



SOURCE: Hunt Design Associates Inc. (2021)



PHASE 1 OF 969-979 & 989 MAPLEVIEW DR EAST

Affordable Housing Report

Barrie, Ontario

Prepared for **Sandy Creek Estates Inc.**

February 4, 2022



SANDYCREEK ESTATES INC.

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February 4, 2022

Sandy Creek Estates Inc
2031 James Street
Burlington, Ontario
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To Whom It May Concern:

RE: Phase 1 of 969-979 & 989 Maplevue Dr East – Affordable Housing Report (Barrie, Ontario)

urbanMetrics inc. ("urbanMetrics") is pleased to submit this *Affordable Housing Report* in support of your pending Zoning By-Law Amendment and Plan of Subdivision applications for the proposed first phase of development at 969-979 & 989 Maplevue Drive East in the City of Barrie, Ontario. It is our understanding that Sandy Creek Estates Inc. ("Sandy Creek Estates") has prepared a conceptual plan to intensify the lands with a proposed new mixed-use project consisting of residential and commercial uses. This report will articulate how the proposed development will contribute to the City's overall supply of affordable housing and how this relates (i.e., is consistent with) the existing policy framework in this regard, including target minimum percentage of units.

It has been a pleasure conducting this study on your behalf, and we look forward to discussing the results of our work with you.

Yours truly,

urbanMetrics

A handwritten signature in black ink, appearing to read "Chris White", is positioned above the name Christopher White.

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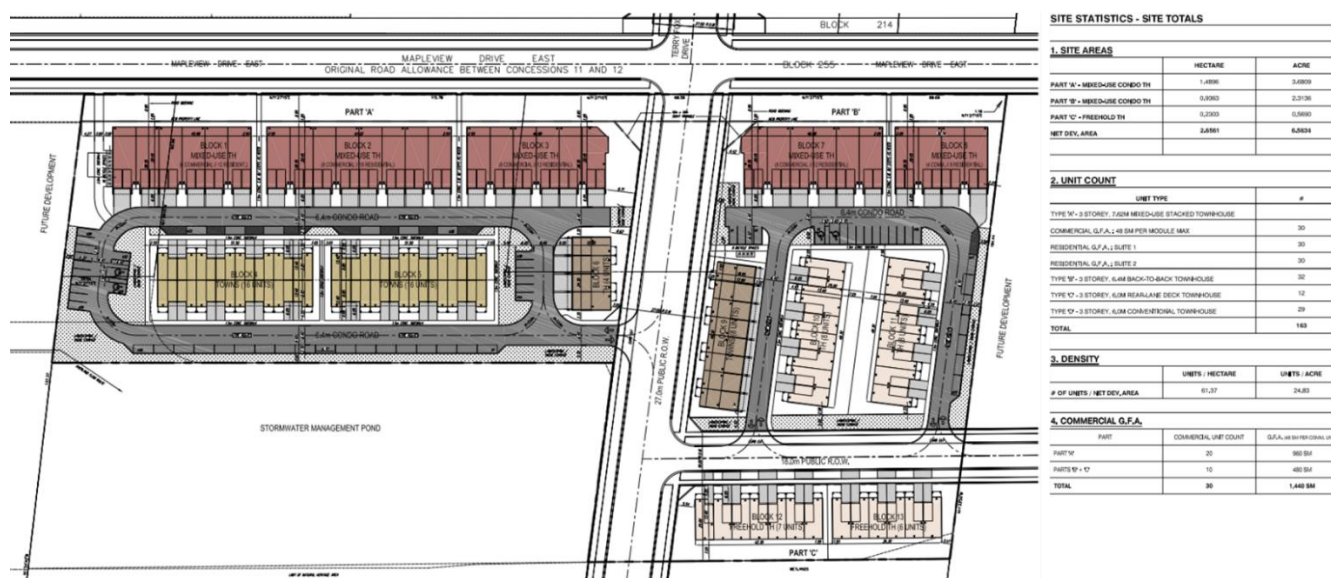
1.0 Introduction

1.1 Background

Located along the eastern extent of Maplevue Drive in the City of Barrie’s south end, the subject lands—known municipally as 969-979 & 989 Maplevue Drive East (the “subject site”)—currently comprise a portion of the broader Hewitt’s Secondary Plan Area. In light of the supportive policy direction for new development at this location, Sandy Creek Estates Inc. (“Sandy Creek Estates”) has prepared a conceptual development plan in support of their pending Zoning By-Law Amendment and Plan of Subdivision applications for the proposed first phase of development of the subject site.

The conceptual development plan, as shown in Figure 1-1, is to intensify the lands with a proposed new mixed-use project consisting of a range of new residential and commercial uses in a predominantly townhouse building format (i.e., traditional towns, back-to-backs, stacked townhomes, etc.).

Figure 1-1: Conceptual Site Plan



SOURCE: urbanMetrics inc., based on conceptual plan provided by Hunt Design Associates Inc., in January 2022.

1.2 Purpose

As part of the municipal approvals process for the proposed development—and specifically the Zoning By-Law and Plan of Subdivision applications identified above, an Affordable Housing Report prepared by a qualified land economist is required in support of your application. In particular, based on discussions with municipal planning staff at the City of Barrie, this report is requested as part of the various technical studies required in support of your submission.

The focus of this study—per the City’s standard terms of reference and our own professional experience with similar reporting—is two-fold:

- i) To address existing municipal policies relating to the enhancement of the City’s existing supply of affordable housing; and,
- ii) To address existing municipal policies relating to opportunities for new affordable housing.

The primary purpose and underlying objectives of urbanMetrics’ involvement—based on the concept plan information and other details from Sandy Creek Estates—will therefore be to articulate how the proposed development will contribute to the City’s overall supply of affordable housing and how this relates (i.e., is consistent with) the existing policy framework in this regard, including target minimum percentage of units.

1.3 Approach

Proposal Description

- Based on information obtained from Sandy Creek Estates we have prepared a summary and overview of the proposed concept plan for the site, including specific highlights about the total number, type and size of new dwelling units proposed and information regarding relevant phases of future development planned in the surrounding area. We have also characterized the development proposed on the site in the context of the site’s current format, as well as in relation to the broader Hewitt’s Secondary Plan Area.

Policy Context

- We have reviewed and summarized relevant affordable housing policies within applicable provincial and municipal planning documents, including: the Provincial Policy Statement, the Growth Plan, the Official Plan, as well as other relevant housing-related policy documents prepared for the City of Barrie (e.g., the community’s Affordable Housing Strategy).

- We have reviewed broader population and housing projections for the City of Barrie, and for the Hewitt's Secondary Plan Area, and have determined how the proposal contributes to achieving broader growth targets for the City and Secondary Plan area.

Assessment and Compliance

- Based on the City of Barrie's unique definition of affordable housing, we have demonstrated how the estimated rents and/or sales prices of units in the proposed development are at or below the affordable housing threshold.
- We have identified and discussed potential mechanisms for which affordable housing can be delivered or support on the subject site. This includes a review of programs and initiatives identified in the City of Barrie's Affordable Housing Strategy. It is a high-level review based on potential opportunity, recognizing that the proposal is still determining if and how the proposal will contribute to housing affordability in the City of Barrie (e.g., pricing and / or potentially affordability of units).

2.0 Proposed Development

2.1 Subject Site

Location

As illustrated in Figure 2-1, the subject site is located at 969-979 & 989 Maplevue Drive East, in the former Town of Innisfil, now in the City of Barrie. The lands are located on the south side of Maplevue Road East, within the Hewitt's Secondary Plan Area. The Hewitt's Secondary Plan is a master planned community in the City of Barrie.

The subject site comprises some 2.65 hectares (6.56 acres) of land that is presently vacant, and represents Phase 1 of development at this location. It represents a “blank slate” development opportunity that will intensify the lands, while increasing the supply of housing units in the Hewitt's Secondary Plan Area and the City of Barrie more largely.

The subject site benefits from its location along Maplevue Drive East, an *Arterial* Road that provides direct access to surrounding amenities and regional highway infrastructure. It is currently surrounded by existing and future residential and commercial lands, and some agricultural uses. The surrounding agricultural lands are largely proposed, approved or designated for residential and mixed-use development.

Figure 2-1: Subject Site



SOURCE: urbanMetrics inc., with Google Earth Imagery. Image for illustration only.

Concept Plan

The development being contemplated on the subject site represents Phase 1 of development at this location and intends to intensify the lands with a proposed new mixed-use project consisting of a range of new residential and commercial uses in a predominantly townhouse building format (i.e., traditional towns, back-to-backs, stacked townhomes, etc.).

As detailed in Figure 2-2, the proposed development is anticipated to include 163 units, including 133 new housing units, and some 30 commercial units at grade. The residential component of the proposed development includes townhome units, specifically Stacked, Back-to-Back, Rear-Lane and Conventional Townhomes, and is to be developed in three parts. Part A is anticipated to contain 76 residential units, Part B is anticipated to have 44 residential units, and Part C is anticipated to have 13 residential units.

The size of the townhomes proposed as part of this development range by type. As detailed herein, units range from a low of 654 square feet for a stacked townhome (suite 1), to a high of 2,200 square feet for a conventional townhome. **The variation in size, scale and format of uses of units being introduced on the subject site will enhance and diversify residential development in this area of the City.**

Figure 2-2: Site Statistics

	Units			Size
	Part A	Part B	Part C	SF
Type A - Stacked Townhomes	40	20		
Suite 1	20	10		654 sf
Suite 2	20	10		1,755 sf
Type B - Back-to-Back Townhomes	32			1,500 sf
Type C - Rear-Lane Townhomes	4	8		2,070 sf
Conventional Townhomes		16	13	2,200 sf
Total Residential Units	76 units	44 units	13 units	
Total Commercial Units	20 units	10 units		
Grand Total	163 units			

SOURCE: urbanMetrics inc., based on conceptual site plan provided by Hunt Design Associates Inc, January 2022.

3.0 Policy Context

In this section, we have reviewed and summarized relevant affordable housing policies within applicable provincial and municipal planning documents, including: the Provincial Policy Statement, the Growth Plan, the Official Plan, as well as other relevant housing-related policy documents prepared for the City of Barrie (e.g., the community’s Affordable Housing Strategy).

We have also reviewed broader population and housing projections for the City of Barrie, and for the Hewitt’s Secondary Plan Area, to determine how to proposal for the subject site contributes to achieving broader growth targets for the City and Secondary Plan area.

3.1 Provincial Policy Statement

The 2020 *Provincial Policy Statement (PPS)* provides policy direction on matters of provincial interest that relate to land use planning and development. It includes a number of specific policies relating to housing type, which are intended to provide direction for local municipalities in establishing their own policies for regulating development.

Section 1.1.1 of the *PPS* outlines a series of broad policies intended to support the establishment and sustainability of “*healthy, liveable and safe communities*”. In particular, **Policy 1.1.1 (b)** states this can be achieved through, among other things, “... *accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), ...*”.

Section 1.4 of the *PPS* provides more specific policy direction relating to housing. Section 1.4.3 directs planning authorities to “*provide for an appropriate range and mix of housing types and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area ...*”. **Policies 1.4.3 (a) through (f)** direct municipalities to achieve this through:

- Establishing and implementing minimum targets for the provision of housing which is *affordable* to *low and moderate income* households;
- Permitting and facilitating all housing options required to meet the social, health, economic and well-being requirements of residents, including special needs requirements and needs arising from demographic changes and employment opportunities;
- Directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;
- Promoting housing densities which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit;

- Requiring transit-supportive development and prioritizing intensification in proximity to transit; and
- Establishing development standards which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

Furthermore, the *PPS* defines *affordable* as:

"a) in the case of ownership housing, the least expensive of:

- 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or*
- 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;*

b) in the case of rental housing, the least expensive of:

- 1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or*
- 2. a unit for which the rent is at or below the average market rent of a unit in the regional market area."*

The *PPS* defines *low and moderate income households* as:

"a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or

b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area."

Subject Site

The proposed concept for the subject site includes new townhomes of various formats, including: stacked, back-to-back, rear-deck and traditional townhomes. In consistency with the policy direction of the PPS, the proposed development makes a more efficient use of land, increases the housing supply, introduces intensified housing development with compact form, and also includes the addition of new retail/service commercial space. The proposal is located in the Hewitt's Secondary Plan area that has been identified as a key location for growth, permits and is primed for residential development, and will be well supported by existing and planned infrastructure and services in the area.

3.2 A Place to Grow

A Place to Grow – Growth Plan for the Greater Golden Horseshoe (the “Growth Plan”), was approved and prepared under the Places to Grow Act, 2005, and approved by the Province to take effect on May 16th, 2019, and as amended on August 28th, 2020. The Growth Plan establishes a long-term plan for growth, development and the efficient use of land throughout the Greater Golden Horseshoe (“GGH”). Any municipal decisions made after this date are to conform with this plan.

Section 2.2.1 of the *Growth Plan* addresses managing growth and specifically how population and employment growth throughout the GGH shall be planned and managed. **Policy 2.2.1.4** details the characteristics which achieve *complete communities* including, among other things:

- Providing a diverse mix of land uses and housing options to accommodate all stages of life, household sizes, and household incomes;
- Improving social equity and quality of life for people of all ages, abilities, and incomes;
- Expanding convenient access to a range of transportation options, public services facilities, publicly accessible open spaces, and urban agriculture; and
- Providing a compact built-form and vibrant public realm.

Section 2.2.6 of the *Growth Plan* pertains specifically to housing. **Policy 2.2.6.1** highlights the importance of developing a diverse range of housing types and densities, which allow a municipality to achieve its growth targets. This includes the development of targets for affordable ownership housing and rental housing, which help to meet the needs of current and future residents. **Policy 2.2.6.2 (c)** states that notwithstanding Policy 1.4.1 of the PPS, in implementing Policy 2.2.6.1, municipalities will consider, among other things, “the range and mix of housing options and densities

of the existing housing stock”. Housing provision and the importance of providing a mix and diversity of housing sizes is also addressed in **Policy 2.2.6.3**, stating:

“To support the achievement of complete communities, municipalities will consider the use of available tools to require that multi-unit residential developments incorporate a mix of unit sizes to accommodate a diverse range of household sizes and incomes.”

Subject Site

The development concept for the subject site exemplifies many of the socioeconomic characteristics outlined as key components of developing complete communities. A mix and range of housing types, including townhomes of various sizes and formats, are included in the current plan for the site. Each will support existing housing development in the area and throughout the City of Barrie, while intensifying a site that is presently vacant. In conformity with this plan, the mix and range of housing sizes and formats will ensure that a diversity of household sizes, ages, and incomes can be supported.

3.3 City of Barrie Official Plan

The City of Barrie must have regard for affordable housing when considering local planning matters. Section 3.0 of the *City of Barrie Official Plan* (the “Official Plan”) focuses on Housing and emphasizes that it is the goal of the city to “provide for an appropriate range of housing types, unit sizes, affordability and tenure arrangements at various densities and scales that meet the needs and income levels of current and future residents”. The integration and importance of affordable housing provision in the City of Barrie is detailed in **Section 3.3.2.2** of the *Official Plan*. Specifically, **Policy 3.3.2.2.a)** states that:

a) It is a goal of this Plan to achieve a minimum target of 10 percent of all new housing units per annum to be affordable housing in accordance with the following criteria:

i. In the case of home ownership, the least expensive of

(1) housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or

(2) housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.”

ii) In the case of rental housing, the least expensive of

(1) a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or

(2) a unit for which the rent is at or below the average market rent of a unit in the regional market area.

Per the policies of the *Official Plan*, and in accordance with the *PPS*, affordable housing is a strategic priority of the City of Barrie. Policy **3.3.2.2.b)** and **3.3.2.2.c)** indicates that housing of all densities will contribute to the supply of affordable housing and will be particularly encouraged in proximity to potential public transit routes, community facilities and shopping areas. In particular:

“(b) Low, medium and high density housing that will facilitate the availability of affordable housing will be encouraged where it is in accordance with the intent of the Official Plan. (Mod D (v))

(c) Affordable housing will be encouraged to locate in close proximity to shopping, community facilities, and existing or potential public transit routes such as arterial or collector roads.”

Policy 3.3.2.2e) of the *Official Plan* highlights that affordable housing provision will be supported through Second Suite and specifically indicates that *“Second Suites are permitted in single detached, semi-detached, semi detached and street townhouses subject to standard provisions of the Comprehensive Zoning By-law...”*.

The Hewitt’s Secondary Plan builds upon the policy direction and goals of the *PPS* and the *Growth Plan* as it relates to intensification and housing development. It specifically details how population and employment will be accommodated throughout the Secondary Plan Area. Specifically, **Policy 9.2.8 Density** which states:

“The average density for population and employment for the Hewitt’s and Salem Secondary Areas is 50 persons and jobs per hectare which reflects the density for both the developable Plan Areas combined.”

Housing development in the Hewitt’s Secondary Plan Area is included in Section 9.2.9 of the *Official Plan*. In particular Policy 9.2.9.1 indicates that the housing mix target for the Hewitt’s and Salem Secondary Plan Areas is for, *“83 percent low and medium density ground related and 17 percent medium and high density non-ground related”*. Affordable housing is also addressed, specifically, **Policy 9.2.9.2** which indicates that Affordable / Special Needs Housing in the Hewitt’s Secondary Plan Area will be *“in conformity with the provisions of Section 3.3, Housing of the Official Plan”*.

Subject Site

The ultimate sales price for the varying units being proposed on the subject site have not been determined and will depend on market demand and local housing conditions when the units are made available. That said, the composition, diversity and range of units being contemplated, represent a potential opportunity to increase the stock of new affordable housing units in the City.

The range and composition of townhome units included in the proposal will also meet the varying needs and income levels of current and future residents, by contributing to creating a healthy balance and mix of housing units in the area. Townhome units—particularly the larger units—have the added potential to include second suites which can further enhance housing opportunity and the possible affordability of units on the subject site.

Increasing the supply of housing in the Hewitt's Secondary Plan Area, and in the southern portion of the City will also intensify the land, and better support future transit facilities in the area, most notably along Mapleview Drive.

3.4 Municipal Comprehensive Review

Affordable housing delivery is multi-faceted and can be complicated by a number of factors impeding feasibility, including housing formats, demand, location, parking space provisions, among countless others. The City of Barrie's ongoing Municipal Comprehensive Review ("MCR") explores and discusses the complexity of affordable housing and highlights how higher-density housing does not necessarily mean units will be more affordable. Specifically,

"It is important to recognize that higher-density units are not necessarily the most affordable units. Apartment units in the City of Barrie have an average price that is approximately 15% higher than a townhouse unit. The price of a single/semi-detached unit is approximately 27% higher than an apartment and 36% higher than a townhouse unit."

While we recognize that this trend is based on the price of resale housing data in the City of Barrie between 2005 and 2019, it highlights the potential affordability of newly constructed townhome units should the relationship be maintained going forward and/or as these units ultimately change hands over the longer-term planning horizon.

Intensification, and the need to accommodate a greater share of the existing and future population of the City in higher density housing formats is also explored in the Barrie MCR. However, it also highlights the complexity of accommodating larger families in these households, recognizing their larger space and living needs. In particular,

“From a real-estate market perspective, the objective of accommodating a greater share of families in high-density households can be challenging, given the relatively higher price and carrying costs associated with larger apartments (i.e. apartments with greater than two bedrooms) compared to more compact ground-oriented housing forms with relatively comparable livable space (i.e. townhouses, stacked townhouses/back-to-back townhouses and other low-rise hybrid buildings).”

It identifies that this shift may require support from the City, specifically through the implementation of “planning and/or financial tools, as well as other policies, that address the implementation of the City’s long-term vision”.

Subject Site

The MCR emphasizes the potential affordability of the townhome units on the subject site as historical trends in the City indicate that townhomes are often priced lower than other condominium apartment units and ground-oriented housing formats. If the current dynamic exhibited across the City holds true, there is added potential for units on the subject site to be affordable and appeal to an even greater range of target market segments with diverse socioeconomic backgrounds.

The proposed development also represents an ideal housing format for larger families seeking more affordable housing accommodations. As a ground-oriented development, this housing format can integrate larger unit sizes without resulting in other specific carrying costs typically associated with larger apartments (e.g., structured parking facilities).

3.5 Affordable Housing Strategy

The City of Barrie approved an *Affordable Housing Strategy* in early-2015 to encourage and support the development of affordable housing in the City. The *Affordable Housing Strategy* is a 10-year, forward thinking document designed to facilitate affordable housing development by way of programs, policies and initiatives. It was developed based on the County of Simcoe’s Affordable Housing Strategy, as the County provides and delivers housing services for the City of Barrie per the

2011 Housing Services Act. Affordable Housing is defined based on the definition included in the *PPS*, and the *Official Plan*.

Examples of approaches included in the *Affordable Housing Strategy*, and used to implement and spur the development of affordable housing throughout the City include:

- Prevention of rental housing demolition and condominium conversion (preservation of rental units);
- Use of City land for affordable housing development (through land acquisition or disposal);
- Approval of a Community Improvement Plan (CIP) for the built boundary of the City to incentivize the development of affordable housing;
- In accordance with Section 3.3.2.2(b) of the *Official Plan*, the *Affordable Housing Strategy* suggests new plans of subdivision should be encouraged as a way to facilitate the minimum 10% target of all housing units be affordable housing units;
- Recommends establishing a Built Form Task Force to research alternative development and built forms for the provision of affordable housing in the City;
- Developing a monitoring system to record and identify affordable housing performance over the short-and-long-term planning horizon;

The County of Simcoe calculates affordable homeownership by municipality, as part of their role in providing and delivering social housing and housing services in the City of Barrie. The most recent affordable housing numbers as calculated and released by the County of Simcoe are updated to 2020. The relative affordability of new residential uses being developed at the subject site should be evaluated in conjunction with future updates to the County of Simcoe's calculations for Barrie, particularly given that new housing will be introduced to the market in future periods (i.e., upon full build-out and occupancy of new residential units at the subject site).

Subject Site

The exact pricing of the units being proposed on the subject site have not been determined. However, the range of sizing and formats represent a potential opportunity for some of the units to be affordable. Indirectly, the proposal will support housing affordability by increasing the supply of housing units in Barrie.

The proposed development complies with the general direction and intent of the Affordable Housing Strategy and does not impact or alter existing development in the area.

Affordable Housing Mechanisms

As previously noted, the market price for units has not been determined, and the ultimate sales price depends on market demand and housing conditions when the units are made available. However, the form and function of units being contemplated on the subject site, represent a potential opportunity to increase the stock of affordable housing units, particularly for the smaller townhome units being contemplated. The Affordable Housing Strategy also highlights strategies, programs and incentives that can support the delivery of affordable housing on the subject site and throughout the City of Barrie.

Ongoing Opportunities

The City's Affordable Housing Strategy identifies a number of initiatives or measures to encourage affordable housing development. One recommendation is to update the **Development Charges** by-law to reduce costs associated with the development of affordable housing units, and to financially support the development of new social housing projects.

Additionally, the Affordable Housing Strategy recommends and heightens the importance of **Second Suites**, emphasizing that they be permitted in existing and newly developed areas that are outside flood prone areas. They represent an inexpensive way to spur the development and variety of affordable housing units, while providing for more efficient use of resources and infrastructure throughout the City.

The use of City lands for Affordable Housing is also identified as a strategy to spur affordable housing development. The Affordable Housing Strategy recommends that the **sale or acquisition of land** in the City of Barrie should always consider its potential use for affordable housing delivery. In particular, the Official Plan should give the City of Barrie authority to purchase the land for non-profit housing delivery.

Emerging Changes

In addition to the ongoing opportunities and recommendations highlighted above, the City of Barrie has already made progress in supporting the delivery of affordable housing. This includes updated policy and programs to support the provision of new affordable housing units.

In particular, in late-2021 the City of Barrie updated its **Second Suites** by-laws and policy to increase the ease and ability for existing property owners to develop secondary rental units. The City has reduced the zoning requirements for development, streamlined the permissions process, permitted smaller units, integrated opportunity for mixed institutional-residential uses, and eased permissions in existing multi-residential buildings. The intent is to facilitate better and more affordable housing options throughout the City.

The City has also integrated policies that allow Planning Services to request **community benefits** for developments involving greater heights and densities than permitted. As per the intent of the Affordable Housing Strategy, one of the collected benefits is for the allocation and funding of affordable housing.

4.0 Conclusions

The subject site represents an opportunity to develop an underutilized site in the developing Hewitt's Secondary Plan Area. It delivers a meaningful supply of new townhome units of varying form and size, thereby diversifying the existing and future housing stock in this portion of Barrie.

Based on the current concept plan for the subject site, the proposed development will be comprised of a range of new townhomes, including stacked, back-to-back, rear-lane and conventional units. It will also be accompanied by supporting retail/service commercial units at grade, enhancing the surrounding streetscape and activity in the area.

Not only does this development represent an opportunity for intensification, contribute to the creation of a complete community, and take advantage of infrastructure improvements throughout the Hewitt's Secondary Plan Area, it is also consistent with the policy directions outlined in relevant land use planning policies across all levels of government. In particular, it is our opinion that the current concept plan is supportive of the underlying intent and directions of the *Provincial Policy Statement (2020)*, *The Growth Plan (2020)*, the *City of Barrie Official Plan*, and the policies of the *Hewitt's Secondary Plan*, particularly as they relate to housing.

Moreover, we note that the size and diversity of townhome units being proposed on the subject site represents a potential opportunity to increase the stock of affordable housing units in the City, particularly as these units may be smaller than other single-and-semi detached housing formats being contemplated elsewhere in the City. The proposal also indirectly supports housing affordability by ensuring there is sufficient supply to accommodate forecast growth and housing demand. By introducing a mix of unit formats and sizes, the proposed development also appeals to a range of current and prospective future residents, and effectively contributes to desired housing densities as per the Hewitt's Secondary Plan.

As the specific development details, building designs, and pricing of units are established, it will be important to maintain an appropriate balance in the mix, size and price of units proposed to ensure the development continues to appeal to a range of households and socioeconomic abilities. In our opinion, this will help ensure the development remains consistent with the planning policies included in the report, and potentially how this development will contribute to the supply of affordable housing.