 and OPA 1515.24

44 - 96

Recommendation:

1. That Official Plan Amendment and Zoning By-law Amendment applications submitted by Post Residences Inc., Files Nos.: Z.1515.24 and OPA 1515.24, be approved;
2. That By-law 2026-066, to adopt Official Plan Amendment No.079, be passed;
3. That By-law 2026-067, an amendment to Zoning By-law 2014-014, be passed;
4. That the notice of Council's decision reflect that Council has fully considered all of the written and oral submissions relating to these matters and all comments have been appropriately addressed; and,
5. That in accordance with Section 34(17) of the *Planning Act*, no further notice is determined to be necessary.

8.2 Community Improvement Plan Financial Analysis Update

97 - 167

Recommendation:

That Council receive the staff report: "Community Improvement Plan Financial Analysis Update", dated April 21, 2026.

9. Confidential Discussion Item(s)

There are no Confidential Discussion Items listed for this agenda.

10. New Business

(Emergency, Congratulatory, Notice of Motion or Condolence)

11. Request for Report(s)

12. Consideration and Reading of By-laws

That the following by-law(s) be passed:

12.1 By-law 2026-060

168 - 172

A by-law to designate the Lillie House at 515 Esplanade as a property of cultural heritage value or interest.

12.2 By-law 2026-063 173 - 174

A by-law to declare that certain land is not subject to part lot control (Blocks 250, 251 and 252, Plan 20M-1270 – Hallett JC Corporation)

12.3 By-law 2026-066

A by-law to adopt an amendment to the Livable Oakville Official Plan, Official Plan Number 079 (Post Residences Inc., File Number 1515.24) (Re:Item 8.1)

12.4 By-law 2026-067

A by-law to amend the Town of Oakville Zoning By-law 2014-014, as amended, to permit the use of lands described as 1493 Sixth Line (Post Residences Inc., File No.: Z.1515.24) (Re:Item 8.1)

12.5 By-law 2026-070 175 - 175

A by-law to confirm the proceedings of a meeting of Council.

13. Adjournment



Town of Oakville
Planning and Development Council
MINUTES

Date: April 20, 2026
Time: 6:30 p.m.
Location: Council Chamber

Mayor and Council: Mayor Burton
Councillor Adams
Councillor Chisholm
Councillor Duddeck
Councillor Elgar
Councillor Grant
Councillor Haslett-Theall
Councillor Knoll
Councillor Lishchyna
Councillor Longo
Councillor McNeice
Councillor Nanda
Councillor O'Meara
Councillor Xie

Regrets: Councillor Gittings

Staff: J. Clohecyc, Chief Administrative Officer
A. Smith, Deputy Chief of Staff
P. Fu, Commissioner of Community Infrastructure
M. Mizzi, Commissioner of Community Development
D. Carr, Town Solicitor
N. Chandra, Assistant Town Solicitor
G. Charles, Director of Planning and Development
S. Campbell, Director Municipal Enforcement Services
R. Diec Stormes, Director, Economic Development
P. Barrette, Manager Current Planning - West District
K. Biggar, Manager of Policy Planning and Heritage
L. Musson, Senior Manager Planning & Development

K. Parker, Manager of Development Services
C. Tizzard, Manager of Urban Design
K. Cockburn, Manager - Current Planning - East District
B. Sunderland, Housing Secretary
C. Buckerfield, Senior Planner
S. Rizvi, Transportation Engineer
C. Westerhof, Senior Planner
F. Hussey, Planning Technician
M. Chan, Transportation Engineer
W. Short, Town Clerk
A. Coyne, Deputy Clerk
C. Fraresso, Supervisor Council and Committee Services
J. Radomirovic, Council and Committee Coordinator

The Town of Oakville Council met in regular session to consider planning matters on this 20th day of April, 2026 in the Council Chamber of the Oakville Municipal Building, 1225 Trafalgar Road, commencing at 6:30 p.m.

1. Regrets

As noted above.

2. Declarations of Pecuniary Interest

No declarations of pecuniary interest were declared.

3. Confirmation of Minutes of the previous Planning and Development Council Meeting(s)

3.1 Minutes of the Regular Session of the Planning and Development Session of Council, March 23, 2026

Moved by Councillor Longo
Seconded by Councillor McNeice

That the minutes of the Regular Session of Planning and Development Session of Council, March 23, 2026, be approved.

CARRIED

3.2 Minutes of the Confidential Session of Planning and Development Session of Council, March 23, 2026

Moved by Councillor Longo
Seconded by Councillor McNeice

That the minutes of the Confidential Session of Planning and Development Session of Council, March 23, 2026, be approved.

CARRIED

4. Advisory Committee Minutes

4.1 Heritage Oakville Advisory Committee Minutes - March 24, 2026

Moved by Councillor Lishchyna
Seconded by Councillor Longo

That the following recommendations pertaining to Items 4.2 and 4.3 of the Heritage Oakville Advisory Committee minutes from its meeting on March 24, 2026 be approved and the remainder of the minutes be received:

4.2 Heritage Permit Application HP004/26-42.20M – 361 Macdonald Road – Construction of new rear addition

1. That Heritage Permit Application HP004/26-42.20M for the construction of a new rear addition at 361 Macdonald Road, as attached in Appendix B to the report dated March 10, 2026 from Planning & Development, be approved subject to the approval of final details on the new cladding, trim, windows and doors by Heritage Planning staff; and
2. That this heritage permit expire two years from the date of final approval by Council.

4.3 Heritage Permit Application HP003/26-42.20D – 53 Dunn Street – Replacement of detached garage

1. That Heritage Permit Application HP003/26-42.20D for the replacement of the detached garage at 53 Dunn Street, as attached in Appendix B to the report dated March 10, 2026 from the Planning and Development Department, be approved subject to the approval of final details on the new cladding, trim, windows and doors by Heritage Planning staff; and

2. That this heritage permit expire two years from the date of final approval by Council.

CARRIED

5. Consent Item(s)

5.1 Recommendation Report – Seasonal Commercial Patios on Private Property

Moved by Councillor Chisholm

Seconded by Councillor Grant

1. That staff be authorized to reinstate the seasonal patios on private property component of the former Commercial Recovery Initiative (2020 to 2023) for the 2026 patio season by exempting the provision of required parking under section 40 of the *Planning Act* granted at nominal value to accommodate patio installations on private property.
2. That the application fee for requisite approvals associated with permitting seasonal patio installations on private property be waived for 2026.
3. That authority to implement requests for seasonal patios on private property in 2026 be delegated to the Commissioner of Community Development.
4. That staff develop a Seasonal Commercial Patio Program for Private Property to launch for the 2027 patio season.

CARRIED

6. Confidential Consent Item(s)

There were no Confidential Consent Items.

7. Public Hearing Item(s)

7.1 Public Meeting – Zoning Review for Low Density Residential lands south of Dundas Street subject to Zoning By-law 2014-014

For the purposes of Planning Act requirements, the following person(s) made an oral submission:

Joe Nethery, Nethery Planning presented a Zoning Review for Low Density Residential lands south of Dundas Street subject to Zoning By-law 2014-014, on behalf of the applicant.

Joshua Gardner acknowledged the effort behind the zoning review but argued that it falls short in simplifying regulations and achieving equitable practices, and claimed that reducing zones while introducing lot size-based rules will create confusion, inconsistencies, and a greater need for variances. He recommended removing the “dash zero” suffix, and stated that this change would simplify zoning and benefit the community.

Moved by Councillor McNeice

Seconded by Councillor Chisholm

1. That comments from the public with respect to proposed Town-initiated Zoning By-law amendments to Zoning By-law 2014-014 be received.
2. That staff consider such comments as may be provided by Council.

CARRIED

8. Discussion Item(s)

8.1 Recommendation Report – Zoning By-law Amendment and Draft Plan of Subdivision, Argo Lions Valley, 1303 Dundas Street West, File No. Z.1323.01 and 24T-25002.1323

Moved by Councillor Xie

Seconded by Councillor Nanda

1. That the Director of Planning and Development be authorized to grant draft plan approval to the Draft Plan of Subdivision (24T-25002.1323) submitted by Argo Lions Valley, prepared by R-PE Surveying Ltd., dated March 3, 2026, subject to the conditions contained in Appendix ‘H’;
2. That By-law 2026-046, an amendment to Zoning By-law 2009-189, be passed;
3. That, in accordance with Section 34(17) of the *Planning Act*, no further notice is determined to be necessary; and,
4. That notice of Council’s decision reflects that the comments from the public have been appropriately addressed.

CARRIED

8.2 Recommendation Report – Zoning By-law Amendment, Valgo LP, 1320 Wheat Boom Drive, File No., Z.1308.07

Moved by Councillor Adams

Seconded by Councillor Lishchyna

1. That the revised Zoning By-law Amendment application submitted by Valgo LP (File No.: Z.1308.07), be approved;
2. That By-law 2026-058, an amendment to Zoning By-law 2009-189, be passed;
3. That the notice of Council's decision reflects that Council has fully considered all of the written and oral submissions relating to these matters and that those comments have been appropriately addressed; and,
4. That, in accordance with Section 34(17) of the *Planning Act*, no further notice is deemed to be necessary.

CARRIED

8.3 Recommendation Report, Zoning By-law Amendment, 3000 Sixth Line and 21 Dundas Street West, File No. Z.1316.12

The following delegate spoke to this item:

Andrew Hannaford

Moved by Councillor Nanda

Seconded by Councillor Xie

1. That the Zoning By-law Amendment application, submitted by Shoppers Realty Inc. (File No.: Z.1316.12), be approved;
2. That By-law 2026-050, an amendment to Zoning By-law 2009-189, be passed;
3. That the notice of Council's decision reflect that Council has fully considered all of the written and oral submissions relating to these matters and that those comments have been appropriately addressed; and,

4. That, in accordance with Section 34(17) of the *Planning Act*, no further notice is deemed to be necessary.

Referral

Moved by Councillor Nanda

Seconded by Councillor Xie

That Item 8.3 relating to File No.: Z.1316.12, submitted by Shoppers Realty Inc., at 3000 Sixth Line and 21 Dundas Street West, be referred back to staff for further consultation with the applicant, focused on the proposed interim commercial building and its relationship to the housing to the north, and report back to Council for consideration in June 2026; and no further notice is required.

CARRIED

8.4 Recommendation Report – Town-initiated Official Plan Amendment – Housing Policies (File No. 42.24.28)

The following delegate spoke to this item:

Martin Radikov

Moved by Councillor Haslett-Theall

Seconded by Councillor Knoll

1. That By-law 2026-055, a by-law to adopt Official Plan Amendment 78 to the Livable Oakville Plan, be passed.
2. That the Town-initiated Official Plan Amendment regarding housing policies (File No. 42.24.28) be approved.
3. That notice of Council’s decision reflect that Council has fully considered all written and oral submissions relating to this matter and that those comments have been appropriately addressed.
4. That the Ministry of Municipal Affairs and Housing be advised that the definition of “additional needs housing” is consistent with the proposed definition of same in Official Plan Amendment 70.

CARRIED

9. Confidential Discussion Item(s)

There were no Confidential Discussion Items.

10. New Business

Moved by Councillor Haslett-Theall
Seconded by Councillor Duddeck

That notice requirements be waived in accordance with sections 2(2) and 14(1)(3) of the procedural by-law in order to consider the confidential memo provided to Council from legal on April 20th, 2026.

CARRIED

Moved by Councillor Duddeck
Seconded by Councillor Lishchyna

CLOSED SESSION

That Council resolve into a closed meeting session as these matters may be considered in the absence of the public under Section 239(2) of the *Municipal Act* because they deal with advice that is subject to solicitor-client privilege, including communications necessary for that purpose related to the confidential memo provided to Council from legal on April 20th, 2026

CARRIED

Council resolved into closed session at 8:33 p.m.

Council resolved back into open session at 9:16 p.m.

Moved by Councillor Grant
Seconded by Councillor Xie

That the information regarding the confidential memo dated April 20, 2026 provided from legal, be received for information.

CARRIED

11. Request for Report(s)

There were no requests for reports.

12. Consideration and Reading of By-laws

12.1 By-law 2026-046

A by-law to amend the North Oakville Zoning By-law 2009-189 to permit the development of a medium and low density residential subdivision for

the lands described as 1303 Dundas Street West, PT LT 23, CON 1 Trafalgar NDS, Town of Oakville, North of Dundas (Argo Lions Valley, File No.: Z.1323.01) **(Re: Item 8.1)**

12.2 By-law 2026-050

A by-law to amend the North Oakville Zoning By-law 2009-189 to permit the use of the lands described as 3000 Sixth Line & 21 Dundas Street West, Town of Oakville (Re: Item 8.3) **(Not Passed. Referred back to Staff under 8.3)**

12.3 By-law 2026-055

A by-law to adopt an amendment to the Livable Oakville Plan, Official Plan Amendment Number 78 (Housing Policies - File No.42.24.28) **(Re:Item 8.4)**

12.4 By-law 2026-058

A by-law to amend the North Oakville Zoning By-law 2009- 189 to permit the use of the lands described as 1320 Wheat Boom Drive, Town of Oakville **(Re: Item 8.2)**

12.5 By-law 2026-061

A by-law to declare that certain land is not subject to part lot control (Block 262, Plan 20M-1288 – Mattamy (Joshua Creek) Limited)

12.6 By-law 2026-062

A by-law to confirm the proceedings of a meeting of Council.

Moved by Councillor Lishchyna

Seconded by Councillor Nanda

That the by-laws noted above, be passed with the exception of 2026-050.

CARRIED

The Mayor gave written approval of the by-laws 2026-46, 2026-55, 2026-58, 2026-61 and 2026-062 as noted above that were passed during the meeting.

13. Adjournment

The Mayor adjourned the meeting at 9:18 p.m.

Andrea Coyne, Deputy Clerk



OAKVILLE

REPORT

Planning and Development Council

Meeting Date: May 4, 2026

FROM: Planning and Development Department

DATE: April 21, 2026

SUBJECT: **Statutory Public Meeting Report, Zoning By-law Amendment and Draft Plan of Subdivision, Hulme Development Limited, File Nos.: Z.1217.04 and 24T-26001/1217**

LOCATION: North side of Burnhamthorpe Road West, midway between Sixth Line and William Halton Parkway and extending to Hwy 407

WARD: Ward 7

Page 1

RECOMMENDATION

1. That comments from the public with respect to the Zoning By-law Amendment and Draft Plan of Subdivision application submitted by Hulme Development Limited, File Nos: Z.1217.04 and 24T-26001/1217, be received.
2. That staff consider comments as provided by Council and the Public.

KEY FACTS

The following are key points for consideration with respect to this report:

- **Nature of the Application:** Hulme Development Limited has applied for a Zoning By-law Amendment and Draft Plan of Subdivision.
- **Proposal:** The purpose of the Zoning By-law Amendment application is to amend the North Oakville Zoning By-law 2009-189. The employment blocks located south of William Halton Parkway are proposed to be rezoned to Service Area Employment (SA-1) to accommodate a range of service commercial and employment uses. Lands situated north of William Halton Parkway are proposed to be rezoned to General Employment (GE-1) to facilitate the development of a modular assembly plant intended to support construction of new dwelling units in the broader area.

The proposed plan of subdivision seeks to divide the subject lands into three employment blocks with a total area of approximately 7.74 hectares. The plan also includes the creation of one new public road, a stormwater management pond and lands forming part of the Natural Heritage System.

- **Public Consultation:** The applicant hosted a Public Information Meeting (PIM) on January 29, 2026, which was attended by the Ward Councillors and Town staff.

BACKGROUND

The purpose of this report is to introduce the planning application in conjunction with the statutory public meeting. Council will hear public delegations on the application, ask questions of clarification, and identify matters to be considered. The report is to be received. No recommendations on the application are being made in this report.

The report outlines the proposed development and identifies matters raised to date through the technical review and public consultation. Following the statutory public meeting and once the review is complete, staff will bring forward a recommendation report for consideration by Planning and Development Council.

APPLICATION SUMMARY

Applicant/Owner: Hulme Development Limited

Purpose of the Application: The purpose of the application is to amend the North Oakville Zoning By-law and to permit the development of the subject lands for employment purposes.

An aerial photograph, an excerpt from the North Oakville East Secondary Plan land use schedule (NOE2), and a schedule excerpt from Zoning By-law 2009-189 are included in Appendix 'A'.

Effect of the Application: The Zoning By-law Amendment proposes to utilize existing zoning regulations/performance zones for the General Employment (GE-1) and Service Area-Employment (SA-1) zones with the addition of a new special provision (NHS-1) related to utility infrastructure.

The proposal reflects a Draft Plan of Subdivision on a portion (11.9 ha) of the overall Hulme property comprising of seven blocks as follows:

- a) Block 1 (employment block, 4.88 ha) – to accommodate a modular assembly plant with outside storage (subject to a future site plan application).
- b) Blocks 2 and 3 – employment blocks, 2.86 ha.
- c) Block 4 – stormwater management pond, 2.76 ha.
- d) Block 5 – NHS block, 0.41 ha, Core 6
- e) Blocks 6 and 7 – ancillary open space, 0.10 ha.
- f) Road (Street A) – 22-metre-wide right-of-way connecting William Halton Parkway and Burnhamthorpe Road West.

A copy of the applicant's concept plan for Block 1 is included as Appendix 'B'.

A copy of the applicant's proposed Zoning By-law Amendment and Draft Plan of Subdivision are included as Appendix 'C'.

Submitted Plans/Reports: The proponent has provided various technical supporting studies and plans which have been circulated and are currently under review by various public agencies and internal Town departments.

The supporting documentation is accessible on the Town's website [here](#) .

Property Location: The site area is approximately 11.9 hectares in size, is currently vacant, and used for agricultural purposes. It should be noted that these lands are only a portion of the applicant's landholding.

The site is located on the north side of Burnhamthorpe Road West, midway between Sixth Line and William Halton Parkway. The site is also bisected by William Halton Parkway as seen on the Draft Plan of Subdivision. The site is municipally known as 145 Burnhamthorpe Road West.

The Draft Plan of Subdivision reflects approximately 30 metres of frontage along Burnhamthorpe Road West (Street A only) with approximately 550 metres of frontage on William Halton Parkway.

Surrounding Land Uses

North	Additional lands owned by the applicant and Highway 407
East	Vacant agricultural lands, additional lands owned by the applicant, NHS (Core 6)
South	Burnhamthorpe Road West, additional lands owned by the applicant, Residential development south of Burnhamthorpe Road West
West	Vacant agricultural lands, farm property fronting onto Burnhamthorpe Road West

Key Milestones

Pre-Consultation Meeting	December 3, 2025
Public Information Meeting	January 29, 2026
Application Deemed Complete	March 27, 2026
P & D Council Public Meeting	May 4, 2026
Date Eligible for Appeal	July 25, 2026

PLANNING POLICY & ANALYSIS

The application is subject to the following policy and regulatory framework:

- 2024 Provincial Planning Statement
- Halton Region Official Plan
- North Oakville East Secondary Plan
- Zoning By-law 2009-189

Employment Areas Review

Provincial changes to the definitions of “area of employment” in the *Planning Act* and “employment areas” in the Provincial Planning Statement, 2024 came into effect on October 20, 2024. The intent of these changes was to protect “areas of employment” for traditional (industrial) employment uses.

The Town of Oakville’s Official Plans must abide by the *Planning Act* and be consistent with the Provincial Planning Statement, 2024, which necessitated a comprehensive Employment Areas Review.

At the December 8, 2025 Planning and Development Council meeting, the Statutory Public Meeting was held on Town-initiated Official Plan Amendments as it affects employment lands within the town.

Within the North Oakville East Secondary Plan (Figure NOE2), the subject lands are already designated as Employment District.

A full analysis of the planning framework including emerging policy will be included within a forthcoming recommendation report.

MATTERS UNDER REVIEW

This application was recently received and is under review by Town departments and external agencies. The following are the general issues that will be addressed in

a future recommendation report, in addition to any comments from the public, Council and commenting agencies:

- Public and Council comments/concerns;
- Conformity and consistency with applicable Provincial and Regional policy;
- Consideration of the North Oakville East Secondary Plan and emerging policies related to the Town of Oakville Employment Areas review;
- Zoning performance standards;
- Context and transition to adjacent properties and built form;
- Integration with adjoining and adjacent properties;
- Stormwater management;
- Functional servicing;
- Transportation implications (including travel demand management strategies, and parking utilization); and,
- Land use compatibility.

CONSIDERATIONS

(A) PUBLIC

The applicant held a PIM on January 29, 2026, which was attended by the Ward Councillors and Town staff.

The applicant has included the Public Information Meeting information within the Planning Justification Report and shown in Appendix 'F'. At the time of writing this report, no public comments were received on this proposed development.

Notice of complete application and this public meeting were distributed to property owners within 240 m of the subject property in accordance with the Town's current notice requirements and the *Planning Act*.

(B) FINANCIAL

None with this report.

(C) IMPACT ON OTHER DEPARTMENTS & USERS

The application was circulated to internal and external departments and agencies for review. The application remains in technical review.

(D) COUNCIL STRATEGIC PRIORITIES

The report addresses Council's strategic priority/priorities: Growth Management, Community Belonging, Environmental Sustainability and Accountable Government.

(E) CLIMATE CHANGE/ACTION

The proposed development will be reviewed to ensure compliance with the Town's sustainability objectives of the North Oakville East Secondary Plan.

CONCLUSION

Planning staff will continue to review and analyze the Zoning By-law Amendment and Draft Plan of Subdivision application and address all technical matters, along with any submitted public comments. No further notice is required; however, written notice of any future public meetings will be provided to those who have made written and/or verbal submissions.

APPENDICES

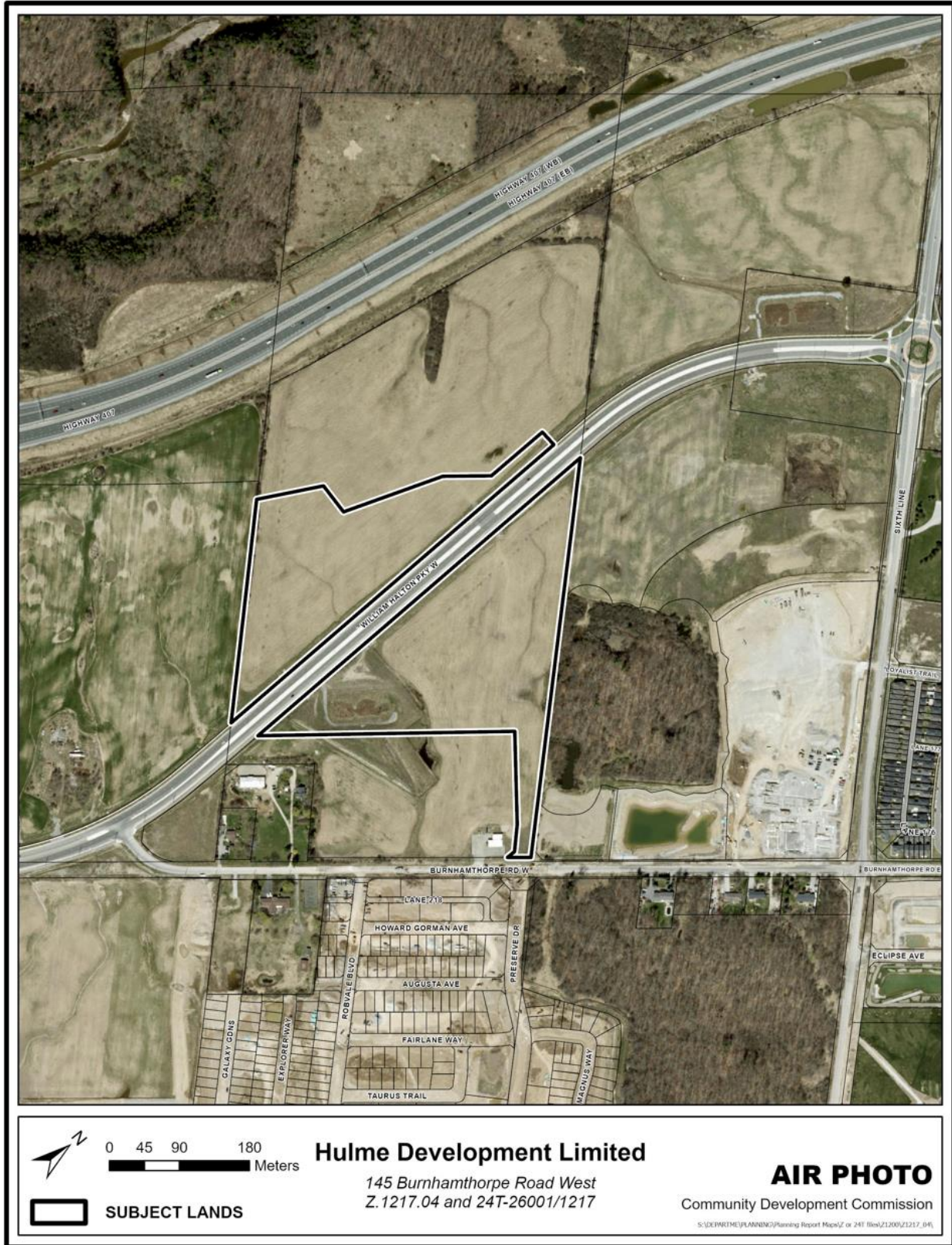
- Appendix 'A': Mapping
- Appendix 'B': Concept Plan
- Appendix 'C': Applicant's Draft Zoning By-law Amendment and Draft Plan of Subdivision
- Appendix 'D': Official Plan Extracts
- Appendix 'E': Zoning By-law Extracts
- Appendix 'F': Applicant Hosted Public Information Meeting Information

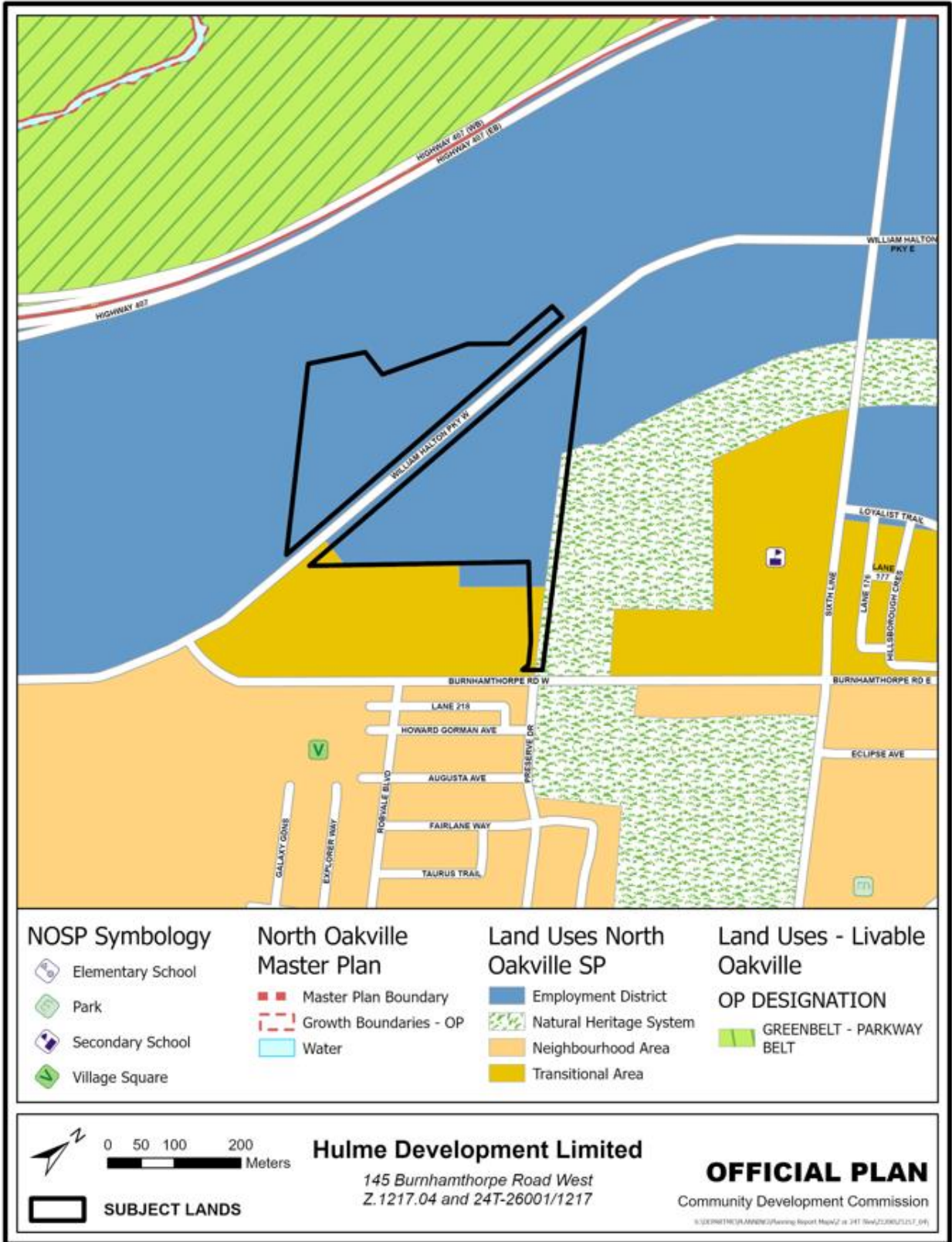
Prepared by:
Robert Thun, MCIP, RPP
Senior Planner, Current Planning – West District

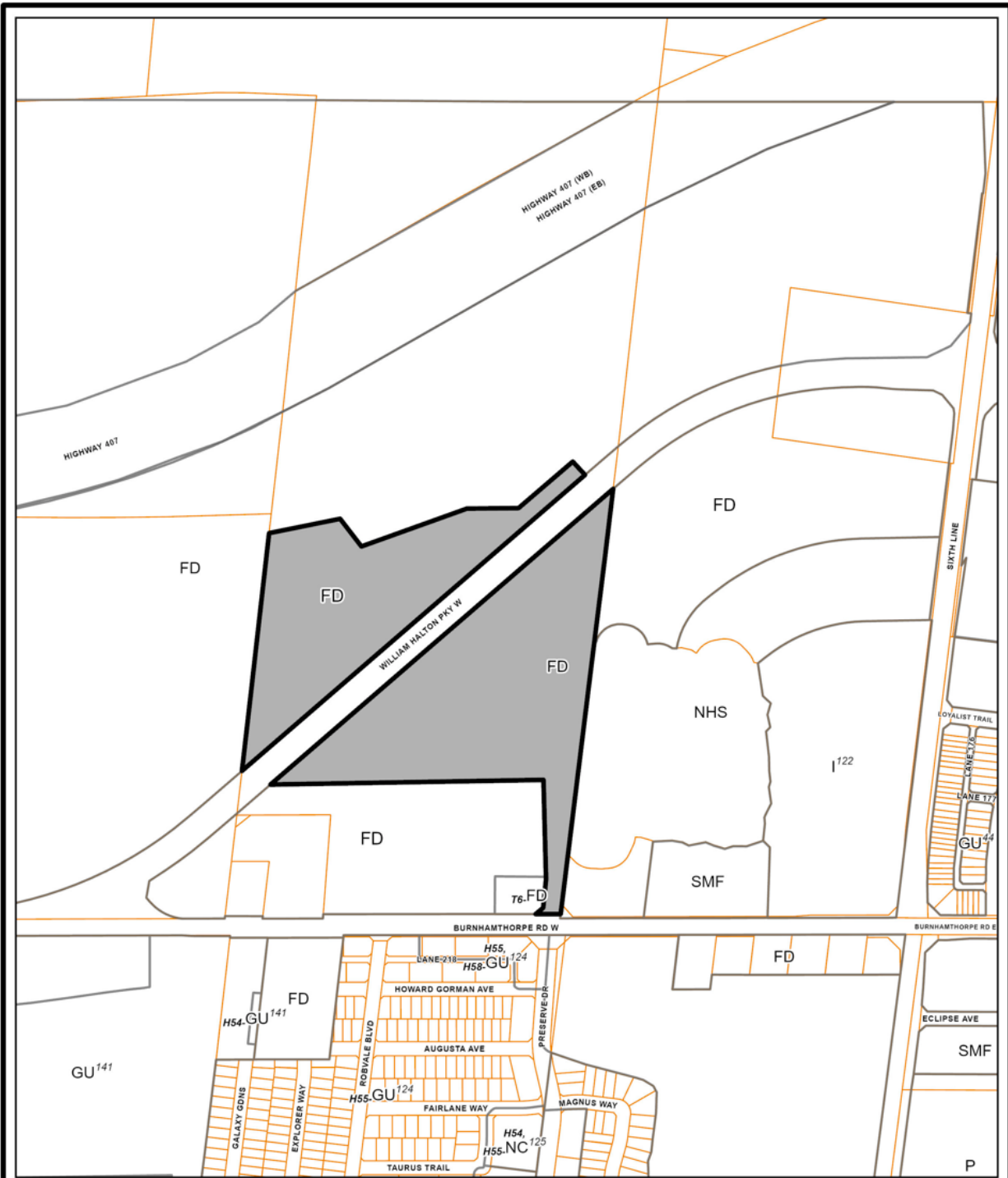
Recommended by:
Paul Barrette, MCIP, RPP
Manager, Current Planning – West District

Submitted by:
Gabriel A. R. Charles, MCIP, RPP
Director, Planning & Development

Appendix A – Mapping







0 45 90 180
Meters



SUBJECT LANDS

Hulme Development Limited

145 Burnhamthorpe Road West
Z.1217.04 and 24T-26001/1217

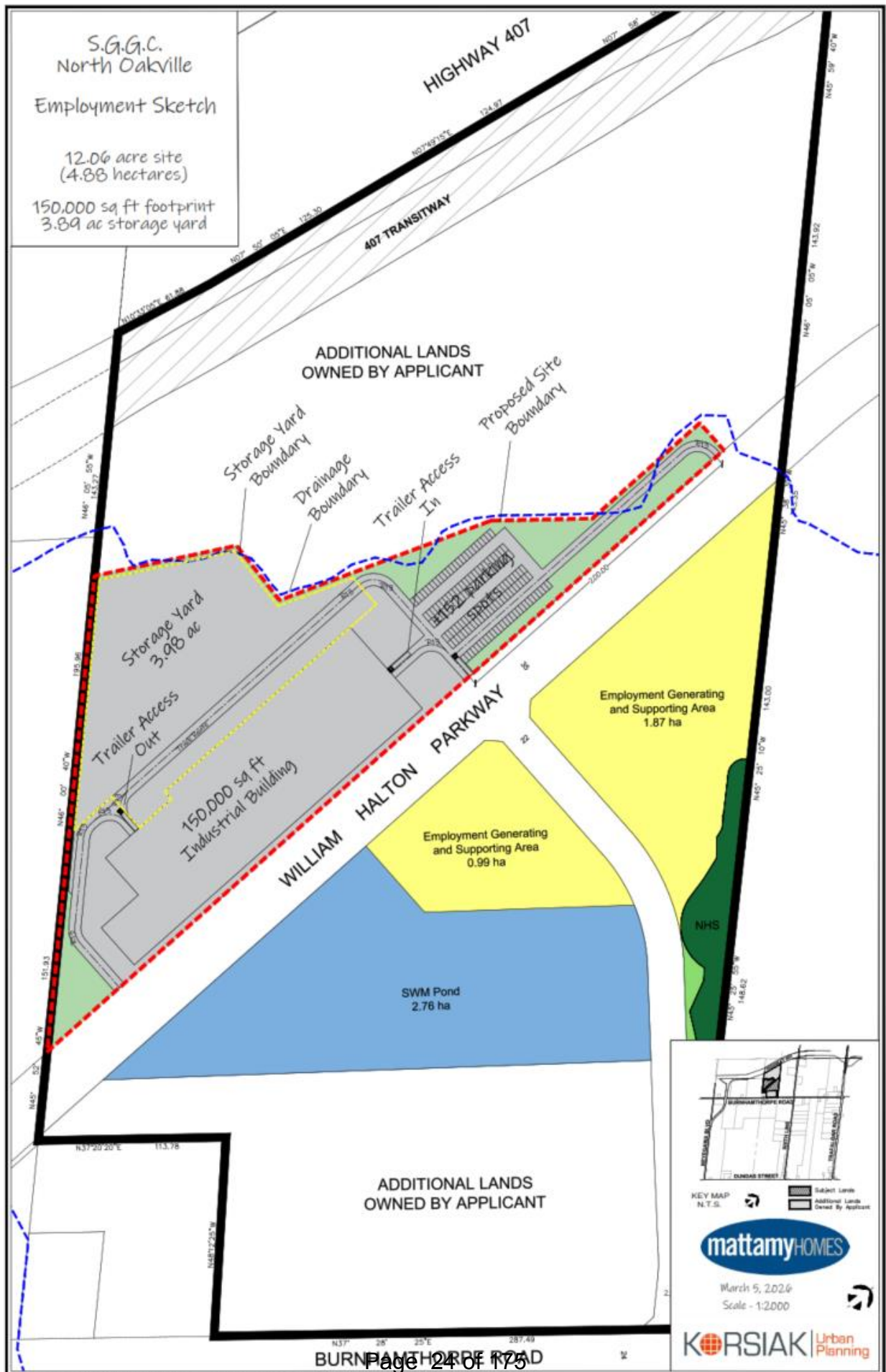
**ZONING
BY-LAW 2009-189**

Community Development Commission

S:\DEPT\PLANNING\Planning Report Maps\2 or 24T files\21209\21217_04\

Appendix B

Concept Plan



Appendix C
Applicant's Zoning Bylaw Amendment and Draft Plan of Subdivision

DRAFT



THE CORPORATION OF THE TOWN OF OAKVILLE

BY-LAW NUMBER 2026-xxx

A by-law to amend the North Oakville Zoning By-law 2009-189, as amended, to permit the use of lands described as Part of Lot 7, 8 & 9, Concession 1, North of Dundas Street (Hulme Development Limited)

COUNCIL ENACTS AS FOLLOWS:

1. Map 12(4) of By-law 2009-189, as amended, is amended by rezoning the lands as depicted on Schedule 'A' to this By-law.
2. Section 8, Special Provisions, of By-law 2009-189, as amended, is further amended by adding a new Section 8.* and 8.** as follows:

8.*	Part of Lots 7, 8 & 9, Concession 1, NDS (Hulme Development Limited)	Parent Zone: NHS
Map 12(6)		(2026-XXX)
8.**.1 Zone Provisions for all Lands		
In addition to the permitted uses and regulations of the Natural Heritage System Performance (NHS-1) Zone 1, the following regulation shall apply:		
a) Notwithstanding any other provision of the By-law, any building or structure for the purpose of utility infrastructure shall be exempt from the regulations of the Zone within which it is located.		

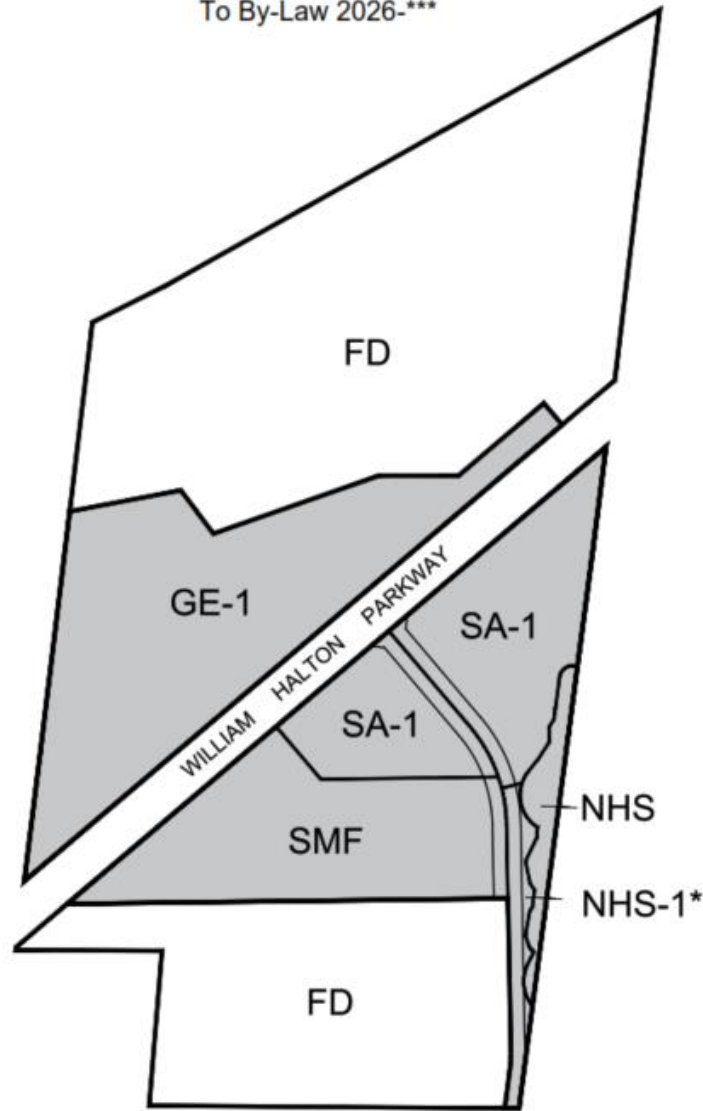
3. This By-law comes into force in accordance with Section 34 of the *Planning Act*, R.S.O. 1990, c. P.13, as amended.

PASSED this XXth day of _____, 2026


MAYOR

CLERK

SCHEDULE "A"
To By-Law 2026-***



AMENDMENT TO BY-LAW 2009-189

 Rezoned from Future Development (FD) to General Employment (GE-1); Service Area-Employment (SA-1); Stormwater Management Facility (SMF); Natural Heritage System (NHS); and Natural Heritage System (NHS-1 sp.*);

EXCERPT FROM MAP
12 (4)



1:4000

Appendix D

North Oakville East Secondary Plan

7.4.6 NATURAL HERITAGE AND OPEN SPACE SYSTEM

7.4.6.1 Context

In accordance with objectives of this Secondary Plan, a Natural Heritage and Open Space System is to be established for North Oakville East. The Natural Heritage and Open Space System for North Oakville East is part of a larger system which is intended to extend through all of North Oakville. It forms a central feature of the North Oakville East Planning Area. It is comprised of two components, a Natural Heritage component, and an Open Space component.

7.4.6.2 Purpose

The purpose of the Natural Heritage and Open Space System is the establishment of a system, the majority of which is to be in public ownership, and the focal point of which is a linked natural heritage system enhanced by a range of open space facilities. The System is designed to protect the natural environment, provide a balance between active and passive recreational needs and contribute to overall quality of life in North Oakville and the Town as a whole.

The primary purpose of the Natural Heritage component of the Natural Heritage and Open Space System is to protect, preserve and, where appropriate, enhance the natural environment. The focus of the Natural Heritage component is on the protection of the key ecological features and functions of North Oakville. It will also contribute to the enhancement of air and water resources, and provide for limited, passive recreational needs.

The primary purpose of the Open Space component of the System is to provide for active recreational needs and community facilities. It also should be designed, where possible, to connect to, and enhance the Natural Heritage component of the Natural Heritage and Open Space System, as well as providing for passive recreational needs. Finally, the Open Space component of the System provides facilities which will assist in building social relationships within the North Oakville community.

7.4.6.3 Subwatershed Study

The policies of this Secondary Plan provide the framework for the Natural Heritage component of the System, however, the North Oakville Creeks Subwatershed Study provides the basis for its establishment and technical guidance for its implementation

7.4.7 NATURAL HERITAGE COMPONENT OF THE NATURAL HERITAGE AND OPEN SPACE SYSTEM

7.4.7.1 Natural Heritage Designations

The Natural Heritage component of the Natural Heritage and Open Space System, reflecting an alternative Greenlands System as intended by the Regional Plan, is

comprised of lands designated “Natural Heritage System Area” on Figures NOE1, NOE2 and NOE4 and “Core Preserve Area,” “Linkage Preserve Area,” “Optional Linkage Preserve Area,” “High Constraint Stream Corridor Area” and “Medium Constraint Stream Corridor Area” on Figure NOE3. It also includes watercourses and features designated as “Other Hydrological Features” on Figure NOE3, to the extent that they are maintained after development occurs, in accordance with the policies in Section 7.4.8.

The Natural Heritage System Area designation is comprised of the following key areas:

a) Core Preserve Areas

- i) The Core Preserve Area designation on Figure NOE3 includes key natural features or groupings of key natural features, together with required buffers and adjacent lands intended to protect the function of those features and ensure the long term sustainability of the Natural Heritage component of the System within the urban context.
- ii) The Core Preserve Areas were designated based on an evaluation which considered the following criteria:
 - Diversity – Areas with diverse habitats and/or supporting a rich assemblage of species;
 - Size – Sufficient size to protect interior habitat;
 - Contiguity – Designed to create contiguous units;
 - Connectivity – The unit can be linked to other units;
 - Significance – Areas supporting significant species or habitats;
 - Representativeness – Areas which include appropriate representational features associated with areas of natural and scientific interest (ANSI) designations or a candidate ANSI designation, including the Trafalgar Moraine candidate ANSI; and,
 - Overall watershed functionality including hydrologic processes which protect the flow regime of receiving streams.

7.4.7.2 Boundaries

The boundaries of the Core and Linkage Preserve Area, and High Constraint Stream Corridor Area designations shall be maintained generally in accordance with the designations on Figure NOE3 and the North Oakville Creeks Subwatershed Study.

As part of the detailed planning process, minor modifications to the boundaries of these designations may be considered to reflect differences in scale and levels of detail, or to better integrate natural and urban land uses to achieve a more compact,

efficient urban form. However, such minor modifications will not negatively impact the Natural Heritage component of the Natural Heritage and Open Space System as determined by the Town, in consultation with the Region of Halton and Conservation Halton, nor shall such minor modifications result in any significant decrease in the size of the Natural Heritage component of the System.

The location and boundaries of the Medium Constraint Stream Corridor Area designations on Figure NOE3 shall be determined in accordance with the directions established in the North Oakville Creeks Subwatershed Study and Federal, Provincial and Conservation Authority regulations during the preparation of the Environmental Implementation Reports (EIR) required by Section 7.8.3 of this Plan. In addition, Reach MUN-3, as identified on Figure 6.3.13 of the North Oakville Creeks Subwatershed Study, may be reexamined as part of the relevant EIR to confirm its classification. If all or part of MUN-3 is recommended for reclassification from a Medium Constraint Stream Corridor to a Low Constraint Stream Corridor and the basis for this reclassification is accepted by the Town and Conservation Halton, the change will not require an amendment to the Secondary Plan.

Stream Corridor Components: Appendix 7.4 illustrates the required components of Stream Corridors and provides direction on how they are measured.

7.3.4 EMPLOYMENT DISTRICTS

Employment Districts refer to land designed to accommodate development of predominantly employment generating uses including a wide range of industrial and office development. Limited retail and service commercial uses designed to serve the businesses and employees will also be permitted within the Employment Districts.

7.5.17 EMPLOYMENT DISTRICT

The Employment District will permit a full range of employment uses. In addition, limited retail and service commercial uses serving the employment area shall be clustered at the intersections with Arterial, Avenue and Connector roads. These sites and uses will be zoned in a separate zone in the implementing Zoning By-law.

The Urban Design and Open Space Guidelines and Zoning By-law will also apply standards designed to enhance the compatibility of permitted employment uses with residential and other sensitive development located within nearby Transitional, Residential or Institutional designations including prohibition of outdoor storage adjacent to such uses.

The Urban Design and Open Space Guidelines will also apply standards to create enhanced design at entrances to the Town including at highway interchanges, major connector roads and along highway frontages including the restrictions on outdoor storage adjacent to highway and interchange frontages.

7.6.8 EMPLOYMENT DISTRICT

7.6.8.1 Purpose

The primary focus of the Employment District designation on Figure NOE2 is to protect for, and establish a range of development opportunities for employment generating industrial, office and service employment uses. Where applicable, the range and scale of uses are to be designed to be sensitive to the adjacency and compatibility with residential neighbourhoods, or to reflect a visible location on and exposure to highway corridors and major roads.

7.6.8.2 Permitted Uses, Buildings and Structures

Permitted uses may include:

- a) light industrial operations, including light manufacturing, assembling, processing, fabricating, repairing, warehousing, distribution and wholesaling;
- b) business and professional office uses and medical clinics;
- c) service establishments such as print shops, equipment rental establishments, restaurants, hotels, banquet halls, financial institutions, and service establishments which primarily provide services at the customer's location such as electricians and plumbers and limited retail commercial development such as business supply and industrial supply establishments subject to the requirements of Section 7.6.8.3 and 7.6.8.4d);
- d) public uses, institutional uses including places of worship, vocational schools;
- e) sport and recreation, and place of amusement uses;
- f) automobile related uses, including gas stations; and,
- g) ancillary retail sales of products produced, assembled and/or repaired on the premises,
- h) as part of a distribution use, the ancillary retail sale of the products distributed from an ancillary showroom;
- i) research and development;
- j) information processing, call centres and similar uses; and,
- k) computer based services including design studios.

In addition, the following uses will be permitted in areas which do not abut residential, Urban Core, Institutional or Transitional Area designations, major arterial roads or Highway 407:

- i) general industrial operations within enclosed buildings including manufacturing, assembling, processing, fabricating, repairing, warehousing, distribution, and wholesaling;
- ii) outside storage, and outside operations incidental to industrial operations;
- iii) transportation terminal, works yard and outside storage yard;

- iv) waste processing station subject to a zoning by-law amendment, and,
- v) waste transfer station, subject to a zoning by-law amendment.

7.6.8.3 Retail and Service Commercial Uses

Limited retail and service commercial uses permitted in Section 7.6.8.2 shall be clustered at the intersections with Arterial, Avenue and Connector roads.

In addition, service establishments which primarily provide services at the customer's location may be located throughout the Employment Area designation, subject to the provisions of the zoning by-law, provided that if they include open storage, they shall be restricted to areas which do not abut residential, Urban Core, Institutional or Transition Area designations, major arterial roads and Highway 407.

The zoning by-law will establish specific limitations on the area which can be used for the ancillary retail sales permitted by sub-sections 7.6.8.2 g) and h) to ensure that the retail sales use is clearly accessory to the primary production, assembly, repair and/or distribution use.

7.6.8.4 Land Use Policies

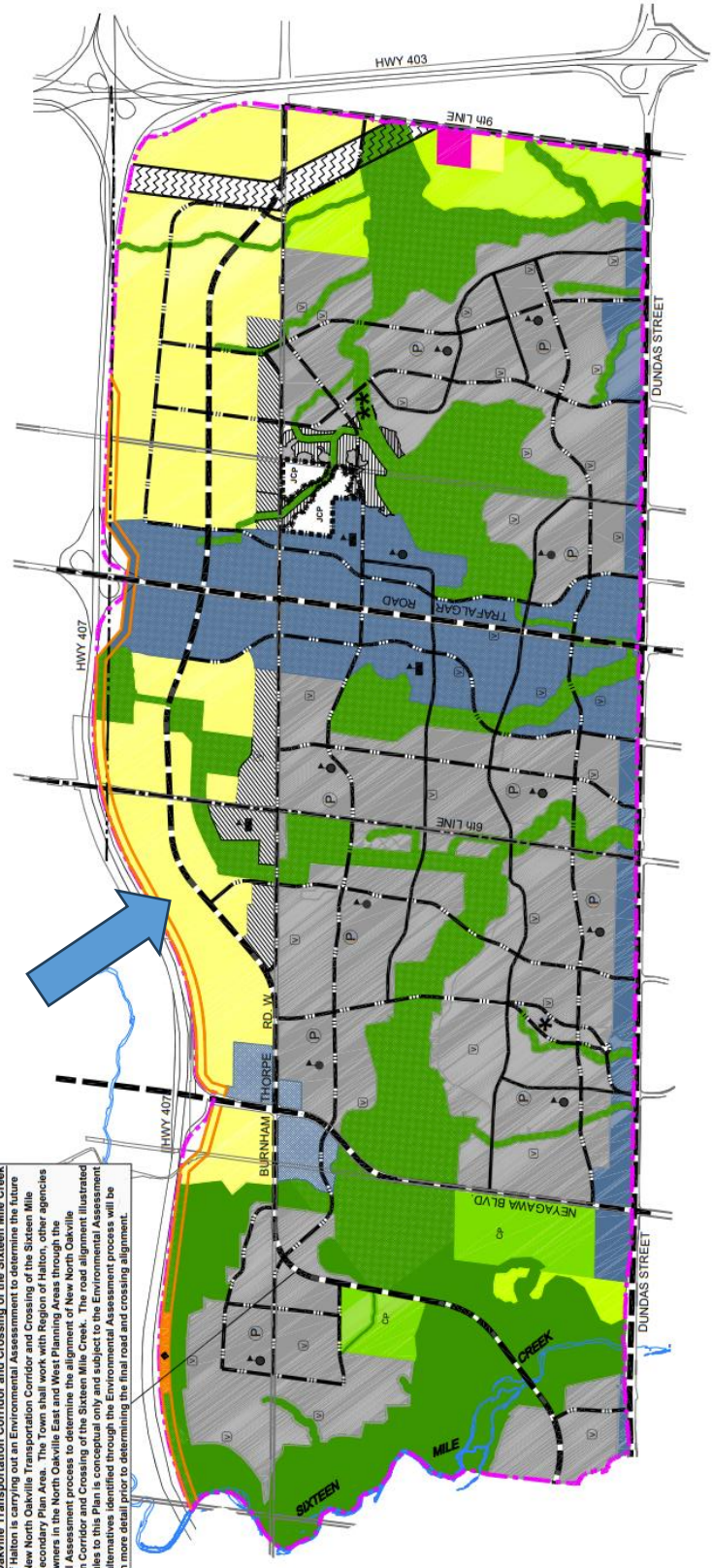
- a) It is not intended that the full range of employment uses will be permitted in all locations designated "Employment District". The precise range of uses and density of development shall be stipulated in the zoning by-law. In particular, the lands in the Employment Area designation abutting the Institutional Area designation on the Ninth Line will be subject to a site specific zoning amendment and any proposed use will be carefully evaluated to ensure that it does not adversely impact on the existing school use to the north.
- b) All development shall be subject to the site plan control provisions of the Planning Act and shall comply with all Federal and Provincial regulations.
- c) Where lands in the Employment District designation are located adjacent to residential or institutional development, including development in the Transitional Area or the Institutional Area designations, matters such as the location of loading bays and other sources of light, noise and fumes shall be reviewed to ensure that any impact on the residential use complies with Provincial guidelines and regulations.

These matters will be addressed by:

- the Town at a general level as a basis for the development of regulations in the zoning by-law and the Urban Design and Open Space Guidelines; and,
 - the applicant in detail through the site plan approval process.
- d) Development shall conform to the following additional criteria:

- Main building shall be designed and located to assist in the creation of an attractive street edge, to provide for a strong pedestrian connection to the sidewalk, and to recognize any potential future intensification of the site:
 - The balance between the areas of the lot occupied by buildings and the service and parking areas will be designed, wherever feasible, to reduce the extent of the street frontage occupied by service and parking areas. Where street frontage is occupied by parking and service areas, enhanced landscaping shall be provided;
 - Maximum height -15 storeys;
 - Minimum Floor Space Index – 0.25 for retail and service commercial uses; and regard shall be had for the provisions of Subsection e) below with respect to all other uses;
 - Maximum Floor Space Index – 3 and;
 - Service establishments shall be located in clusters at intersections with Arterial, Avenue and Connector Roads.
- e) While there is no minimum density for employment uses, a density of 0.35 FSI will be a general objective. To this end, the draft plan, zoning by-law and site plan approval processes where applicable, will consider measures such as minimum setbacks, innovative stormwater controls, siting arrangements, parking reductions and other possible measures to encourage a maximization of intensity of development.
- f) A portion of the lands between Sixth Line and Trafalgar Road, shown on Figures NOE 1, NOE2, NOE 3, and NOE 4, fall within the Town of Milton. If these lands become part of the Town of Oakville, the land use designations as illustrated on Figure NOE 2 will apply.

New North Oakville Transportation Corridor and Crossing of the Sixteen Mile Creek
 The Region of Halton is carrying out an Environmental Assessment to determine the future alignment of New North Oakville Transportation Corridor and Crossing of the Sixteen Mile Creek in the Secondary Plan Area. The Town shall work with Region of Halton, other agencies and the landowners in the North Oakville East and West Planning Areas through the Environmental Assessment process to determine the alignment of New North Oakville Transportation Corridor and Crossing of the Sixteen Mile Creek. The road alignment illustrated in this plan is a preliminary proposal and is subject to the Environmental Assessment process. All alternatives identified through the Environmental Assessment process will be investigated in more detail prior to determining the final road and crossing alignment.



NOTE: This Plan must be read in conjunction with NOE 1, NOE 3 & NOE 4

- LEGEND**
- SECONDARY PLAN AREA BOUNDARY
 - - - OAKVILLE / MILTON MUNICIPAL BOUNDARY
 - PROVINCIAL FREEWAY
 - MAJOR ARTERIAL/TRANSIT CORRIDOR
 - MINOR ARTERIAL/TRANSIT CORRIDOR
 - AVENUE/TRANSIT CORRIDOR
 - CONNECTOR/TRANSIT CORRIDOR
 - UTILITY CORRIDOR
 - TRANSITWAY
 - UNDERLYING LAND USE NOT DETERMINED subject to Section 7.4.7.1(b)(i)
 - DUNDAS URBAN CORE AREA
 - NEYAGAWA URBAN CORE AREA
 - TRAFALGAR URBAN CORE AREA
 - TRANSITIONAL AREA
 - EMPLOYMENT DISTRICT
 - NATURAL HERITAGE SYSTEM AREA
 - COMMUNITY PARK AREA
 - JOSHUA CREEK COMMUNITY PARK AREA
 - JOSHUA CREEK FLOODPLAIN AREA subject to Sections 7.4.13.1 & 7.6.17
 - NEIGHBOURHOOD AREA
 - CEMETERY AREA
 - INSTITUTIONAL AREA
 - SECONDARY SCHOOL SITE
 - ELEMENTARY SCHOOL SITE
 - NEIGHBOURHOOD PARK
 - VILLAGE SQUARE
 - ** SUBJECT TO SECTIONS 7.4.7.3c viii & 7.4.14.3 d)
 - * POLICY REFERENCE SEE POLICY SECTION 7.4.7.2

Town of Oakville
 North Oakville East of Sixteen
 Mile Creek Secondary Plan

FIGURE NOE 2
Land Use Plan

March, 2023



Appendix E

Zoning Extracts

Section 7.0

General Employment Zone

7.10 General Employment (GE) Zone Regulations

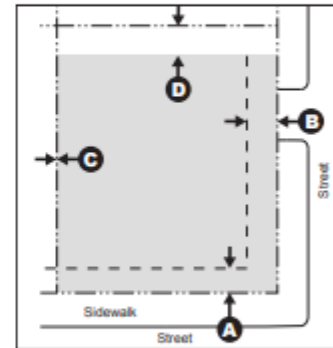
7.10.1 Uses Permitted

See Section 6.

7.10.1.1 Limited Retail Uses

Limited Retail uses are permitted subject to the following regulations:

- i. the sales area is separated from the warehousing, storage, manufacturing or assembly area by a wall at least 2 metres in height;
- ii. there is no display of goods or retail sales within the warehousing, storage, manufacturing or assembly area;
- iii. the sales area does not occupy more than 40% of the area for warehousing, storage, manufacturing or assembly and the sales area is not greater than a 1,000 square metres;
- iv. the calculation of the area for warehousing, storage, manufacturing or assembly area shall exclude offices and common areas such as stairs, mechanical rooms and washrooms; and,
- v. the *limited retail uses* shall be located in the *first storey* of the building.



The grey represents potential building area. The internal dashed line represents the maximum yard.

7.10.2 Building Types Permitted and Related Standards							
Building Type	Max. Floor Space Index	Min. Lot Frontage	Max. Front Yard and Flankage A B	Min. Front Yard and Flankage A B	Min. Side Yard Set-back C	Min. Rear Yard Set-back D	Max. Height
<ul style="list-style-type: none"> • Office Building; • Employment Building 	3	15 m	24 m	3 m	3 m	7.5 m	15 storeys

Note: Notwithstanding the setbacks above the minimum setback for a yard abutting a residential zone shall be 15 m, unless the lot with the employment use is separated from the developable area in the residential zone by a street.

7.10.3 Permitted Yard Encroachments

See Section 4.21

General Employment Zone

7.10.4 Outside Storage and/or Outside Processing Placement

7.10.4.1 Location

Outside Storage and/or Outside Processing shall be not be permitted in the *front yard*.

7.10.4.2 Minimum Landscape Strip Width and Setback

- i. Minimum *setback and landscape strip* width adjacent to *interior side lot line or rear lot line*: 3 metres
- ii. Minimum *setback and landscape strip* width adjacent to *flankage*: 5 metres

7.10.4.3 Screening

- i. *Outside storage or outside processing* must be screened along all *streets* abutting the *lot* by a minimum 1.8m high opaque fence or wall.
- ii. Where *outside storage* exceeds 1.8 metres in *height*, it shall only be located in the *rear yard*.

7.10.5 Minimum Landscape Area

Minimum *landscape area* - 10 %

7.10.6 Parking

7.10.6.1 Parking Standards

See Section 5

7.10.6.2 Heavy Vehicles

The parking of *heavy vehicles* is not permitted between any *building* and the *front lot line* or in any *yard* abutting a *residential zone*.

7.10.7 Accessory Buildings and Structures

See Section 4.14

7.10.8 Adult Entertainment Establishments

Notwithstanding any other regulations of this By-law, *adult entertainment establishments* shall only be permitted in a General Employment (GE) Zone subject to:

- i. the regulations of the *Zone*;
- ii. a separation distance of a minimum of 500 metres from any other adult entertainment *use* measured from *building to building*;

General Employment Zone

- iii. the *use* being located in a free-standing, single *use structure* which shall not have a *floor area* of more than 929 square metres; and,
- iv. a separation distance of a minimum of 800 metres from any *residential zone* whether the zone is in Oakville or in its neighbouring municipalities.

7.10.9 Performance Zone Categories – General Employment (GE) Zone Regulations

7.10.9.1 General Employment Performance (GE-1) Zone 1

In addition to the permitted *uses*, and *buildings* in the General Employment (GE) Zone, a *commercial self storage use* shall be permitted in the General Employment Performance (GE-1) Zone 1 subject to the regulations of the GE Zone.

Service Area-Employment Zone

7.11 Service Area-Employment (SA) Zone Regulations

7.11.1 Uses Permitted

See Section 6.

7.11.2 Building Types Permitted and Related Standards								
Building Type	Max. Floor Space Index	Min. Floor Space Index	Min. Lot Frontage	Min. Front Yard Ⓐ	Max. Front Yard Ⓐ	Min. Flankage Ⓑ	Min. Rear Yard Setback Ⓓ	Max. Height
Commercial building; Mixed use building; Employment Building	3	0.25 for commercial building	15 m	3 m	6 m	3m	7.5 m	15 storeys

7.11.3 Permitted Yard Encroachments

See Section 4.21

7.11.4 Minimum Landscape Area

Minimum landscape area - 10%

7.11.5 Parking

7.11.5.1 Parking Standards

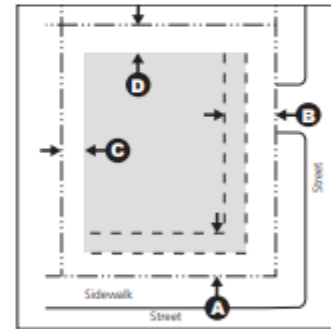
See Section 5.

7.11.5.2 Surface Parking Area Placement

No surface parking shall be permitted between any building and the front lot line or flankage.

7.11.5.3 Heavy Vehicles

The parking of heavy vehicles is not permitted between any building and the front lot line or in any yard abutting a residential zone.



The grey represents potential building area. The internal dashed line represents the maximum yard.

7.11.6 Accessory Buildings and Structures

See Section 4.14

Service Area-Employment Zone

7.11.7 Performance Zone Categories - Service Area - Employment (SA) Zone Regulations

7.11.7.1 Service Area - Employment Performance (SA-1) Zone 1

In addition to the permitted *uses, buildings and structures* in the Service Area-Employment (SA) Zone, a *funeral home* shall be permitted in the Service Area-Employment (SA-1) Zone 1 subject to the regulations of the SA Zone, provided that the minimum *FSI* shall be 0.4, the maximum *height* of the *buildings and structures* shall be 3 *storeys*, and no parking shall be permitted between the front of the principal *building* and the *street*.

Future Development Zone

7.13 Future Development (FD) Zone Regulations *(2012-001)* *(2022-007)*

7.13.1 Permitted Uses

- i. The uses as permitted in Section 4.3.1.
- ii. Infrastructure for which an Environmental Assessment has been completed or which are required as a condition of approval under the Planning Act, subject to the following provisions:
 - a. Notwithstanding any other provision of this By-law, any *building or structure* for the purpose of providing or sheltering infrastructure shall not be subject to Section 7.13.2;
 - b. Any *building or structure* used for a *general office use, public works yard, or warehouse* shall not be permitted.
- iii. The *use* of legally existing *buildings and structures* by *new accessory uses*.

7.13.2 Permitted Expansion of Legal Buildings and Structures

The existing *lot coverage* on the day of the passage of this by-law, for all existing *buildings or structures* and existing *accessory buildings or structures*, may be increased by a maximum of 10% subject to regulations of this section and section 5.

7.13.3 Maximum Height

10 metres except for *agricultural buildings*

7.13.4 Minimum Yards

Front Yard and Flankage - 9 m
Side Yard - 2.4 m
Rear Yard - 7.5 m

(Performance zones relocated by 2012-001 and 2013-065)

Appendix F

Applicant Hosted Public Information Meeting

5.0 PUBLIC ENGAGEMENT STRATEGY

The Public Information Meeting (PIM) for the proposed development at 145 Burnhamthorpe Road West was held on January 29, 2026. The meeting was attended by representatives from Korsiak Urban Planning, S.G.G.C Acquisition Corporation, one member of Town staff, and one Councillor. The purpose of the meeting was to provide an overview of the proposed Draft Plan of Subdivision and Zoning By-law Amendment and to receive feedback from attendees. In collaboration with Town staff, notice signs will also be installed on the subject property prior to the Statutory Public Meeting.

Summary of questions and comments raised:

1. Development timeline

- The Councillor asked about the anticipated timeline for construction and operation of the proposed modular assembly facility.
- The applicant indicated that the goal is to begin building construction around September 2026, following draft plan approval, servicing works, and site plan approval.
- Construction of the building is expected to take approximately 12 months, with the facility potentially becoming operational by fall 2027.

2. Truck traffic and transportation impacts

- The Councillor raised concerns regarding truck traffic generated by the facility, noting that similar situations in nearby areas have resulted in conflicts where employment uses are located close to residential neighbourhoods.
- Since the facility will transport modular units by truck, the Councillor asked for further clarification on:
 - The anticipated volume of truck traffic
 - Routing of trucks to major roads or highways
 - Potential impacts on nearby residential areas
- It was noted that a Traffic Impact Study (TIS) will be prepared as part of the application to address these matters.

3. Future land use on adjacent lands

- The Councillor asked about the future use of the adjacent lands closer to Burnhamthorpe Road, which are not part of the current application.
- It was explained that these lands are currently designated as Transitional Area and may eventually be developed for residential uses, such as townhouses or apartments. However, no development proposal has been finalized for these lands at this time.

4. Compatibility between employment and residential uses

- The Councillor noted that the concept plan shows employment blocks south of William Halton Parkway connected by a road that may also serve future residential areas.

- Based on experiences in other parts of the municipality, the Councillor expressed concern about potential conflicts between employment traffic and residential uses, particularly if trucks were to use local streets.
- The applicant indicated that truck traffic associated with the modular assembly facility is expected to use William Halton Parkway, rather than local streets.

5. Clarification of employment uses south of William Halton Parkway

- The Councillor asked what types of uses could occur on the employment blocks located south of William Halton Parkway.
- It was clarified that these lands are proposed to permit employment-supportive uses, such as office and commercial uses, rather than heavier industrial uses. This approach is intended to reduce potential compatibility issues with the nearby Transitional Area.

6. Additional information

- It was requested that the project team provide:
 - A video explaining the modular manufacturing process, which had previously been shown to staff; and
 - A summary of permitted uses under the proposed zoning to better understand what could be developed on the employment-supportive blocks.



OAKVILLE

REPORT

Planning and Development Council

Meeting Date: May 4, 2026

FROM: Planning and Development Department

DATE: April 21, 2026

SUBJECT: Recommendation Report for Official Plan Amendment and Zoning By-law Amendment Applications – 1493 Sixth Line, Post Residence Inc., File Nos.: Z.1515.24 and OPA 1515.24

LOCATION: 1493 Sixth Line

WARD: Ward 5

Page 1

RECOMMENDATION

1. That Official Plan Amendment and Zoning By-law Amendment applications submitted by Post Residences Inc., Files Nos.: Z.1515.24 and OPA 1515.24, be approved;
2. That By-law 2026-066, to adopt Official Plan Amendment No.079, be passed;
3. That By-law 2026-067, an amendment to Zoning By-law 2014-014, be passed;
4. That the notice of Council's decision reflect that Council has fully considered all of the written and oral submissions relating to these matters and all comments have been appropriately addressed; and,
5. That in accordance with Section 34(17) of the *Planning Act*, no further notice is determined to be necessary.

KEY FACTS

The following are key points for consideration with respect to this report:

- **Nature of the Applications:** An Official Plan Amendment and Zoning By-law Amendment to facilitate the development of a six-storey mixed-use building

consisting of 190 affordable housing units, a daycare, office space, and underground parking.

- **Proposal:** The applicant is proposing to redesignate and rezone a portion of the subject lands to facilitate a six-storey affordable housing development together with office and daycare uses, inclusive of 103 parking spaces provided both underground and at-grade. The applicant proposes a total of 190 affordable rental housing units with 30% (57) of units being fully accessible and 35 units are proposed to be deeply affordable units.
- **Public Consultation:** The applicant hosted a Public Information Meeting (PIM) on August 12, 2025, which was attended by Town staff, and 19 members of the public. The Statutory Public Meeting was held on November 17, 2025 with three letters of objection received, and five people addressed Council at the meeting, including representatives of the agencies that will partner with the applicant to provide affordable housing and social housing needs.
- **Policy Context:** The subject lands are designated “Regional Natural Heritage System” in the Region of Halton Official Plan, and “Natural Heritage System” within the Livable Oakville Official Plan (Schedule I).
- **Zoning:** The subject lands are zoned “N” (Natural Area) within the Zoning By-law 2014-014, as amended
- **Timing:** The applications were submitted and deemed complete on October 2, 2025. The *Planning Act* provides a 120-day timeline for Council to make a decision on the applications (January 30, 2026) failing which the applicant could file an appeal to the Ontario Land Tribunal for non-decision.

BACKGROUND

The purpose of this report is to provide a recommendation to Council for a decision. The subject site was previously designated as a residential area, and the existing dwelling remains on the site today as a vacant building. Halton Region later designated the lands as part of the Regional Natural Heritage System (RNHS). Through the Town’s conformity exercise, the lands were also designated as Natural Area within the Livable Oakville Official Plan and rezoned to “N” (Natural Area) in the Zoning By-law to align with the Halton Region Official Plan. It is noted that these land use changes were done inadvertently as only a portion of the lands contain significant natural heritage resources.

An Environmental Impact Statement (EIS) prepared by NRSI Inc. (dated May 2024) was undertaken to determine the limits of the Natural Heritage System (NHS). Through the EIS, the approximate boundary of the NHS, including the natural feature and a 10-metre buffer, was established and agreed to by Halton Region and the Town of Oakville when the Region maintained jurisdiction on planning matters. An updated EIS addendum was required and has been provided with this application to demonstrate that the proposed development (both during and post-construction) will not negatively affect the NHS.

Further, staff note that the portions of the site identified as NHS will be protected by the Town through an easement to be secured through the future site plan control approval application.

Location & Site Description

The subject property is located on the east side of Sixth Line, and south of Upper Middle Road. It is municipally known as 1493 Sixth Line, and is approximately 0.81 hectares in area, as shown in Figure 1 below:

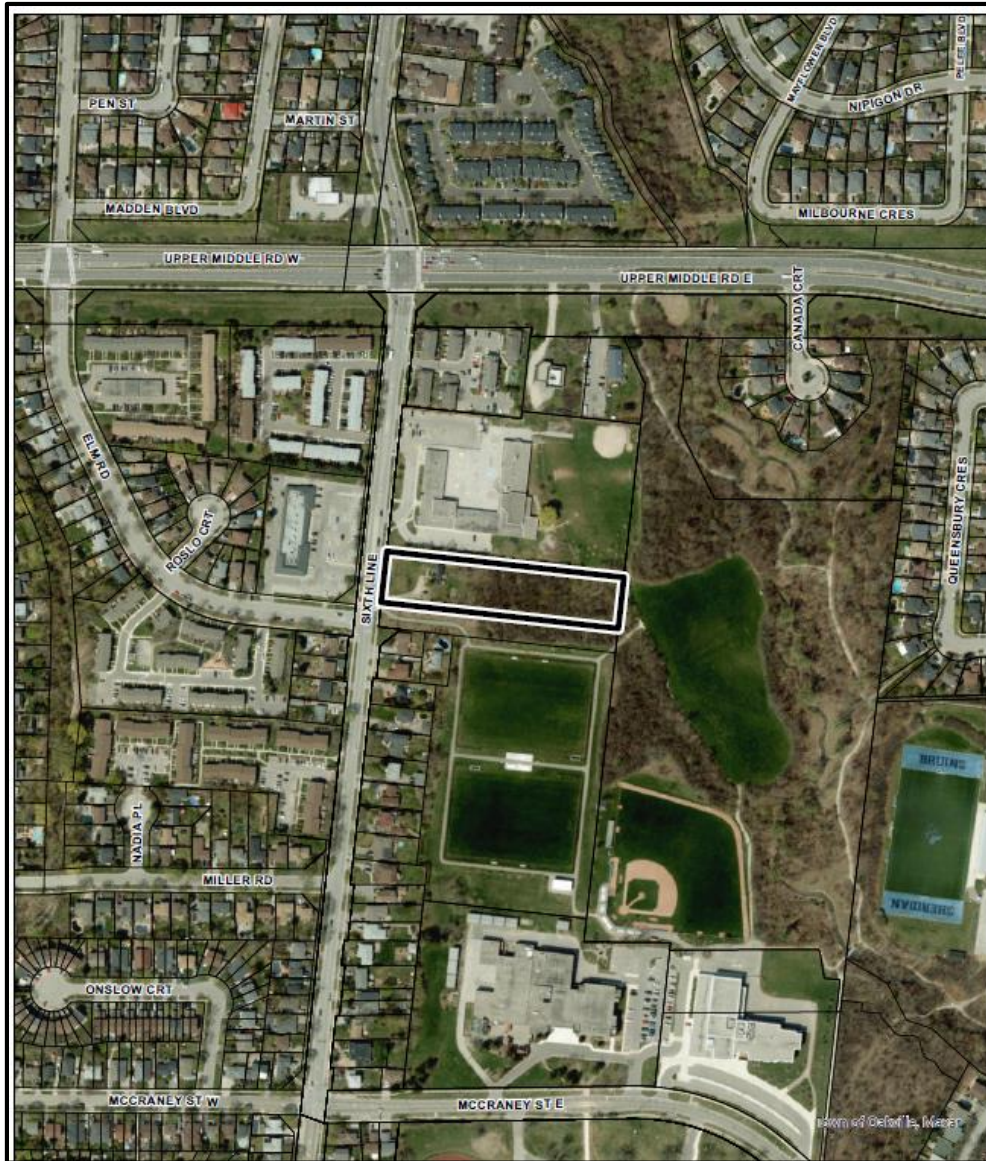


Figure 1 – Aerial Photo

Surrounding Land Uses

The surrounding land uses are as follows:

- North – Munn’s Public School, and townhouse dwelling units
- East – McCraney Valley Trail, Oakville Park, and Sheridan College
- South – Single detached homes, White Oaks Secondary School, and Gaten-Gervais Secondary School
- West – Commercial Plaza

PLANNING POLICY & ANALYSIS

Provincial Planning Statement

The Provincial Planning Statement (PPS) 2024 supports Ontario's objective of delivering 1.5 million new homes by 2031. It took effect on October 20, 2024, replacing the previous Provincial Policy Statement and the Growth Plan for the Greater Golden Horseshoe. The new PPS establishes a single, province-wide policy framework that directs land use and development to meet the needs of a rapidly growing population and maintain a high standard of living across Ontario.

The PPS provides for efficient development, land use patterns and an appropriate range and mix of land uses. The subject property is located within a settlement area. Policies within Chapter 2 direct growth and development to settlement areas, which is the focus of growth and development. Land use patterns within settlement areas are based on densities and a mix of land uses that, among other matters, efficiently use land and resources, and are planned or available and are transit supportive.

Policy 2.1.6 of the PPS states that:

Planning authorities should support the achievement of complete communities by:

- a) accommodating an appropriate range and mix of land uses, housing options, transportation options with multimodal access, employment, public service facilities and other institutional uses (including schools and associated child care facilities, longterm care facilities, places of worship and cemeteries), recreation, parks and open space, and other uses to meet long-term needs;*
- b) improving accessibility for people of all ages and abilities by addressing land use barriers which restrict their full participation in society; and*
- c) improving social equity and overall quality of life for people of all ages, abilities, and incomes, including equity-deserving groups.*

Additionally; Policy 2.2.1 indicates that:

Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:

- a) establishing and implementing minimum targets for the provision of housing that is affordable to low and moderate income households, and coordinating land use planning and planning for housing with Service*

Managers to address the full range of housing options including affordable housing needs;

b) permitting and facilitating:

1. all housing options required to meet the social, health, economic and wellbeing requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities;

c) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation

The proposed amendments to the Official Plan and Zoning by-law will permit the development of a six-storey residential building which includes 190 affordable housing units, 35 of which are deeply affordable units. There are also complementing daycare and office uses for the operational needs of the agencies within the building.

As noted previously, a portion of the lands contain natural heritage resources. Section 4.1 of the PPS speaks to the policies for development within natural heritage area:

- 1. Natural features and areas shall be protected for the long term.*
- 2. The diversity and connectivity of natural features in an area, and the long-term ecological function and biodiversity of natural heritage systems, should be maintained, restored or, where possible, improved, recognizing linkages between and among natural heritage features and areas, surface water features and ground water features.*
- 3. Natural heritage systems shall be identified in Ecoregions 6E & 7E1, recognizing that natural heritage systems will vary in size and form in settlement areas, rural areas, and prime agricultural areas.*
- 4. Development and site alteration shall not be permitted in:*
 - a) significant wetlands in Ecoregions 5E, 6E and 7E1; and*
 - b) significant coastal wetlands.*
- 5. Development and site alteration shall not be permitted in:*

- b) significant woodlands in Ecoregions 6E and 7E (excluding islands in Lake Huron and the St. Marys River)1;*
 - c) significant valleylands in Ecoregions 6E and 7E (excluding islands in Lake Huron and the St. Marys River)1;*
 - d) significant wildlife habitat;*
- 6. Development and site alteration shall not be permitted in fish habitat except in accordance with provincial and federal requirements.*
 - 7. Development and site alteration shall not be permitted in habitat of endangered species and threatened species, except in accordance with provincial and federal requirements.*
 - 8. Development and site alteration shall not be permitted on adjacent lands to the natural heritage features and areas identified in policies 4.1.4, 4.1.5, and 4.1.6 unless the ecological function of the adjacent lands has been evaluated and it has been demonstrated that there will be no negative impacts on the natural features or on their ecological functions.*
 - 9. Nothing in policy 4.1 is intended to limit the ability of agricultural uses to continue.*

The submitted EIS has delineated the limits of the NHS area together with a required 10-metre buffer. This area will remain designated and zoned as Natural Area and will be further protected by an easement in favour of the Town.

The proposal will contribute to a healthy, liveable, and safe community and it represents an efficient use of land and existing resources as it will bring intensification within an existing serviced area and enhancing municipal infrastructure while preserving natural heritage. The subject site is also adjacent to Munn's public school, and within proximity to Sheridan College, public transit, parks, and commercial amenities. On this basis, the proposal reflects an appropriate location for intensification and the proposed changes to the Official Plan and Zoning By-law are consistent with the PPS.

Halton Region Official Plan

As of July 1, 2024, the introduction of Bill 185 has changed Halton Region's role in land use planning and development matters. The Region's Official Plan is now the responsibility of Halton's four local municipalities. As a result of this change, a Memorandum of Understanding (MOU) among the Halton municipalities and Conservation Authorities was prepared that identified the local municipality as the primary authority on matters of land use planning and development. The MOU also

defines the continued scope of interests for the Region and the Conservation Authorities in these matters.

The subject lands are designated within the “Regional Natural Heritage System” in accordance with Map 1 – Regional Structure as shown in Figure 2 below.

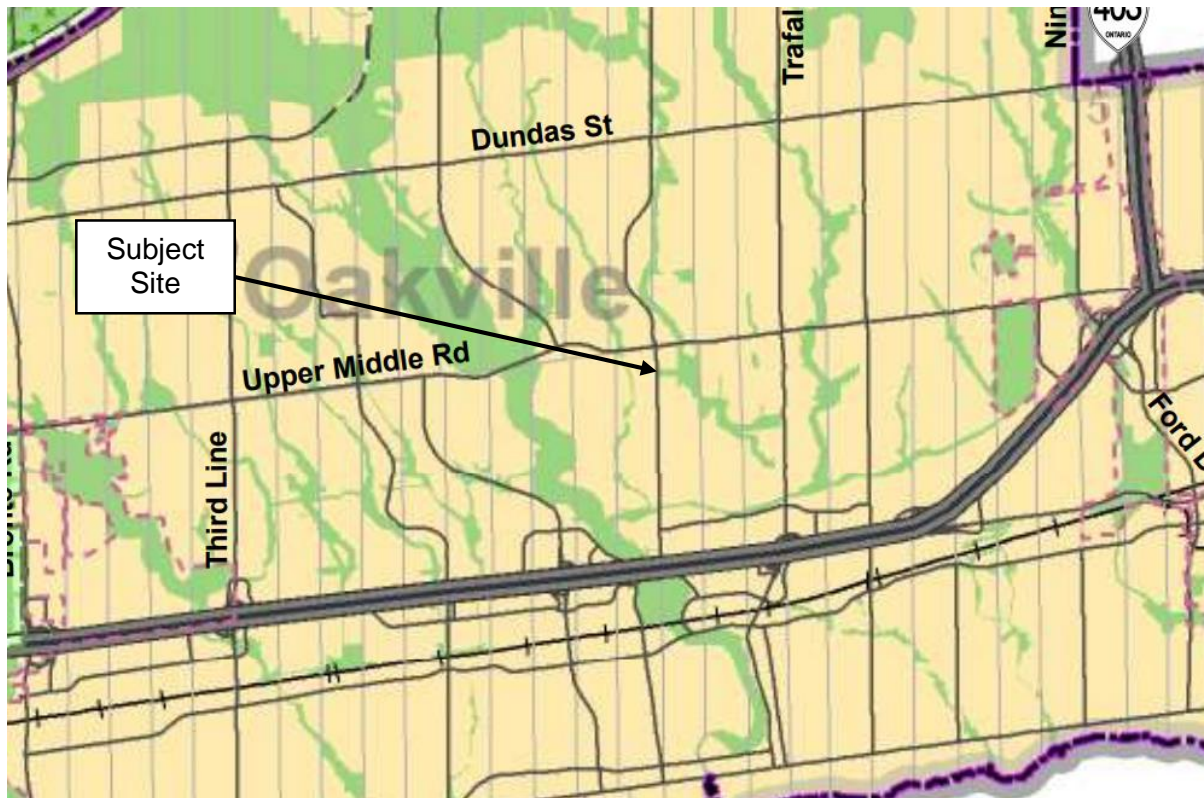


Figure 2 – Region of Halton Official Plan Excerpt

In accordance with Policy 116.1:

The boundaries of the Regional Natural Heritage System may be refined, with additions, deletions and/or boundary adjustments, through:

- a) a Sub-watershed Study accepted by the Region and undertaken in the context of an Area-Specific Plan;*
- b) an individual Environmental Impact Assessment accepted by the Region, as required by this Plan; or*
- c) similar studies based on terms of reference accepted by the Region.*

Once approved through an approval process under the Planning Act, these refinements are in effect on the date of such approval. The Region will maintain mapping showing such refinements and incorporate them as part of the Region’s statutory review of its Official Plan.

The previous landowner undertook an EIS to demonstrate the limits of the NHS, which was approved by the Region prior to Bill 185. As mentioned earlier in the report, the applicant submitted an amendment to the original EIS report to reconfirm the limits of the Natural Heritage System as it relates to the proposed scope and scale of the development on the subject site.

With the proposed Official Plan Amendment and Zoning By-law Amendment, the Town will implement the appropriate modifications to the mapping and reflect a designation of “Urban Area” for the Region of Halton Official Plan. One of the goals for “Urban Area” within Halton Region is:

To manage growth in a manner that fosters complete communities, enhances mobility across Halton, addresses climate change, and improves housing affordability, sustainability and economic prosperity.

The proposed 190 affordable residential units will contribute to improve housing affordability.

Additionally, the proposal aligns with Halton Region’s *Comprehensive Housing Strategy 2025–2035*, a 10-year plan designed to respond to current housing challenges and support the development of more inclusive housing options. Priority Three of the Strategy focuses on creating new assisted and supportive housing, which is identified as the most important long-term action for reducing homelessness. By adding 190 new affordable units, the proposal directly supports this priority and contributes to Halton Region’s target of creating 1350 new assisted and supportive housing opportunities over the next decade.

On this basis, the proposal conforms to the Halton Region Official Plan.

Livable Oakville Plan

The *Livable Oakville Plan* was approved by the Ontario Municipal Board on May 10, 2011 and is currently undergoing a five-year Official Plan review to ensure the policies are consistent with the current Provincial and Regional policies, support the Town’s strategic goals, and reflect the vision and needs of the community.

On September 27, 2017, Council adopted Official Plan Amendment 15 (OPA 15) to the Livable Oakville Plan, which established the Town’s Urban Structure.

The subject lands are identified as “Natural Heritage System” noted on Schedule A1 – Urban Structure. As stated in Section 3 of the Livable Oakville Plan:

The urban structure sets out the framework for where and how the Town will grow and how to determine Oakville’s character and form.

Urban structure elements are not intended to be land use designations and are not intended to grant development rights or to predetermine the specific land uses that will be permitted on any particular parcel of land.

The subject property is designated “Natural Heritage System”, as identified on Schedule I – Central Land Use with the Livable Oakville Plan as shown in Figure 3 below:

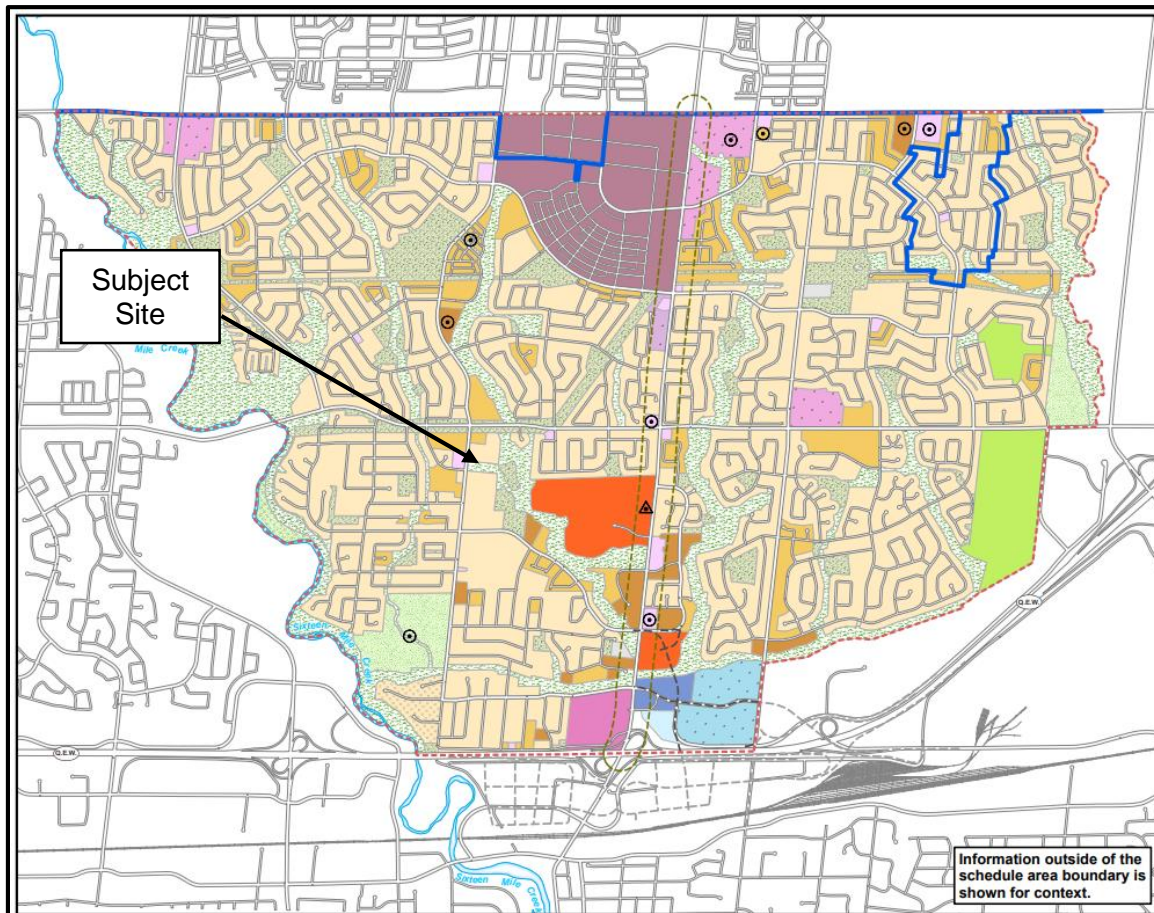


Figure 3 – Livable Oakville Plan Excerpt

The 10-metre buffer to the NHS boundary was determined through the submitted EIS. Additionally, the portions of the site identified as NHS will be protected by the Town through an easement

The applicant is proposing to amend the Livable Oakville Official Plan to “High Density Residential”, with a special exception. The High Density Residential designation permits a range of high-density housing types, including apartments, retirement homes and long-term care homes at a density range between 51 to 185 units per hectare. Based on the site area of the subject lands, the proposed density

is 234 units per hectare. Although the density exceeds the policy range, the proposal aims to facilitate affordable housing which will contribute to providing housing diversity within the town. Additionally, the proposed development includes complementary uses such as a daycare intended to support the future residents of the building, as well as administrative offices for the on-going operational needs of the agencies working within the building. A special exemption to the Official Plan will be required to recognize the increase in density and range of uses for the subject lands.

Section 4.3 of the Livable Oakville Official Plan provides direction for intensification outside of a Growth Area. The Official Plan directs most future development and redevelopment to designated Growth Areas, while areas outside of these locations are considered established residential neighbourhoods. Although general intensification is encouraged throughout the built-up area, any growth in established neighbourhoods should maintain the existing character and support the town's overall urban structure. Intensification opportunities outside Growth Areas may be considered when aligned with the policies of the Plan.

As mentioned previously in the report, the applicant is proposing to designate the subject site as High Density Residential. Section 11.1.8 (c) states that:

Within the stable residential communities, on lands designated Medium Density Residential and High Density Residential, there may be underutilized lands on which additional development may be appropriate. Intensification of these lands may occur within the existing density permissions for the lands and may be considered subject to the requirements of section 11.1.9 and all other applicable policies.

The subject site, as it currently functions, is underutilized. It is near commercial uses and has convenient access to public transit and the active transportation network. In addition, the site is fully serviced with water and wastewater infrastructure capable of accommodating the proposed development. As such, the subject lands are suitable for additional residential density to support existing community resources and amenities.

The policy criteria for evaluating development applications within stable residential communities is found in Section 11.1.9, and the following criteria are applicable to the subject applications:

- 11.1.9 *Development within all stable residential communities shall be evaluated using the following criteria to maintain and protect the existing neighbourhood character:*

- a) *The built form of development, including scale, height, massing, architectural character and materials, is to be compatible with the surrounding neighbourhood.*
- b) *Development should be compatible with the setbacks, orientation and separation distances within the surrounding neighbourhood.*
- c) *Where a development represents a transition between different land use designations or housing forms, a gradation in building height shall be used to achieve a transition in height from adjacent development.*
- e) *Roads and/or municipal infrastructure shall be adequate to provide water and wastewater service, waste management services and fire protection.*
- f) *Surface parking shall be minimized on the site.*
- h) *Impacts on the adjacent properties shall be minimized in relation to grading, drainage, location of service areas, access and circulation, privacy, and microclimatic conditions such as shadowing.*
- k) *The transportation system should adequately accommodate anticipated traffic volumes.*
- l) *Utilities shall be adequate to provide an appropriate level of service for new and existing residents.*

The building massing is mitigated through vertical articulation, material changes and colours. The building is also pushed back from Sixth Line to reduce the massing impacts along the street and maintain alignment with other structures to the north and south. Collectively, this gives the perception of a smaller building which is better integrated within the surrounding neighbourhood's built form.

The building is situated on the south side of the site to mitigate shadowing on the school to the north of the subject site. Further, the proposed site-specific zoning restricts building height, building setbacks to adjacent properties to maintain privacy, and provides adequate on-site resident and visitor parking which is discussed later in this report.

Regarding criteria 11.1.9 e), h), k) and l) above, the existing road network, water and wastewater systems, and utility infrastructure are sufficient to accommodate the proposed development.

Housing Pledge and Strategy

Over the past few years, Provincial initiatives such as the More Homes Built Faster: Ontario's Housing Supply Action Plan: 2022-2023, and resulting legislation (e.g., Bill 109, Bill 23, Bill 97), have been enacted with the intent to address Ontario's housing crisis by increasing housing supply and accelerating housing delivery.

In response to Provincial legislation, on March 20, 2023, Council approved Oakville's Housing Pledge to facilitate the delivery of 33,000 new housing units by 2031/2032, which aims to accelerate the delivery of housing over a 10-year period.

In December 2024, Council approved the Housing Strategy and Action Plan, which is structured around six goals and objectives intended to achieve positive housing outcomes. In part, the proposed Official Plan Amendment and Zoning By-law Amendment facilitate the opportunity for additional housing options, reinforcing the Town's commitment to meeting the need for housing and addressing the demands of Ontario's growing population. The Town is also committed to ensuring that growth is contextually appropriate and financially sustainable.

Informed by the Town's Housing Strategy and Action Plan, as well as the Town's Housing Needs Assessment, Town staff are proposing updated housing policies in the Livable Oakville Plan to support increased housing options and housing affordability. A public meeting was held on January 19, 2026, where a report was prepared for Council's consideration for new draft Official Plan policies. A recommended Official Plan Amendment for Planning and Development Council's consideration and approval is scheduled for April 20, 2026.

The proposed primary change is to include a new Section 7 to the Livable Oakville Plan which will provide objectives and policies under the following sub-headings:

- Supporting Housing Supply and Growth Management (Section 7.2.1)
- Developing Livable and Complete Communities (Section 7.2.2)
- Enhancing Housing Choice (Section 7.2.3)
- Encouraging and Protecting Rental Housing (Section 7.2.4)
- Supporting Affordability (Section 7.2.5)
- Engagement and Collaboration (Section 7.2.6)

The proposed development will provide support for facilitating affordable housing development.

It is staff's opinion that the proposed development contributes to the overall objectives and emerging policies by expanding housing opportunities for a wider range of income levels. Providing affordable housing helps respond to the diverse

needs of the community. Specifically, the proposed development will facilitate affordable housing. The proposed Section 7.2.5 a) i) policy indicates that:

The Town may use Planning Act tools as per Section 30 of this Plan to support housing affordability, and other programs and initiatives where appropriate and feasible, including:

- i. through the development process, the use of transportation demand management measures which, in addition to the policies in section 9.14, may permit reduced parking rates for affordable housing units, when demonstrated through a TDM plan and implementation strategy.*

The proposal seeks to develop 190 residential units, daycare and an office with 103 parking spaces. The applicant is also proposing increased TDM including: unbundled parking, transit incentives, and enhanced pedestrian and cycling facilities,

Based on the foregoing, the proposal conforms to the Official Plan and is consistent with the emerging policies.

Zoning By-law

The subject lands are zoned N (Natural Area) as shown in Figure 4 below, which does not permit residential development. However, through the supported EIS, it was determined that only the rear portion of the property is designated Natural Area. As such, the applicant is proposing to rezone the developable portion of the site to RH (Residential High), with a Special Provision.

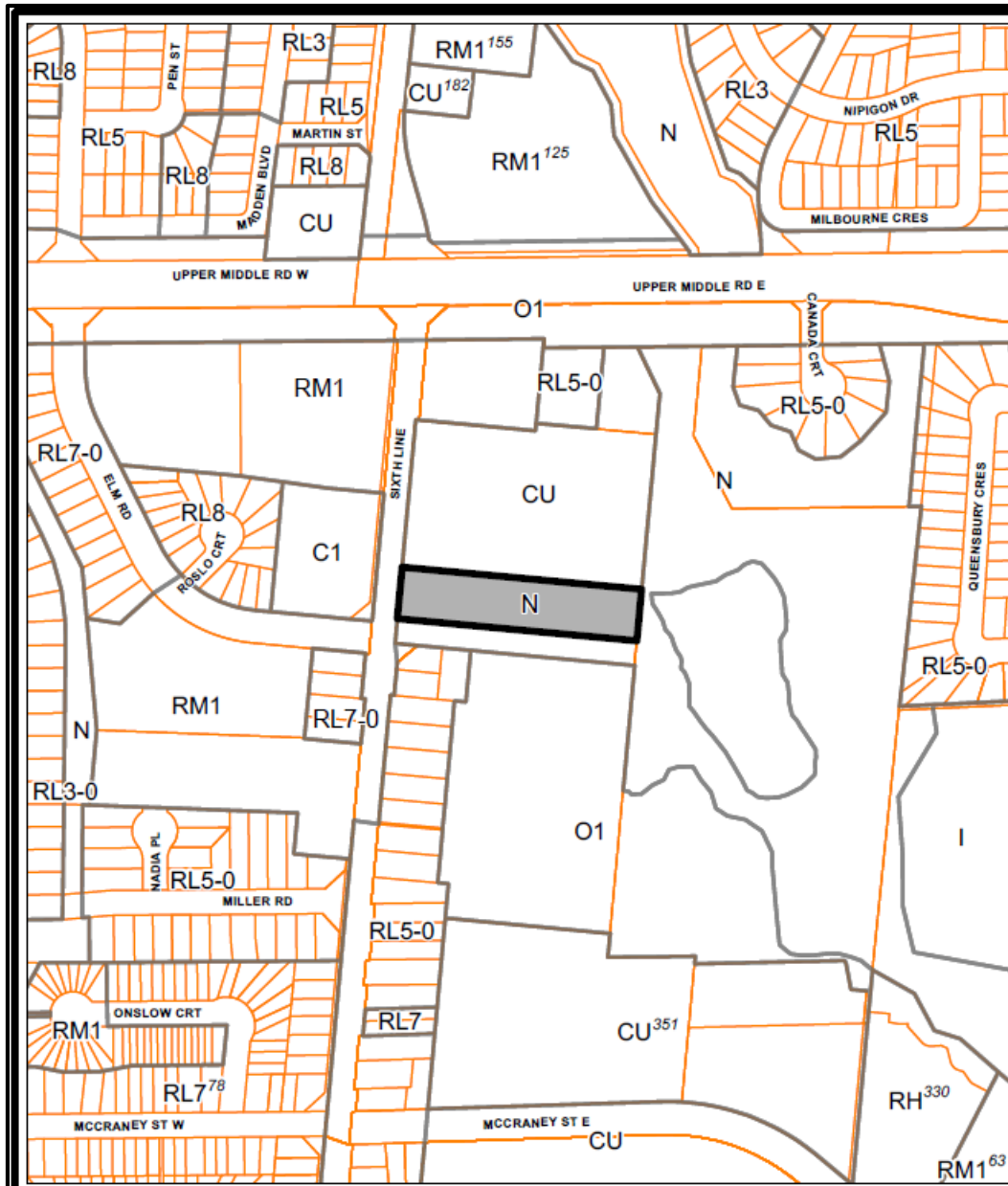


Figure 4 – Zoning By-law 2014-014 Excerpt

Staff has been working with the applicant to establish appropriate modifications to the Zoning By-law to ensure that the new high density residential development is compatible with the surrounding neighbourhood and contextually appropriate to support additional housing opportunities within the community. To support flexibility in what building typologies can be built on the subject property, the following site-specific modifications to the RH zone are appropriate to integrate a six-storey mixed-use building into the surrounding neighbourhood, identified in Table 1 below.

Table 1 – Site Specific Zoning By-law

Requested Change	RH By-law Requirement	Applicant's Proposed Amendment
Maximum height	The height legally existing on the lot on the effective date of this By-law	22.0 m
Maximum number of storeys	n/a	6
Minimum rear yard setback	7.5	3.1 m
Number of residential units	n/a	190
Permitted uses	The RH Zone permits a range of uses including apartments, retirement homes, emergency service facilities and daycares.	Add accessory Office use
Maximum canopy encroachment into the minimum front yard and southerly interior side yard	0.6 m	1.2 m
Residential Parking	145	71 spaces (0.37 spaces per dwelling unit)
Residential visitor	48	32 spaces (0.17 spaces per dwelling unit shared with office and daycare uses)

Staff have evaluated the proposed Zoning By-law Amendment to ensure it adequately implements the proposed development and the Official Plan objectives. It is staff's opinion that the proposed zoning changes are appropriate for the development to facilitate the construction of 190 residential units, and associated daycare and office uses. Analysis on the reduction of parking is provided later in this report.

TECHNICAL & PUBLIC COMMENTS

Planning and Development staff circulated the development application to internal departments and external agencies for a full assessment of the proposal. No objections were received, and any technical matters that were raised will be addressed through the Site Plan Approval process.

The following matters were raised by staff, Council, and the public:

- Proposed Land Use, Height, and Density;
- Transportation and Parking;
- Ownership structure – funding, programs, partnerships;
- Affordability – breakdown the levels of affordability;
- Urban Design, and shadow impacts including safety design and crime prevention
- Pedestrian Connection and Walkability;
- Tree Preservation;
- Impacts on Natural Heritage;
- Stormwater Management and Functional Services.

A full analysis of the matters raised is discussed below:

Proposed Land Use, Height, and Density

The applications facilitate the development of a six-storey residential building containing 190 affordable housing units, 35 of which are deeply affordable units and funded by Halton Region. The residential building will also include a daycare that will be utilized for building tenants together with accessory office spaces to support the agencies operating within the building. The proposed range of land uses for the property, including the protection of the NHS, complements the surrounding neighbourhood and is well supported by amenities such as the commercial plaza, local schools and transportation options.

The subject lands front Sixth Line which is an arterial road; and high density development along arterial roads is generally appropriate, as it is supported by transit access, services, and infrastructure.

The proposed six-storey building is considered a high density residential development. While the immediate surrounding area is mainly low density residential, it is crucial to assess the overall context of nearby development. As the proposal introduces a higher residential density, there are variations of building sizes, building types and configuration within the surrounding area that aligns, and fits, with the proposed development. An assessment of Sixth Line and surrounding area demonstrates a range of residential built forms and densities. For instance, recent and approved development includes a six-storey retirement residence at

1105 McCraney, townhouse developments at 1295 and 1020 Sixth line, and a nine-storey mixed-use development at 1269 Sixth line.

These developments illustrate that the surrounding area is developed with a range of densities and housing types. The proposed six-storey mixed-use building is consistent with the existing and emerging built form patterns. Also, the proposal is providing 100% affordable housing units which will contribute to addressing housing affordability needs.

Transportation and Parking

The proposed development reflects a compact urban development with limited parking on site. The applicant submitted a Parking Justification Study prepared by LEA Consulting Ltd. in support of the application. As mentioned previously, the development consists of 190 residential affordable housing units, a 285 square metre daycare, and 175 square metres of office space associated with the operation of the dwelling units. Based on the proposed uses, Zoning By-law 2014-014 requires a total of 205 parking spaces; however, the applicant is proposing 103 parking spaces. The proposed breakdown includes 71 (0.37 spaces/unit) spaces for the residential use and 32 (0.17 spaces/unit) spaces for shared residential visitors, daycare, and office uses.

To support the proposed parking rates, Transportation and Engineering staff evaluated proxy site data submitted by the applicant to assess typical residential and visitor parking demand both within the town and in other jurisdictions. The proxy sites identified similar contexts as the proposed development, with some including affordable housing. The location of the site provides a variety of modal options to access surrounding neighbourhood amenities and resources. It is also staff's opinion that vehicle ownership may be lower than typical rental properties where anticipated residents may not have personal vehicles. The applicant proposes a variety of TDM measures to further support the reduction in parking, including the self-management of available residential parking spaces by the agencies and organizations partnering with the development. Staff is satisfied that the proposed development can function with the reduced residential parking and will not negatively affect the surrounding neighbourhood or the on-street parking network.

Similarly, the shared parking strategy is proposed to account for different peak demand periods between residential visitors and non-residential uses. This is a common practise that has been approved in other developments in compact urban settings throughout the town. Parking utilization surveys conducted at a comparable affordable housing development demonstrated residential and visitor parking demand equal to or lower than the proposed supply. Additional proxy studies from

similar suburban developments further support reduced visitor parking rates. The proposed parking supply is also consistent with relevant provincial, regional, and municipal policy directions that promote affordable housing. Additionally, TDM measures, including unbundled parking, transit incentives, and enhanced pedestrian and cycling facilities, are proposed to support the reduced parking supply. Further details on implementing TDM will be assessed through Site Plan Approval process.

Ownership Structure funding, programs, and partnerships

The proposed development is prefaced on a model where it partners with local agencies and affordable housing providers to improve housing options for low-income, and at-risk households for a minimum period of 25 years. Each agency and organization provides a robust vetting system to ensure that the housing available meets the needs of the resident. Staff has been advised that Memorandums of Understanding (MOUs) have been signed between the owner and four partners who will manage a certain number of dwelling units each within the building, including:

- Home Suite Hope;
- Community Living Oakville;
- Halton Women’s Place; and
- Milton Transitional Housing.

The office space proposed within the building is intended to provide space for each partner to meet their operational needs on-site and provide supportive resources to residents in their respective programs. The proposed daycare is intended to provide easy access to child care for families within the building. In addition, the property will be managed by Oakville Senior Citizen Residence (OSCR). It is staff’s understanding that OSCR acts as property manager for the Region of Halton Community Housing Corporation. Additionally, the proponent received funding for the proposed project from Canada Mortgage and Housing Corporation (CMHC). The applicant is also pursuing additional funding from CMHC’s Affordable Housing Innovation Fund, Apartment Construction Loan Program (ACLP), and Build Canada Homes.

Defining Affordability

Under Bill 134 the *Affordable Homes and Good Jobs Act, 2023*, the Province of Ontario revised the definition of an *affordable residential unit* within the *Development Charges Act, 1997*. The updated definition establishes an income-based approach and requires that affordable rental units meet a lesser of test to ensure rents reflect both local market conditions and local household incomes.

Bill 134 defines an *affordable rental unit* as a residential unit where the monthly rent is no greater than the lower of the following two amounts:

1. The income- based affordable rent, as set out in the *Affordable Residential Units Bulletin*.

This amount is determined by identifying the income of a household at the 60th percentile of gross annual renter household incomes in the relevant municipality and calculating the rent equal to 30% of that income.

2. The average market rent for the residential unit set out in the in the *Affordable Residential Units Bulletin*

The proposed development is intended to partner with agencies and organizations, including Halton Region, that provide housing opportunities that meet the *affordable rental unit* definition. Additionally, 35 of the proposed residential units will be deeply affordable. Deeply affordable housing generally refers to homes priced for a municipality's lowest income households (typically the lowest 30% of income earners), which offer rents well below average market rents. These units are kept deeply affordable by ensuring that cost is no more than 30% of income for specified low-income tenants.

Urban Design, including safety design and crime prevention

The applicant submitted an Urban Design Brief prepared by MHBC dated March 2026, and Shadow Impact Study prepared by PMI.A and dated January 17, 2026 in support of the application, which evaluates the proposed building design, including massing and shadowing on surrounding properties.

In the context of the surrounding built form, the applicant revised the proposed design to incorporate measures to mitigate perceived massing and ensure appropriate transition to adjacent properties. The applicant increased the front yard setback to 7.5 metres to reduce the visual dominance of the building along the street. Additionally, a portion of the building above the fourth storey is further set back, resulting in a four-storey building element being provided along Sixth Line to reinforce a lower street-related scale. The revised building design also incorporates vertical articulation through variations in façade treatment along the length of the building and the use of multiple materials to break up the overall massing and enhance visual interest, as shown in the rendering below.



The applicant also revised the proposed site layout to place the building on the south side of the property to reduce the shadow impact on the Munn’s public school play area. The study concludes that the proposed building will result in minimal impacts on the surrounding area and remains within the acceptable thresholds outlined in the Town’s guidelines. Further refinements are anticipated through the Site Plan Approval process to better mitigate the impacts of the proposal such as incorporating bird-friendly design.

Staff has also consulted with the Halton Regional Police Service regarding Crime Prevention Through Environmental Design (CPTED) principles. In addition, staff understand that the proponent met with the Halton Regional Police Service on March 9, 2026, to review CPTED considerations. The Halton Regional Police Service has indicated no concerns with the proposed development or building design and provided preliminary comments related to site lighting and perimeter fencing, including considerations for pedestrian trails within the natural area at the rear of the site. Detailed CPTED elements, including lighting and fencing, will be reviewed and finalized through Site Plan Approval process.

Pedestrian Connection & Walkability

The subject lands are located within proximity to the Town’s active transportation network including the McCraney Valley trail that connects pedestrians to Sheridan College, White Oaks Secondary School, Oakville Place, and Trafalgar Road.

In addition to connectivity advantages, bike lanes and sidewalks are also provided along Sixth Line. The applicant is proposing to provide parking for 34 bicycles on site.

Tree Preservation

The applicant submitted an Arborist report prepared by MHBC and dated August 6, 2025. The report concluded that 54 trees will require removal to support the development. Tree compensation will be reviewed through the Site Plan Approval process and will be done in accordance with the Private Tree Protection By-law and Municipal Tree By-law. Additionally, the applicant is required to demonstrate a tree canopy cover of 25%, which will also be implemented through the site plan stage.

Impacts on Natural Heritage

As discussed previously, the May 2024 EIS established the approximate boundary of the NHS, including the identified natural features and the associated 10-metre buffer. An updated EIS addendum was submitted for 1493 Sixth Line, Oakville, prepared by Natural Resource Solutions Inc. and dated January 2026. The addendum assessed the natural heritage implications of a proposed six-storey mixed-use residential building and confirms that the development can proceed with appropriate mitigation. The study identifies key on-site features, including Significant Woodland, cultural vegetation communities, and a headwater drainage feature to confirm that the proposed development, during both construction and post-construction phases, will not result in negative impacts to the NHS. Staff further note that the portions of the site identified as NHS will be protected through the registration of an easement to the satisfaction of the Town as part of the Site Plan Approval process.

Stormwater Management and Functional Services

Town staff received and reviewed the Functional Servicing and Stormwater Management report to support the proposed development. The proposed development does not represent any negative impact for stormwater management. The Region has also reviewed the proposal and has no objection to the proposed development. A detailed review of stormwater management and servicing will be completed through the Site Plan Approval process.

CONSIDERATIONS

(A) PUBLIC

The applicant held a virtual Public Information Meeting on August 12, 2025, which was attended by Town staff, and members of the public. A Statutory Public meeting was held on November 17, 2025.

Notice for the Statutory Public Meeting was provided through a mailing of all properties within 240 metres of the subject lands in accordance with the *Planning Act* regulations and Town practices.

Staff received seven written comments since the application was received which are included in Appendix 'D'

(B) FINANCIAL

The proposed development would receive exemptions from development charges, community benefits charges and parkland dedication for units that meet the definition of affordable under the *Development Charges Act, 1997*. Exemptions are subject to an agreement, and must remain affordable for a 25-year period

(C) IMPACT ON OTHER DEPARTMENTS & USERS

The Official Plan Amendment and Zoning By-law Amendment applications were circulated to internal and external departments and agencies for comment. All technical issues have been addressed or will be addressed through the Site Plan processes.

(D) COUNCIL STRATEGIC PRIORITIES

The report addresses Council's strategic priority/priorities: Growth Management, Community Belonging, Environmental Sustainability and Accountable Government.

(E) CLIMATE CHANGE/ACTION

The proposed development has been reviewed to ensure compliance with the Town's sustainability objectives of the Livable Oakville Plan, which includes sustainable transportation options, unblended parking, shared parking, pre-loaded presto cards and will be implemented through the site plan process.

CONCLUSION

The application will facilitate the development of a mixed-use development that will contribute to the Provincial, Regional and Town affordable housing objectives.

The proposed amendments will result in intensification of a property in a compact, urban form that is appropriately integrated with, and considered compatible with, the existing neighbourhood.

Staff recommends approval of the Official Plan and Zoning by-law Amendment applications to permit the development of the subject property for high density residential uses for the following reasons:

- The proposed development is consistent with the Provincial Planning Statement and conforms to the Halton Region Official Plan and Livable Oakville Official Plan;
- The proposed development provides new housing opportunities and contributes to providing affordable housing options; and
- Comments from the public and Council have been appropriately addressed and represents good planning.

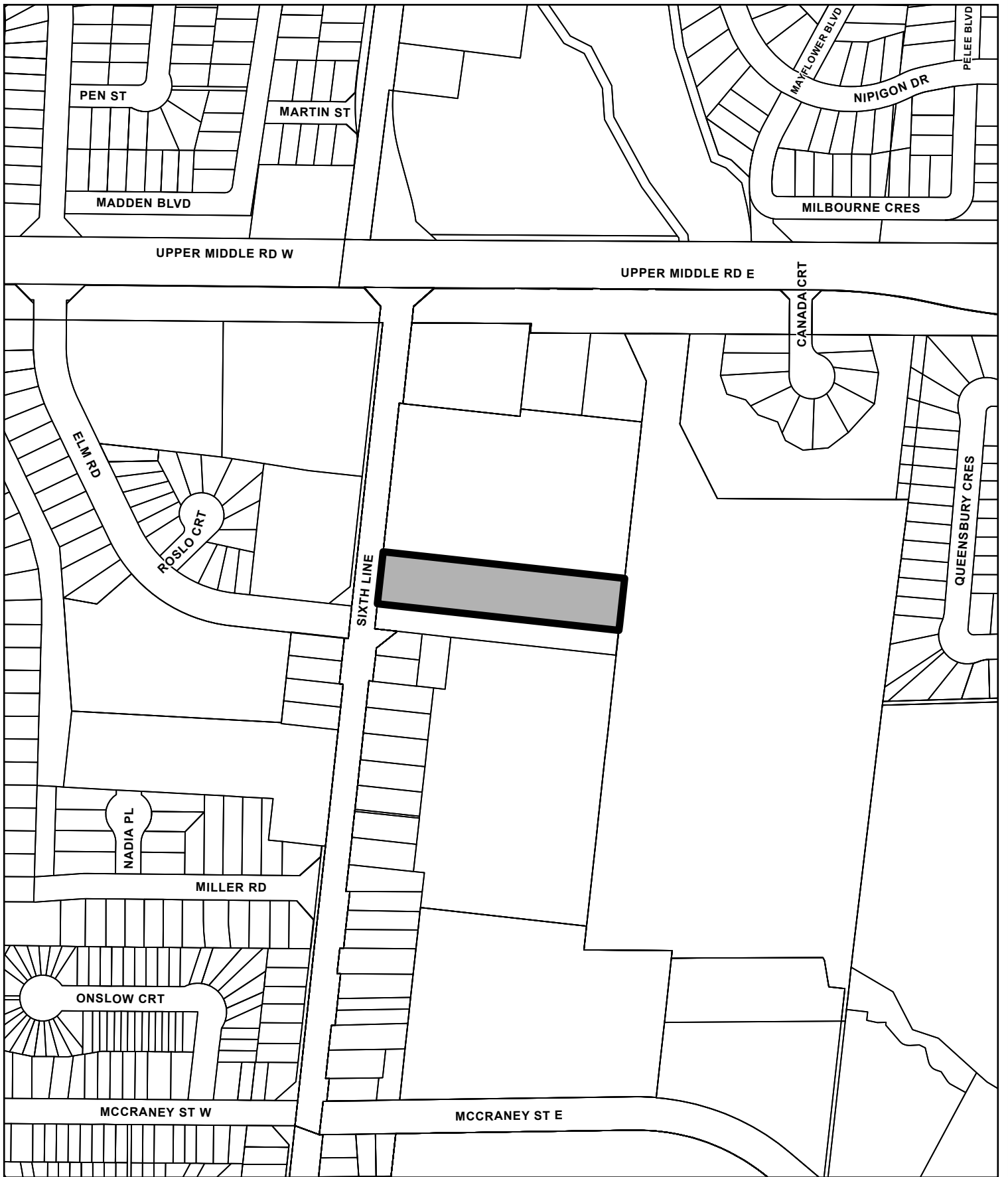
APPENDICES

Appendix “A” – Location Map
Appendix “B” – By-law 2026-067, OPA 079
Appendix “C” – By-law 2026-066
Appendix “D” – Public Comments

Prepared by:
Sara Hajsaleh
Planner, Current Planning – East District

Recommended by:
Kate Cockburn, MCIP, RPP
Manager, Current Planning – East District

Submitted by:
Gabe Charles MCIP, RPP
Director, Planning & Development



0 30 60 120
Meters



SUBJECT LANDS

Post Residences Inc.

1493 Sixth line
Application Number

Page 68 of 175

LOCATION

Community Development Commission



THE CORPORATION OF THE TOWN OF OAKVILLE

BY-LAW NUMBER 2026-066

Official Plan Amendment 079

A by-law to adopt an amendment to the Livable Oakville Official Plan, Official Plan Number 079 (Post Residences Inc., File Number 1515.24)

WHEREAS subsection 21(1) of the *Planning Act*, R.S.O. 1990, c.P.13, as amended, states that a council of a municipality that is within a planning area may initiate an amendment to any official plan that applies to the municipality, and section 17 applies to any such amendment; and,

WHEREAS subsection 22(1) of the *Planning Act* provides that a person or public body may request a council to amend its official plan; and,

WHEREAS the owner of the lands currently known as 1493 Sixth Line has requested that council amend the Livable Oakville Plan to redesignate a portion of the lands from Natural Area to High Density Residential with an exception; and,

WHEREAS it is deemed necessary to pass an amendment to the Livable Oakville Plan to permit the development of mixed use residential building;

COUNCIL ENACTS AS FOLLOWS:

1. For the purposes of this by-law:
 - a. "Livable Oakville Official Plan" and "Livable Oakville Plan" mean the Official Plan for the Oakville Planning Area that currently applies to the subject lands, located on the east side of Sixth Line, South of Upper Middle Road East.
2. Official Plan Amendment Number 079 to the Livable Oakville Plan, attached as Appendix "A", is hereby adopted.
3. This Official Plan Amendment is subject to appeal rights set out in section 17 of the *Planning Act*, R.S.O. 1990, c. P.13, and shall come into effect once the deadline for filing appeals has passed or all appeals have been withdrawn or finally disposed of.

4. This Official Plan Amendment is exempt from approval pursuant to Ontario Regulation 525/97 Exemption from Approval (Official Plan Amendments).

PASSED this 4th day of May, 2026

MAYOR

CLERK

APPENDIX “A” to By-law 2026-066

Official Plan Amendment Number 079 to the Town of Oakville’s Livable Oakville Plan

Constitutional Statement

The details of the amendment, as contained in Part 2 of this text, constitute Official Plan Amendment Number 079 (OPA 079) to the Livable Oakville Plan.

Part 1 – Preamble

A. Subject Lands

The subject property is located on the east side of Sixth Line, and south of Upper Middle Road East, and is municipally known as 1493 Sixth Line.

B. Purpose and Effect

The purpose of the Official Plan Amendment is to modify Schedule I – Central Land Use to redesignate a portion of the subject lands from Natural Area to High Density Residential and add a new exception to recognize the density and range of uses on the subject lands.

C. Background

- The Subject Lands are entirely designated “Natural Area” in the Livable Oakville Plan.
- The applicant seeks to re-designate a portion of the Subject Lands from Natural Area to High Density Residential, with an exception to permit a maximum density of 315 units per hectare, and permit daycare and accessory office uses within a building containing residential units.

D. Basis

- An Environmental Impact Statement was prepared to determine the limits of the Natural Heritage System and established 10-metre buffer.
- A site visit was conducted to flag the limits of the Natural Heritage System on October 11, 2023.

- The portions of the site identified as Natural Heritage System will be protected by the Town through an easement.
- The change in designation from Natural Area to High Density Residential will support the development of a mixed-use building intended to accommodate affordable housing units managed by multiple agencies and organizations.
- The amendment is consistent with the Provincial Planning Statement 2024 and conforms to the policies of the Halton Region Official Plan and the Livable Oakville Official Plan.

Part 2 – The Amendment

A. Text Changes

The amendment includes the changes to the text of the Livable Oakville Plan as described in the following table:

Item No.	Section	Description of Change
1.	29.4	Adding a new section 29.4.10 as follows: On lands designated High Density Residential known as 1493 Sixth Line, a maximum density of 315 units per hectare shall be permitted within one building with a daycare and Business Office, associated with the provision of community services exclusive to the occupants of the dwelling units.

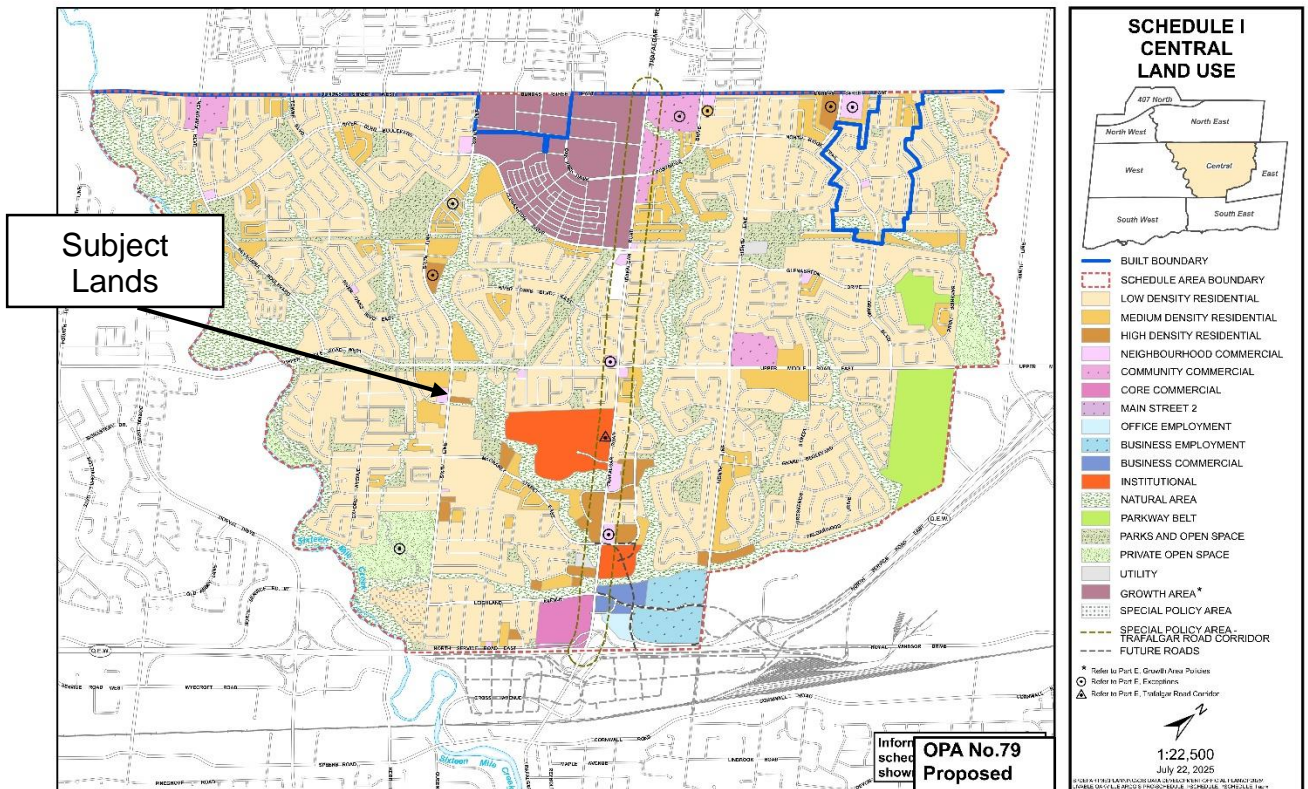
B. Schedule Changes

The amendment includes changes to the schedules in the Livable Oakville Plan listed in the following table:

Item No.	Schedule	Description of Change
2.	Schedule A1	Amended to redesignate the majority of the western portion of the subject lands to Residential Areas, as shown in Appendix 1
3.	Schedule I	Amended to redesignate the majority of the western portion the subject lands to High Density Residential, and include an exception bulls-eye as shown in Appendix 1.

ATTACHMENT 1

Schedule Changes To the Livable Oakville Plan





THE CORPORATION OF THE TOWN OF OAKVILLE

BY-LAW NUMBER 2026-067

A by-law to amend the Town of Oakville Zoning By-law 2014-014,
as amended, to permit the use of lands described as 1493 Sixth
Line
(Post Residences Inc., File No.: Z.1515.24)

COUNCIL ENACTS AS FOLLOWS:

1. Map 19(15) of By-law 2014-014, as amended, is further amended by rezoning the lands as depicted on Schedule 'A' to this By-law.
2. Part 15, Special Provisions, of By-law 2014-014, as amended, is further amended by adding a new Section 15.451 as follows:

451	1493 Sixth Line (Post Residences Inc.)	Parent Zone: RH
Map 19(15)		(2026-067)
15.451.1 Additional Permitted Uses		
The following additional <i>uses</i> are permitted:		
a)	<i>Business Office</i> , associated with the provision of community services exclusive to the occupants of the <i>dwelling units</i> .	
15.451.2 Zone Provisions for All Lands		
The following regulations apply to all lands identified as subject to this Special Provision:		
a)	<i>Minimum rear yard</i> , including an underground <i>parking structure</i>	3.1 m
b)	Minimum <i>building</i> setback from the boundary of the Natural Area <i>zone</i> , including an underground <i>parking structure</i>	3.1 m
c)	Maximum number of <i>storeys</i>	6
d)	Maximum <i>height</i>	22 m

e)	Maximum number of <i>dwelling units</i>	190
f)	Maximum canopy encroachment into the <i>minimum front yard</i> and southerly <i>interior side yard</i>	1.2 m
g)	Maximum total <i>floor area</i> for <i>day care</i> and <i>business office uses</i>	460 m ²
15.451.3 Parking Provisions		
The following parking regulations apply:		
a)	Minimum number of <i>parking spaces</i> for an <i>apartment dwelling</i>	0.37 <i>parking spaces</i> per <i>dwelling unit</i> , plus 0.17 per <i>dwelling unit</i> for visitors <i>parking spaces</i>
b)	Residential visitor <i>parking spaces</i> may be counted towards required parking for <i>day care</i> and <i>business office uses</i> .	

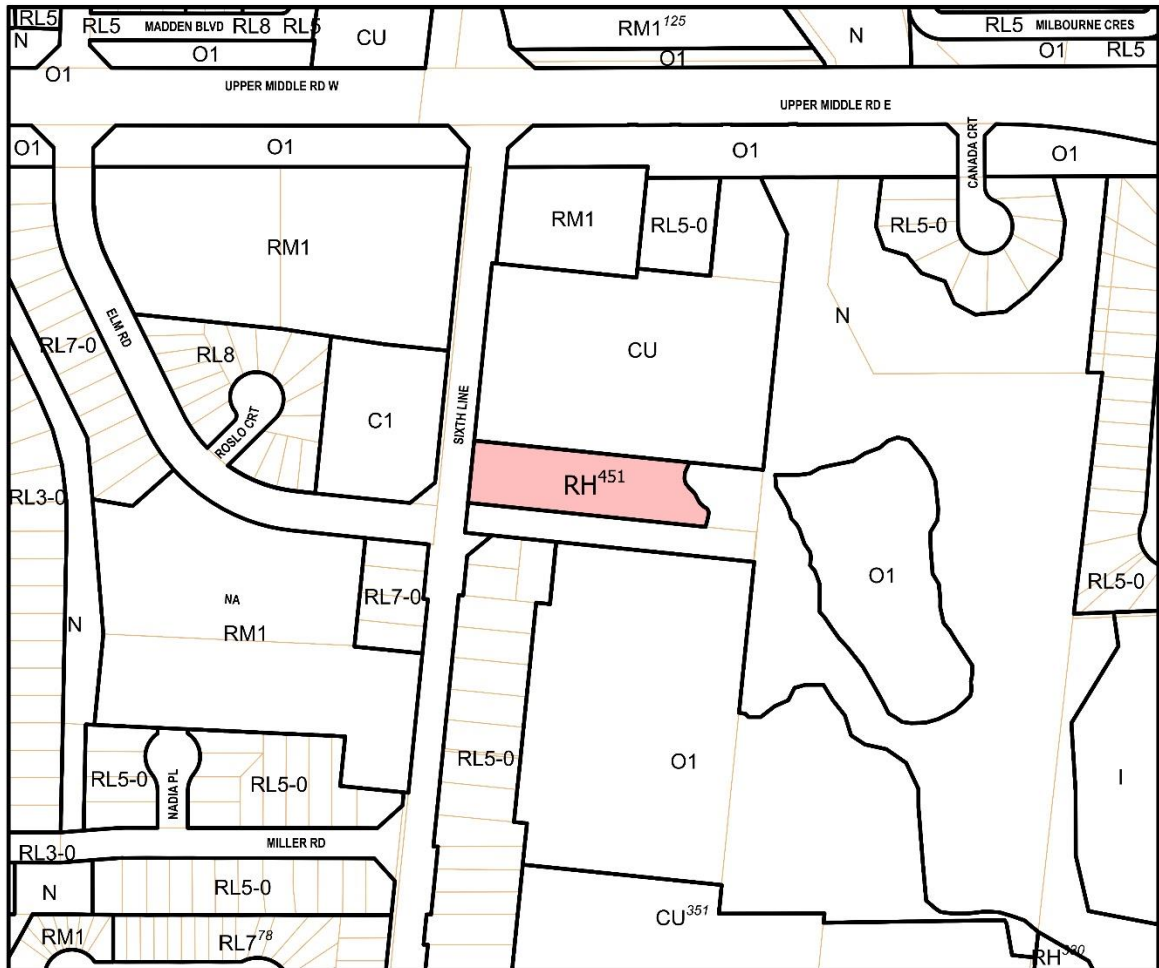
3. This By-law comes into force in accordance with Section 34 of the *Planning Act*, R.S.O. 1990, c. P.13, as amended.

PASSED this 4th day of May, 2026


MAYOR

CLERK

SCHEDULE "A"
To By-law 2026-067



AMENDMENT TO BY-LAW 2014-014

 Rezoned from
 N (Natural Area) to
 RH sp:451 (Residential High)

EXCERPT FROM MAP
19 (15)



SCALE: 1:4,000

Planning and Development Council Meeting
Monday, November 17, 2025

Comments Received Regarding Item 7.1

Post Residences Inc.
1493 Sixth Line
Official Plan Amendment and Zoning
By-law Amendment
File No. OPA1515.24, Z.1515.24

October 30, 2025

Letter of Support for the Proposed Development at 1493 Sixth Line, Oakville

To Whom It May Concern,

The YMCA of Oakville is pleased to express our full support for the affordable housing development at 1493 Sixth Line, Oakville, and to confirm our role as a committed partner in helping bring this important project to life. We view this initiative as a long-term investment in the health and resilience of our community - one that will provide lasting benefits for generations of Oakville residents.

This development represents a significant step forward in addressing two of the most critical needs in our region - affordable housing and access to quality child care. Together, these supports form the foundation for family and community well-being. When families have a safe, stable home and access to trusted, licensed child care, they can focus on building their futures, contributing to the workforce, and becoming active members of the community.

The YMCA has a long history of serving families in Halton through our licensed child care programs, which are rooted in the principles of belonging and well-being. Every day, our educators see the difference that quality early learning makes - not only for children's growth and development but for the entire family. Licensed child care is more than a place for children to learn; it's a community hub where families connect, share experiences, and find the support they need.

By offering licensed child care within this housing development, the project ensures that families who need care the most will have direct access right where they live. This integrated approach removes barriers such as transportation, cost, and limited availability. Challenges that too often prevent families from accessing the care their children deserve. It creates a natural connection between home, early learning, and community life, setting children up for long-term success.

The YMCA is proud to support this important initiative, recognizing the meaningful impact it will have on Oakville families. This development embodies the kind of collaborative, community-focused vision that strengthens Oakville and reflects our shared commitment to supporting families and building a thriving community.

Sincerely,



Kyle Barber
President & CEO



Lorraine Pettinato
Vice President, Child Care



2258

Mountainside Drive
Burlington
ON L7P 1B7
905.635.1106

Town of Oakville
Clerk's Department
1225 Trafalgar Road
2025
Oakville, ON L6H 0H3

November 10,

To the Town Clerk,

On behalf of *Food for Life*, I am pleased to offer our full support for the affordable housing project at 1493 Sixth Line in Oakville. This initiative represents a meaningful step forward in addressing the urgent need for accessible, supportive housing in our community.

Food for Life is proud to be among the community partners involved in this project. As part of our commitment, we will be supporting a food program onsite within the building, ensuring residents have consistent access to fresh, healthy food options. Access to nutritious food is a vital part of overall well-being, and we are excited to collaborate with other local organizations to create a community where residents feel supported, connected, and empowered.

We commend the leadership and vision of the project team, along with the continued collaboration of partners such as YMCA, OSCR, Home Suite Hope, ArtHouse, Community Living Oakville, and Halton Women's Place. The collective efforts of these organizations demonstrate the strength of a community coming together to create lasting solutions that go beyond housing alone.

Food for Life fully supports this project and looks forward to continuing to work alongside our partners as it moves toward development and implementation. Together, we can help build a future where every resident has access not only to safe and affordable housing but also to the supports that make a thriving community possible.

Sincerely,

A handwritten signature in blue ink that reads "Donna Slater". The signature is written in a cursive style with a large initial "D".

Donna Slater
Director of Programs and Community
Partnerships donna@foodforlife.ca
905-635-1106 x221

Rescuing Food. Impacting Lives. | **foodforlife.ca**



November 10, 2025

To Whom It May Concern,

On behalf of the Oakville Chamber of Commerce, I am pleased to express our strong support for the proposed six-storey, mixed-use affordable housing development in Oakville, which includes 190 affordable rental units and a licensed daycare facility on the ground floor.

Access to affordable and inclusive housing is fundamental to building a thriving local economy and a vibrant community. The Chamber recognizes that the lack of attainable housing continues to challenge employers' ability to attract and retain talent, as well as the overall wellbeing of residents. This project directly addresses these challenges by offering much-needed rental options for individuals and families in our community.

We are particularly encouraged by the project's collaborative approach, bringing together partners such as Sheridan College, Home Suite Hope, Community Living Oakville, Halton Women's Place, Food for Life, ArtHouse, Community Development Halton, and YMCA Oakville. The integration of these community organizations reflects an innovative and inclusive vision for a true community hub that supports education, childcare, social services, and local engagement under one roof.

With Mayor Burton and Councillors Knoll and Grant reaffirming their support, this initiative represents a forward-thinking model for how municipalities, organizations, and the private sector can work together to address Oakville's growing affordable housing needs.

The Oakville Chamber of Commerce commends this project's leadership and fully supports its advancement through the planning and approval process. We believe it will strengthen our community's social and economic fabric for years to come.

Sincerely,

France Fournier
President & CEO
Oakville Chamber of Commerce



DELIVERED BY EMAIL

November 6, 2025

Town Clerk

Corporation of the Town of Oakville

1225 Trafalgar Road

Oakville, ON L6H 0H3

Dear Sir/Madam:

RE: 1493 Sixth Line – Post Residences Inc.

In advance of the Planning and Development Council meeting on November 17, 2025, please accept this correspondence as written submissions in opposition of this proposal on behalf of the residents listed in the enclosed Petition, and the Oakville Community Association (OCA).

The proposed development is described as a mixed-use building which would also provide for daycare space. A total of 190 rental dwelling units are proposed to include a mix of 1, 2, and 3 bedroom units. At the ground level, a 3000 sq ft. daycare is proposed.

The Subject Lands are located along Sixth Line, within walking distance of Sheridan College, Gaetan-Gervais Secondary School, White Oaks Secondary School, Montclair Public School, Munn's Public School, and Oakville Park.

DENSITY

The proposal in question is proposed to be on 0.8092 hectares and this will result in it being classified as high density based on 190 units, and with an average of two residents per unit, which is a low estimate would translate in to approximately 470 residents per hectare.

This level of density is extremely concerning as it represents more than the most densely populated city in the world, Manila, Philippines which has a density of 119,600 people per square mile. One square mile equals 259 hectares; therefore, Manila's density is 462 residents per hectare.

This proposal will also have a density greater than Manhattan in New York City which is approximately 281 residents per hectare.

INCREASED CRIME

This proposed development is in the College Park neighbourhood and based on statistics of AreaVibes Inc. of 2025 College Park is already deemed the most dangerous neighbourhood in Oakville. The data states that the population of College Park is 10,800 and that there are 620 violent crimes per 100,000 people in College Park primarily due to high population density.

The assessment by AreaVibes Inc. to determine the worst neighborhoods in Oakville was grounded in crime data from categories like murder, rape, robbery and assault and was provided by the local law enforcement agency, supplemented by demographic data estimates where official statistics are unavailable.

The residents are very concerned about increases in crime in the vicinity of the proposed apartment building with the increase in population in the immediate area.

vehicle trips during the a.m. peak hour consisting of 36 inbound and 63 outbound trips. During the p.m. peak hour, it is expected to generate 105 new two-way vehicle trips consisting of 56 inbound and 49 outbound trips.”

This study is concerning when it states that the intersection of Sixth Line and McCraney Street will not operate at acceptable levels of service during the a.m. peak and p.m. peak hours.

Under the 2033 future background conditions, with the addition of corridor growth and background development traffic, all intersections are expected to operate at acceptable v/c ratios and levels of service during the a.m. peak and p.m. peak hours with the exception of the following critical movement:

- Sixth Line and McCraney St
 - The overall intersection with a v/c ratio of 0.85 LOS C during the a.m. peak hour
 - The southbound left-turn movement with a v/c ratio of 0.95 LOS D during the a.m. peak hour

The report goes on to state that the solution to the above problem is to use optimized signal timings at the intersection of Sixth Line and McCraney Street and with this they expect the intersection to operate adequately.

It is submitted that Oakville has not succeeded in having optimized signal timings in the past based on the residents expressing their frustration over poor synchronization of signal lights.

This development relies too much on public transportation, which has not been implemented successfully in Oakville over numerous years, which would then require residents to use cars to go to work or shop.

PARKING

It is stated that the subject site provides a total of 73 resident spaces, 18 visitor spaces, 7 daycare spaces and 5 office spaces. Of the total parking supply, 8 spaces are barrier free. The site also includes 42 bicycle parking spaces and 1 loading space.

We submit that By-law 2014-014 should be followed which will result in the development requiring 193 resident spaces and 48 visitor parking spaces. A reduction of 102 total spaces as proposed will cause parking issues in the surrounding area and will likely lead to vehicles being parked on surrounding streets and at Munn's School located just north of the proposed development area.

The GHD report dated August 29, 2025, which we submit makes a false conclusion by stating that since the units in the proposed apartment building will be deemed affordable that the residents will have lower automobile ownership. The report does not provide any evidence of this misstated fact.

FLOODPLAIN MAPPING AND INCREASED FLOOD RISK

The Functional Servicing and Stormwater Management Report of Aplin Martin dated August 29, 2025 states that, the "Post-development peak runoff from the site should be limited to 1:5-year pre-development levels for storms up to the 1:100-year level.

We submit that section 11 of O. Reg. 162/06: Halton Region Conservation Authority: Regulation of Development, Interference with Wetlands and Alterations to Shorelines and Watercourses defines "Flood event standards" as,

The applicable flood event standards used to determine the maximum susceptibility to flooding of lands or areas within the watersheds in the area of jurisdiction of the Authority are the Hurricane Hazel Flood Event Standard, the 100 Year Flood Event Standard and the 100-year flood level plus wave uprush, described in Schedule 1. O. Reg. 162/06

The report of Aplin Martin does not make reference to the Hurricane Hazel Flood Event Standard; therefore, we submit that the stormwater management report is incomplete.

The current Regulation Limit mapping of Conservation Halton inserted below indicates a risk area on the southeast corner of the property and the proposed development site impervious surfaces will increase the potential water hazard south of the development site.



Due to the adherent risks we submit that mapping should be completed to determine the increased risks to the residents south of the development area.

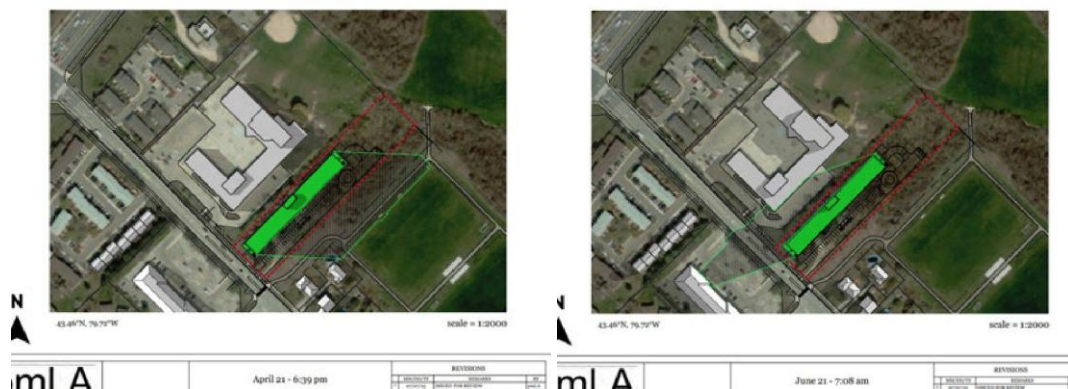
PROVINCIAL PLANNING STATEMENT, 2024 (“PPS”)

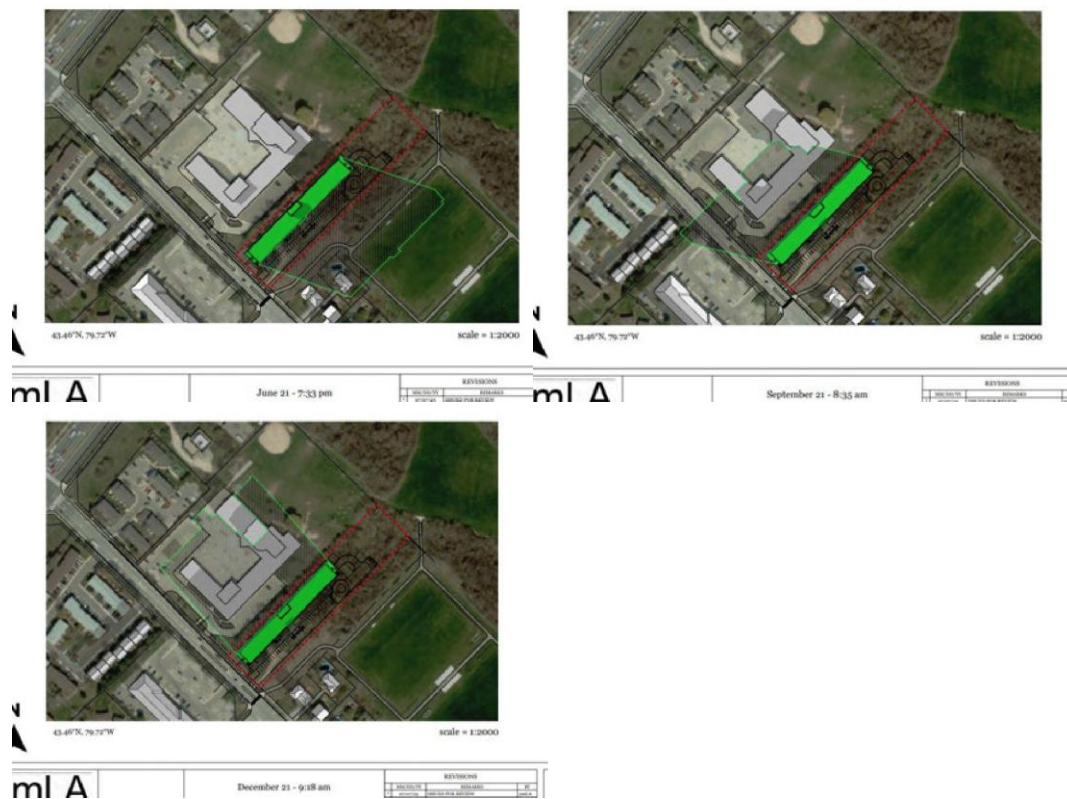
Section 5.1 (1) of the PPS clearly indicates that it is not acceptable that development causes increased risks to public health or safety and property damage.

We submit that the proposed development in question will cause increased risks to the public due to increased flood risks generated by the increase of impervious surfaces with the removal of green space to make way for the proposed development.

SHADOW STUDY

A review of the Shadow Impact Analysis dated August 8, 2025 of pml.A depicts a significant impact on the surrounding areas as reflected in the examples below:





OTHER DEVELOPMENTS

An assessment of the development in context in the vicinity of the Subject Lands reveals five significant development applications:

- The proposal at 1105 McCraney Street for a 6-storey special care residence, with a total of 221 residential units, has been approved and is currently under construction.
- The proposal at 1020 - 1042 Sixth Line is for a residential development consisting of fifty-seven 3-storey townhouse units organized within eight development blocks. This application has been appealed to OLT.
- The proposal at 1295 Sixth Line is for 30 townhouse units within three blocks.
- The proposal at 2163 and 2169 Sixth Line is for a 9-storey mixed-use building with a medical office and retail uses at grade, and residential uses on the upper storeys. This proposal was approved through OLT.

We submit that the accumulated impact of the proposed development with the other proposed developments has not been adequately addressed within the reports that accompany the development application.

CHARTER OF RIGHTS

Section 6.1(3) of the PPS states that “The Provincial Planning Statement shall be implemented in a manner consistent with Ontario Human Rights Code and the Canadian Charter of Rights and Freedoms.

Section 7 of the Charter confirms that everyone has the right to life, liberty and security of the person and the right not to be deprived thereof, except in accordance with the principles of fundamental justice.

Section 24(1) of the Charter provides remedies against unconstitutional government action or government conduct, which includes the various acts and omissions, including the decision-making that will be engaged in.

The residents who will be affected by this proposed development will have no means to prevent or fix the harms or threats and risks to life and security, or deprivations thereof, which will be measurable and real.

There will be a sufficient causal connection between the conduct of the Town if this development is approved with the passing of related by-laws, and the deprivations of legal rights in section 7 of the Charter.

The right to life is engaged where actions, policies or operational decision-making of government actors impose an increased risk of death on a person, directly or indirectly, as the Supreme Court noted in *Carter v. Canada (Attorney General)*, [2015] 1.S.C.R. 331 at paragraph 62:

[62] [...] In short, the case law suggests that the right to life is engaged where the law or government action imposes death or an increased risk of death on a person, either directly or indirectly.

The Town will impose an increased risk to life on individuals directly and/or indirectly resulting in a breach of section 7 of the Charter.

Sincerely,

Board of Directors

Board of Directors

Oakville Community Association (OCA)

Cc Mayor Burton

Members of Council

Brian Cargill for the Concerned Residents

Petition of Rezoning of 1493 Sixth Line, Oakville, ON

A Petition of Opposition of proposed rezoning plan of site 1493 Sixth Line, Oakville, Ontario

Addressed to Oakville Town Hall

We, the undersigned, are concerned citizens who would like to bring your attention to the following problem, with recommendation(s):

We are opposed to the proposed rezoning of Site 1493 Sixth Line, Oakville, Ontario

PRINTED NAME	SIGNATURE	ADDRESS	COMMENT	DATE
Denise Dimitroff			"NO"	Oct 23/25
Ane Buntzie				Oct 23/25
Laili Leason			No	Oct 23/25
Hugen Feuchter			No	Oct 23/25
CELSO COSTA MIKE GIBSON			NO	"
Leanne THO			NO	"
GAIL JACKSON M. M. M.			NO	Oct 23/25
MIKE GRANT			NO	Oct 23/25
Sandra Beuthe			NO	OCT 23/25
WASEEM GONDAL			No	Oct 23/25

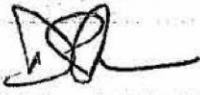
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PRINTED NAME	SIGNATURE	ADDRESS	COMMENT	DATE
DALJIT BASRA			NOT NECESSARY	26/OCT/25

Address:

Owners:

SONGLIN (TONY) TONG

QIN (QUEENIE) CHANG

Address:

Owner:

ZHENPO XU

Address:

Owner:

YAN LIN

BRIAN & Karen Gargill

1) VARUNANAND & HIMANANAND

2) KHALID WAHEED

#

3) KAZMIGDAL



ADVANCEMENT OF WOMEN HALTON
awhalton.com
awhalton01@gmail.com

Dec.2, 2025

Re: Letter of Support for the Proposed Development at 1493 Sixth Line, Oakville

To the Mayor and Members of Council

Advancement of Women Halton (AWH) is pleased to express our full support for the affordable housing development at 1493 Sixth Line, Oakville, and to applaud all committed partners in helping bring this important project to life. We view this initiative as a long-term investment in the health and resilience of our community - one that will provide lasting benefits for generations of Oakville residents.

This development represents a significant step forward in addressing two of the most critical needs in our region - affordable housing and access to quality child care. Together, these supports form the foundation for family and community well-being. When families have a safe, stable home and access to trusted, licensed child care, they can focus on building their futures, contributing to the workforce, and becoming active members of the community.

The proposed development will be a community hub where families connect, share experiences, and find the support they need.

By offering licensed child care within this housing development, the project ensures that families who need care the most will have direct access right where they live. This integrated approach removes barriers such as transportation, cost, and limited availability. These are challenges that too often prevent families from accessing the care their children deserve. It creates a natural connection between home, early learning, and community life, setting children up for long-term success.

AWH proud to support this important initiative, recognizing the meaningful impact it will have on Oakville families. This development embodies the kind of collaborative, community-focused vision that strengthens Oakville and reflects our shared commitment to supporting families and building a thriving community.

Teri Shaw
Co-Chair

Tina Agrell
Housing Sub-Committee/Democracy & Income Security

Advancement of Women Halton

Advancement of Women Halton (AWH), is a collaborative of twenty women's groups and social agencies, located in the Region of Halton. AWH seeks to promote the advancement of women by developing and supporting social, political, cultural, and economic strategies to achieve gender equality municipally, regionally, nationally, and internationally.

cc. Sara Hajsaleh

sara.hajsaleh@oakville.ca Dr. Sara
Cumming SaraC@homesuitehope.org

Sent: Thursday, January 1, 2026 7:36 PM
To: Planning <Planning@oakville.ca>; Town Clerks <TownClerk@oakville.ca>
Cc: Bleu Spruce [REDACTED]
Subject: [EXTERNAL] Planned Development: 1493 Sixth Line, Oakville, ON

You don't often get email from sprucebleu@email.com. [Learn why this is important](#)
Hello Town of Oakville Planning,

I am reaching out because I was unable to attend the meeting that was scheduled on November 17, 2025, at 6:30 pm to discuss the planned development of 190 units and a 1 level of underground parking at 1493 Sixth Line, Oakville, ON (Ward 5 File: OPA1515.24 and Z1515.24).

I am reaching out with concerns about the development mentioned above.

- (1) As I am sure you are aware, over the past few years, the area of Sixth Line and Upper Middle (and the surrounding area) has become incredibly congested. As someone who resides in the area, many residents are unable to leave for work because the parents of students at the French immersion elementary school are continuously blocking everyone's driveways (even though it is against the law to do so).
- (2) The path adjacent to the property already has an increasing issue with garbage. The addition of 190 units in an area whose infrastructure was not built to accommodate such a large number of people will only cause more congestion and pollution.
- (3) Various wildlife species reside on the property, as it backs onto the forest, which is slowly selling off one of the things that made Oakville so beautiful, its greenspaces. I have repeatedly told my son how grateful I was that he experienced the last of good Oakville; the same could be said of Downtown Oakville.
- (4) Lastly, Sixth Line is not equipped to handle the additional stress of 190 units worth of traffic on a Line (road) that only has two lanes. It should not be forgotten that in almost that exact area, only a few years ago, a little girl was hit and killed by a school bus while riding her bike.

I hope you have a happy safe holiday season.

Warm regards,
Hillary Dubé



On behalf of Grandmothers Act to Save the Planet (GASP), a one hundred and fifty-five-person organization dedicated to environmental and social justice issues, I am writing in support of the Sixth Line Project.

Sixth Line Project, located at 1493 Sixth Line, would be a six-storey mixed use building, a public-private not-for-profit partnership providing 190 affordable homes in a community hub integrating housing with child care, education and social supports. The ground floor will house a 3,000 square foot child care centre as well as office space for Home Suite Hope, an organization that provides a network of vital support services for single parents and their children.

The project would partner with local non-profit agencies such as Home Suite Hope, Community Living Oakville, Halton Women's Place, YMCA Oakville, Oakville Senior Citizens Residence and Sheridan College.

We look for your support in bringing a recommendation to Council.

Andrea Stewart, GASP Member

Website GASP4change.org Instagram [GASP4Change](https://www.instagram.com/GASP4Change)
Email info@gasp4change.org Facebook [GASP Grandmothers Act to Save the Planet](https://www.facebook.com/GASPGrandmothersActtoSaveThePlanet)
Twitter [Gasp4Change](https://twitter.com/Gasp4Change)



REPORT

Planning and Development Council

Meeting Date: May 4, 2026

FROM: Planning and Development Department

DATE: April 21, 2026

SUBJECT: **Community Improvement Plan Financial Analysis Update**

LOCATION: Town-wide

WARD: Town-wide Page 1

RECOMMENDATION

That Council receive the staff report: “Community Improvement Plan Financial Analysis Update”, dated April 21, 2026.

KEY FACTS

The following are key points for consideration with respect to this report:

- This report is in response to Council’s direction from the September 8, 2025 Planning and Development Council meeting that staff undertake a financial analysis of potential community improvement plan programs. This analysis is intended to assist Council in identifying suitable program options to develop a Community Improvement Plan (CIP).
- Recommended program types, their target unit types, and their preliminary per unit incentive costs are provided in the table below. Actual program elements such as maximum financial commitments, eligibility, duration, and funding sources for a CIP are not determined through the approval of this report. Those matters will be determined when a recommended CIP is presented to Council for approval.

TARGET	Additional Dwelling Unit	Not For Profit Affordable Rental	Purpose Built Rental
Program Type	Capital Grant	Forgivable Loan	TIEG
Estimated per unit incentive required	~ \$10K to \$55K Maximum grant to be determined (TBD) ¹	Loans @ ~20% of unit cost, Maximum loan TBD	%-age of annual property tax increment, Maximum grant TBD ²

- SHS Consulting prepared the requested financial analysis, based on hypothetical scenarios, in consultation with Town and the Technical Advisory Committee, which includes staff from Halton Region, Ministry of Municipal Affairs and Housing, and Canada Mortgage and Housing Corporation (CMHC).
- The requested financial analysis is inserted as a new chapter of the CIP Background and Options Report that was originally presented in September 2025. The updated CIP Background and Options Report is attached as Appendix A.
- In support of the recommended programs, the findings of the SHS analysis, along with additional research undertaken by staff indicate that:
 - Current resale housing values have declined from the peak values of 2022, causing investor purchasers to exit the housing market and open-up opportunity for first time buyers and more affordable housing options.^{3, 4}
 - Construction of new multi-residential condominiums, with a surplus of resale housing, is challenging at this time.⁵
 - Notwithstanding the demand for rental housing, construction and operation of rental housing continues to be a challenge, especially as vacancy rates (largely in the secondary rental housing market) increase, which is resulting in a lowering of rent rates within existing rental properties.⁶

¹ In comparison, the Town’s current [Brownfield CIP](#) provides grants in the range of \$3,000 - \$30,000 in support of environmental studies that are prepared in relation to the remediation of contaminated lands.

² Presently, the Town offers a similar tax increment grant program that provides an annual grant equivalent to 60% to 100% of the municipal tax increase generated by a contaminated land remediation project for up to 12 years after project completion, provided the project includes one or more of the following: minimum employment densities, sustainability, initiatives, and/or affordable, assisted or special needs housing.

³ [Toronto home prices down 24% — history suggests the correction may not be over - CMT News](#)

⁴ [GTA Home Sales and Prices Expected to Remain Stable in 2026 Amid Ongoing Affordability Pressures – TRREB](#)

⁵ See: [New Condo Sales Fall for 4th Year to Lowest Since 1991 | Urbanation](#), January 21, 2026, wherein it states that “eight cancelled condo projects totaling 2,189 units switched to purpose-built rental in 2025, adding to the 1,434 cancelled condo units that converted to rental in 2024.”

⁶ See: [GTHA Rental Projects Forge Ahead in Q3 Despite Declining Rents | Urbanation](#), October 28, 2025, which notes that rental rates have declined owing to competition with secondary market

- All new rental housing construction requires CMHC financial support, to which most rental housing developers would have access.
- Most, if not all, rental housing is affordable to the Oakville moderate income households; but, not to the subset of current renter low- and moderate-income households.⁷
- Construction of additional residential units in existing residential buildings is supported by changes to the Building Code that provide exemptions from certain standards that do not apply to new construction.⁸
- The Canada Mortgage and Housing Corporation has prepared “pre-approved” building designs for accessory dwelling units to assist with fast tracking their development.^{9, 10}
- Given the slow-down in new home construction, trades people are well positioned to participate in smaller-scale construction and renovation projects.¹¹
- A CIP’s development should be carefully undertaken to deliver an effective incentive tool that will result in the creation of housing that responds to gaps identified in the Housing Needs Assessment, while considering the Town’s financial position and maximizing the effectiveness of the incentive.
- With Council’s approval of this report’s recommendations, staff will engage the public on a Draft Community Improvement Plan throughout Q4 2026 and can bring forward a recommended Community Improvement Plan for Council approval in 2027.

rentals that are available for lower rent rates while owners await improvements to the sale value of their investment properties.

⁷ Per the Housing Needs Assessment Report, 22% of all households rent their home, most of which are provided through the secondary rental market (i.e. they are condominium units that are rented out by individual unit owners).

⁸ The [Home Construction Regulatory Authority](#) states that in relation to secondary suites: “Ontario has aligned with the National Building Code (NBC) for secondary suites but will maintain flexibility on suite sizes to support housing objectives and minimize costs. Information on requirements such as ceiling heights, fire separation, and shared air systems can be found on the following page from Suite Additions: [The New 2024 Ontario Building Code: What You Need to Know for Second Suites & Multiplex Conversions](#).”

⁹ See: [Housing Design Catalogue: Designs](#)

¹⁰ The CMHC pre-approved plans provide a 1-Bedroom 59 sq. m. (634 sq. ft.) and 3-bedroom 95 sq. m. (1017 sq. ft.) plans, with cost of construction estimates ranging from \$251,000 to \$314,000 and \$343,000 to \$429,000 per unit, respectively. See: [Housing Design Catalogue Construction Cost Estimate Summary - Ontario](#)

¹¹ [Slowing housing market will trigger construction job losses, Ontario builders group says | CBC News](#)

BACKGROUND

In March 2024, Council directed staff to investigate and, if deemed appropriate, to undertake development of:

- Community Planning Permit By-law in Midtown;
- Inclusionary Zoning within Protected Major Transit Station Areas; and
- Community Improvement Plan to facilitate the development of affordable housing in Oakville.

These three initiatives represent a multi-pronged approach to facilitating affordable housing in Oakville through a combination of: permissive policies, clear regulatory provisions, and financial incentives.

To date, Council has:

- Adopted Official Plan enabling policies to prepare a Community Planning Permit By-law, and has reviewed and commented on the draft CPP By-law for both Midtown and (per the Mayor's direction) Bronte Village (consultation regarding these by-laws is on-going);
- Endorsed the completed Town of Oakville Housing Needs Assessment;
- Received a peer review of the Inclusionary Zoning Assessment and draft inclusionary zoning enabling policies (OPA 77),
- Received a background and options report related to the preparation of a CIP, and
- Adopted housing policies, including targets for affordable and rental housing (OPA 78).

Following direction from Council at the September 8, 2025, meeting, Town staff and SHS have undertaken further consultation and analysis of possible CIP programs for consideration. This analysis is documented in Appendix A, which is an updated CIP Background and Options Report.

The financial analysis that has been undertaken over the last few months considered and evaluated possible financial incentive programs based on the principles of the CIP development that were shared with Council at the September 8, 2025, meeting, which are:

- Address two or more housing gaps (as noted in the [Housing Needs Assessment](#), section 5);
- Provide sufficient incentive for proponent uptake, as quantified through financial modelling;
- Be stackable with other programs offered by the Region, Province, Federal governments and/or others;
- Be administered in a simple/straight forward manner;
- Be financially viable for the Town and the applicant; and

- Be implemented anywhere within the Town's urban area.

Using these principles, a preliminary assessment of potential programs was undertaken to narrow program options from 24 to eight. By applying qualitative considerations, based on research to date, this qualitative assessment minimizes resources required to undertake the financial analysis component of this work.

Appendix B provides an overview of the 24 options and rationale for not proceeding with two-thirds of the possible program types, based on the above-noted principles.

As noted in the attached Background and Options Report, the target households for which the CIP program would be developed are households that are classified as moderate income¹² and/or priority household¹³ per the Town's Housing Needs Assessment. To address the needs of these households, the qualitative analysis narrowed down program options to those that support:

- the creation of rental housing;
- not-for-profit providers; and/or
- specifically target priority households.

Given that the CIP would be intended to address short term needs (i.e. incentivize new housing to be built in the next three to five years), key qualitative considerations included consideration of current market conditions. A significant observation regarding the current market is the overall slowdown in relation to the construction of multi-unit condominium dwellings as noted in reports such as those produced by Urbanation.¹⁴

In contrast, some projects are converting to rental housing that:

- is subject to a different financing scheme;
- has access to CMHC funding programs such as the [Mortgage Loan Insurance](#) and [Apartment Construction Loan Program](#);

¹² The Housing Needs Assessment classifies moderate income households as those households that are earning incomes from the bottom end of the 40th percentile to the top end of the 60th percentile of all households. The HNA also provides a sub-class of moderate income households that is based on incomes of households who are presently renting their home between the 40th and 60th percentile of renter households. These households are generally not eligible for services provided by the Halton Region Housing Service Manager, and are not the target occupants for new home builders.

¹³ The Housing Needs Assessment defines priority populations as households wherein occupant(s) are:

- with a physical activity limitation; cognitive, mental or addiction activity limitation; and/or
- Indigenous; racialized; black-led; new-immigrant led; refugee claimant-led; woman+ led; single mother led; headed by someone under 25; headed by someone over 65.

¹⁴ See: [New Condo Sales Fall for 4th Year to Lowest Since 1991 | Urbanation](#), January 21, 2026, wherein it states that "eight cancelled condo projects totaling 2,189 units switched to purpose-built rental in 2025, adding to the 1,434 cancelled condo units that converted to rental in 2024."

- addresses pent-up demand from households in all income levels;¹⁵ and
- is occurring despite higher-than-normal rental vacancy rates and lower than usual rent rates.¹⁶

Furthermore, staff note that there are new “[pre-approved](#)” additional residential unit (ARU) building plans and [refinancing programs](#) available for developers and homeowners interested in building these types of units, which could be leveraged with additional Town incentives to increase the construction of this type of permitted unit.

Given that there are programs available through the federal and provincial governments, a key component of a CIP program should be to leverage and complement CMHC (or [Build Canada Homes](#)¹⁷) funding programs to maximize public investment. Accordingly, the forthcoming CIP program will need to be designed to be flexible so that if changes to federal and/or provincial programs are made, the CIP program can seamlessly adjust accordingly.

Section 6 of the report provides more information regarding program design elements focussing on the impact of proceeding with certain program types in terms of:

- Impact on the proponent to garner interest and uptake of a financial incentive;
- Impact on the Town in terms of the financial investment that is needed to attract proponents; and
- Impact on residents of the Town in terms of the identified housing gaps the program would assist in addressing.

¹⁵ The Housing Needs Assessment estimates that due to the current undersupply of purpose-built rental units, 56.2% of net new housing should be purpose-built rental to meet projected needs ([Town of Oakville Housing Needs Assessment](#), p. 131).

¹⁶ See: [GTHA Rental Projects Forge Ahead in Q3 Despite Declining Rents | Urbanation](#), October 28, 2025, which notes that rental rates have declined owing to competition with secondary market rentals that are available for lower rent rates while owners await improvements to sale value of their investment properties.

¹⁷ Established in the summer of 2025, Build Canada Homes is a new federal agency focused primarily on non-market housing (as depicted in the image below). Presently, the agency is in the process of developing stable, long-term, low-cost financing which will be offered to private and non-profit housing providers. ([Housing, Infrastructure and Communities Canada - About Build Canada Homes](#))



The financial analysis provided in section 6 of the report considered potential capital grant programs in the form of up-front grants, forgivable loans, and Tax Increment Equivalent Grants (TIEG).

Additional Residential Unit Capital Grant Program

The analysis related to incentivizing additional residential units was primarily based on precedent programs in Ontario. Based on this jurisdictional scan, SHS recommends establishing a program that provides the option of a low-value grant (i.e. \$10,000) for the creation of an ARU with no affordability requirements, or a higher incentive grant (i.e. \$55,000) with affordability requirements. In both cases, the program incentivizes the creation of new, ground-oriented, rental housing that can accommodate a variety of households, in a relatively quick manner given that the zoning for these units is already in effect and there are pre-approved building plans that can be used to establish the unit.

Non-For-Profit Priority Household Forgivable Loan Program

The analysis related to supporting the acquisition of units by not-for-profit housing providers for priority household use is based on an understanding of:

- what a not-for-profit could provide as a mortgage downpayment;
- what a resident of these homes would pay in rent; and
- the additional funds that would be needed to pay the balance of mortgage payments (which would effectively be the grant).

This proposed program capitalizes on current market condition (i.e. reduced price) and results in almost immediate supply of affordable housing geared to priority households.

The loan would be forgiven if the unit is in the ownership of a not-for-profit housing provider.

Purpose Built Rental Grant Programs

The financial analysis for this program returned some revealing results. When looking at the tables provided in the report, the following was observed: the CMHC threshold rent for affordable rental housing (i.e. \$4,070) is much higher than the affordable threshold used by the Province in its Bulletin and the Provincial Planning Statement (ranging from \$1,317 to \$2,379 per Average Market Rent by unit type).¹⁸ Consequently, in Oakville's case, an entire building of rental housing could qualify as "affordable" per the CMHC definition. Meanwhile, the rents received, even at

¹⁸ [Municipal development and community benefits charges, and parklands | ontario.ca](https://www.ontario.ca/page/municipal-development-and-community-benefits-charges-and-parklands)

these higher values are commensurate with developing an entire building based on the “affordable” ownership threshold of \$575,800¹⁹ or less per unit, which in a condominium scenario is determined to be unviable.

The analysis undertaken by SHS notes the following key observations:

- The proportion of financial assistance needed to support rental housing becomes significantly higher as buildings increase in size and units.
- The proportion of financial assistance needed to support rental housing is much higher for concrete construction versus wood construction.
- Upfront capital grants in the order of 19% to 37% of the project cost are needed to support new rental purpose built rental housing, even with the CMHC loans and Town fee and development charge exemptions, deferrals and discounts.²⁰

In the case of Tax Increment Equivalent Grants, the grant would need to be two-and-a-half to seven times the amount that would otherwise be paid in property taxes over a 10 to 20-year period.

These observations highlight the challenges purpose-built rental housing faces and clarifies that financial supports from the Town to bridge the gap between the cost of development and the possible rent returns are significant and not likely something the Town could do on its own.

Consequently, a purpose-built rental grant will only be successful if it is complemented by programs from other levels of government, and likely only for small scale developments in the form of multi-plexes or low-rise apartment buildings.

To that end, a TIEG program may be more suitable than an upfront capital grant for the following reasons:

- The annual grant that would be provided by the Town is spread out over many years, during which time the Town may be able to devise a stable funding source through which to flow the necessary funds.
- The grant provided would assist the rental housing provider with annual operational costs, including debt reductions.

¹⁹ The \$575,800 value is the affordable ownership home price per the provincial bulletin based on 2025 dollars for the 60th percentile household in Oakville, see: [Municipal development and community benefits charges, and parklands | ontario.ca](#). This value is comparable to the CMHC calculation for median household.

²⁰ Per the *Planning Act* and *Development Charges Act*, housing units that are priced or rented at or below the “affordable” threshold as determined in the Provincial Bulletin are exempt from Parkland, Community Benefit and Development charges/fees. These units are required to remain affordable for a period of up to 25 years. The development charge for market rental housing units is discounted depending on the unit size, and are paid in five annual installments, interest free.

- Confirmation of the grant would assist the rental housing provider in receiving their initial financing.

COMMENTS

Subsequent to the completion of the SHS Financial Analysis, at the [April 15, 2026](#) Regional Council meeting, Regional Council approved a new property tax subclass. (See: FN-08-26 – 2026 Tax Policy). Accordingly, units that meet the definition of affordable per the Development Charges Act, will be subject to the New Affordable Rental Housing Subclass property tax ratio of 0.65 (rather than 1.00 which will apply the balance of market rate units in the same building). This new subclass was established based on the Provincial decision in May 2025, which provided single and upper-tier municipalities the option to reduce the municipal property tax ratio, starting in 2026, for eligible affordable rental housing units by up to 35%. Halton Region passed a by-law July 9, 2025, adopting the new subclass, applicable to new multi-residential units built or converted from a non-residential use pursuant to a building permit issued after January 1, 2026. As noted above, the April 15, 2026 Regional Council decision sets the ratio to 0.65.

While this new subclass does result in a reduction to property taxes for future purpose-built rental buildings, the reduction only applies to the “affordable units” not all units of the building. Based on the analysis undertaken by SHS which indicated that significant property tax reductions are required for the entire purpose built rental building, it is noted that the proposed subclass on its own, while helpful to a developer, is not enough to support the on-going provision of affordable rental housing, and would not be sufficient to incentivize new purpose built rental housing.

Prior to finalizing a recommended TIEG program, this new tax subclass will be considered in forthcoming analysis.

Based on the information provided in the updated CIP Background and Options report and the additional analysis undertaken by staff, to incentivize new affordable housing in the short-term, a CIP should be drafted to support the implementation of the following program types:

- An **Additional Residential Unit capital grant program** geared to homeowners to off-set costs associated with the conversion of an existing dwelling to create ARUs or to add an accessory ARU structure to an existing residential property. (The maximum grant amount will be determined through the program design and additional consultation.)
- A **forgivable loan program to non-profit housing providers** to assist with initial financing of property acquisitions geared to priority households. The Town could provide grants that assist with a portion of the purchase cost to

enable these providers to capitalize on current resale values. (Preliminary analysis indicates that a forgivable loan of approximately 20% of the unit cost would strongly assist non-profit housing providers in purchasing and operating units geared toward priority households. Maximum loan values will be determined through program design and additional consultation.)

- A **purpose-built rental housing Tax Increment Equivalent Grant** that is provided to new construction applicants who are successful in receiving federal financing, mortgage insurance and/or loans. (The depth of grant and length of time for the grant will be determined through the program design and additional consultation.)

As noted in the background report, developing these types of programs:

- Addresses two or more housing gaps;
- Has potential to attract development proponents that share common interests with the Town to provide affordable, rental, and/or special needs housing;
- Assists eligible members of the development community to pursue new housing development in Oakville while an overall reset to the industry and process of new home construction is underway,
- Demonstrates the Town's competitiveness with other communities in the Greater Toronto and Hamilton Area as a place to invest and build new housing,²¹ and
- Will result in long term return on investment for the Town in terms of:
 - additional property taxes;
 - reduced service costs associated with households that are not sufficiently housed; and
 - potential investment attraction, when the Town can be promoted as a proponent of affordable housing with the potential to be an affordable place for new employers and employees to live.²²

NEXT STEPS

Based on the foregoing, staff will prepare a draft CIP for public consultation in the fall of 2026.

The draft CIP will provide:

- Goals and objectives of the Plan overall and each program therein;

²¹ As noted in the [Planning Act Tools to Facilitate Affordable Housing](#), many communities in the GTA have brought into effect Community Improvement Plans to facilitate the development of affordable and rental housing, including: Brampton, Burlington, Halton Hills, Hamilton, and Richmond Hill.

²² Recall the 2017 Amazon Head Quarters request for proposals specifically asked bids include information regarding the cost of living, including the cost of housing and the diversity of housing options, see: [Amazon HQ2 RFP](#)

- Eligibility requirements to apply for one or more incentive program;
- Specific matters that may be funded by the program, where appropriate;
- Identify any funding caps associated with the program;
- Establish a duration for the program/plan; and
- Outline general administrative matters regarding the implementation of the Plan.

Consultation on the draft CIP will include:

- Giving notice of and publishing the draft plan for public input;
- Holding a statutory public meeting, supported by a report to Planning and Development Council;
- Hosting a focus group session(s) with the development industry; and
- Finalizing a recommendation report to Planning and Development Council in support of the adoption of the Affordable Housing Community Improvement Plan and Community Improvement Plan Project Area By-law (amendment) in Q1 2027.

CONSIDERATIONS

(A) PUBLIC

The topic of affordable housing has been discussed with the public through various initiatives. Presently, the Town has created a [Housing](#) webpage wherein all the Town's recent efforts to address the housing crisis and provincially mandated housing targets are identified, and updates are provided regarding this on-going work.

Consultation of the forthcoming CIP will involve the development industry as well as the public.

(B) FINANCIAL

There are no financial implications related to the approval of the report's recommendation. Should Council adopt an Affordable Housing Community Improvement Plan, there will be financial implications related to the program as well as its administration. The scope of these will be clarified through the creation of the CIP.

The financial analysis prepared so far indicates that advancing the selected programs would result in the following implications:

- Capital grants are paid out annually, as such annual budgets will need to be adjusted to support the CIP. Grants can be established with a maximum annual pay out, as well as maximum per unit amounts. The actual grant payment may be a percentage of eligible costs to a maximum

amount; in this manner the Town has a clear understanding of maximum annual costs. Any amount that is not expended in the year can be carried over to the following year. This is important where the Town has committed a grant to an applicant, but the applicant has not yet undertaken the necessary step(s) before the grant is paid out. Funding sources for these grants may be from one or more of the following: property taxes, special levies, Town reserves, the Town's Community Benefits Charge reserve, revenue from a possible vacant home tax, and/or government funding/transfers. This funding matter will be addressed in greater detail along with the draft CIP.

- Forgivable loans are like capital grants; however, where a recipient of the loan chooses to sell a property and the new owner does not intend on maintaining the property as affordable rental, the loan would be paid back to the Town at the time of the property sale.
- Tax Increment Equivalent Grants would be accounted for by providing an annual grant to refund a portion of property tax revenue. Where these grants are conveyed, the Town would effectively be collecting less property tax revenue for the specific property over a defined period of time, after which full property tax revenue would be collected.
- Given the nature of the proposed programs, successful CIP applications may benefit from exemptions, discounts, or deferrals from development charges (DC). Any DC reduction is required to be covered from Town sources.
- Some successful CIP applications may also benefit from reductions in community benefit, and/or parkland dedication charges, which results in foregone revenue for the Town.

The administration and monitoring of the CIP will also require staff resources. As much as possible, these programs will be integrated within work staff are already undertaking in terms of the review and approval of planning and/or building permit applications, to minimize administrative time and costs.

(C) IMPACT ON OTHER DEPARTMENTS & USERS

Staff within the Economic Development, Real Estate, and Finance departments have been involved in the preparation of the financial analysis provided in Appendix A of this report. They will continue to be involved in the development of the draft CIP and future consultation.

(D) COUNCIL STRATEGIC PRIORITIES

This report addresses Council's strategic priorities: Community Belonging and Accountable Government.

The preparation of a Community Improvement Plan that facilitates affordable housing is a means of improving community belonging by increasing the supply of affordable housing for Oakville residents. Implementing the CIP demonstrates Council's commitment to partner with other levels of government and to work with the development community to build new affordable housing units that may not otherwise be constructed.

(E) CLIMATE CHANGE/ACTION

This report does not address climate change/action.

APPENDICES

Appendix A – Community Improvement Plan Background and Options Report,
Updated, February 2026 (Financial Analysis)

Appendix B – Qualitative Analysis of (Long List) of Potential Program Options

Prepared by:

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Recommended by:

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Director, Planning & Development

Community Improvement Plan

Background and Options Report

Town of Oakville



Updated March 2026

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Executive Summary

The CIP Background Report has been written in collaboration with the Town. It includes an overview of background research, which informs the selection of incentives to model, and then based on the financial modelling, recommends a set of CIP program types for implementation.

Using the four gaps identified in the Town’s recent housing needs assessment (HNA) to contextualize potential CIP programs, input from the financial analysis, and preliminary examination of the ease of implementation, the following programs are recommended for consideration:

- An Additional Dwelling Unit program with two affordability level options to create affordable rental units,
- A program that enables Affordable Rental Owned by Non-profit Housing Providers,
- A TIEG program for Purpose-Built Rental.

A capital grant program to incentivize purpose-built rental is not recommended due to the magnitude of the grants on a per project basis.



1 Introduction

Contents

This section includes the following sub-sections and components.

- **Purpose of the Report** – to provide background information regarding what is a CIP and how it can be used to address housing gaps in Oakville
- **What is a CIP** – a brief overview of what is a CIP, and how it is enabled
- **Town of Oakville White Paper** – Previous research done by the Town on CIPs
- **Complementary Programs** - current programs that can be leveraged with a CIP to support the provision of affordable housing

1.1 Purpose of this Report

The Town of Oakville is completing an assessment of options for creating a Community Improvement Plan (CIP) that will incentivize the development of affordable housing.

For a development project to be successful, it requires financing – to support the initiation of the project (cover studies, applications, fees, and construction) and a revenue stream to support on-going operation and maintenance of the building.

Rental developments have a long term mortgage serviced by the rental operation, while condominium projects do not have a mortgage due to buyers providing the necessary investment to pay for the construction of the building. Both rental and ownership developments benefit from up-front capital grants or loans to reduce the amount of funding or financing needed to get the project built. Rental projects can benefit from programs that offer annual incentives, enabling higher mortgage amounts or improve the debt servicing ratio.

A CIP can provide a variety of types of incentives, some of which are better suited to rental developments and others that can benefit all types of development.

This report provides background information about community improvement plans and potential programs for consideration in Oakville.

This is being done in parallel with a Housing Needs Assessment (HNA) study which informs the potential CIP policies and programs, and an Inclusionary Zoning Impact Assessment. The HNA has identified current housing gaps which a CIP could aid in addressing.

The next steps will be to select potential programs and subsequently select programs for full development into a draft CIP for Council's consideration.



Refer to the recent Housing Needs Assessment for a more detailed summary of Oakville's local context and historic development.

1.2 CIP Enabling Legislation

A Community Improvement Plan provides municipalities with the opportunity to offer loans, grants, and/or land to private development to incentivize them to provide matters that result in overall community benefit. The preparation and adoption of a Community Improvement Plan is authorized under Section 28 of the Planning Act.

These Planning Act provisions provide a necessary exception to the provisions of the Municipal Act that prohibit municipalities from providing direct or indirect financial assistance to the private sector.

Section 28 explicitly enables affordable housing as an allowable community improvement category.

The Act requires that the community project area be established within a municipal by-law. By-law 2018-098 was adopted by Town Council in 2018. It applies to all lands within the town (Town of Oakville, 2018).

Section 28 of the Planning Act defines community improvement as:

“the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefor, as may be appropriate or necessary” (Ontario Government, 2023).

Where a CIP by-law and plan are in effect, a municipality may:

- Acquire, hold, and clear land to prepare it for community improvement;
- Construct, repair, rehabilitate, or improve buildings on land acquired or held by it, and
- Sell lease or otherwise dispose of such buildings or lands; or
- Make grants or loans to registered owners or tenants of lands and buildings within the project area to pay for the whole or any part of eligible costs associated with the undertaking of matters in support of the community improvement.

1.3 Oakville’s White Paper on Affordable Housing

In early 2024, the Town produced the *Town of Oakville White Paper: Planning Act Tools to Facilitate the Development of Affordable Housing*, which examined a suite of potential tools for the Town to use to encourage the creation of affordable housing across the community.

Section 5 of the *White Paper* provides a detailed description of what a CIP is, and how it is implemented. Appendix 6 of the Paper provides a list of municipalities currently implementing CIPs and the programs they are using to facilitate affordable housing.

1.4 Complementary Programs

A Community Improvement Plan is one of a suite of potential tools for encouraging affordable housing in Oakville. Both the Federal and Provincial Governments are promoting creation of new affordable housing through various programs and incentives.

A CIP can be a very flexible tool that allows other programs to be layered together to deepen affordability or better support the viability of the affordable housing project(s).

1.5 Federal Policy

The **National Housing Act (NHA)** is the principal legislation concerning housing across Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy.

In September 2025, **Build Canada Homes (BCH)** was launched within Housing, Infrastructure and Communities Canada (HICC). BCH's has a **\$13 billion funding envelop** and a mandate to:

- **Build and finance housing** that is affordable for a diverse mix of households.
- Grow the **proportion of housing that is non-market** and help create the conditions for a high-capacity non-market housing sector that can scale with reduced reliance on government subsidies.
- Generate long-term, predictable demand for Canadian **modern methods of construction**.

Canada Mortgage and Housing Corporation (**CMHC**) continues to provide a suite of programs including an **Urban, Rural, and Northern Indigenous Housing Strategy** in recognition of the unique housing challenges and needs of Indigenous peoples in Canada and to advance the country's progress on reconciliation.

The federal government has recently released **Solving the Housing Crisis: Canada's Housing Plan**, which was introduced in tandem with Budget 2024 and earmarked funds for several new and existing federal housing initiatives, including the Housing Accelerator Fund and the introduction of a new Canada Housing Infrastructure Fund.

The **Canada Community-Building Fund** is an additional federal funding stream flowed through provinces and territories to communities to support investments in essential infrastructure.

Working alongside the NHS and Housing Plan is **Reaching Home: Canada's Homelessness Strategy**, which aims to reduce chronic homelessness by 50% by 2027-2028 and is supported by nearly \$4 billion in funding over nine years. This Strategy is complemented by the **Veteran Homelessness Program**, which consists of \$79.1 million in funding for veterans organizations.

CMHC is in the process of creating a **Housing Design Catalogue** which aims to enable more homes to our neighbourhoods by making the planning process easier. The catalogue makes it easier by providing standard plans that are focused on infill development and gentle density.

1.6 Provincial Policy

Beyond provincial legislation and policy, the Province has a **Community Housing Renewal Strategy** to help sustain, repair, and build community housing and end homelessness, and a **Housing Supply Action Plan** that focuses on goals surrounding the development of market housing. Further, the province's **Homelessness Prevention Program** provides housing and support services to individuals experiencing or at-risk of homelessness through municipal service managers.

Through various amendments to the Planning Act , the Assessment Act, and Development Charges Act over the last few years **the Province is supporting provision of affordable and rental housing** through reductions in fees and charges that can be applied to these types of units.

Affordable ownership and affordable rental units are **exempt from development charges, community benefits charges and parkland dedication** requirements.

Rental housing benefits from discounted and deferred development charges. Payment of DCs are deferred to building occupancy, then paid through annual interest free payments over five years.

The DC discounts and deferrals, while mandated by the Province are implemented by municipalities, and that programs such as the Build Faster Fund, while intended to offset revenue losses is not directly tied to actual revenues that are lost, and is only paid out when certain thresholds of residential building permits are issued.

Payment of DCs for all non-rental residential development is now deferred to occupancy, and payable in full at that time.

The province has also filed a regulation to create a new optional property subclass – the affordable rental housing subclass, which provides a tax discount of up to 35% for eligible properties.

2 CIPs Responding to Housing Need

Contents

This section includes the following sub-sections and components.

- **Housing need in Oakville** – a summary of the housing gaps identified in the recent housing needs assessment
- **Housing Gap Analysis** - How a CIP can be used to respond to Oakville's specific housing needs.

2.1 Housing Need in Oakville

In parallel with the development of the CIP, the Town undertook a Housing Needs Assessment (HNA) that identified 4 key housing gaps. Though CIP incentive programs can be tailored to incentivize any type housing, some combinations of housing type and incentives may work better within Oakville's context.

The **four housing gaps** identified in the HNA were:

- 1. Housing for Low- and Moderate-Income Households:** Housing is unaffordable to low- and moderate-income households, leaving many in housing stress.
- 2. Rental Housing:** There is a clear need for more affordable, purpose-built rental housing.
- 3. Diversified Housing Stock:** Oakville's housing stock is inconsistent with current household sizes and is limited in typology.
- 4. Priority Households:** Priority household groups face disproportionate or unique housing needs relative to other households.

2.2 Magnitude of the Housing Need

Gap 1: 65% of new housing units to 2036 are needed to be affordable to households in the low and moderate household income percentiles.

Gap 2: 56% of new housing units to 2036 is needed to be of rental tenure.

Gap 3: Over the next 10 years, new housing units are needed to be provided as follows: 19% low density (single, semi-detached houses, including additional residential units), 21% medium density (town/row/stacked-house), and 60% high-density (apartments).

Gap 4: 30% of new housing units are needed to be affordable to low-income households.

The potential effectiveness of a CIP in achieving Oakville's housing goals in response to each of these Gaps, is examined in this section.

2.2.1 Gap 1: Housing for Low- and Moderate-Income Households

A CIP program can be designed to bridge the affordability gap between what a household can afford and what the market is currently providing.

There is more funding required to meet the needs of low-income households than moderate income households. Additionally, the role of responding to housing needs for the lowest income households is generally with the Municipal Service Manager, Halton Region, not with the Town of Oakville.

To that end, a municipal CIP program can focus on the needs of moderate income households (i.e. households from the 4th to 6th income deciles). Within the moderate-income households, there are renter and ownership households.

CIP programs often target creation of new affordable rental housing for moderate income households. The broadest array of incentive types can be applied to new rental housing, from fee reductions or waivers, to capital grants, low-cost loans, and property tax reductions through programs.

2.2.2 Gap 2: Rental Housing

The creation of new purpose-built rental housing is somewhat different than creating rental that is affordable to moderate-income households. This gap focuses on creating entire buildings of rental units, where Gap 1 can include a small number of rental units in a larger building or small rental buildings (2 or fewer units) that do not qualify under the CMHC definition of “purpose built rental”.

Currently, development of new purpose-built rental in concrete apartment buildings is not economically viable based on pro forma analysis that assumes market rents and no financial incentives.

Creating a CIP that incentivizes purpose rental at market rents, does not align well with the housing needs of households in the low- and moderate-income deciles, and may not align with expectations on what “affordable” rental means in Oakville. This means that either large incentives are required to encourage affordable rental units in a purpose-built rental building, or using smaller incentives that result in what may be viewed as unaffordable rental housing.

2.2.3 Gap 3: Diversified Housing Stock

Gap 3 in the HNA identified a need to expand the availability of smaller one-bedroom units, and both the availability and affordability of rental units geared to households of 3 or more persons. Current trends towards new housing development in denser apartment-built forms will provide a stock of smaller ownership units.

A CIP could be used to facilitate the development of larger (3 or more bedroom) units within multi-unit buildings and/or Additional Dwelling Units within ground oriented buildings/building sites.

Incentivizing Additional Dwelling Units (ARUs) is a common CIP program to create new rental stock.

The Province supports creation of new ARUs in part by exempting them from some fees, and reduced parking requirements. The Federal government has also released new CMHC mortgage rules for ARUs and a Design Catalogue to encourage their development.

Additional Dwelling Unit: means one or more habitable rooms containing separate kitchen and bathroom facilities for private use as a single housekeeping unit which is contained within a detached dwelling, semi-detached dwelling, linked dwelling or townhouse dwelling already containing a dwelling unit.

2.2.4 Gap 4: Priority Households

Priority household groups, including youth, students, pregnant women, women fleeing violence, Black and racialized individuals, individuals with disabilities, and individuals experiencing homelessness, face disproportionate or unique housing needs relative to other households.

To create a CIP program that targets these types of households is most easily accomplished through directing the incentives to non-profit housing providers that serve these demographics. Non-profit housing providers normally provide affordable rental housing, which also address the needs identified in Gaps 1 and 2.

A CIP that prioritizes funding for non-profit housing organizations that serve priority households has the highest utility for allocating the CIP funding towards the widest range of housing needs in Oakville.

3 CIP Incentive Options

Contents

This section contains descriptions and examples of the following categories of incentives and programs:

- Capital Grants
- Fee Waivers
- Fee Rebates
- Tax Increment Grants
- Property Tax Exemptions
- Provision of Land

3.1 Capital Grants

3.1.1 Overview

Many municipalities provide capital funding in the form of grants. Capital grants are the most common type of incentive, due to being transparent about the amounts being provided and allow for clear multi-year budgeting.

3.1.2 Considerations

A funding source is needed to provide grants; potential funding sources are discussed in Section 4 of the report.

Capital grants have slightly more benefit for condominium development than purpose built rental development because rental developments have a longer time period (i.e. a 40 year mortgage) to amortize funding shortfalls, while a condominium project has to resolve shortfalls at time of construction.

Toronto

City of Toronto's Rental Housing Supply Program includes a Capital Funding Stream. Applications for capital funding are received through an open call for applications on a time-limited basis, with funding of up to \$260,000 per Affordable Rental Home. The actual funding amounts are subject to a competitive application and evaluation process led by City staff.

Though this program is not enabled through a CIP, it illustrates some of the options that can be explored when creating a new grant program.

Guelph

In early 2025, Guelph updated their CIP with three affordable housing programs:

- 1) a Vacant Unit Renewal stream to encourage the conversion and rehabilitation of underutilized existing building stock into affordable rental residential units,
- 2) a New Affordable Housing Unit stream to encourage the inclusion of affordable rental and ownership units in new mid-rise, multi-unit residential or mixed-use developments,
- 3) and a New Additional Dwelling Unit (ARU) program that includes a stream for homeowners and a stream for developers.

Funding for the three programs ranges from \$20,000 to \$120,000 depending on the program stream and the extent of the work required. The affordability period is 25 years for the first two streams and 15 years for ARUs.

3.2 Fee Waivers or Reductions

3.2.1 Overview

Reducing, exempting, or providing grants in-lieu of development charges or planning application fees for specified forms of affordable housing can be an incentive to attract affordable housing investment.

The **More Homes Built Faster Act, 2022** (Bill 23) exempts non-profit housing, inclusionary zoning residential units, ARUs, and affordable and attainable residential units from development charges, community benefits charges and parkland dedication, in new construction.

Incentive programs could go beyond this exemption to provide further planning and building fee relief on targeted developments, such as those providing deeper levels of affordability.

Fee waivers or reductions reduce the total cost of development, enabling the development to support more affordable housing.

3.2.2 Fee Reimbursements

Similar to fee waivers, fee reimbursements are a common way to implement incentives for affordable housing development. The fees are paid, then subject to conditions (i.e. registering the unit as affordable) a grant is provided to the applicant for the amount of the fees paid.

The value of a reimbursement of fees, compared to a fee waiver, is reduced by the carrying costs of these fees over the construction period.

3.2.3 Considerations

A challenge with waiving or reducing fees is that they are needed to provide infrastructure or services, and will likely need to be replaced by another source of funding.

Reducing these sources of revenue has an impact, as the fees are either cost recovery tools for services (ie, permit fees) or are used to build new infrastructure, and property tax revenue would be needed to replace the waived/reduced fees.

York Region

York Region adopted measures in 2019 through its Development Charges By-Law and vision for Complete Communities to allow affordable rental buildings to defer development charges, interest-free, for between 5 to 20 years. This program is available to 1500 housing units over three years and works in addition to pre-existing DC deferral programs that offer purpose-built rental housing 36 months of interest free non-payment.

Strathroy-Caradoc

Since 2021 they have operated a suite of CIP programs that include fee reductions and reimbursements. New rental (four or more units) in downtown are eligible for a reimbursement of 50% of the building permit and planning fees, ARUs are eligible for a 75% reimbursement, and attainable rental projects can receive a 100% refund.

In addition to these fee reimbursements, the Strathroy-Caradoc CIP includes construction cost grants and an annual tax increment grant/reimbursement.

3.3 TIEGs

3.3.1 Overview

Tax Increment Equivalent Grants (TIEGs) consist of the provision of a grant for a portion of the property tax generated by the new development. The amount of the grant is often calculated on the difference between future tax payable and current tax payable (the tax increment) that would result from redevelopment.

3.3.2 Considerations

TIEGs are a common incentive and are considered revenue neutral, as the municipality continues to collect the current tax revenue, while using a portion of the incremental (new) property tax revenue to fund the grant.

TIEGs affect the financial viability of a project after construction, which is particularly valuable for rental projects where being able to aggressively pay down the mortgage over the first few years can have long term financial impacts by reducing the mortgage principal amount and future mortgage payment.

TIEGs are most effective for purpose built rental, where the developer expects to generate their returns over many years. The grants help offset a housing provider's revenue loss when including affordable units in their development.

Peterborough

The City has implemented two CIPs; under one of them, the Affordable Housing Community Improvement Plan, there is a Tax Increment Grant Program that provides an annual grant to property owners. The program reimburses a portion of the municipal property tax increase from increased assessment. For the first five (5) years the grant is equivalent to 100% of the municipal tax increase, with the property owner gradually paying the full tax rate from years six to nine.

Ottawa

TIEGs are the primary tool for incentivizing affordable housing in the City of Ottawa's Affordable Housing CIP.

The program incentivizes the development of affordable rental units in Ottawa. TIEGs use the future property tax gains generated by a new development to help finance the development through annual grants. The grants help offset a housing provider's revenue loss when including affordable units in their development.

The TIEG program provides fixed grants between \$6,000 and \$8,000 per affordable unit per year for 20 years. The value of the grant is determined by the depth of affordability offered in the affordable units, and is limited to a maximum of 50% of the total taxes paid.

3.3.3 How TIEGs Work

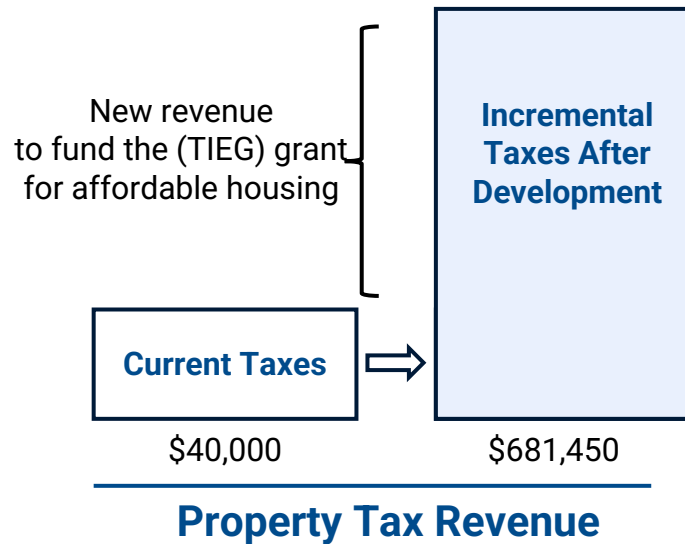
The following two illustrations show how a Tax Increment Equivalent Grant could leverage the incremental property tax revenue to fund new affordable housing.

The illustrations assume that the existing building is a commercial or small residential property that generates \$40,000 in property tax income annually. The redeveloped condominium building is assumed to have approximately 250 units, with 25 of them being affordable rental at 80% of an Average Market Rent (AMR) of \$2,116 (rents set at \$1,693). This new building is assumed to generate \$681,450 in property tax revenue per year.

The revenue loss of renting at 80% of AMR for 20 years is estimated at approximately \$5.1 million, based on the average vacant rents of \$2,549 identified in the housing needs assessment.

Offering a TIEG starting at 100% of the incremental property tax revenue (\$641,450) and reducing the TIEG amount by 10% each year provides a total benefit to the landowner of \$3,528,000 over 10 years, which is less than the assumed revenue loss of \$4,536,000. (Excluding rent increases or losses due to vacancy, etc.)

TIEG Revenue Illustration



Year	TIEG Percentage of Increased Property Taxes	TIEG Amount per Year
1	100%	\$641,450
2	90%	\$577,305
3	80%	\$513,160
4	70%	\$449,015
5	60%	\$384,870
6	50%	\$320,725
7	40%	\$256,580
8	30%	\$192,435
9	20%	\$128,290
10	10%	\$64,145
Total Grant (Incentive)		\$3,528,000
Total Incentive / Affordable Unit		\$141,120
20 year Revenue Loss to the Applicant		\$4,536,000
Proportion of Revenue Loss Offset by TIEG		78%

From the Town’s perspective, there is a tax revenue loss of \$3,528,000 over the first 10 years (assuming the same tax rate for each year) for the benefit of 25 affordable units for the affordability period of 20 years in this illustration. At the same time, the Town would be receiving the balance of the tax revenue (i.e. 74% over the 20 year period).

When developing the CIP program, the proportion of grant and affordable units, and length of the CIP program can be investigated to arrive at a program that provides sufficient incentive to generate applicants for such a program. Detailed analysis of Oakville’s property taxes, potential building sizes and various TIEG percentages can be modelled in the next phase of the CIP project.

3.4 Low-interest or Interest-free Loans

3.4.1 Overview

With low interest loans, the municipality recovers the funds when the project is completed, allowing funds to be reused. Low interest loans can be viewed as reimbursements in reverse. Funds are loaned to the developer up-front and repaid when the project is ready for occupancy. The value for the developer is that they do not have to take out construction loans for these amounts, reducing their construction loan interest costs. This type of program has low costs to the City while realizing the creation of affordable housing.

The rate of interest that a municipality charges can be lower than the borrowing cost a developer would otherwise have.

3.4.2 Considerations

Much of the financial support through the National Housing Strategy (NHS) is provided through low-cost loans, demonstrating that this type of incentive can be used to successfully incentivize new affordable housing.

In light of the current financing programs offered through the NHS/CMHC, this type of incentive may not currently be highly desirable by potential applicants.

Hamilton

The Roxborough Rental Housing Loan Program is intended to provide forgivable loans equivalent to the value of municipal Development Charges required for rental units that are created within the Roxborough Community Improvement Plan Area (CIPA).

This program includes a forgivable loan incentive, where both the principal and interest is forgiven on a pro-rated basis for each year that the following conditions are met:

- a) Rents for eligible units do not exceed 175% of the Average Market Rent (AMR)
- b) Rents for eligible units are maintained as affordable for a period of no less than 10 years; and
- c) The applicant is in compliance with the loan agreement and all the terms and conditions of this program.

London

The Affordable Housing and Additional Residential Unit Loan Program provides financial assistance to offset the up-front costs of development. This program encourages private and non-profit developers to create new affordable housing. Funding is disbursed in the form of a loan, over a specified number of years, in accordance with the funding and eligibility requirements set out in the program guidelines and subject to the City Council's discretion. When creating additional residential units, funding is also available to help offset costs under the same terms. Loans are at a 0% interest rate and are to be paid back over a 10-year period.

3.5 Environment Scan Summary

Incentive/Program	Short Description	Pros	Cons
Capital Grants	Grants provided during the pre-construction or construction phases of development.	<p>Provides access to capital that can help projects get off the ground, reduces construction loan amounts and subsequent interest costs.</p> <p>Fixed grants are simple to calculate and easiest to administer.</p>	<p>Large upfront cost.</p> <p>If the project fails, the municipality may lose its capital investment.</p>
Fee Waivers or Reductions	Reducing, exempting, or providing grants in-lieu of development charges, parkland dedication, or planning application fees for specified forms of affordable housing.	<p>Lower cost than grants or loans.</p> <p>Reduces the total cost of development, enabling the development to support more affordable housing.</p>	<p>The fees are needed to provide infrastructure or services and will likely need to be replaced by another source of funding.</p> <p>Insufficient on its own to enable affordable housing, but may help enable new purpose built rental at market prices.</p>
Tax Increment Equivalent Grants (TIEG)	The provision of a grant for a portion of the property tax amount, usually based on the difference between future tax payable and current tax payable.	<p>Lowest cost to the City, compared to grants, loans or fee waivers or reductions.</p> <p>TIEGs are most effective for purpose built rental, where the developer expects to generate their returns over many years, but can also reduce annual expenses for affordable ownership units.</p> <p>Can be viewed as revenue neutral, as the Town would retain the pre-development property tax revenue.</p>	<p>Mostly applicable to purpose-built rental, not ownership condominium developments where a downpayment assistance program is more often utilized.</p>

Incentive/Program	Short Description	Pros	Cons
Forgivable Loans	A loan, provided during the pre-construction or construction phases of development. The loan does not have to be repaid (is forgiven) if specific conditions in the program are achieved.	<p>Provides access to capital that can help projects get off the ground, reduces construction loan amounts and subsequent interest costs.</p> <p>Functions like a grant, if the conditions for loan forgiveness are achieved.</p>	Large upfront cost, but lower risk of losing the funds than a capital grant.
Repayable Loans	A loan, provided during the pre-construction or construction phases of development, that must be repaid at a future date.	<p>Provides access to capital that can help projects get off the ground, reduces construction loan amounts and subsequent interest costs.</p> <p>The municipality recovers the funds when the project is completed, allowing funds to be reused.</p>	Large upfront cost, but is eventually recovered.

4 CIP Funding Mechanisms and Implications

Contents

This section summarizes the best practices for funding options for CIPs including:

- Property Taxes
- Municipal Housing Levy
- Community Benefits Charge
- Tax Base
- Tax Base (vacant land specific)
- Other Government Grants (i.e. Building Faster Fund)

4.1 Funding Mechanisms

Community Improvement Plans have flexibility on the source of funding for any incentives being offered through the program or programs.

The legislation does not restrict the source of funding in any way. This enables a municipality to use funding sourced from: property taxes, community benefit charges, any Provincial or Federal funding sources, a (new) specific affordable housing levy, vacant land tax, or any other source of funding.

The quantity of funding required depends on Council's direction on the quantity of affordable housing units to be created and the depth of affordability of the units. A CIP program is assumed to be voluntary; the developer is not required to participate, which means the incentive must be worth at least the amount of revenue reduction that the affordable housing creates, for the incentive to be attractive.

4.2 Affordable Housing Levies

Municipalities can collect specialized levies to fund target programs, including affordable housing. Creating a special levy can be done through a CIP, most frequently to create funding for Business Improvement Areas (or BIAs), or can be applied to all properties through general property tax levy.

Such a levy could be charged to residents throughout Oakville to generate funds to be earmarked for affordable housing.

In 2017 Toronto City Council approved a special dedicated property tax levy for priority transit and housing capital projects equal to a 0.5 percent residential property tax increase in 2017, which increases by an additional 0.5 percent in each year from 2018 to 2021. This general property tax levy applies to all residential properties in Toronto and is enacted through the City's powers to collect property taxes.

4.3 Community Benefit Charges (CBCs)

Affordable housing is an allowed CBC expense type, but is an unreliable source of funding because it depends on new development applications. Affordable housing will also compete with other funding priorities.

4.4 Provincial or Federal One-time Funding

Funding from programs such as HAF, and the Building Faster Fund. Though this funding source does not impose additional costs on the residents of Oakville or on new development, these sources of one-time funding will not address the long term need for affordable housing in Oakville.

4.5 Vacant Homes Tax

Oakville could consider implementing a vacant home tax, which would impose a special tax on vacant residential units.

Funding Source	Short Description	Pros	Cons
Property Taxes	Annual taxes assessed against each property in the municipality.	Is an ongoing source of funding. Can be scaled to any amount of funding.	Affordable housing will compete with other priorities for use of the existing tax revenue.
Affordable Housing Levy	Collect specialized levies to fund affordable housing. A levy could be charged throughout Oakville. As a special levy, it can be subject to a different assignment of costs to different property classes.	Is a new, and ongoing, source of funding. Households already experiencing housing affordability issues may be exempt from the specific levy.	Adds to the tax burden of property owners in Oakville. As a separate tax levy based on a different charge, it may be difficult to make year to year changes, as increases will be noticeable. Whereas in the larger pot of general property taxes, an increase to funding for this program may be balanced by reductions to other programs.
Community Benefit Charges (CBCs)	Affordable housing is an allowed CBC expense type.	Fees associated with growth would fund affordable housing.	Unreliable source of funding; depends on new development and Provincial legislation. Affordable housing will compete with other funding priorities.
Provincial or Federal One-time Funding	Funding from programs such as the Building Faster Fund (BFF).	The funding is intended for creation of housing. Is not directly paid by residents of Oakville.	One-time funding will not address the long term need for affordable housing in Oakville. Existing BFF funding is allocated to other work and any future BFF is based on housing starts.
Vacant Homes Tax	Oakville could consider implementing a vacant home tax, which would impose a special tax on vacant residential units.	Collects revenue from property owners that are keeping residential units vacant, for creation of new units to offset these vacant units.	Unreliable source of funding; the amount collected will vary from year to year.

5 CIP Program Options

Contents

This section describes four potential types of CIPs programs:

- Funding non-profit housing providers that serve priority households
- An ARU program to create affordable rental units
- A program to create affordable large ownership units in new multi-residential buildings;
- A purpose-built rental housing program.

5.1 Potential CIP Programs

The following are four types of programs that could be incentivized through a CIP. An evaluation of how each of these programs align with the four housing gaps identified in the Housing Needs Assessment follows these descriptions. In the evaluation table, a relative ranking of high, moderate and low is provided to show how these four programs compare to each other.

1) Affordable Rental Owned by Non-Profit Housing Providers

This program focuses on providing funding to non-profit housing providers in Oakville, encouraging the creation of new affordable rental units.

These housing providers generally serve priority households, which aligns well with at least three of the Housing Gaps: affordability, increasing rental stock and housing for priority households.

It may be easier to manage an affordable housing incentive programs (through a CIP) for rental housing operated by non-profit housing providers than affordable ownership housing, because affordable housing providers are familiar with reporting on programs and tenant selection requirements, where homeowners are not.

2) New Purpose Built Rental

This program would provide incentives for the creation of new purpose built rental buildings. The financial analysis will explore the amount of funding needed to provide sufficient incentives for developers to participate in the program. The financial analysis will examine both affordable rental, at Average Market Rents, and rents near market rents (somewhere between 125% and 175% of AMR).

This program responds to Gap 2, the need for additional rental housing, and may provide affordable rental (Gap 1) depending on the depth of affordability in the final program.

The financial analysis will include the different treatment of development charges, community benefits charges and parkland dedication for affordable (at AMR) versus “market” (above AMR) rental prices.

3) Affordable Larger Units

This program would incentivize creation of units with 3 or more bedrooms within apartment buildings. This would increase the supply of this rarely provided unit type in new multi-residential buildings.

This program responds to Gap 1, improved affordability and Gap 3, diversifying the housing stock.

4) ARU program

This program would incentivize new ARUs. Incentivizing ARUs is a common CIP program.

The new ARUs are generally affordable, and always rental tenure, addressing Gaps 1 and 3.

The program can offset municipal fees and/or provide capital grants. Fee reimbursement is both relatively simple to implement and is attractive to homeowners that are considering building an ARU.

High Level Evaluation of Program Options

Program Type	Gap 1 Affordability	Gap 2 Increase Rental Stock	Gap 3 Housing Stock Diversity	Gap 4 Priority Households	Quantity of Funding	Type of CIP Program
Affordable Rental through non-profit housing providers that serve priority households	High Both the program and the non-profit mission require affordable units.	High All units are rental	Moderate Most not-for-profits would be interested in smaller multi-residential buildings	High Their missions are for housing priority households	High The funding per unit and number of units will be high.	TIEGs and Capital Grants are viable tools for enabling creation of rental housing that targets priority households.
ARU Incentives	Moderate ARUs tend to rent below AMR, even without incentives. High , if deeper affordability is required.	Moderate ARUs can be required to be rental, and will be in diverse locations.	Low ARUs will be in diverse locations, but would be limited in number; they are limited to low-density sites and no more than 2 per lot.	Low Given the wrap around support that is may be required for priority households, ARUs are not optimal for these types of households.	Low Funding per unit may be shallow, to encourage proceeding with a project that there is already interest in doing.	Capital Grants to reimburse fees at unit occupancy. Forgivable Loan Program can ensure that unit is occupied based on requirements of the program for the duration of the agreement.
Affordable Ownership of Large Units (3 or more bedrooms)	Low Households at the 6 th decile are targeted.	None Not rental	Low to Moderate 3 or more bedroom units within apartment buildings would increase the supply of this rare unit type.	Low Difficult to enforce sale to priority households.	High Large gap between affordable ownership price and market prices for large units.	Capital Grants to the developer to offset the price difference are needed to ensure the units are sold at an affordable price. A TIEG could be considered, to help with mortgage carrying costs.
Purpose Built Rental Incentives	Moderate to Low Rents at 100% of AMR are affordable. Higher rents would not be affordable, but would create new rental stock.	High All units are rental	Moderate The amount of funding needed to make new rental viable suggests that smaller multi-residential would be the target built form.	Low Renting to priority households (from the housing waitlist) is difficult to negotiate in market rental buildings.	High There is a large gap between expected profitability and current rental development in Oakville.	Capital Grants and TIEGs are both needed to help get projects started, and provide operating funding (TIEG) while the mortgage is largest.

6 Financial Analysis

Contents

This section provides preliminary analysis of the potential financial cost to the Town and financial impact to the affordable housing proponents of each program and incentive type to inform program development for the Town's CIP.

6.1.1 Program Analysis Scope

The following four types of programs that can be incentivized through a CIP were evaluated.

1. Affordable Rental Owned by Non-profit Housing Providers
2. New Purpose Built Rental
3. Affordable Larger Units
4. Additional Dwelling Unit program

The evaluation included both financial aspects and preliminary implementation options and challenges.

Analysis goal:

Identify the amount of subsidy required to offset the revenue loss of the affordable housing.

This measure enables a discussion on the magnitude of the incentives needed to incentivize participation in a program by a rational investor.

6.1.2 Analysis Methodology

The methodology to determine revenue reduction (loss) from the affordability requirement differs between the potential programs.

RLV Impact: The analysis for the Affordable Rental and New Purpose-Built Rental programs used the residual land value (RLV) Impact methodology. The RLV for each built-form scenario is calculated with only market housing, then calculated again with affordable housing included in the scenario. The revenue loss is the difference in RLV. The RLV includes the impact of the mandatory incentives.

Affordable ownership impacts: For the affordable larger units program, the difference between market sales price and the affordable sales price is used to determine the revenue loss.

Affordable rental impacts: For the ADU program, the *capitalized* difference in the affordable rent and market sales price is the approximate revenue loss.

The key assumptions used in the financial modelling are provided in the appendix at the end of this report.

Existing Incentives

Recent changes to the *Planning Act* and *Development Charges Act* require municipalities to defer or waive various fees for affordable housing. This analysis identifies what the total incentive needed to offset the revenue loss is, and how much incentive above the mandatory contributions are needed.

Development charges, community benefits charges and parkland dedication provide funding for infrastructure needed to service growth. Legislative exemptions from these charges for affordable housing needs to be replaced by other funding sources to build the required infrastructure. In 2026, the financial impact as it relates to Town charges of these exemptions would equate to approximately \$30,366 for a bachelor or one bedroom unit, and \$37,667 for two or more bedroom unit.



Capitalization is estimating the value of a property based on its rental income. Income divided by capitalization rate is a quick way to determine the resale value of a property.

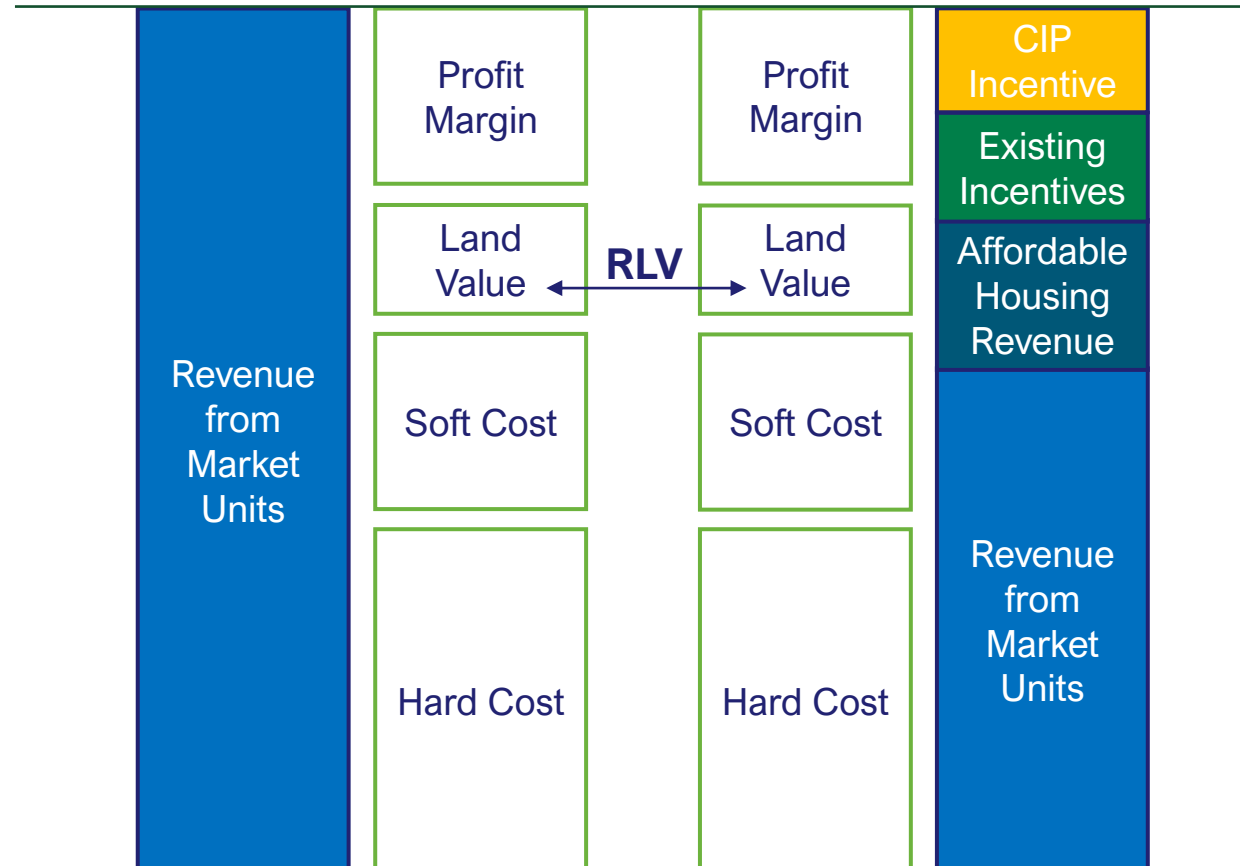
Residual Land Value Analysis Methodology

Market price = maximum the market can bear

The approach to testing the impact of including affordable housing in new development is completed through a Residual Land Value (RLV) analysis.

The incentives are sized to offset the revenue impact (reduced RLV) of the affordable housing.

Existing incentives include the provincially required DC, CBC and Parkland deferrals, reductions and waivers, plus federal and provincial HST reductions for purpose built rental buildings.



6.1.3 Designing Incentive Programs

When considering the design of incentive programs the following should be considered:

- Target depth of affordability
- Incentive funding sources
- Target built forms or locations in the municipality
- Administrative burden

Identify which types of incentives are most effective based on:

- Tenure of the base project
- Tenure of the affordable housing units
- Duration of affordability
- Depth of affordability
- Value for money – how much affordable housing is being generated per municipal dollar invested.

6.1.4 Financial Impact Perspectives

The financial impact of adding affordable units to a residential development project can be estimated in many different ways, and the perceived impact will differ depending on the financial structure of the developer and how they measure the financial outcomes of the project.

Affordable Ownership is one of the clearest scenarios: the difference between the market and affordable prices is the obvious impact, but once reduced municipal fees, and reduced HST and real estate fees are included the actual impact is lower than the apparent impact.

Affordable Rental in a purpose built rental building is similar to the affordable ownership scenario, where the difference in market rents and affordable rents is the apparent financial impact. But, like affordable ownership, once reduced fees and costs are factored in, the actual impact is lower.

The financial impact of **Affordable Rental in an ownership condominium** can be estimated by capitalizing the difference in rents and comparing to the sales price of the condo unit.

6.1.5 Voluntary versus Mandatory Affordable Housing Programs

It is relevant to compare how a mandatory participation policy such as inclusionary zoning (IZ) and a voluntary program such as a CIP may be financially assessed.

For IZ the public sector is providing additional density, transportation improvements, and improved community amenities in exchange for some affordable housing units; **some of the anticipated profitability of the project is assumed to be reallocated** to affordable housing.

For a CIP, the municipality is **exchanging funding for affordability, rental tenure units, or specific housing types** in locations that have not received significant public investment in infrastructure that improves the profitability of the project.

6.2.1 Preliminary Analysis Results

Additional analysis of the programs proposed in the September report (summarized in Section 5) identified desirable modifications to improve the outcomes of the program, and elimination of some options that did not achieve necessary program outcomes.

The Affordable Rental program was modified to model unit acquisition by non-profit housing providers which are then offered at affordable rents. This program achieves improved affordability and rental outcomes compared to the affordable ownership 3-bedroom unit program, at lower costs to the Town.

The purpose built rental program analysis shifted from adding some affordable units to an in-development rental building to identifying the amount of incentive needed to make market-rate purpose-built rental buildings viable. The purpose-built rental analysis also examined the incremental cost to add 10% affordable units.

6.2.2 Potential Programs in this Report

Affordable Rental Owned by Non-profit Housing Providers focuses on providing funding to non-profit housing providers in Oakville to acquire units that will be provided to households as affordable rental units. Acquisition of housing units by NPHPs, with the Town providing a forgivable loan, would permanently increase the stock of affordable rental housing in Oakville.

Additional Residential Unit (ARU) incentive focuses on understanding what would be a reasonable grant value to compel a household with an existing residential unit to add an ARU (interior or detached) to their property, and how much more would it need to be if the unit was required to be affordable.

The **Purpose Built Rental** analysis aims to identify what additional funding the applicant would need from the Town to make purpose-built rental viable in Oakville, assuming that the applicant will be successful in receiving a CMHC construction loan and meets the CMHC Apartment Construction Loan Program (ACLP) affordability requirements. This analysis examines the options of providing grant funding, and financial support through an annual grant implemented through a TIEG.

6.3.1 Principles for CIP Program Selection and Design

Based on the background research, the following principles are recommended for use when selecting and designing Oakville's CIP. Each program should:

- Address two or more housing gaps;
- Provide sufficient incentive for proponent uptake, as quantified through financial modelling;
- Be stackable with other programs offered by the Region, Province, Federal governments and/or others;
- Be administered in a simple/straight forward manner;
- Be financially viable for the Town and the applicant;
- be implemented anywhere within the Town's urban area.

6.3.2 Analysis Methodology for the Potential Programs

The following section provides a summary of how each program aligns with the selection criteria described here, and key observations from the analysis. It is then followed by more detailed information about the magnitude of potential financial incentives.

Additional Residential Unit (ARU) Incentives

6.3.3 Program Assessment

Program Description

To incentivize addition of an ARU to an existing residence, to create one or more new rental units. One option is to require the ARU to be affordable for 10 years, a second option is to rely on the natural affordability of ARUs without having an affordability requirement.

ARUs generally rent below full-market prices; they naturally trend near or below AMR.

Key Observations

Research on how other municipalities found that there are two general strategies, a shallow incentive with no enforcement of an affordability requirement, and a larger incentive that comes with an affordability requirement.

Both implementations are creating new housing units, and would address a portion of Oakville’s affordable housing need.

Recommendation

Proceed with detailed program design of both options and allow applicants to select one of the two options when they apply for the program.

Criteria	Shallow Incentive with No Affordability Requirement	Larger Incentive with Affordability Requirement
Address two or more housing gaps	Responds to Gaps 1 & 2 (Affordability & Rental), with affordability (generally) provided without enforcement, and increases the diversity of the housing stock (Gap 3).	Responds to Gaps 1 & 2 (Affordability & Rental), with affordability enforced through monitoring, and increases the diversity of the housing stock (Gap 3)..
Incentive amount will promote program uptake	Most ARU programs provide smaller incentives (less than \$20k), with low administrative costs for the applicant.	ARU programs with a monitored affordability requirement tend to offer a larger incentive amount to both offset the revenue reduction, and provide some compensation for ongoing administrative costs.
Stackable with Existing Funding Programs	Provincial waiver of local fees (i.e. DC and parkland)and zoning requirements (zoning for 3–units is as of right) apply for all programs. Federal loan insurance is stackable (see: CMHC Refinance for Building Secondary Suites CMHC)	
Simple / Straightforward Administration	Very low cost. Simple. No affordability period. Registration of the ARU may be sufficient oversight/monitoring.	Staff would need to assess whether capital costs meet eligibility . Requires monitoring for rental and affordability period. Requires creation of an instrument on title for enforcement of the affordability requirement.
Financially viable given Town resources (incentive per unit)	Approximately \$10k per unit. Very low ongoing administration.	Approximately \$55k per unit. Some staff time needed for monitoring and administration.
Can implemented anywhere within the Town’s urban area	Low density areas within the Town.	

6.4.1 Program Overview

This program would incentivize new Additional Residential Units (ARUs). Incentivizing ARUs is a common CIP program.

There are two strategies for ARU incentives in other municipalities:

- a lower cost program with low monitoring requirements, and
- a higher cost program that includes ongoing monitoring of affordability.

Examining the 22 ARU programs highlighted in the *Town of Oakville White Paper: Planning Act Tools to Facilitate the Development of Affordable Housing*, 16 have incentives at or below \$20,000 with an average incentive of \$9,750 and 7 of those programs offering incentives that offset only development or building fees and charges.

Six ARU programs offer incentives that average \$55,000 per ARU and include a requirement to provide affordable rents for 10 to 25 years. These programs are mostly forgivable loans, with partial loan forgiveness for each year the unit is provided at or below the affordable rent requirement.

6.4.2 Financial Assessment

There is no reliable data for determining the market price that ARUs are rented at in Oakville. Generally though, ARUs rent at or below the rents reported by CMHC for average rents in purpose built rental buildings (AMR). An ARU program that requires the unit to be rented at 100% of AMR, does not provide additional affordability – the units will likely rent near this amount, without a requirement to do so.

Building code changes have increased the cost to add an ARU to an existing property, with some municipalities responding to this increased cost by increasing ARU incentive amounts.

The rental affordability impact is similar for shallow and more substantial incentive amounts, though ongoing affordability monitoring will ensure the units remain rented.

Creating (Incentivizing) a new rental unit in Oakville for less than \$100k per unit is excellent value, compared to almost any affordable housing program. The value for money for a larger incentive, near \$55k, or for a smaller amount (near \$10k) is excellent in both cases.

6.4.3 Implementation Assessment

Providing a grant through a CIP is standard practice, with many examples of how it can be administered for incoming development applications.

A shallow incentive ARU program enables creation of new affordable rental opportunities in Oakville, with very low costs for program administration for all parties.

Requiring, monitoring, and enforcing that the units be affordable is a different strategy for implementing an ARU program. The trade off is increased ongoing monitoring and enforcement costs.

The shallow incentive could enable more rental units being created for the same investment from the Town, with lower program administration costs.

6.5.1 Program Assessment

Program Description

To foster provision of affordable rental housing operated by non-profit organizations. Units may be in a stand-alone non-profit building or may be a block of units within a market condominium building.

Assuming a mix of units would be acquired and operated at 100% of AMR, the weighted average incentive (80% small units and 20% larger units) would be \$276,400 per unit.

Key Observations

The analysis assumes acquisition of units in new condominium buildings, where the list prices are assumed to be \$1,160 per sq. ft. which is likely higher than what will be seen in the next few years. This suggests that detailed program design may need to have annual updates to the incentive amount based on current market prices, or be based on a proportion of the proposed acquisition amount.

Recommendation

Proceed with detailed program design, clarifying:

- 1) what types of acquisitions are allowed including new versus resale, and blocks of units versus individual units, and
- 2) the methodology for determining the incentive amount that will respond to changing market conditions.

Criteria	Acquisition with Rents at 100% of AMR	Acquisition with Rents at 80% of AMR
Address two or more housing gaps	Strongly addresses 4 gaps: affordability, rental, priority populations, and diversified housing stock.	
Incentive amount will promote program uptake	Yes, the modelled program incentive amounts would be desirable for non-profit housing providers	
Stackable with Existing Funding Programs	CMHC offers attractive loans for Not-For-Profit Organizations. Halton Region currently offers a 40% tax rebate to Registered Charitable Organizations. All rental units are subject to DC deferrals, and reduced rates based on unit size. Affordable rental is exempt from DC, CBC and Parkland contributions.	
Simple / Straightforward Administration	Moderate to low cost of monitoring, as the non-profit providers have organizational infrastructure to provide ongoing monitoring reports to the Town.	
Financially viable given Town resources (incentive per unit)	Studio: \$176K 1-Bedroom: \$255k 2-Bedroom: \$443k 3-bedroom: \$597K	Studio: \$221K 1-Bedroom: \$319k 2-Bedroom: \$520k 3-bedroom: \$677K
Can be implemented anywhere within the Town's urban area	Anywhere housing is permitted within Town.	

6.5.2 Program Analysis

The Affordable Rental Owned by Non-profit Housing Providers (NPHP) program focuses on providing funding to **non-profit housing providers in Oakville to acquire units in new condominium buildings** that will be provided to households as affordable rental units.

The financial analysis examined the amount of mortgage the non-profit provider could carry while charging affordable rents at 100% or 80% of AMR. The mortgage assumed a **20% downpayment by the NP** and no additional costs such as condominium fees or property taxes. The intent of these exclusions is to arrive at an approximate amount of incentive needed.

Acquisition of housing units by NPHPs would permanently increase the stock of affordable rental housing in Oakville.

6.5.3 Financial Assessment

The amount of incentive needed to enable purchasing market units is the difference between the mortgage that can be carried while charging affordable rents, and the market price; assuming a 20% downpayment by the NPHP. When rented at 100% of AMR the incentive amount ranges from \$176K for a studio unit to \$597K for a 3-bedroom unit. Assuming a mix of units would be purchased, the weighted average (80% small units and 20% larger units) would be \$276,400 per unit.

If the NPHP will offer rents at 80% of AMR, the incentive would need to range from \$221K to \$677K for studio and 3-bedroom units.

6.5.4 Implementation Assessment

This program is comparatively simple to administer, with an upfront grant being provided, then annual monitoring that rents remain affordable.

The detailed design of the program would need to:

- 1) what types of acquisitions are allowed including new versus resale, and blocks of units versus individual units
- 2) the methodology for determining the incentive amount that will respond to changing market conditions
- 3) determine whether the grant from the Town is repayable or forgivable.

NPHP Acquisition with Rents at 100% of AMR					
	Acquisition Price (Condo unit) (A)	20% Down payment by NPHP (B)	Max Mortgage at 100% AMR (C)	NPHP Contributions (D=B+C)	Incentive (Difference from Market Price) (E=A-D)
Studio	\$499,445	\$100,000	\$223,000	\$323,000	\$176,000
1-bedroom	\$717,953	\$144,000	\$319,000	\$463,000	\$255,000
2-bedroom	\$1,030,106	\$206,000	\$381,000	\$587,000	\$443,000
3-bedroom	\$1,248,612	\$250,000	\$402,000	\$652,000	\$597,000

NPHP Acquisition with Rents at 80% of AMR			
	Max Mortgage at 80% AMR (F)	NPHP Contributions (G)	Incentive (Difference from Market Price) (H=A-G)
Studio	\$178,200	\$278,200	\$221,000
1-bedroom	\$255,400	\$399,400	\$319,000
2-bedroom	\$304,600	\$510,600	\$520,000
3-bedroom	\$321,900	\$571,900	\$677,000

6.6.1 Program Assessment

Program Description

To support creation of purpose built rental aligned with CMHC programs that require minimum percentage of units to be affordable (CMHC ACLP program). An annual property tax grant is geared to bridge the gap between market and affordable rent for a period of time.

Key Observations

In all cases, the annual grant would need to exceed the total property taxes for the entire building, at least for the first few years of operation of a new rental building.

There is a very large financial gap between current market rents and the cost to build and operate new rental buildings. There is also low ability to increase market rents in the current rental market, meaning that it may not be feasible to decrease the incentives each year, and retain viability of the rental building.

TIEGs remain a desirable incentive type for purpose built rental developers, but may not be sufficient on its own to unlock new rental in Oakville. Introducing a TIEG program that is affordable to the Town, may catalyze rental development in the future, and help to maintain the growing supply of rental housing resulting from the current trend of condo developers opting to build rental housing.

Recommendation

Proceed with detailed program design, clarifying the methodology for determining the incentive amount that may better align with the tax increment amount.

Criteria	No Affordability Requirement	10% of units rented at 100% of AMR	10% of units rented at 80% of AMR
Address two or more housing gaps	Rental housing: Strong alignment. Diversified Housing Stock: some alignment.	Rental housing: Strong alignment. Affordability: Strong alignment. Addresses affordability need of moderate rental households and moderate all households. Diversified Housing Stock: some alignment.	
Incentive amount will promote program uptake	Incentive provides funding in addition to CMHC construction loan, improves overall project viability for builder already interested in rental development.		
Stackable with Existing Funding Programs	Market rents in Oakville meet the minimum affordability thresholds of the CMHC ACLP program. DC deferrals, and reduced rates based on unit size. Affordable rental is exempt from DC, CBC and Parkland.	CMHC Apartment Construction Loan (ACLP) terms improve with deeper affordability and larger proportion of affordable units. All rental units are subject to DC deferrals, and reduced rates based on unit size. Affordable rental is exempt from DC, CBC and Parkland.	
Simple / Straightforward Administration	Moderate administrative overhead for monitoring rents over the duration of the affordability period. Affordability to be monitored by CMHC. Conversion from rental to condominium requires permission from Town, Town by-law generally prohibits conversion. Some administrative cost to manage disbursement of the annual grant.		
Financially viable given Town resources (per unit)	The annual grant exceeds the total annual property taxes.	The annual grant exceeds the total annual property taxes. The wood-framed small apartment <i>may</i> be viable, with a TIEG that starts at 100% of taxes and declines over time.	
Can implemented anywhere within the Town's urban area	Yes, all multi-residential zones.		

6.6.2 Financial Assessment

This program would provide incentives in the form of an annual grant for the creation of new purpose-built rental buildings.

The annual TIEG needed per building to make a market rate purpose built rental building viable ranges from \$3.6 M for a concrete high rise to \$78 K for a small apartment. The range of incentive amounts is driven by the difference in development costs between large concrete buildings and wood framed buildings. Additional information on construction assumptions can be found in the appendix. The analysis assumes favourable mortgage loan rates through the CMHC ACLP program.

In all cases, the annual grant would exceed the incremental property taxes for the entire building.

Applying the entire TIEG amount for 20 years results in total contributions from the Town of between \$73M and \$1.56M to enable a new purpose-built rental project. To illustrate how a TIEG can help with project viability, but not fully offset the revenue losses, the financial results for a TIEG that declines by 10% each year for 10 years is also shown in the table. These reduced contributions would result in total contributions of between \$20M and \$430K, and would help with the viability of purpose built rental project, but would need to assume that growth in the rental market rates in Oakville would be sufficient to enable the project to be operationally viable after the first few years.

Apartment Construction Loan Program (ACLP): The current federal rental loan program is intended to support construction of new market rental buildings providing favourable interest rates for projects that have allowable rents much higher than Oakville’s affordability targets for renter households.

Annual TIEG Per Building to Achieve Viability All Units Rented at Full Market Prices					
		High Rise	Midrise	Midrise (Wood)	Small Apartment
Total Units		304	95	95	17
Estimated Property Taxes (Total Building)		\$551,847	\$168,231	\$168,231	\$30,860
20-year non-declining grant	Annual	\$3,664,800	\$880,000	\$594,100	\$78,340
	Total	\$73M	\$17.6M	\$11.9M	\$1.56M
Illustration: Lower cost TIEG that does not fully offset the revenue reduction					
10-year declining grant	Annual (average)	\$2,015,640	\$484,000	\$326,755	\$43,087
	Total	\$20M	\$4.8M	\$3.2M	\$430K
Annual TIEG Per Building to Achieve Viability 10% of Units at or below AMR Non-declining TIEG					
		High Rise	Midrise	Midrise (Wood)	Small Apartment
Total Units		304	95	95	17
Estimated Property Taxes (Total Building)		\$551,847	\$168,231	\$168,231	\$30,860
10% of Units Rented at 100% AMR	Annual	\$3,758,300	\$872,600	\$588,500	\$71,600
10% of Units Rented at 80% AMR	Annual	\$3,777,600	\$879,000	\$594,800	\$72,900

6.6.3 Implementation Assessment

There is a very large financial gap between current market rents and the cost to build and operate new purpose-built rental buildings. It is likely that new rental buildings currently being brought to market in Oakville are tactical decisions by developers to avoid the complete loss of a planned condominium project. An incentive such as this TIEG could create the conditions to enable ongoing development of rental buildings.

The annual grant would exceed the incremental property taxes for the entire building, meaning that it would not be completely funded from the increased property tax amount created by the redevelopment. The program would need an additional source of funding.

An annual grant such as a TIEG enables the developer to carry a larger mortgage, or phrased differently, is able to borrow more to construct the building. The capital grant option (discussed next) assumes that the Town would provide the additional capital funding.

The financial analysis looked only at the net operating revenues and costs in the first year of operation. A ten or twenty year operating analysis would be needed to assess the impact of a declining TIEG. Though it is expected that the TIEG would enable the applicant to pay down the principle of the mortgage, lowering their operating costs in future years. Which is why TIEGs frequently have a declining grant amount – the need for additional annual operating revenue declines as rents gradually increase and the mortgage principle is reduced.

6.7.1 Program Assessment

Program Description: To support creation of purpose-built rental aligned with CMHC programs that require minimum percentage of units to be affordable (CMHC ACLP program). For this program, a capital grant is geared to achieve viability of development.

The amount of capital grants in the following table are for each unit in the building, not just for the affordable units. There is a very large financial gap between current market rents and the cost to build and operate new purpose-built rental buildings.

Key Observations

There is a very large financial gap between current market rents and the cost to build and operate new purpose-built rental buildings. It is likely that new rental buildings currently being brought to market in Oakville are tactical decisions by developers to avoid the complete loss of a planned condominium project.

Market rents can not fully support the mortgage amount, which means that even these units require a subsidy. When the grant is distributed across all market rental units it ranges from \$269,100 per unit for a high rise to \$102,900 for a small apartment.

Recommendation

Do NOT proceed with detailed program design.

Creating new purpose built rental buildings is a major need in Oakville, but the scale of this capital grant program makes it challenging.

Criteria	No Affordability Requirement	10% of units rented at 100% of AMR	10% of units rented at 80% of AMR
Address two or more housing gaps	Rental housing: Strong alignment. Diversified Housing Stock: some alignment.	Rental housing: Strong alignment. Affordability: Strong alignment. Addresses affordability need of moderate rental households and moderate all households. Diversified Housing Stock: some alignment.	
Incentive amount will promote program uptake	Incentive provides funding in addition to CMHC construction loan, improves overall project viability for builder already interested in rental development.		
Stackable with Existing Funding Programs	Market rents in Oakville meet the minimum affordability thresholds of the CMHC ACLP program. DC deferrals, and reduced rates based on unit size. Affordable rental is exempt from DC, CBC and Parkland.	CMHC Apartment Construction Loan (ACLP) terms improve with deeper affordability and larger proportion of affordable units. All rental units are subject to DC deferrals, and reduced rates based on unit size. Affordable rental is exempt from DC, CBC and Parkland.	
Simple / Straightforward Administration	Moderate administrative overhead for monitoring rents over the duration of the affordability period. Affordability to be monitored by CMHC. Conversion from rental to condominium requires permission from Town, Town by-law generally prohibits conversion.		
Financially viable given Town resources (per unit)	For every unit in the building: \$269,100 for a concrete high rise to \$102,900 for a small apartment.	For every unit in the building: \$275,100 concrete \$94,000 small apartment	For every unit in the building: \$276,500 concrete \$95,700 small apartment.
Can implemented anywhere within the Town's urban area	Yes, all multi-residential zones.		

6.7.2 Financial Assessment

Based on the scenarios shown in the table, this program would provide incentives for the creation of new market rate purpose-built rental buildings.

The capital grant needed to make a market rate purpose-built rental building viable ranges from \$81 million to \$1.7 million, or when distributed across all the market units, ranges from \$269,100 per unit for a concrete high rise to \$102,900 for a small apartment.

The range of incentive amounts is driven by the difference in development costs between large concrete buildings and wood framed buildings. Additional information on construction assumptions can be found in the appendix. The analysis assumes favourable mortgage loan rates through the CMHC ACLP program.

The proportion of funding needed to enable the modelled rental projects to be viable ranges from 37% for the concrete high rise scenario to 19% for the wood-framed small apartment.

	High Rise	Midrise	Midrise (Wood)	Small Apartment
Total Units	304	95	95	17
Project Cost	\$221,400,000	\$63,100,000	\$57,100,000	\$9,200,000
Total Grant	\$81,411,000	\$19,547,000	\$13,194,000	\$1,740,000
Grant (% of cost)	37%	31%	23%	19%
Grant for Each Unit in the Building to Achieve Viability				
Base Case (100% Market)	\$269,100	\$206,800	\$139,600	\$102,900
10% of Units Rented at 100% AMR	\$275,100	\$209,500	\$141,300	\$94,000
10% of Units Rented at 80% AMR	\$276,500	\$211,000	\$142,800	\$95,700

Apartment Construction Loan Program (ACLP): The current federal rental loan program is intended to support construction of new market rental buildings providing favourable interest rates for projects that have allowable rents much higher than Oakville's affordability targets for renter households.

6.7.3 Implementation Assessment

Because market rents can not fully support the required mortgage amount, all units, including market rate units, require a subsidy. This program can respond to the need for more rental housing, but it would be very challenging for the program to provide units that are affordable to renter households.

The one-time capital grant needed for new construction of purpose-built rental is significant. For example, the modelled 95-unit midrise building needs grants of between \$13 million and \$19 million per building, which means that very few projects can be funded unless a significant funding source is allocated to the program.

7 Conclusions and Next Steps

This section provides conclusions from the analysis and identifies next steps for the selection of incentives to be financially modeled.

Creating the detailed design of each CIP program includes consultation with Town staff and the Technical Advisory Team to design the shortlisted programs and finalize the financial implications.

Contents

Key elements of the next steps include:

- Detailed design of each CIP program
- Finalize the financial implications of the selected programs.

7.1 Financial Analysis Conclusions

Using the 4 gaps identified in the HNA to contextualize potential CIP programs, input from the financial analysis, and preliminary examination of the ease of implementation, the following programs are recommended for consideration:

1. An Additional Dwelling Unit Grant program with two affordability level options to create affordable rental units,
2. A forgivable loan program that enables Affordable Rental Owned by Non-profit Housing Providers,
3. A TIEG program for Purpose-Built Rental to assist with narrowing the gap between revenues received and the project cost.

Next Steps

The outputs of the next phase of the CIP project include the detailed design of each of the three recommended CIP programs including program parameters, eligibility criteria, funding amount, etc. and the Town updating or adopting a CIP Project Area By-law.

Creating the programs will include consultation with Town staff and the Technical Advisory Team to design these programs.

While the financial analysis herein strived to bridge the gap between market and affordable housing, the ultimate CIP programs may not achieve this goal. Through consultation, and further analysis the maximum grant amounts will be further analysed and determined based on what the Town can reasonably fund.

Once the programs are developed additional information will be provided regarding the financial impact to the Town along with benefits of the program to the Town and possible funding sources to support the recommended program(s).

8 Appendix

Key assumptions used in the financial analysis are provided in this appendix.

Assumptions: Built Form

The financial pro-forma allows testing of how a suite of incentives would affect a “prototype” development.

Key criteria are the size of the building and the construction materials.

	High Rise	Midrise	Midrise	Small Apartment
Building Height (storeys)	24	8	8	3
Podium Floor Plate (sq. m.)	1700	875	1332	415
Tower Floor Plate (sq. m.)	800	N/A	N/A	N/A
Construction Type	Concrete	Concrete	Wood framed	Wood framed
Units	305	95	95	17

Modelled Program Variables

This table shows which variables are elements that Council can choose for each of the potential CIP programs.

Other variables used in the financial model are standard industry and financial data that is outside of Council's purview or scope of influence.

Program Variables		
Variable	Value	Notes
Affordability Period	25 years	
Depth of Affordability	100% and 80% AMR & 60 th percentile ownership affordability	Purpose built rental also modelled at full market rents of \$3.25 per sq. ft.
Proportion of Affordable Units	10%	Enables creation of small amounts of affordable units in multiple locations. The results for 10% are generally scalable to 5%, 15% or 20%.
Tenure of Base Building	Ownership Rental	
Tenure of Affordable Units	Rental Ownership	Affordable rental can be operated in an ownership condominium building.
Type of Incentive	Up-front Grant Annual Grant (TIEG)	The amount of incentive required is calculated for these categories of incentives.
Built Form	Highrise, Midrise, Small Apartment, ARU	Midrise is modelled twice: concrete and wood construction. The ARU scenario considered the conversion of an existing building, or the provision of an accessory dwelling unit.

Unit Mix, Sizes & Parking

These tables shows the unit mix, parking and unit sizes used in the financial modelling.

Highrise and Midrise Building		
Unit Type	Apartment Unit Sizes (sq. ft.)	Parking Ratio (Incl. Visitor)
Studio	431	1.25 In alignment with the zoning by-law
1-bedroom	619	
2-bedrooms	888	
3-bedrooms	1076	

Small Apartment		
Unit Type	Unit Sizes (sq. ft.)	Parking Ratio (Incl. Visitor)
Studio	431	1.25
1-bedroom	619	1.25
2-bedrooms	888	1.25
3-bedrooms	1076	1.25

Unit Mix	CIP	Notes
Studio	10%	The Affordable 3-bedroom unit program to increase the amount of 3-bedroom units.
1-bedroom units	50%	
2-bedroom units	30%	
3-bedroom units	10%	

Unit Prices

The analysis uses a sales price of: \$1,160 per square foot for new condo units, reusing the 2025 Inclusionary Zoning Analysis assumption.

Ownership Pricing	
Ownership	Apartment & Stacked Town
Studio	\$580,000
1-bedroom	\$696,000
2-bedrooms	\$1,015,000
3-bedrooms	\$1,218,000

The analysis uses a market rental price of: \$3.25 per square foot, which is a moderation of the pricing used in the 2025 Inclusionary Zoning Analysis, recognizing that outside of the MTSA rental pricing will be lower.

Rental Pricing		
Rental	Average Market Rents	Market Price
Studio	\$1,317	\$1,399
1-bedroom	\$1,888	\$2,012
2-bedrooms	\$2,251	\$2,886
3-bedrooms	\$2,379	\$3,498

The necessary sales price for a community housing provider to service a mortgage at 5% interest and 20% downpayment is shown in this table.

Non-Profit Housing Provider Purchase Price		
	100% AMR	80% AMR
Studio	\$278,000	\$223,000
1-bedroom	\$399,000	\$319,000
2-bedrooms	\$476,000	\$381,000
3-bedrooms	\$503,000	\$402,000

Capital Costs

These tables shows key capital cost (also known as hard cost) assumptions used in the financial modelling.

Capital Costs – Hard Costs	Assumptions	Notes
Row Townhouse with Unfinished Basement	\$235	Source: Altus Cost Guide 2025 - GTA – Middle of range
3 Storey Stacked Townhouse	\$250	
5 to 6 Storey Wood Framed Condo	\$288	
Apartment up to 12 storeys (per sq. ft)	\$340	
Apartment 13 to 39 storeys (per sq. ft)	\$340	
Row Townhouse with Unfinished Basement	\$235	
Underground Parking (per sq. ft)	\$230	
Surface-Level Parking Construction (per sq. ft)	\$23	
Capital Cost Inflatior, per annum	6%	

Soft Costs

These tables shows key soft cost assumptions used in the financial modelling.

Capital Costs – Soft Costs	Assumptions	Notes
Professional Fees, Site Plan Reports, Legal, Marketing (including commission for real estate agents for rental units), Contingency	20%	of total capital costs (target percentage)
Real Estate Agent Sales Commission Fee	5.0%	of revenues on sale of condominiums
Lender's Administrative Fee (% of total capital costs)	0.75%	Based on recent projects (SHS Consulting)
Construction Loan Interest Rate	5.0%	Based on recent projects (SHS Consulting)
Take-Out Loan (Rental Scenarios)	5.0%	Based on recent projects (SHS Consulting)

Other Costs

These tables shows other financial assumptions used in the modelling.

Financial Assumptions	Assumptions	Notes
HST Rate	13%	
Profit Margin	15%	of total revenues
Discount Rate	7.3%	Current commercial mortgage rate
Capitalization Rate (Applicable to Rental Units)	4.38%	Mid-range of new construction multi-family cap rate range in Q1 2025 CBRE Cap Rate Report
Construction Period	*Variable	Construction period varies depending on the size of building
Construction Financing	75%	of construction costs

Oakville Community Improvement Plan (CIP) Options Matrix

This matrix summarizes the range of CIP options being considered, with the goal of reducing the options to fit within the project budget by identifying, low value options for Council to consider, and higher value options to bring forward to Council.

Program objectives are based on the following housing gaps as described in the Town’s Housing Needs Assessment:

GAP 1 – The need for housing that is affordable to moderate and low income households

GAP 2 – The need for more rental housing (preferably purpose built) stock

GAP 3 – The need for a variety of unit sizes, including more large-unit (i.e. three or more bedroom) that is affordable to moderate and low-income households, as well as smaller units geared to single-person households.

GAP 4 – The need for more housing options for low-income and priority households (with access to additional supports).

Potential incentive programs to address the housing needs gaps are assessed against the six evaluation criteria identified in the CIP Background and Options Report.

The assessments are presented in the following five tables:

- 1 Additional Residential Unit (ARU) incentive
- 2 Affordable Ownership of Large (3 Bedroom) Units incentive
- 3 Affordable Rental Geared to Non-Profit Providers incentive
- 4 Purpose Built Rental Housing incentive (1 – Capital Grants)
- 5 Purpose Built Rental Housing incentive (2 -Tax Increment Equivalent Grants(TIEG))

NOTES

Within the tables, “affordable” is defined per the Provincial Planning Statement (PPS), unless otherwise noted. The PPS defines affordable based on a moderate income household (at the 60th percentile) not paying more than 30% of their annual household income on housing. This assessment is based on all households for ownership housing, and on renter households only for rental housing.

Existing Stackable Programs are based on programs presently in effect. Some CMHC programs are not currently available, and new programs provided by [Build Canada Homes](#) have yet to be developed.

TABLE 1: Additional Residential Unit (ARU) Incentives

Program Description: To incentivize addition of an ARU to an existing residence to create one or more new rental units.

NOTE: ARUs generally rent below full-market prices. They naturally trend near or below average market rent (AMR).

Criteria/Program Type	Fee Waiver (No affordability requirement)	Fee Waiver (Affordability required)	Capital Grant (No affordability requirement)	Capital Grant (Affordability required)	Forgivable Loan (No affordability requirement)	Forgivable Loan (Affordability required)
Address two or more housing gaps	Responds to Gaps (1) Affordability, (2) Rental, with affordability (generally) provided without enforcement, and Gap (3) diversified housing stock, and may support Gap (4) housing for priority households.					
Incentive amount will promote program uptake	The Town was getting uptake on ARUs, however the rate of uptake has declined. Decline may be owing to changes in Building Code. As such, waiver, grant or loan could catalyze new applications to assist with offsetting additional costs to ensure legal units are built. A small to modest incentive is best aligned with the reality of how ARUs are used. Growth in the number of potential rental units may be a higher policy priority than ensuring the unit is both rented and rented at an affordable price. Requiring homeowners to provide a rental unit for multiple years may not align with evolving household needs and may limit use of the unit by extended family members. ARUs provide an income stream for the homeowner, improving their affordability, and reducing the need for incentives to offset costs.					
	Fees would be limited to Building Permit (\$12/ sq. m.) and in some cases site alteration (\$2200), not likely substantial enough to be an incentive.	Grants could be scaled to cover initial upfront costs of construction or renovations.		CMHC provides loans for ARUs – Town need not duplicate an option already available.		
Stackable with Existing Programs	Waiver of local fees (i.e. DC and parkland) and no rezoning requirements (zoning for 3-units is as of right) apply for all programs. Federal loan insurance is stackable (see: CMHC Refinance for Building Secondary Suites CMHC)					
Simple / Straightforward Administration	Requires monitoring for rental period.	Requires monitoring for rental and affordability period	Staff would need to assess whether capital costs meet eligibility requirements and products are provided on site. Requires monitoring for rental period requirement.	Staff would need to assess whether capital costs meet eligibility requirements and products are provided on site. Also requires monitoring for rental and affordability period	Requires loan management and monitoring for rental period requirement.	Requires loan management and monitoring for rental and affordability period
Financially viable given Town resources (per unit)	Yes. Minor loss of fees		TBD – depends on Max. \$ value associated with grant.	TBD – depends on Max. \$ value associated with grant.	Yes. if Funds are repayable, so the primary costs are administrative. TBD - depends on Max. \$ value associated with forgivable loan.	
Can be implemented anywhere within the Town’s urban area	Permitted in RL, RUC and RM1 (Medium Density), GU (N.O) zones					
Decision: Moving forward to next stage of analysis? (yes/no/TBD)	No because fee amounts are likely insufficient to be an incentive for someone who was not already convinced to create the ARU.		Yes – addresses all four gaps, ensures legal ARUs are built. SHS to undertake analysis regarding range of grant that would be sufficient to incentivize existing homeowners to create ARUs.		No because CMHC is already offering loans.	

TABLE 2: Affordable Ownership of Large (3 Bedroom) Units Incentives

Program Description: To incentivize provision of **affordable ownership** 3-or-more bedroom units within apartment development, recognizing that current supply of 3+ bedroom units is available, but generally **not** affordable, even to some high-income households.

Criteria/Program Type	Capital Grant (60 th percentile household income)	Capital Grant (70 th percentile)	Capital Grant (80 th percentile)	TIEG (60 th percentile)	TIEG (70 th percentile)	TIEG (80 th percentile)
Address two or more housing gaps	Responds to Gap (1) affordable and Gap (3) diversified housing stock	Responds to Gap (1) affordable (to bottom end of high-income) and Gap (3) diversified housing stock.	Responds to Gap (1) affordable (to mid-end of high-income) and Gap (3) diversified housing stock.	Responds to Gap (1) affordable and Gap (3) diversified housing stock.	Responds to Gap (1) affordable (to bottom end of high-income) and Gap (3) diversified housing stock.	Responds to Gap (1) affordable (to mid-end of high-income) and Gap (3) diversified housing stock.
	Weak alignment with housing stock diversity (Gap 3). Weak affordability (Gap 1) if affordable to 60 th percentile households, and no alignment at 70 th or 80 th percentile incomes.					
Incentive amount will promote program uptake	Unclear why a developer would want to participate, unless the incentive is substantial enough to cover gap between market price and affordable; and/or guarantees sale of unit. Incentive may be attractive to non-profit developers such as Habitat or Options for Homes.			Unclear why a developer would want to participate, unless the incentive is substantial enough to cover gap between market price and affordable; and/or guarantees sale of unit. Incentive may be attractive to non-profit developers such as Habitat or Options for Homes.		
Stackable with Existing Programs	Yes, at 60 th percentile household incomes (exempt from Development Charges, Community Benefits Charges, and Parkland dedication requirement) No, at higher income targets.					
Simple / Straightforward Administration	Requires registration of agreements on title. Town must monitor resale of future units.					
Financially viable given Town resources (per unit)	High cost per unit supported, or low affordability impact. Incentive amount is the difference from market price and what a household in the stated decile can afford. Per 2025 costs and rates, incentives could be in the order of: <ul style="list-style-type: none"> \$167,610 if geared to 80th percentile \$672,800 if geared to 60th percentile 			The incentive amount would need to be more than the annual property taxes for the unit. The gap between what the monthly mortgage cost would be (for a \$1.2M unit) and what is affordable is very large. The monthly TIEG, for 25 years, would need to be: \$1,273 (147% of property taxes) if geared to 80 th percentile, and \$5,110 (588% of property taxes) if geared to 60 th percentile, (per 2025 costs and rates)		
Can be implemented anywhere within the Town's urban area	In all areas where multi-residential apartment buildings are permitted.					
Decision: Moving forward to next stage of analysis? (yes/no/TBD)	None – Given observation that this is not likely to attract proponents and the cost is quite significant resulting in a low number of new affordable units or addressing only the low end of the high-income households.					

TABLE 3: Affordable Rental Geared to Non-Profit Providers Incentives

Program Description: To foster provision of **affordable rental housing** operated by non-profit organizations. Units may be in a stand-alone non-profit building or may be in a block of units within a market condominium building.

Criteria	Forgivable Loan (100% AMR)	Forgivable Loan (80% AMR)	TIEG (100% AMR)	TIEG (80% AMR)
Address two or more housing gaps	Strongly addresses all four gaps: (1) affordability, (2) rental, (3) diversified housing stock, and (4) priority populations.		Strongly addresses all four gaps: (1) affordability, (2) rental, (3) diversified housing stock, and (4) priority populations.	
Incentive amount will promote program uptake	Non-profit providers are motivated by the demand for the housing and services they provide. Any financial incentive that assists with securing new housing for their residents is welcome. In the case of new construction, this option may provide working capital during construction and can enable otherwise marginal developments.		There are no scenarios where this is a desirable program for a condominium developer (the CIP applicant). A post-construction income stream does not enable construction, and renting the unit is very unlikely to be viewed as preferable to selling the unit.	
Stackable with Provincial or Federal Programs	Yes. CMHC Loans for Not-For-Profit Organizations <u>Loans Administration and Direct lending</u> In relation to new development, all rental units are subject to DC deferrals, and discounted rates based on unit size. Affordable ownership/rental is exempt from DC, CBC and Parkland charges/fees.		Region currently offers a 40% tax rebate to Registered Charitable Organizations. In relation to new development, all rental units are subject to DC deferrals, and reduced rates based on unit size. Affordable rental is exempt from DC, CBC and Parkland charges/fees.	
Simple / Straightforward Administration	Non-profit providers have organisational infrastructure to provide ongoing monitoring reports to the Town.			
Financially viable given Town resources (per unit)	TBD		Between 30% and 160% of annual property taxes per year for a single unit.	Between 130% and 230% of annual property taxes per year for a single unit.
Can implemented anywhere within the Town's urban area	Anywhere housing is permitted within Town.			
Decision: Moving forward to next stage of analysis? (yes/no/TBD)	Yes – addresses all 4 gaps and champions non-profit organizations that are struggling to provide housing for priority households. Given eligibility is focused on non-profit, there is going to be limited uptake. Can be used to purchase any type of existing units, thereby resulting in affordable housing immediately (not tied to new construction). SHS to analyse for range of incentive needed to bridge gap between what the NFP can fund and market price.		No – NFPs are already subject to low property tax rates.	

Purpose Built Rental Housing Incentives (1 – Capital Grants)

Program Description: To support construction of purpose built rental housing that is aligned with CMHC programs that require minimum percentage of units to be affordable, capital grant is geared to boost viability of development.

Criteria	Capital Grant (60 th percentile <i>all</i> household income)	Capital Grant (60 th percentile <i>renter</i> household income)	Capital Grant (100% AMR)	Capital Grant (80% AMR)
Address two or more housing gaps	Strongly addresses Gap (2) Rental housing. Addresses Gap (1) Affordable - based on all household incomes (however, rents would be too high for to current renter households) and Gap (3) Diversified Housing Stock.	Strongly addresses Gap (2) Rental housing. Addresses Gap (1) Affordable - based on affordability need of moderate income RENTAL households and moderate income ALL households, and Gap (3) Diversified Housing Stock.	Strongly addresses Gap (1) Affordable – based on affordability need of low end of moderate RENTAL households and moderate ALL households and Gap (2) Rental housing. Addresses Gap (3) Diversified Housing Stock.	Strongly addresses Gap (1) Affordable - based on deep affordability need, Gap (2) Rental housing and Gap (4) Priority Households. Addresses Gap (3) Diversified Housing Stock.
Incentive amount will promote program uptake	Unclear. The industry shift from condo to rental developments is a short term tactic, that may be underpinned by an assumption that the units can be sold in the near future – being required to retain rental may be undesirable.		Opportunity for an incentive that requires low rate of affordability may promote interest in rental development.	Incentive would be complemented by DC exemptions, which may improve overall project viability for builder already interested in rental development. Incentive would need to be sufficient to offset the additional rent revenue loss.
Stackable with Existing Programs	Yes CMHC Apartment Construction Loan: Unlock opportunities with the Apartment Construction Loan Program CMHC All rental units are subject to DC deferrals, and discounted rates based on unit size.		Yes CMHC Apartment Construction Loan: Unlock opportunities with the Apartment Construction Loan Program CMHC , loan improves with deeper affordability and larger proportion of units. All rental units are subject to DC deferrals, and discounted rates based on unit size. Affordable rental is exempt from DC, CBC and Parkland charges/fees.	
Simple / Straightforward Administration	Requires monitoring rents over the duration of the affordability period, in most cases affordability is monitored by CMHC. Ensuring units remain rental occurs via Town's Rental Housing Protection By-law .			
Financially viable given Town resources (per unit)	TBD			
Can be implemented anywhere within the Town's urban area	In all areas where multi-residential apartment buildings are permitted.			
Decision: Moving forward to next stage of analysis? (yes/no/TBD)	No – while all programs are eligible for CMHC funding, these “affordable” rent thresholds would be comparable with “affordable” ownership housing, and not likely to meet market demand for rental housing.		Yes, addresses three and four of housing gaps, respectively. SHS to undertake analysis to determine range of incentive required based on built form and unit type.	

Purpose Built Rental Housing Incentives (2 -TIEGs)

Program Description: To support the operation of purpose built rental aligned with CMHC programs that require minimum percentage of units to be affordable, annual property tax grant is geared to bridge gap between market and affordable rent for necessary period of time.

Criteria	TIEG (60 th percentile <u>all</u> household income)	TIEG (60 th percentile <u>renter</u> household income)	TIEG (100% AMR)	TIEG (80% AMR)
Address two or more housing gaps	Strongly addresses Gap (2) Rental housing. Addresses Gap (1) Affordable - based on all household incomes (however, rents would be too high for to current renter households) and Gap (3) Diversified Housing Stock.	Strongly addresses Gap (2) Rental housing. Addresses Gap (1) Affordable - based on affordability need of moderate income RENTAL households and moderate income ALL households, and Gap (3) Diversified Housing Stock.	Strongly addresses Gap (1) Affordable – based on affordability need of low end of moderate RENTAL households and moderate ALL households and Gap (2) Rental housing. Addresses Gap (3) Diversified Housing Stock.	Strongly addresses Gap (1) Affordable - based on deep affordability need, Gap (2) Rental housing and Gap (4) Priority Households. Addresses Gap (3) Diversified Housing Stock.
Incentive amount will promote program uptake	Unclear. The industry shift from condo to rental developments is a short term tactic, that may be underpinned by an assumption that the units can be sold in the near future – being required to retain rental may be very undesirable. Purpose built rental operators, particularly community housing providers, will find this incentive highly desirable.		Opportunity for an incentive that requires low rate of affordability may promote interest in rental development.	Incentive would be complemented by DC exemptions, which may improve overall project viability for builder already interested in rental development. Incentive would need to be sufficient to offset the additional rent revenue loss.
Stackable with Existing Programs	Yes CMHC Apartment Construction Loan: Unlock opportunities with the Apartment Construction Loan Program CMHC All rental units are subject to DC deferrals, and discounted rates based on unit size.		Yes CMHC Apartment Construction Loan: Unlock opportunities with the Apartment Construction Loan Program CMHC , loan improves with deeper affordability and larger proportion of units. All rental units are subject to DC deferrals, and reduced rates based on unit size. Affordable rental is exempt from DC, CBC and Parkland. If new Multi-Unit Affordable Rental property tax rate is implemented by Halton Region, it would provide an additional property tax reduction for multi-unit affordable rental housing.	
Simple / Straightforward Administration	Requires administrative cost to manage disbursement of the annual grant. Requires monitoring rents over the duration of the affordability period, in most cases affordability is monitored by CMHC. Ensuring units remain rental occurs via Town's Rental Housing Protection By-law .			
Financially viable given Town resources (per unit)	TBD			

Criteria	TIEG (60 th percentile <u>all</u> household income)	TIEG (60 th percentile <u>renter</u> household income)	TIEG (100% AMR)	TIEG (80% AMR)
Can be implemented anywhere within the Town's urban area	In all areas where multi-residential apartment buildings are permitted.			
Decision: Moving forward to next stage of analysis? (yes/no/TBD)	No – while all programs are eligible for CMHC funding, these “affordable” rent thresholds would be comparable with “affordable” ownership housing, and not likely to meet market demand for rental housing.		<p>Yes, addresses three and four of housing gaps, respectively. As an annual grant, cost burden on Town is spread out over time, helps to support creation of more units compared to an upfront capital grant.</p> <p>SHS to undertake analysis and report on the relationship between the proportion of affordable housing units relative to the proportion of property tax reduction and the length of time required for the rate reduction to take place, that is sufficient to incentivize development of these units.</p>	



OAKVILLE

THE CORPORATION OF THE TOWN OF OAKVILLE

BY-LAW NUMBER 2026-060

A by-law to designate the Lillie House at 515 Esplanade as a property of cultural heritage value or interest.

WHEREAS pursuant to Section 29, Part IV of the *Ontario Heritage Act*, R.S.O. 1990, chapter O.18, the council of a municipality is authorized to enact by-laws to designate a real property, including all buildings and structures thereon, to be of cultural heritage value or interest;

WHEREAS the property described in Schedule A to this By-law (“the Property”) contains the cultural heritage resource known as the Lillie House;

WHEREAS the council of the Corporation of the Town of Oakville, by resolution passed on February 17, 2026, has caused to be served on the owner of the lands and premises at 515 Esplanade, Oakville, Ontario and upon the Ontario Heritage Trust, notice of intention to designate the Lillie House at 515 Esplanade as a property of cultural heritage value or interest, and further, has caused the notice of intention to be published on the Town’s website in accordance with the town’s *Ontario Heritage Act* Alternative Notice Policy;

WHEREAS no objection to the proposed designation was served on the municipality by March 20, 2026, being the last date for filing an objection;

AND WHEREAS the Town Council has described the Property, set out the statement of cultural heritage value or interest for the Property, and described the heritage attributes of the Property in Schedule “B” to this By-law, which forms part of this By-law;

COUNCIL ENACTS AS FOLLOWS:

1. That the real property legally described in Schedule “A” to this By-law, is hereby designated to be of cultural heritage value or interest under Section 29 of the *Ontario Heritage Act*.
2. That the attached Schedules form part of the By-law.
3. And that the Town Solicitor be authorized to cause a copy of this by-law to be registered against the property described in Schedule “A” at the Land Registry Office.

PASSED this 4th day of May, 2026

MAYOR

CLERK

SCHEDULE "A" TO
BY-LAW 2026-060

In the Town of Oakville in the Regional Municipality of Halton, property description as follows:

Lillie House
515 Esplanade
PLAN 114, PT LOT 39; OAKVILLE
PIN: 24781-0104

SCHEDULE “B” TO
BY-LAW 2026-060

STATEMENT OF CULTURAL HERITAGE VALUE OR INTEREST

Description of Property

The property at 515 Esplanade is located on the north side of Esplanade between Howard Avenue and Park Avenue. The property contains a c.1908 detached two-and-a-half-storey vernacular Arts and Crafts house.

Statement of Cultural Heritage Value or Interest

Design and Physical Value

The Lillie House has design value as representative example of a vernacular Craftsman style house constructed during the Arts and Crafts era. The original portion of the house retains heritage features such as its: two-and-a-half storey, L-shaped massing with intersecting gable roof and front gabled dormer; exposed wooden eaves; fenestration on the south and east elevations with multipaned casement windows; historic wooden front door; shed-roofed front porch and; and two brick chimneys. The house retains its Arts and Crafts era charm and is one of the few remaining cottage-style homes of its type in the historic Orchard Beach area.

Historical and Associative Value

The Lillie House property has cultural heritage value for its direct associations with the theme of the development of the local residential area known as ‘Orchard Beach’ and then ‘Orchard Park’, an early 20th century subdivision of Oakville. Its presence contributes to the story of Oakville’s early 20th century residential development that was defined by large lots with well-designed homes built by well-to-do families. The property has historical value for its associations with its builder Charles D. Carson, a local builder and contractor who ran the Carson Brothers Planing Mill on Trafalgar Road. The Carson family was a notable local family, and William and his brother Charles built prominent structures around Oakville, and numerous Arts and Crafts era homes for notable Oakville families. The property is also associated with John T. Lillie, the first owner of the house who was the first principal of Oakville High School.

Contextual Value

The Lillie House has cultural heritage value because it is physically and historically linked to its surroundings. It is a prominent house in the historic Orchard Beach subdivision and continues to function as a residential house. It contributes to the understanding of the local community and its early houses along Esplanade and Lake Ontario, particularly those houses that were developed as part of the Orchard Beach subdivision. The subdivision was a significant development for Oakville and many

buyers of the lots and houses during this time were upper middle-class businesspeople from larger cities, whose presence in turn impacted the growth and development of Oakville. The house is one of the first structures built as part of the subdivision and its presence contributes to the character of the area.

Description of Heritage Attributes

Key attributes of the property at 515 Esplanade that exemplify its cultural heritage value as a vernacular Craftsman style house built during the Arts and Crafts era, as they relate to all elevations of the two-and-a-half storey original portion of the house, include its:

- Two-and-a-half storey, L-shaped massing with intersecting gable roof and front gabled dormer;
- Exposed wooden eaves and wooden trim;
- Fenestration of the windows on the south and east elevations;
- The presence of multipaned casement windows in the Arts and Crafts style;
- The original portion of the shed-roofed front porch at the centre of the front elevation;
- Historic wooden front door; and
- Two brick chimneys.



OAKVILLE

THE CORPORATION OF THE TOWN OF OAKVILLE

BY-LAW NUMBER 2026-063

A by-law to declare that certain land is not subject to part lot control (Blocks 250, 251 and 252, Plan 20M-1270 – Hallett JC Corporation)

WHEREAS By-law 2006-125 delegates to the Director of Planning & Development the authority to approve certain applications to designate lands not subject to part lot control; and,

WHEREAS the Director of Planning & Development has approved such an application for the lands described in Schedule “A”.

COUNCIL ENACTS AS FOLLOWS:

1. Part lot control pursuant to subsection 5 of Section 50 of the *Planning Act*, R.S.O. 1990, c.P-13, as amended does not apply to lands as set out in Schedule “A” attached hereto.
2. This by-law expires one (1) year from the date it has been passed by Council.
3. Schedule “A” forms part of this by-law.
4. The solicitor is hereby authorized to amend the parcel designation, if necessary, upon registration of this by-law.

PASSED this 4th day of May, 2026

MAYOR

CLERK

SCHEDULE "A"

1. Block 250, Plan 20M-1270, designated as Parts 1 to 12, inclusive, on Plan 20R-23161, Oakville
2. Block 251, Plan 20M-1270, designated as Parts 13 to 26, inclusive, on Plan 20R-23161, Oakville
3. Block 252, Plan 20M-1270, designated as Parts 27 to 38, inclusive, on Plan 20R-23161, Oakville



THE CORPORATION OF THE TOWN OF OAKVILLE

BY-LAW NUMBER 2026-070

A by-law to confirm the proceedings of a meeting of Council.

COUNCIL ENACTS AS FOLLOWS:

1. Subject to Section 3 of this by-law, every decision of Council taken at the meeting at which this by-law is passed and every resolution passed at that meeting shall have the same force and effect as if each and every one of them had been the subject matter of a separate by-law duly enacted.
2. The execution and delivery of all such documents as are required to give effect to the decisions taken at the meeting at which this by-law is passed and the resolutions passed at that meeting are hereby authorized.
3. Nothing in this by-law has the effect of giving to any decision or resolution the status of a by-law where any legal prerequisite to the enactment of a specific by-law has not been satisfied.

PASSED this 4th day of May, 2026

Mayor

Clerk