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The Regional Municipality of Durham Report

To: Committee of the Whole
From: Commissioner of Finance and Commissioner of Social Services
Report: #2025-COW-14
Date: March 19, 2025

Subject:

Housing and Homelessness Service and Financing Strategy (2025 – 2034)

Recommendation:

That the Committee of the Whole recommends to Regional Council:

- A) That the 10-year Housing and Homelessness Service and Financing Strategy (“the Strategy”), including Regional investment in housing and homelessness service enhancements, new affordable housing development and renewal initiatives, and Durham Regional Local Housing Corporation (DRLHC) asset management and retrofit activities be approved in principle subject to investment approvals through the Region’s annual business planning and budget process;
- B) That the Strategy be reviewed every four years or earlier as may be necessary in consideration of new or updated information that may impact project delivery, financing and timelines;
- C) That an annual incremental increase on the overall Regional property tax levy of approximately 0.75 per cent, each year over the 2026 - 2034 timeframe, be endorsed as necessary, subject to annual approvals through the Region’s annual business planning and budget process to implement the Strategy;
- D) That staff continue to advocate for sustained, incremental, and additional funding from the provincial and federal governments to support the funding gaps identified in the Strategy;
- E) That the 2025 capital program and financing, as outlined in Attachment #2 to this report, in the amount of \$271,213,492 be approved;

- F) That up to \$111,919,416 in debenture financing as outlined below be approved, for the following projects, subject to confirmation of other funding sources:
- i) \$25,203,994 for housing redevelopment in the City of Oshawa, (this is subject to approved of Confidential Report #2025-COW-11 and excludes the debenture financing sought through the Confidential Report);
 - ii) \$7,269,856 for the redevelopment of the Broader Hill housing complex in Oshawa;
 - iii) \$5,448,798 for the redevelopment of 409 Centre Street in Whitby;
 - iv) \$69,996,768 for the redevelopment of 419 - 451 Christine Crescent in Oshawa; and
 - v) \$4,000,000 for deep energy retrofits and asset management work at 315 Colborne St West in Whitby.
- G) That the Commissioner of Finance/Regional Treasurer be authorized to execute all necessary agreements associated with the debenture financing; and
- H) That the 2026 to 2034 capital forecast, as outlined in Attachment #3 to this report in the amount of \$1,934,459,343 be received for information purposes only and be subject to future approvals.
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Report:

1. Purpose

- 1.1 Within Durham Region current conditions of housing affordability and homelessness urgently require solutions. Steady increases in the cost of living, including housing and rental costs have made it increasingly difficult for residents to secure and maintain housing.
- 1.2 Residents living with low-income face limited housing options and are at increased risk of homelessness. Housing is critical to many aspects of life including health, employment, and education. A lack of stable housing leads to broader social and economic challenges. Given the scale and complexity of this issue, a predictable long-term and comprehensive strategy is necessary so the Region, in collaboration with, its community partners can address underlying causes and provide sustainable, actionable solutions to support those in need. Ongoing, incremental, direct investments by the Region and senior levels of government, and a commitment to innovative partnership approaches will be essential to making meaningful progress in tackling pressing challenges.

- 1.3 Within this context, the objectives of this Housing and Homelessness Service and Financing Strategy (2025 – 2034) are to:
 - a. Identify long-term community needs and targeted outcomes;
 - b. Confirm the Region of Durham’s long-term vision, priorities and associated costs for housing and homelessness support initiatives and strategies;
 - c. Seek Council’s approval of a long-term financing strategy that includes Senior Government funding, incremental Regional property taxes, debt and reserve fund financing; and
 - d. Provide a long-term investment plan approved by Council to support senior government advocacy efforts.

2. Context

- 2.1 Applicants for Rent-Geared-To-Income (RGI) or modified housing in Durham apply through the Durham Access to Social Housing (DASH) wait list. Low vacancy rates and an extremely limited number of deeply affordable options in the private rental market have contributed to the growing number of low-income applicants seeking RGI in Durham. Most applicants on the DASH wait list have insufficient income to find suitable affordable accommodation in the private rental market.
- 2.2 Although the RGI wait list has more than tripled since 2006, the number of available RGI units has not meaningfully increased.
- 2.3 At the end of 2024, there were 10,785 low-income applicants on the DASH wait list. This number increased from 8,920 applicants at the end of 2023.
- 2.4 In 2024, 182 DASH applicants were housed from the waitlist. This number is consistent with the number of DASH applicants housed in 2023 (183).
- 2.5 Average wait times for RGI vary according to priority on the wait list, household size, household type (i.e., seniors, single individuals, families), applicant preference, and turnover of units at specific community housing properties or in area municipalities. This makes future wait times difficult to predict. However, it is not uncommon for non-special priority, non-senior applicants to wait for ten years or longer to be housed as most applicants housed from the DASH wait list are either seniors or provincially legislated Special Priority applicants.
- 2.6 In addition, there is a pressing need to revitalize the Region’s affordable housing sites. Past approaches which segregate RGI buildings from other markets and tenancies are no longer appropriate. Revitalization initiatives that elevate design, widen tenant mix, increase supply, support inclusiveness and improve accessibility will raise community outcomes.

- 2.7 The latest Point-in-Time (PiT) Count was conducted in Durham in November 2024 and counted the number of people experiencing homelessness within a determined geographical area on a single night.
- 2.8 The results of the PiT Count included that at least 1,345 individuals experienced homelessness on November 18th to November 19th, 2024, in Durham Region. There has been a significant increase (134 per cent) in the number of individuals experiencing homelessness across Durham Region in 2024, as compared to 2021.
- 2.9 In addition, there are currently more than 400 Durham residents on the By-Name List who have consented to receive services and supports. This list continues to grow and is also an underrepresentation of homelessness in our communities.

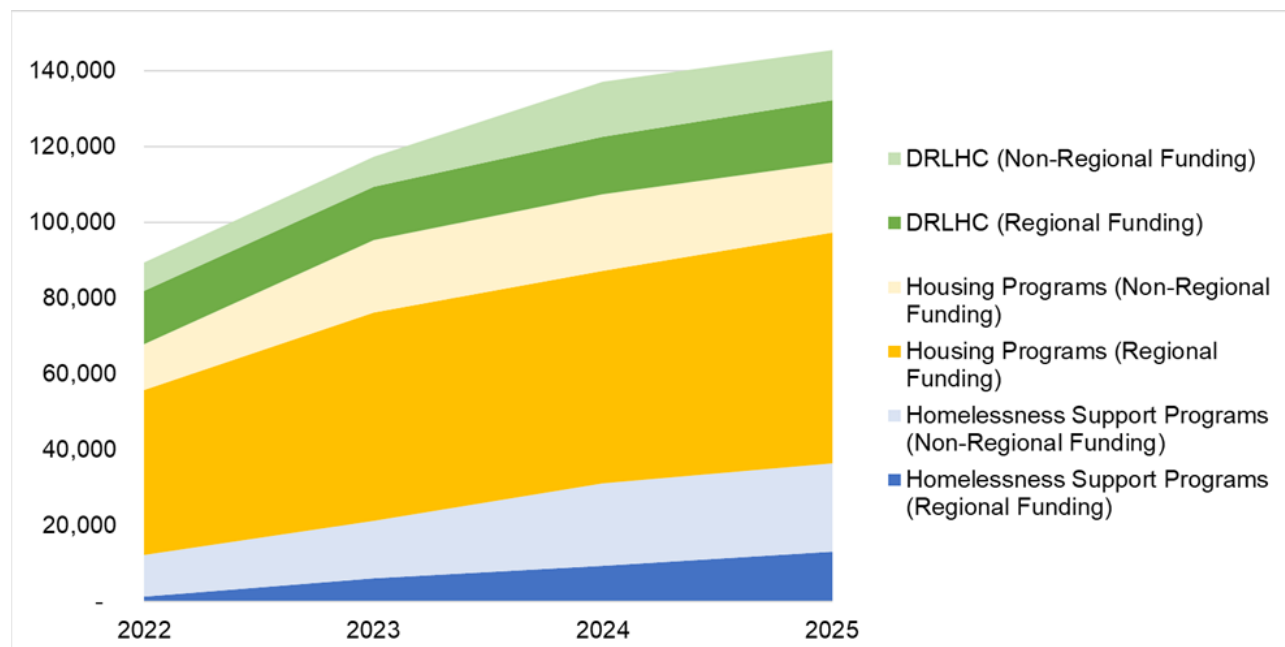
3. Background

- 3.1 In 1999, the federal government transferred its housing programs from the Canada Mortgage Housing Corporation (CMHC) to the provinces through the Canada-Ontario Social Housing Agreement.
- 3.2 In Ontario, the provincial government transferred the responsibility for community housing to Service System Managers through the Social Housing Reform Act and Transfer Orders.
- 3.3 In 2012, the Social Housing Reform Act was replaced by the Housing Services Act which sets the current rules for community housing as well as the role and responsibilities of the Service System Manager.
- 3.4 The Region is legislated as the Service System Manager for housing and homelessness services under the Housing Services Act and is the primary funder for community housing and RGI in Durham. The Region's RGI program is a housing subsidy program where tenants pay rent based on a percentage of their income, ensuring affordability for low-income households. The Region has also been designated as the Community Entity by the federal government under the Reaching Home program.
- 3.5 Community Housing refers to housing provided by non-profit or cooperative agencies, and provides the majority of affordable housing in Durham Region. The Region also administers rent supplement and portable housing benefit programs.
- 3.6 The Durham Region Local Housing Corporation (DRLHC) is the Region's largest community housing provider, with over 1,200 RGI units across 23 sites.
- 3.7 In November 2020, Regional Council approved a Master Housing Strategy ([Report #2020-COW-27](#)) that provided a comprehensive review of the housing system to ensure the optimal utilization of Regional resources, aligned with local housing, that supported:

- a. Revitalization of the Regionally owned DRLHC portfolio, including the development of an evidence-based strategy for managing the DRLHC portfolio that addresses maintenance, revitalization, regeneration (redevelopment) and disposal;
 - b. A review of public surplus lands and the potential social and community benefits that these properties can provide;
 - c. The provision of affordable, community, supportive and transitional housing, as well as emergency shelters and other Regional housing programs, all of which provide essential services to residents living with low-income; and
 - d. Other opportunities to support the delivery of affordable housing.
- 3.8 The current Durham Strategic Plan 2025 - 2035 provides several Goals and Pathways directed toward enabling affordable housing, integrating and coordinating investments in housing solutions and homelessness supports and advocating for more senior government funding.
- 3.9 The Region is responsible for the development of a 10-year housing and homelessness plan under the Housing Services Act, in consultation with appropriate parties, to address the housing needs of all residents including the need for affordable rental housing. At Home in Durham, the Durham Housing Plan 2014 - 2024 concluded in 2024. Staff are currently developing the new At Home in Durham, 2025 - 2035 Plan, which will complement this Housing and Homelessness Service and Financing Strategy and be informed by the findings of Envision Durham including the Housing Policy Planning Discussion Paper.
- 3.10 The new plan will further the Region's long-term vision for housing to improve affordability and access to housing, protect the existing affordable housing supply, encourage housing diversity, build capacity within the housing system, and address and prevent homelessness. It will also assess the current plan's goals and actions, identify gaps, and develop new, refined targets and key performance indicators.
- 3.11 The work included in this Strategy will directly support the goals, actions and key performance indicators of At Home in Durham and is an important tool to ensure progress towards meeting its goals.
- 3.12 In 2023, the Region established the Affordable Housing Development and Renewal Division to lead and facilitate new affordable housing development in the Region. Staffing within the Division has been growing incrementally to advance existing and forecasted direct delivery redevelopment projects and partnership initiatives. The Divisional focus over the first full year of operation has been to initiate development activity on selected DRLHC owned sites through a mixed market/affordable direct delivery model, working to advance partnership initiatives and modernizing DRLHC governance. Dedicated in-house project management and support staff is being put in place to ensure consistent focus on Region-led affordable housing projects and initiatives.

- 3.13 Investments in housing and homelessness support programs have been identified as a key priority of Regional Council and the community. As illustrated in Figure #1, the total budgeted investment in housing and homelessness supports, including Regional and senior government funding, has increased \$56.042 million from \$89.502 million in 2022 to \$145.544 million in 2025 (62.6 per cent). This includes an increase of \$23.657 million (42.6 per cent) in housing supports, \$24.186 million (194.2 per cent) in homelessness supports and \$8.199 million (38.0 per cent) in funding for the DRLHC. \$31.707 million of the \$56.042 million increase has come from regional sources with the balance of \$24.335 million coming from outside sources including senior levels of government.

Figure #1: 2022 to 2024 Budgeted Investments in Housing and Homelessness Support Programs



Notes:

Figure 1 does not include the additional investments recommended in 2025 through this Strategy.

4. Previous Reports and Decisions

- 4.1 On November 27, 2020, Regional Council approved a Master Housing Strategy, to operationalize At Home in Durham, the Durham Housing Plan 2014 - 2024 ([Report #2020-COW-27](#)).
- 4.2 On March 23 2022, Regional Council, approved the At Home Incentive Program (AHIP), the establishment of the AHIP Reserve Fund, AHIP Guidelines and changes to the Region's Municipal Housing Facilities By-law ([Report #2022-COW-7](#)).

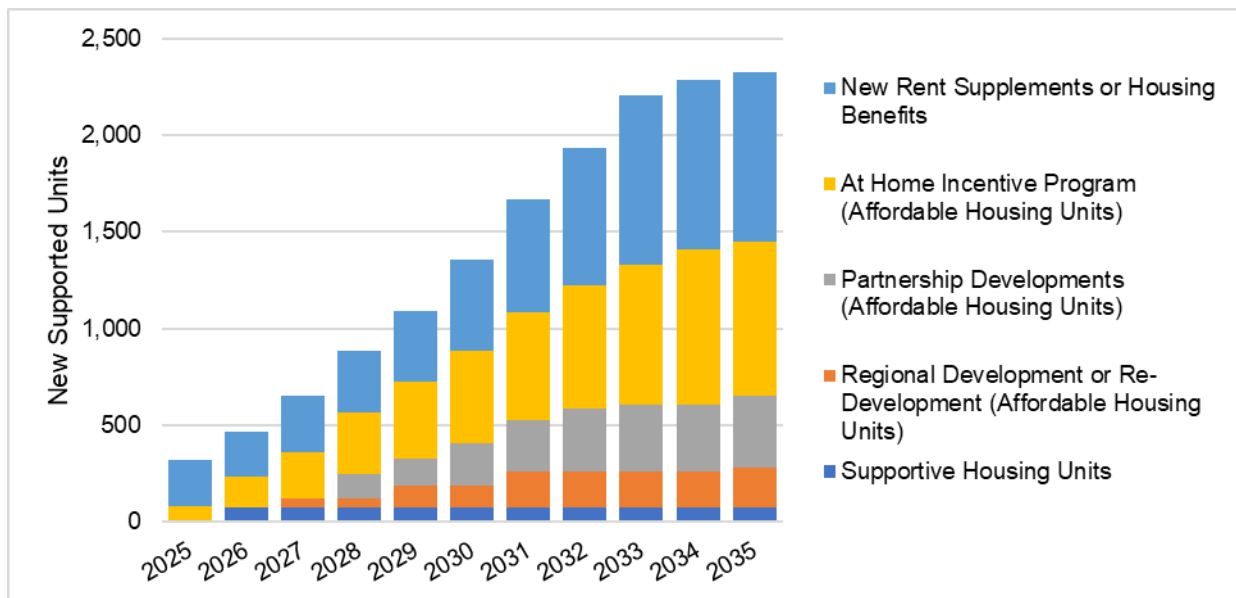
- 4.3 On March 1, 2023, Region Council approved the 2023 – 2032 Region of Durham Paramedic Services (RDPS) Service and Financing Strategy including annual incremental annual property tax increases in the range of half to three-quarters of a per cent per year on the overall Regional tax levy over the 10-years of the plan ([Report #2023-COW-7](#)).
- 4.4 On March 1, 2023, Regional Council approved the Transit Service and Financing Strategy (2023-2032) including annual incremental annual property tax increases of 2.0 per cent per year on the overall Regional tax levy over the 10-years of the plan ([Report #2023-F-5](#)).
- 4.5 On April 26, 2023, Regional Council endorsed the Durham Standard for all new building construction and applicable renovation projects delivered by or for the Regional Municipality of Durham ([Report #2023-COW-18](#)).
- 4.6 On June 28, 2023, Regional Council endorsed the establishment of the Regional Housing Development and Renewal Office ([Report #2023-COW-28](#)).
- 4.7 On March 27, 2024, Regional Council approved the 2024 Regional Business Plans and Budget, where an investment of \$8.0 million was approved for the At Home Incentive Program for 2024 ([Report #2024-F-3](#)).
- 4.8 On June 26, 2024, Regional Council endorsed the redevelopment feasibility analysis prepared by Infrastructure Ontario (IO) for the Christine Crescent and Malaga Road sites in the City of Oshawa ([Report #2024-COW-25](#)).
- 4.9 On June 26, 2024, Regional Council received the Ritson School site Community Needs Assessment, approved the advancement of the predevelopment due diligence for the property and the development principles for the site and authorized staff to release a Request for Expression of Interest to gauge the level of business interest in the redevelopment of the first phase of this site ([Report #2024-COW-26](#)).
- 4.10 On September 25, 2024, Regional Council authorized funding to accelerate the detailed design of 1635 Dundas Street East and the Christine Crescent redevelopment projects ([Report #2024-SS-7](#)).
- 4.11 On October 23, 2024, Regional Council authorized funding to accelerate the detailed design for Centre Street ([Report #2024-SS-12](#)).
- 4.12 On December 18, 2024, Regional Council approved the 2025 Business Plans and Budget, where an investment of \$8.0 million was approved for the At Home Incentive Program for 2025 and one-time gains on the sale of Regional financial investment holdings of \$55.2 million was approved to be transferred into the Social Housing Reserve Fund to support this Strategy ([Report #2024-COW-53](#)).

- 4.13 On December 18, 2024, Regional Council as part of the 2024 Business Plans and Budget directed staff to work with Durham Regional Police Service staff to develop a multi-year operating and capital service and financing strategy for police services ([Report #2024-COW-53](#)).
- 4.14 On December 18, 2024, Region Council approved the unbudgeted Federal funding from Infrastructure Canada for the Unsheltered Homelessness and Encampments Initiative ([Report #2024-COW-56](#)).
- 4.15 On February 12, 2025, the Committee of the Whole received a [presentation](#) providing an update on At Home in Durham and an overview of the history of Community Housing.
- 4.16 On February 24, 2025, Regional Council committed to ensuring the full operationalization of all supportive housing units and shelter beds at 1635 Dundas Street East to maximize opportunities for CMHC grant funding for the completion of the 1635 Dundas Street East Phase 2 project in Whitby ([Report #2025-SS-1](#)).
- 4.17 On February 24, 2025, Regional Council endorsed the phased redevelopment of the Ritson School site through a long-term lease model and approved financing towards the restoration and adaptive reuse of the existing heritage school building and surrounding public spaces ([Report #2025-COW-5](#)).

5. Overview of Strategy Outcomes

- 5.1 Figure #2 and Attachment #4 depict the growth in supported units expected through the proposed Strategy. By 2034, the proposed Strategy is expected to result in 2,319 net new supported units. These include 70 new Supportive Housing units, 1,378 net-new affordable housing units, and 882 new rent supplements or housing benefits.
- 5.2 These outcomes and the various initiatives through which these outcomes will be achieved are described in greater detail in the following sections of this report.

Figure #2: Proposed New Supported Units, Cumulative

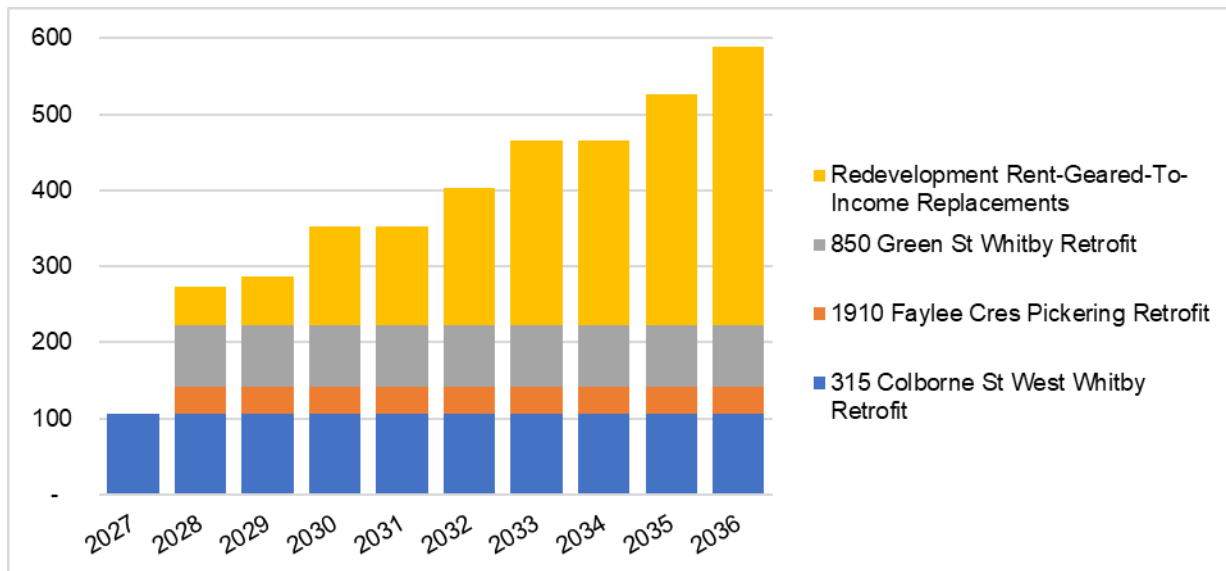


Notes:

Figure #2 shows the anticipated timing of when the units will be operationalized or for the At Home Incentive Program the year in which the funding is approved. Regional Development or Re-Development figures show net-new affordable housing units. Partnership Development figures show net-new affordable housing units only.

- 5.3 In addition to the new supported units, the Strategy is expected to result in approximately 2,110 new market rental units. It is envisioned that the Region will operate and manage 1,244 of these new market rental units while third party development partners will operate and manage 866 of the new market rental units.
- 5.4 The proposed Strategy will also achieve outcomes relevant to the Region’s Climate Emergency declaration, including the replacement or retrofit of 589 current DRLHC units, resulting in their conversion to the Durham Standard, reducing future greenhouse gas emissions (see Figure #3).

Figure #3: Proposed DRLHC Units to be Updated to the Durham Standard, Cumulative



Notes:

Figure #3 shows the estimated year that units become in-service at the Durham Standard. Additionally, energy efficiencies will be realized through the DRLHC Asset Management Base capital program as building components are replaced at end of useful life.

5.5 The key outcomes highlighted within this section have been optimized under conditions of operational and financial means and represent significant progress towards meeting the anticipated needs of Durham’s communities.

6. Strategic Priorities Summary

6.1 The following sections detail the strategic initiatives proposed to enhance housing and homelessness services. The overall Strategy includes a diverse group of policy tools and initiatives. By employing a variety of tools, the overall Strategy aims to effectively maximize outside funding, incorporate third-party expertise, diversify risks, leverage the flexibility and scalability of some tools, and ensure the Strategy addresses housing and homelessness challenges across the Region’s expansive geography.

6.2 The proposed tools and initiatives include:

- a. Direct Delivery Initiatives: These initiatives are Region-led capital projects to redevelop current DRLHC properties by replacing current older RGI units with new RGI, affordable and market units. This also includes acquisition and/or development of other Regionally-owned sites to create new affordable and market units to be operated by the Region.

- b. Partnership Initiatives: These initiatives are third-party led capital projects that involve the development on Regionally-owned properties to create new affordable and market units. Third-party development partners will ultimately lease, design, construct and operate the projects at their cost under agreement with the Region.
- c. Incentives: The Region's "At Home Incentive Program" is the Region's annual program for inviting private and non-profit housing developers to apply for Regional capital funding to develop purpose-built affordable rental housing units.
- d. Asset Management and Emissions Reduction Capital Requirements: Work to ensure DRLHC properties are maintained in a state of good repair and are moving towards greater energy efficiency, advance GHG reductions and enhance tenant comforts. Updated Building Condition Assessments (BCAs) at all properties are projected to be completed in 2025 – 2026 and will help inform the overall capital repair plan.
- e. Community Housing Provider Priorities: Initiatives to support Community Housing providers, ensuring the sustainability of current RGI units.
- f. Rent Supplement and Housing Benefit Programs: Support that households require to secure rental housing in the open rental market.
- g. Housing and Homelessness Support and Mitigation Initiatives: These include the maintenance of current outreach programs, shelter services and supportive housing and the development of new supportive housing units.

7. Direct Delivery Initiatives

- 7.1 The Region is working to revitalize and redevelop the DRLHC's community housing sites to enable mixed income housing, consisting of RGI replacements, new affordable and market rental housing. Significant investment in the DRLHC portfolio is required to address the current and future needs of residents, to make better use of existing sites, improve built conditions, broaden tenant mix and catalyze community revitalization. The Affordable Housing Development and Renewal Division is advancing the delivery of new affordable housing within the DRLHC portfolio and other Region-owned sites. Proposed increases in the Region's rent supplement program will also assist in increasing the affordability of these new units.
- 7.2 Direct delivery initiatives include:
 - a. Christine Crescent
 - On June 24, 2024, Regional Council endorsed the redevelopment of the Christine Crescent site in principle, to develop a midrise apartment building and stacked townhouses through a direct delivery option, subject to final Council approval of the project after municipal development approvals, refined development costs and grant opportunities being obtained. The development concept replaces the

existing 12 semi-detached dwellings with 165 new housing units in the form of a 6-storey apartment building and stacked back-to-back townhouses. An official plan amendment application and supporting studies have been filed with the City of Oshawa and will be before the City of Oshawa Council for approval on March 31, 2025.

- On September 25, 2024 Regional Council authorized funding to enable acceleration of the detailed design of the Christine Crescent redevelopment to enable future Regional applications to be developed to the point where opportunities for CMHC funding could be maximized ([Report #2024-SS-7](#)). Detailed design work is underway.

b. Malaga Road

- On June 24, 2024 Regional Council endorsed in principle the redevelopment feasibility analysis undertaken by Infrastructure Ontario (IO) for the DRLHC Malaga Road site. The site currently includes 65 three-storey townhouse units, all of which are owned and operated by the DRLHC as RGI units. The development concept for the Malaga site replaces the current 65 townhouse units with 439 new housing units in a mix of apartments, stacked townhomes and back-to-back townhomes. Background studies and an official plan amendment application are anticipated to be filed by mid-2025.

c. 409 Centre Street

- The DRLHC owns the site at 409 Centre Street in Whitby. The building currently includes 16 one-bedroom RGI units for seniors. Given the building's age, state of repair and design issues, the site will be redeveloped to increase affordable housing supply, while optimizing the use of an underutilized site within current zoning. On October 23, 2024, Regional Council authorized staff to proceed with detailed design for the redevelopment to provide 32 one-bedroom units for seniors, accommodating a mix of incomes, built to modern accessibility and building standards while being sympathetic to the heritage context of the existing neighbourhood. ([Report #2024-SS-12](#)). The detailed design process is currently underway.

d. Other Direct Delivery Sites

- Other DRLHC sites have been identified as appropriate for redevelopment within the ten-year timeframe of the Strategy. These sites are located in Oshawa and require predevelopment due diligence, conceptual design and feasibility analysis, technical, engineering, planning, public engagement and other work. These sites include the balance of the DRLHC lands in the Nevis/Normandy/Lomond neighbourhood (the "Broader Hill") and the Linden/Poplar site.

8. Partnership Initiatives

8.1 The Region owns properties that constitute strategic affordable housing development opportunities. Redevelopment through partnerships or lease arrangements can allow affordable housing to be constructed, operated and managed by the private and/or non-profit sectors. The Region's role on partnership projects is to undertake pre-development due diligence to reduce development risks, establish the development program, undertake community engagement, implement capital improvements to existing buildings/sites where necessary, and facilitate competitive processes to optimize results. Regional capital investments on partnership sites respond to site specific considerations. In general, it is assumed that approximately 30 per cent of the units on partnership sites would be affordable so that projects can still be economically viable to a private or non-profit operator.

8.2 Partnership initiatives include:

a. Ritson School Site

- On February 24, 2025, Regional Council endorsed the phased redevelopment of the Ritson School site and surrounding Region-owned lands for a total of approximately 660 units of new purpose-built rental housing, with a minimum of 30 per cent of units being affordable within each building. Authorization was given to release Requests for Proposals to development partners to implement approximately 500 units through a long-term lease model and apply resources toward the restoration and adaptive reuse of the existing heritage school building and surrounding public spaces ([Report #2025-COW-5](#)).

b. 590 - 650 Rossland Road

- Regional staff have been working with Infrastructure Ontario to prepare an integrated development concept for 590 - 650 Rossland Road in Whitby. The 4 hectare site includes 2.8 hectares owned by the Ministry of Government and Consumer Services ("MGCS") and 1.2 hectares owned by the Region. A development concept, phasing and development strategy is currently being prepared. Once completed, the concept and strategy will be presented to Council for consideration.

c. Harwood/Achilles

- The Region owns a site at the northeast corner of Harwood Avenue and Achilles Road in Ajax. The site is designated and zoned for high density residential and mixed-use development. A preliminary development concept is being prepared for future discussion with the Town. Once completed, a proposed approach for the site will be presented to Regional Council for consideration.

9. At-Home Incentive Program

- 9.1 In March 2022, Regional Council endorsed the At Home Incentive Program (AHIP) to actively encourage the creation of new purpose-built affordable rental housing projects in Durham. The Program is implemented annually under the Region's Municipal Housing Facilities By-law.
- 9.2 The AHIP provides Regional funded capital incentives for the development of new purpose-built affordable rental housing projects. Funding is advanced to successful proponents during the construction phase of the project and flowed during specific construction milestones to ensure accountability for the funding and ensure the project is constructed. The program provides an opportunity for the Region to support the construction of new housing for low-income households, including households on the DASH wait list, and to grow the supply of safe, adequate and affordable rental housing.
- 9.3 To-date, Regional Council has authorized capital funding in the amount of \$17.7 million to support five new affordable housing projects comprising 209 purpose built affordable rental units ([Report #2023-COW-13](#) and [Report #2024-COW-15](#)).
- 9.4 The review process for 2025 projects is completed, with Recommendations being presented to Council for approval in March 2025 including providing \$13.250 million to support three new affordable housing projects comprising 141 purpose built affordable rental units (Report #2025-COW-13).
- 9.5 To date, all AHIP commitments have been financed using a combination of general levy and reserve financing. The financial forecast of this report includes maintaining an annual \$8 million expense for the AHIP program each year, with financing shifting from 50 percent reserve fund financing in 2025, to 100 percent sustainable general levy financing by 2029. Assuming an annual investment of approximately \$8 million, it is anticipated that AHIP contributions could support the creation of approximately 80 units annually.

10. Asset Management and Emissions Reduction Capital Requirements

- 10.1 There is a need for increased investment in DRLHC asset management for repairs, renovations, and major capital work. The majority of DRLHC buildings are over 50 years in age, with equipment that has reached or surpassed its end-of-life. This work also includes improving the tenant safety and wellbeing at DRLHC sites such as accessibility upgrades and providing in-suite cooling.
- 10.2 Updated BCAs for all DRLHC properties will be completed in 2025 - 2026 and will be used to assess the overall condition of the buildings, recommend a long-term capital repair program strategy, identify opportunities for energy efficiency and GHG reductions and inform redevelopment opportunities where it is more cost effective to modernize and increase the quality of sites.

- 10.3 Over the last few years, there has been a significant investment in energy efficiency related initiatives at DRLHC sites. Deep energy retrofits of existing DRLHC sites is a near-term priority for GHG emissions reductions. In addition, the Durham Community Climate Adaptation Plan highlights the critical need to address extreme heat health risks in multi-unit residential buildings, particularly those where more vulnerable residents live.
- 10.4 Regional staff continue to actively seek out and apply for funding from energy efficiency programs to continue with capital investments that address the sustainability of the portfolio and climate changes objectives including the reduction of energy usage and GHG emissions, reducing operating expenses as well as providing in-suite air conditioning.
- 10.5 Building on the work at DRLHC's King Charles Court site and at 655 Harwood Avenue in Ajax, Regional staff initiated an analysis for deep energy retrofits at three additional seniors buildings. These sites require major capital repair work, are among the largest buildings in the portfolio and are ideal to leverage additional energy conservation measures to deliver deep energy and GHG savings. Initial feasibility studies indicate a potential to achieve nearly 50 per cent in combined energy savings as well as 65 per cent GHG reductions while also enhancing tenant wellbeing through the addition of air conditioning and upgraded ventilation. The three DRLHC sites proposed for deep energy retrofits through in this Strategy, pending receipt of FCM grant funding include:
- a. 1910 Faylee Cres, Pickering;
 - b. 315 Colborne St, Whitby; and
 - c. 850 Green St, Whitby.
- 10.6 Through this Strategy annual increases in capital funds for asset management work at the Region's DRLHC sites are proposed.

11. Community Housing Provider Priorities

- 11.1 In November 2024 on National Housing Day, staff brought together community housing providers, landlords, developers and community support agencies to facilitate discussions to identify challenges and opportunities in the sector. The goal was to identify areas to focus on in our role as Service Manager.
- 11.2 Identified priority areas for improvement to strengthen and sustain the sector include supporting critical capital repairs, improving supports for tenants and providers to ensure strong and vibrant communities and strengthening technical supports to assist providers with long-term sustainability planning.
- 11.3 Community housing provides almost 30 per cent of the rental housing supply in Durham and most of the affordable rental supply. In its legislated role as Service System Manager, the Region funds and administers the community housing system in Durham.

- 11.4 There are approximately 6,000 community housing units across Durham, and roughly 4,400 of those units are RGI.
- 11.5 The majority of community housing stock is aged and in need of urgent capital repair. It is critical to maintain current stock before it reaches a state beyond repair that requires immediate redevelopment. The cost for capital repair work continues to increase and rental revenue increases are not able to keep pace. This, along with aging critical infrastructure reaching end of life (elevators, roofs, windows, etc.) is putting considerable strain on limited capital reserves across the sector. It is also challenging to make improvements in areas of energy efficiency, accessibility and in-suite cooling when there is an urgent need to address these critical systems.
- 11.6 Providers also stressed that there is a shortage of resources for regular building condition assessments and expertise in financial planning and project management. Providers need more support in these areas to ensure that they are planning efficiently and effectively over longer periods of time.
- 11.7 It is estimated that approximately \$30 million annually is needed to maintain community housing assets in an optimal state of good repair. Collectively, community housing provider reserves for capital projects hold less than half of this amount.
- 11.8 Urgent capital repair funding is currently reliant on the Canada-Ontario Community Housing Initiative (COCHI). To date, the annual funding allocation has not been sufficient to address all urgently needed capital repairs and less than 50 per cent of applications received are able to be approved each year.
 - a. In 2024, 55 COCHI applications were received for critical capital repairs totalling \$15 million. With the Region's COCHI allocation, the Region was able to approve less than half of the applications received.
- 11.9 Community housing providers have also identified an urgent need for tenant and community supports. Tenants who need supports across various health and social services areas often face barriers navigating systems and coordinating the supports they need.
- 11.10 Additional support challenges include supporting seniors to age in place, supporting tenants with hoarding supports and ongoing pest control concerns. The majority of community housing providers in Durham are small and do not have the capacity or training to be the primary support for tenants and don't know who to contact to get support.
- 11.11 Neighbour conflicts have also been increasing and can significantly disrupt community vitality and lead to potential evictions. Providers do not have the resources to provide community building initiatives to build and maintain relationships.

11.12 Through this Strategy, incremental annual regional funding is proposed to address the most critical priorities identified by community housing providers.

12. Rent Supplement and Housing Benefit Programs

12.1 In addition to Community Housing, the Region also provides programs to increase housing affordability for residents through rent supplements and portable housing benefits.

- a. The rent supplement program includes agreements with landlords in private market rental buildings. Tenants pay RGI and the Region bridges the gap between market rent and the tenant portion of the rent to the landlord.
- b. Housing benefit programs include the Durham Portable Housing Benefit (PHB) and the Canada-Ontario Housing Benefit (COHB). Benefits are paid directly to the recipient and are generally the difference between 30 per cent of a recipient's income and the Average Market Rent. The DASH waitlist continues to increase year over year. From the end of 2023 to the end of 2024, DASH increased by approximately 2,000 applicants and now has almost 11,000 residents waiting for affordable housing.

12.2 Rent supplement and housing benefit programs are important tools to increase housing affordability for residents across all municipalities in Durham.

- a. These programs can provide affordable rent for residents who want to live in areas that don't have designated RGI units through community housing providers.
- b. These programs can also help stabilize residents who have had unforeseen income changes to remain housed and prevent homelessness.
- c. As transitional housing programs are opened to support residents experiencing homelessness and overcome barriers to housing, incremental increases in rent supplements and housing benefits also required to ensure that residents are able to maintain housing affordability when transitioning into permanent housing.
- d. Housing benefits will also support the revitalization of the DRLHC by providing tenants with the option of finding their own accommodation while sites are redeveloped.

12.3 Through this Strategy incremental annual regional funding is proposed to increase the amount of funding available for rent supplement and housing benefit programs.

13. Housing and Homelessness Support and Mitigation Initiatives

13.1 Key housing and homelessness support and mitigation initiatives include:

a. Regional Street Outreach Team

- The Regional Street Outreach Team began operating in December 2023, after receiving direction from Council to establish the program to assist those in the community who are most vulnerable. The program aims to address the increasing instances of unsheltered homelessness by providing 24/7 support across the Region. The outreach program focuses on engagement, intensive case management, and housing retention case management, with a mission to reduce homelessness through an assertive, coordinated response that values housing as a solution. The framework emphasizes trauma-informed care, harm reduction, equity, diversity, inclusion, and respect for the dignity of unsheltered individuals. The program's effectiveness is measured by its ability to connect individuals to housing and reduce the length of unsheltered homelessness.

b. Beaverton Heights Transitional Supportive Housing

- Beaverton Heights Transitional Supportive Housing consists of 47 supported transitional housing units and an associated hub building.
- On-site supports assist residents to overcome barriers to housing stability. Along with providing stable housing, residents are provided with meals prepared on-site in the commercial kitchen.
- Each resident is able to access on-site wrap around supports, skills development and benefits from an individualized support plan developed with staff. Residents are linked with resources, services and opportunities including health services, life skills training, education and employment opportunities, etc. Staff also connect residents to various partner organizations and community resources and advocate on their behalf. As residents move on to more independent housing or to permanent supportive housing, a follow-up program serves as a check-in to help them toward a successful transition.

c. Microhomes Transitional Housing

- The Oshawa Micro-Homes Transitional Housing project was officially launched at the beginning of 2022 to address the need for more transitional housing in the Region of Durham. The development consists of 10 units of modular style transitional housing that were manufactured offsite and then delivered and connected to utilities and services. The units are currently located on Regionally owned land in central Oshawa fronting Olive Avenue to the south, Drew Street to the east, and Banting Avenue to the north.

d. 1635 Dundas Street

- In 2023, in the midst of a growing homelessness, mental health and addiction crisis, Durham Region purchased a former long-term care home at 1635 Dundas St. East in Whitby to respond to the community need. Given the urgent need, staff worked to open a new 45-bed low-barrier shelter with wraparound supports within six months after purchase. The Region is undertaking early works to advance Phase 2 that will involve renovating the second and third floors of 1635 Dundas into 70 units, including single and double occupancy units. Capital financing for Phase 2 is included in Attachment #2, for approval. Construction is planned to begin following the execution of the necessary senior government funding agreement.

14. Housing and Homelessness Services Financial Forecast (2025 – 2034)

- 14.1** Table #1 presents a summary of the 10-year financial forecast for Housing Services from 2025 to 2034. A more detailed schedule is provided in Attachment #1.

Table #1 – Housing and Homelessness Services Expense and Financing Forecast (2025 - 2034) (\$,000's)

Summary of Capital and Operating Forecast (\$,000's)							
	2025 Proposed	2026	2027	Forecast			Forecast Total
				2028	2029	2030-2034	
Operating Expenses							
Base Expenses							
Homelessness Supports	27,848	27,748	28,095	23,625	22,327	116,107	217,901
Housing	85,104	82,448	83,159	83,909	84,698	452,129	786,343
Subtotal Base Expenses	112,952	110,196	111,254	107,534	107,025	568,236	1,004,245
Contribution to Social Housing Capital Reserve	6,482	6,871	7,283	7,720	8,184	48,900	78,959
Supportive Housing	4,759	6,043	12,066	12,240	12,417	64,842	107,609
Sustainable Funding for At Home Incentive Program	4,000	5,000	6,000	7,000	8,000	40,000	66,000
Re-Developed DRLHC Properties and New Developments							
Operation and Maintenance of New Affordable and Market Rentals	399	1,207	3,105	3,651	5,464	51,678	65,105
Debt Servicing	508	2,851	8,056	15,077	23,481	182,686	232,151
Subtotal Re-Developed DRLHC Properties and New Developments	907	4,059	11,161	18,728	28,945	234,364	297,256
New Initiatives, Enhancements and Allowances							
Community Housing Providers Capital Support Program	-	2,500	3,000	4,000	5,000	37,000	51,500
Housing Benefits or Supplements	2,010	2,051	2,592	2,834	3,276	31,552	42,304
Housing and Homelessness Support Program Enhancements	3,781	4,112	4,442	4,770	5,097	33,431	51,851
New Initiatives, Enhancements and Allowances	5,791	8,662	10,033	11,604	13,373	101,983	145,655
TOTAL Operating Expenditures	134,892	140,831	157,798	164,826	177,945	1,058,324	1,699,724
Capital Expenses							
Asset Management and Energy Efficiency Retrofits							
DRLHC Asset Management Base	5,250	5,563	5,841	6,133	6,440	37,363	61,340
DRLHC One-Time Asset Management Work Advancement	5,099	-	-	-	-	-	-
DRLHC Energy Efficiency Retrofits (including Asset Management)	13,418	-	32,500	-	-	-	32,500
Subtotal Asset Management and Energy Efficiency Retrofits	23,767	5,563	38,341	6,133	6,440	37,363	93,840
Housing Development and Re-Development	221,107	310,124	343,111	180,503	339,850	667,032	1,840,620
New Supportive Housing	46,438	-	-	-	-	-	-
TOTAL Capital Expenditures	291,312	315,687	381,452	186,636	346,290	704,395	1,934,459
Operating and Capital Financing							
Senior Government Funding	158,381	47,325	188,952	34,402	134,482	386,763	791,925
Rents and Other Collections	8,309	8,512	9,125	13,909	14,234	147,439	193,219
Reserve Fund Financing	48,966	16,273	16,239	16,885	23,391	78,315	151,103
Developer Contribution	-	250,374	22,140	164,541	92,250	227,550	756,855
Other	3,418	-	-	-	-	-	-
Debt Financing	121,669	41,133	202,029	12,632	142,011	186,722	584,528
General Levy	85,509	92,900	100,764	109,091	117,867	735,930	1,156,553
TOTAL Operating and Capital Financing	426,253	456,518	539,249	351,462	524,234	1,762,719	3,634,183
Total General Levy Financing	85,509	92,900	100,764	109,091	117,867	735,930	1,156,553
Annual Increase (\$,000's)		7,391	7,864	8,327	8,775	10,067	
Annual Increase (%)		9%	8%	8%	8%	7%	
Required Annual Increase in Overall Regional Property Tax Levy		0.75%	0.75%	0.75%	0.75%	0.75%	

Notes:

Debt servicing includes servicing debts associated with development and re-development projects as well as DRLHC retrofit projects. Operational savings associated with greater energy efficiency resulting from retrofit and state of good repair work are anticipated but have not been accounted for in the financial forecast due to uncertainty of timing and magnitude.

The Region, as a Frequent Builder, has up to \$312 million earmarked in CMHC low-interest and forgivable loans (grants) for its housing projects through the federal Affordable Housing Fund.

- 14.2 As outlined in Table #1 and Attachment #1, annual operating expenditures are projected to increase by \$95.874 million (or 71.1 per cent) from \$134.892 million in 2025 to \$230.766 million in 2034:
- a. The financial forecast includes anticipated increases in operating expenses associated with simply maintaining 2025 (or “Base”) levels of service. Forecasted inflationary increases in current staffing costs, utilities, property tax expenses, and other operating expenses are all accommodated within the Strategy.
 - b. Annual contributions into the Social Housing Reserve Fund have been accommodated within the Strategy, increasing from \$6.482 million in 2025 to approximately \$10.952 million by 2034. Draws from the Region’s reserves and reserve funds are necessary to finance capital projects, smooth the increased operating pressure from debt servicing costs and operating impacts of new facilities to ensure stable increases in property tax requirements throughout the forecast. Furthermore, maintaining reserves and reserve funds also provides flexibility necessary to mitigate risks associated with unanticipated cost escalations in the future.
 - c. The estimated operating cost associated with programming and facility operations to provide 70 new supportive housing units has been included in the forecast. Preliminary estimates suggest this new service could cost an incremental \$7.307 million annually once fully implemented in 2027.
 - d. The financial forecast includes the establishment of sustainable property tax funding for the AHIP, which has to-date been partially financed using reserve fund contributions. Under the Strategy, \$8.000 million is allocated towards the AHIP program annually each year, with this amount fully property tax financed by 2029. It is estimated that each \$8.000 million investment could result in approximately 80 new affordable units throughout the Region (i.e., 800 new units over the 10-year forecast).
 - e. As current DRLHC properties are re-developed to include new market and affordable rental units, and as the Region acquires and develops new properties, new operating and maintenance expenses are anticipated and have been accommodated within the financial plan. No operating costs have been included for properties that will be developed and operated by third-party partners.

- f. The development and re-development of properties and retrofit work will require debt financing, and the servicing of such debts is also included within the operating expense forecast. Debt payments are anticipated to increase from approximately \$0.5 million in 2025 to approximately \$44.322 million by 2034.
- g. The financial forecast includes expenses associated with new initiatives, program enhancements and allowances. These include:
- The proposed Community Housing Providers Capital Support Program that will provide capital repairs funding to Community Housing Providers, increasing from \$2.500 million in 2026 to \$8.000 million by 2032.
 - Enhancement of the Region's Housing Benefits Program that provides support to low income tenants of market rentals throughout the Region is included. The proposed enhancements are expected to result in approximately an additional 882 households receiving Housing Benefits support by 2034.
 - An annual allowance for further housing and homelessness program enhancements or new initiatives, increasing from \$3.781 million in 2025 to \$7.760 million by 2034.
- 14.3 Table #1 and Attachment #1 also provide a forecast of Capital Expenses. These include:
- a. Expenses associated with the redevelopment of DRLHC properties, the acquisition of new properties, and the development of new sites. Among the capital projects included in the forecast, some are expected to be delivered by third-party partners, on Regionally-owned land while others will be delivered and operated by the Region.
- b. The financial forecast includes a base investment in state of good repair work at DRLHC sites, increasing by five percent each year throughout the forecast, from \$5.250 million in 2025 to \$8.219 million by 2034. In addition, major energy efficiency retrofit projects (that also include asset management work) are included in years 2025 (\$13.418 million for 315 Colborne Street West in Whitby) and 2027 (\$32.500 million for 1910 Faylee Crescent in Pickering and 850 Green Street in Whitby).
- c. Capital expenses associated with the development of 70 supportive housing units has also been included in 2025 estimated at \$46.438 million pending confirmation of federal funding for the total capital costs.
- 14.4 A proposed financing Strategy for all forecasted operating and capital expenses can be found in Table #1 and Attachment #1. This financing Strategy includes:
- a. Both loan and grant funding from FCM, through its Green Municipal Fund Seniors Affordable Housing Repair Stream program. Through this program, it is anticipated that the Region could qualify for \$10 million in grant and loan

- funding for each of the three proposed energy efficiency retrofit projects (which also include asset management work).
- b. Senior government funding to support 100 percent of capital costs associated with the proposed new 70 supportive housing units (\$46.438 million), including \$6.435 million from the federal Encampment Homelessness Initiative Fund and \$40.003 million from the federal Canada Mortgage and Housing Corporation (CMHC) Rapid Housing program.
 - c. CMHC Affordable Housing funding represents a significant financing source for the proposed Regionally-delivered development and re-development projects (\$722.307 million, over ten years). This includes \$419.195 million in loan financing and \$303.112 million in grant funding.
 - d. It has been forecasted that the Province will provide \$240.721 million in capital contributions towards the proposed Regionally-delivered development and re-development projects. Provincial capital funding programs have yet to be established, and risks associated with this assumption are discussed in the following Section 15 of this report.
 - e. Throughout the forecast, it is assumed that third-party developers will fund the construction and operation of new affordable and market units on Regionally-owned sites including the Ritson School site, 590 Rossland Road and at Harwood/Achilles. As such, \$756.855 million in developer contributions are included as an estimate of the potential costs of development over the 10-year plan.
 - f. For capital projects, \$52.380 million in reserve fund financing is proposed for 2025 and 2026 projects.
 - g. In addition to loans accessed through FCM and CMHC, market debenture financing is necessary for capital projects throughout the forecast, totalling \$272.002 million over 10-years. The Regional Treasurer has updated the Region's debt and financial obligation limit and has determined that the limit will not be exceeded with this additional projected borrowing requirement.
 - h. To support operating costs, provincial funding of \$29.742 million has been budgeted in 2025 and \$26.580 million is forecasted in each subsequent year. Federal operating expense support is forecasted to decline from approximately \$11.830 million in 2025 to zero by 2032. This forecast will continue to be refined as based on information provided by both the provincial and federal governments.
 - i. Regional operating expenses are partially off-set through a conservative forecast of rent collections which are anticipated to grow through the introduction of new affordable and market rental units.
 - j. Throughout the forecast, reserve fund financing has been leveraged towards operating costs, to ease the impact of sharp expense increases on property tax requirements.

- 14.5 Through redevelopment, the proposed tenant mix of 30 per cent affordable and 70 per cent market units will improve the economic viability of future DRLHC projects. The approach of mixing market units with affordable units in community housing is an established practice in other jurisdictions but is new to the DRLHC. DRLHC Governance documents have been amended accordingly.
- 14.6 After leveraging the available funding sources outlined in this section, including all potential senior government funding opportunities, significant debt and reserve and reserve fund financing, a 0.75 per cent per year incremental annual property tax increase is required.
- 14.7 Increasing property taxes to fund new housing and homelessness initiatives in Durham Region can have unintended consequences on overall housing affordability. Property taxes are a significant component of housing costs and raising them to finance affordable housing initiatives means that homeowners and landlords will face higher expenses. These increased costs are often passed down to tenants in the form of higher rents, making housing less affordable for many residents. Thus, while the intention is to provide more affordable housing options for some, the result is that housing becomes less affordable for others, creating a counterproductive cycle.
- 14.8 Moreover, property taxes are considered a regressive form of taxation, meaning they disproportionately impact lower-income households. Unlike progressive taxes, which are based on the taxpayer's ability to pay, property tax levies do not consider income. This means that lower-income families end up paying a higher percentage of their income in property taxes compared to higher-income households. To fund re-distributive government programs such as affordable housing, it would be more equitable if alternative forms of taxation, such as income taxes or sales taxes were leveraged to a greater degree. These forms of taxation are designed to be more progressive, but they are only available to senior levels of government.
- 14.9 Staff will advocate for the Region's projects to successfully access available senior level government funding and each budget year, all enhanced opportunities for further tax levy financing and reserves and reserve funds financing will be reviewed. The implementation of the plan will be affected based on final financing options available.

15. Risks and Uncertainties

- 15.1 All of the Regionally-delivered capital projects proposed require significant senior government funding to proceed.
- 15.2 Up to \$312.000 million in federal funding under the Affordable Housing Fund has been earmarked for Durham Region's housing projects. A change in government could result in changes to the funding program parameters including cancellation. Staff will prioritize highlighting the importance of maintaining the Affordable

Housing Fund to meet Durham's local housing needs as part of the Region's post federal election strategy.

- 15.3 The Strategy requires significant provincial government funding to advance the Regionally-delivered capital projects. Regional advocacy continues to echo sector-wide municipal advocacy on the need for increased provincial funding for supportive and transitional housing, temporary shelters and homelessness supports. Flexibility within the financial model has been provided in 2025, 2026 and 2027 to ensure critical infrastructure projects advance pending approval of CMHC financing.
- 15.4 Capital cost escalations pose a significant risk. There are anticipated negative impacts of recent discussions around international trade issues and impending U.S. tariffs on Canadian exports and energy, along with Canada's counter tariffs, on the residential construction industry and the broader economy. These tariffs are expected to lead to increased cost for construction materials and long-term affordability issues. Regional staff will continue to review market conditions, but adjustments to project timing and/or scope may be necessary if cost escalations are significant. To assist with cost escalations as well as to mitigate the risks around provincial and/or federal funding, additional opportunities through the finalization of 2024 year end investment results have concurrently been identified and will be leveraged through reserve fund contributions to support this Strategy.
- 15.5 In some cases, the form and operating models for redeveloped or newly developed sites are still to be determined, and as such forecasts of operating costs and revenues are relatively preliminary. Furthermore, shifting market conditions could impact the Region's future affordable and market rent collections. As such housing and homelessness project operating cost and revenue impacts have been developed using conservative assumptions.
- 15.6 Three significant affordable housing projects will be dependant on securing third-party development partners. The Region has successfully conducted a Request for Information (RFI) process for the Ritson School site and will continue to engage with the development community to understand market capacity and interest in these projects.
- 15.7 In delivering large-scale capital projects, there are risks associated with timing as projects must progress sequentially through milestones before construction can be initiated. As such, the Strategy phases project costs with the anticipated approvals process, to ensure projects continue to advance to shovel-readiness while maintaining funding stability throughout the 10-year forecast.
- 15.8 Community support represents a potential risk to certain housing and homelessness initiatives. Risks can be mitigated through early and continuous engagement with the community and local municipal Councils.

16. Relationship to Strategic Plan

- 16.1 This report aligns with/addresses the following Strategic Directions and Pathways in Durham Region's 2025 – 2035 Strategic Plan:
- a. Connected and Vibrant Neighbourhoods
 - C1. Align Regional infrastructure and asset management with projected growth, climate impacts, and community needs.
 - C2. Enable a full range of housing options, including housing that is affordable and close to transit.
 - b. Environmental Sustainability and Climate Action
 - E1. Reduce corporate greenhouse gas emissions to meet established targets.
 - c. Healthy People, Caring Communities
 - H3. Integrate and co-ordinate service delivery for positive life outcomes, including investments in poverty prevention, housing solutions, and homelessness supports.
 - H5. Provide services for seniors and work with community partners to support aging in place.
 - d. Strong Relationships
 - S3. Collaborate across local area municipalities, with agencies, non-profits and community partners to deliver co-ordinated and efficient services.
 - S4. Advocate to the federal and provincial government and agencies to advance regional priorities.
 - S5. Ensure accountable and transparent decision-making to serve community needs, while responsibly managing available resources.
- 16.2 This report aligns with/addresses the following Foundation in Durham Region's 2025 – 2035 Strategic Plan
- a. Process: Continuously improving processes to ensure we are responsive to community needs.

17. Next Steps

- 17.1 Upon approval of the recommendations contained in this report, Staff will:
- a. Advance the capital projects that receive funding through the approval of this report.
 - b. Complete applications for submission to senior government funding programs, as necessary.

- c. Integrate the Housing Service and Financing Strategy (2025 - 2034) into the Region's communication and intergovernmental advocacy strategies to further raise awareness of funding needs.

18. Conclusion

- 18.1 The recommendations outlined in this report aim to enable the creation of 2,330 new supported units, upgrade 589 existing DRLHC units to meet the Durham Standard, and create 2,110 new market rental units. These outcomes will be achieved through a diverse set of tools and strategies, ensuring a holistic approach to addressing the Region's needs.
- 18.2 Key financial strategies include leveraging senior government funding, utilizing reserve funds, and acquiring and managing debt. Additionally, the Strategy calls for stable, incremental increases in property taxes to ensure sustainable funding for housing and homelessness initiatives.
- 18.3 Several key risks have been identified, including the risks around senior government funding and construction service market conditions. Mitigation strategies are being advanced, such as regularly reviewing financial plans to adapting project scopes to changing circumstances to minimize the potential impacts of these risks.
- 18.4 The report will be updated every four years to reflect evolving conditions, including changes in community needs, expense forecasts, or available financing.

19. Attachments

Attachment #1: 2025 - 2034 Housing and Homelessness Support Services Financial Forecast

Attachment #2: 2025 Capital Projects and Associated Financing

Attachment #3: 2025 - 2034 Capital Project Expense Forecast

Attachment #4: Details of Expected Strategy Outcomes

Attachment #5: Details on Housing Redevelopment Projects

Respectfully submitted,

Original Signed By

Nancy Taylor, BBA, CPA, CA
Commissioner of Finance

Original Signed By

Stella Danos-Papaconstantinou,
Commissioner of Social Services

Recommended for Presentation to Committee

Original Signed By

Elaine C. Baxter-Trahair
Chief Administrative Officer

2025 - 2034 Housing and Homelessness Support Services Financial Forecast (\$,000's)

Provides a summary of the current year, nine-year forecast and proposed financing.

	Forecast										
	2025 Proposed	2026	2027	2028	2029	2030	2031	2032	2033	2034	Forecast Total
Operating Expenditures											
Base Expenses											
Homelessness Supports	27,848	27,748	28,095	23,625	22,327	22,615	22,910	23,213	23,524	23,844	217,901
Housing	85,104	82,448	83,159	83,909	84,698	86,529	88,417	90,364	92,373	94,446	786,343
Subtotal Base Expenses	112,952	110,196	111,254	107,534	107,025	109,144	111,327	113,578	115,898	118,290	1,004,245
Contribution to Social Housing Capital Reserve	6,482	6,871	7,283	7,720	8,184	8,675	9,195	9,747	10,332	10,952	78,959
Supportive Housing	4,759	6,043	12,066	12,240	12,417	12,597	12,780	12,965	13,154	13,346	107,609
Sustainable Funding for At Home Incentive Program	4,000	5,000	6,000	7,000	8,000	8,000	8,000	8,000	8,000	8,000	66,000
Re-Developed DRLHC Properties and New Developments											
Operation and Maintenance of New Affordable and Market Rentals	399	1,207	3,105	3,651	5,464	7,550	9,248	11,054	11,633	12,193	65,105
Debt Servicing	508	2,851	8,056	15,077	23,481	26,959	34,943	36,195	40,267	44,322	232,151
Subtotal Re-Developed DRLHC Properties and New Developments	907	4,059	11,161	18,728	28,945	34,509	44,191	47,249	51,900	56,516	297,256
New Initiatives, Enhancements and Allowances											
Community Housing Providers Capital Support Program	-	2,500	3,000	4,000	5,000	6,000	7,000	8,000	8,000	8,000	51,500
Housing Benefits or Supplements	2,010	2,051	2,592	2,834	3,276	4,220	5,264	6,309	7,856	7,903	42,304
Housing and Homelessness Supports Program Enhancements	3,781	4,112	4,442	4,770	5,097	5,621	6,149	6,682	7,219	7,760	51,851
Subtotal New Initiatives, Enhancements and Allowances	5,791	8,662	10,033	11,604	13,373	15,841	18,413	20,991	23,074	23,663	145,655
TOTAL Operating Expenditures	134,892	140,831	157,798	164,826	177,945	188,765	203,906	212,530	222,357	230,766	1,699,724
Operating Financing											
Senior Government Subsidy											
Federal Subsidy	11,830	10,343	10,931	4,493	2,313	1,040	62	-	-	-	29,182
Provincial Subsidy	29,742	26,580	26,580	26,580	26,580	26,580	26,580	26,580	26,580	26,580	239,220
Subtotal Senior Government Subsidy	41,572	36,923	37,511	31,073	28,893	27,620	26,642	26,580	26,580	26,580	268,402
Rents and Other Collections	8,309	8,512	9,125	13,909	14,234	22,743	22,933	31,279	35,141	35,342	193,219
Reserve Fund Financing											
Reserve Fund Draws For Operating Stabilization	-	4,459	13,839	15,685	23,391	18,093	24,743	15,390	11,230	8,859	135,689
Other Reserve Fund Financing	4,800	3,600	2,400	1,200	-	-	-	-	-	-	7,200
Subtotal Reserve Fund Financing	4,800	8,059	16,239	16,885	23,391	18,093	24,743	15,390	11,230	8,859	142,889

2025 - 2034 Housing and Homelessness Support Services Financial Forecast (\$,000's)

Provides a summary of the current year, nine-year forecast and proposed financing.

	Forecast										
	2025 Proposed	2026	2027	2028	2029	2030	2031	2032	2033	2034	Forecast Total
General Levy	80,211	87,337	94,923	102,958	111,427	120,309	129,587	139,280	149,406	159,984	1,095,214
TOTAL Operating Financing	134,892	140,831	157,798	164,826	177,945	188,765	203,906	212,530	222,357	230,766	1,699,724
Capital Expenses											
Asset Management and Energy Efficiency Retrofits											
DRLHC Asset Management Base	5,250	5,563	5,841	6,133	6,440	6,762	7,100	7,455	7,828	8,219	61,340
DRLHC One-Time Asset Management Work Advancement	5,099	-	-	-	-	-	-	-	-	-	-
DRLHC Energy Efficiency Retrofits (including Asset Management)	13,418	-	32,500	-	-	-	-	-	-	-	32,500
Subtotal Asset Management and Energy Efficiency Retrofits	23,767	5,563	38,341	6,133	6,440	6,762	7,100	7,455	7,828	8,219	93,840
Housing Development and Re-Development											
Regional Development or Re-Development	212,646	22,586	319,446	8,918	245,017	131,445	4,015	126,798	171,927	3,329	1,033,481
Partnership Developments	8,460	287,538	23,665	171,585	94,833	130,134	49,200	984	49,200	-	807,139
Subtotal Housing Development and Re-Development	221,107	310,124	343,111	180,503	339,850	261,579	53,215	127,782	221,127	3,329	1,840,620
New Supportive Housing	46,438	-	-	-	-	-	-	-	-	-	-
TOTAL Capital Expenditures	291,312	315,687	381,452	186,636	346,290	268,341	60,315	135,237	228,955	11,548	1,934,459
Capital Financing											
Federal Grant Funding											
CMHC Rehabilitation Grant	5,099	-	-	-	-	-	-	-	-	-	-
FCM GMF SAH Repair Stream Grant	6,000	-	9,000	-	-	-	-	-	-	-	9,000
CMHC Affordable Housing Fund Repayable Loan (Grant)	46,577	3,537	77,152	-	52,795	36,434	-	38,039	48,578	-	256,535
Encampment Homelessness Initiative Funding	6,435	-	-	-	-	-	-	-	-	-	-
CMHC Rapid Housing 1635 Dundas Capital Grant	40,003	-	-	-	-	-	-	-	-	-	-
Subtotal Federal Grant Funding	104,114	3,537	86,152	-	52,795	36,434	-	38,039	48,578	-	265,535
Provincial Grant Funding											
Provincial Capital Contribution	12,695	3,537	61,960	-	49,466	33,105	-	34,710	45,249	-	228,027
OPHI Capital	-	3,329	3,329	3,329	3,329	3,329	3,329	3,329	3,329	3,329	29,961
Subtotal Provincial Grant Funding	12,695	6,866	65,289	3,329	52,795	36,434	3,329	38,039	48,578	3,329	257,988
Debt Financing											
FCM GMF SAH Repair Stream Loan	4,000	-	11,000	-	-	-	-	-	-	-	11,000
CMHC Affordable Housing Fund Loan	66,956	3,733	114,044	-	70,393	48,578	-	50,719	64,771	-	352,239
Market Debenture	50,713	37,400	76,985	12,632	71,618	10,984	686	984	10,000	-	221,289
Total Debt Financing	121,669	41,133	202,029	12,632	142,011	59,562	686	51,703	74,771	-	584,528
Developer Contribution	-	250,374	22,140	164,541	92,250	129,150	49,200	-	49,200	-	756,855

2025 - 2034 Housing and Homelessness Support Services Financial Forecast (\$,000's)

Provides a summary of the current year, nine-year forecast and proposed financing.

	2025	Forecast									Forecast Total	
	Proposed	2026	2027	2028	2029	2030	2031	2032	2033	2034		
Reserve Fund Financing	44,166	8,214	-	-	-	-	-	-	-	-	-	8,214
Other	3,418	-	-	-	-	-	-	-	-	-	-	-
General Levy Financing	5,298	5,563	5,841	6,133	6,440	6,762	7,100	7,455	7,828	8,219	61,340	
Total Capital Financing	291,360	315,687	381,452	186,636	346,290	268,341	60,315	135,237	228,955	11,548	1,934,459	
Total General Levy Financing	85,509	92,900	100,764	109,091	117,867	127,071	136,687	146,735	157,234	168,203	1,156,553	
Annual Increase (\$,000's)		7,391	7,864	8,327	8,775	9,204	9,617	10,048	10,499	10,969		
Annual Increase (%)		9%	8%	8%	8%	8%	8%	7%	7%	7%		
Required Annual Increase in Overall Regional Property Tax Levy		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%		

- Notes:**
- 2026 - 2034 amounts are subject to refinement through future Regional Business Plans and Budgets.
 - Additional notes and details on the proposed 2025 capital projects are included in Attachment #2 to Report #2025-COW-14.
 - Rows and columns may not add due to rounding.

2025 Capital Projects and Associated Financing (\$,000's)

Provides financing details for capital projects proposed in 2025. See Attachment #3 for the comprehensive capital 2025 program and 2026 - 2034 forecast.

	2025 Proposed Financing										2025 Proposed Budget	Approved Funding Prior to 2025	Forecast 2026-2034	Total Project to 2034
	Encampment Homelessness Initiative Funding ¹	Social Housing Capital Reserve ²	CMHC Rapid Housing Initiative Grant Funding ³	Market Debenture ⁴	Provincial Capital Grant ⁵	CMHC Affordable Housing Fund Loan ⁶	CMHC Affordable Housing Fund Grant ⁶	FCM GMF SAH Repair Stream Grant ⁷	FCM GMF SAH Repair Stream Loan ⁷	Other ⁸				
Housing and Homelessness Service and Financing Strategy														
Supportive Housing														
1 1635 Dundas Phase II	6,435	-	40,003	-	-	-	-	-	-	-	46,438	2,500	-	48,938
Supportive Housing Subtotal	6,435	-	40,003	-	-	-	-	-	-	-	46,438	2,500	-	48,938
Affordable Housing Direct Delivery														
2 Confidential Site, City of Oshawa ⁹	-	500	-	2,268	9,158	13,778	9,158	-	-	-	34,862	-	-	34,862
3 Broader Hill	-	1,493	-	-	3,537	3,733	3,537	-	-	-	12,300	-	193,725	206,025
4 Centre Street	-	8,581	-	-	-	5,449	5,650	-	-	-	19,680	500	-	20,180
5 Christine Crescent	-	21,331	-	26,000	-	43,997	28,232	-	-	-	119,560	3,480	-	123,040
7 Development Allowance ¹⁰	-	-	-	12,695	-	-	-	-	-	-	12,695	-	65,497	78,191
8 Malaga	-	6,750	-	-	-	-	-	-	-	-	6,750	820	263,235	270,805
Affordable Housing Direct Delivery Subtotal	-	38,655	-	40,963	12,695	66,956	46,577	-	-	-	205,846	4,800	522,457	733,103
Affordable Housing Partnership Projects¹¹														
12 590 - 650 Rossland Road	-	5,510	-	-	-	-	-	-	-	-	5,510	80	270,010	275,600
Affordable Housing Partnership Projects Subtotal	-	5,510	-	-	-	-	-	-	-	-	5,510	80	270,010	275,600
Energy Efficiency Retrofit Projects (Including Asset Management Work)¹²														
14 315 Colborne St West Whitby	-	-	-	-	-	-	-	6,000	4,000	3,418	13,418	-	-	13,418
Energy Efficiency Retrofit Projects (Including Asset Management Work) Subtotal	-	-	-	-	-	-	-	6,000	4,000	3,418	13,418	-	-	13,418
Total Capital¹³	6,435	44,166	40,003	40,963	12,695	66,956	46,577	6,000	4,000	3,418	271,213	7,380	792,467	1,071,060

Notes:

¹ An agreement has been executed with the federal government for approximately \$6.435 million in Encampment Homelessness Initiative Funding. This funding is not subject to further approvals.

² Social Housing Capital Reserve amounts are subject to all senior government loan and grant amounts being approved, with the exception of:
 \$500,000 for the Confidential Site, City of Oshawa Pre-Construction Costs (which is subject to approval of Confidential Report #2025-COW-11)
 \$1,000,000 for Broader Hill Pre-Construction Cost (no further approvals required)
 \$5,927,520 for Christine Crescent Pre-Construction Costs (no further approvals required)
 \$6,749,625 for Malaga Pre-Construction Costs (no further approvals required)

³ Canada Housing and Mortgage Corporation (CMHC) Rapid Housing Initiative Grant Funding is subject to federal approval and execution of a funding agreement.

⁴ Market debenture amounts are subject to all senior government loan and grant amounts being approved for the respective projects.

⁵ Provincial Grant amounts are subject to provincial approval and execution of funding agreements.

⁶ Canada Housing and Mortgage Corporation (CMHC) Affordable Housing Fund Grant and Loan amounts are subject to federal approval and execution of funding agreements.

⁷ Federation of Canadian Municipalities (FCM) Green Municipal Fund (GMF) Senior Affordable Housing (SAH) Repair Stream Grant and Loan amounts are subject to FCM approval and execution of funding agreements.

⁸ Other includes \$200,000 in confirmed Atmospheric Fund grant funding and \$3.218 million in already approved DRLHC capital funding.

⁹ The 2025 proposed capital budget and associated financing for the Confidential Site in the City of Oshawa excludes the budget and associated financing that is the subject of Confidential Report #2025-COW-11.

¹⁰ The proposed 2025 capital works includes \$12.695 million in debenture financing for a Development Allowance. This funding is provided to cover any financing shortfalls for the Confidential Site in the City of Oshawa and the Broader Hill capital projects. The Commissioner of Finance and Regional Treasurer will adjust the financing for the Confidential Site in the City of Oshawa and the Broader Hill capital projects up to the maximum amount of debenture financing approved for each project through Recommendation F of Report #2025-COW-14.

¹¹ The 2025 proposed capital budget and associated financing for the Affordable Housing Partnership Projects excludes the \$2.95 million budget and associated financing for the 300 Ritson Road project that was approved through Report #2025-COW-5.

¹² The 2025 proposed capital budget and associated financing for Energy Efficiency Retrofit Projects (Including Asset Management Work) excludes the \$10.349 million budget and associated financing for the DRLHC State of Good Repair Capital Work that was approved as part of the 2025 Business Plans and Budgets (Report #2024-COW-53).

¹³ Rows and columns may not add due to rounding.

2025 - 2034 Capital Project Expense Forecast (\$,000's)

Provides a listing for all projects within 2025 and the nine-year capital forecast. See Attachment #2 for financing details for capital projects proposed in 2025

	Expenditure Category	2025 Proposed	Forecast									Forecast Total
			2026	2027	2028	2029	2030	2031	2032	2033	2034	
Housing and Homelessness Service and Financing Strategy												
Supportive Housing												
1	1635 Dundas Phase II	Pre-Construction	-	-	-	-	-	-	-	-	-	-
		Construction	46,438	-	-	-	-	-	-	-	-	-
		Total	46,438	-	-	-	-	-	-	-	-	-
Supportive Housing Subtotal			46,438	-	-	-	-	-	-	-	-	-
Affordable Housing Direct Delivery												
2	Confidential Site, City of Oshawa	Pre-Construction	7,300	-	-	-	-	-	-	-	-	-
		Construction	34,362	-	-	-	-	-	-	-	-	-
		Total	41,662	-	-	-	-	-	-	-	-	-
3	Broader Hill	Pre-Construction	1,000	-	-	5,443	-	-	-	-	-	5,443
		Construction	11,300	12,300	-	-	175,982	-	-	-	-	188,282
		Total	12,300	12,300	-	5,443	175,982	-	-	-	-	193,725
4	Centre Street	Pre-Construction	-	-	-	-	-	-	-	-	-	-
		Construction	19,680	-	-	-	-	-	-	-	-	-
		Total	19,680	-	-	-	-	-	-	-	-	-
5	Christine Crescent	Pre-Construction	5,928	-	-	-	-	-	-	-	-	-
		Construction	113,632	-	-	-	-	-	-	-	-	-
		Total	119,560	-	-	-	-	-	-	-	-	-
6	Linden/Poplar	Pre-Construction	-	-	1,000	3,475	-	-	-	-	-	4,475
		Construction	-	-	-	-	65,020	-	-	-	-	65,020
		Total	-	-	1,000	3,475	65,020	-	-	-	-	69,495
7	Development Allowance	Pre-Construction	-	-	-	-	-	-	-	-	-	-
		Construction	12,695	3,537	61,960	-	-	-	-	-	-	65,497
		Total	12,695	3,537	61,960	-	-	-	-	-	-	65,497
8	Malaga	Pre-Construction	6,750	6,750	-	-	-	-	-	-	-	6,750
		Construction	-	-	256,486	-	-	-	-	-	-	256,486
		Total	6,750	6,750	256,486	-	-	-	-	-	-	263,235
9	DRLHC Sites	Pre-Construction	-	-	-	-	4,015	-	4,015	5,353	-	3,329
		Construction	-	-	-	-	-	121,445	-	121,445	161,927	-
		Total	-	-	-	-	4,015	121,445	4,015	126,798	161,927	3,329
10	Property Acquisition For Future Projects	Pre-Construction	-	-	-	-	-	10,000	-	-	10,000	-
		Construction	-	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	10,000	-	-	10,000	-
Affordable Housing Direct Delivery Subtotal			212,646	22,586	319,446	8,918	245,017	131,445	4,015	126,798	171,927	3,329
												1,033,481

2025 - 2034 Capital Project Expense Forecast (\$,000's)

Provides a listing for all projects within 2025 and the nine-year capital forecast. See Attachment #2 for financing details for capital projects proposed in 2025

	Expenditure Category	2025 Proposed	Forecast									Forecast Total
			2026	2027	2028	2029	2030	2031	2032	2033	2034	
Affordable Housing Partnership Projects												
11 300 Ritson Road	Pre-Construction	2,950	443	1,525	1,845	2,583	984	-	984	-	-	8,364
	Construction	-	30,000	22,140	76,260	92,250	129,150	49,200	-	49,200	-	448,200
	Total	2,950	30,443	23,665	78,105	94,833	130,134	49,200	984	49,200	-	456,564
12 590 - 650 Rossland Road	Pre-Construction	5,510	-	-	-	-	-	-	-	-	-	-
	Construction	-	176,530	-	93,480	-	-	-	-	-	-	270,010
	Total	5,510	176,530	-	93,480	-	-	-	-	-	-	270,010
13 Harwood/Achillies	Pre-Construction	-	1,611	-	-	-	-	-	-	-	-	1,611
	Construction	-	78,954	-	-	-	-	-	-	-	-	78,954
	Total	-	80,565	-	-	-	-	-	-	-	-	80,565
Affordable Housing Partnership Projects Subtotal		8,460	287,538	23,665	171,585	94,833	130,134	49,200	984	49,200	-	807,139
Energy Efficiency Retrofit Projects (Including Asset Management Work)												
14 315 Colborne St West Whitby	Pre-Construction	-	-	-	-	-	-	-	-	-	-	-
	Construction	13,418	-	-	-	-	-	-	-	-	-	-
	Total	13,418	-	-	-	-	-	-	-	-	-	-
15 850 Green St Whitby	Pre-Construction	-	-	-	-	-	-	-	-	-	-	-
	Construction	-	-	20,000	-	-	-	-	-	-	-	20,000
	Total	-	-	20,000	-	-	-	-	-	-	-	20,000
16 1910 Faylee Cres Pickering	Pre-Construction	-	-	-	-	-	-	-	-	-	-	-
	Construction	-	-	12,500	-	-	-	-	-	-	-	12,500
	Total	-	-	12,500	-	-	-	-	-	-	-	12,500
17 DRLHC State of Good Repair Capital Work	Pre-Construction	-	-	-	-	-	-	-	-	-	-	-
	Construction	10,349	5,563	5,841	6,133	6,440	6,762	7,100	7,455	7,828	8,219	61,340
	Total	10,349	5,563	5,841	6,133	6,440	6,762	7,100	7,455	7,828	8,219	61,340
Energy Efficiency Retrofit Projects (Including Asset Management Work) Subtotal		23,767	5,563	38,341	6,133	6,440	6,762	7,100	7,455	7,828	8,219	93,840
Total Capital		291,312	315,687	381,452	186,636	346,290	268,341	60,315	135,237	228,955	11,548	1,934,459

- Notes:**
- 2026 - 2034 amounts are subject to refinement through future Regional Business Plans and Budgets.
 - Additional notes and details on the proposed 2025 capital projects are included in Attachment #2 to Report #2025-COW-14.
 - Rows and columns may not add due to rounding.

Details of Expected Strategy Outcomes

	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036
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Proposed New Supported Units, Cumulative¹

Supportive Housing Units	-	70	70	70	70	70	70	70	70	70	70	70
Regional Development or Re-Development (Affordable Housing Units)	-	-	47	47	114	114	186	186	186	186	206	206
Partnership Developments (Affordable Housing Units)	-	-	-	128	139	222	267	330	351	351	372	372
At Home Incentive Program (Affordable Housing Units)	80	160	240	320	400	480	560	640	720	800	800	800
New Rent Supplements or Housing Benefits	235	235	294	318	365	471	588	706	882	882	882	882
TOTAL Proposed New Supported Units, Cumulative	315	465	651	883	1,088	1,357	1,671	1,932	2,209	2,289	2,330	2,330

Proposed New Market Units, Cumulative¹

Regional Development or Re-Development	-	-	172	178	485	485	769	912	912	1,054	1,244	1,244
Partnership Developments	-	-	-	299	324	517	622	769	818	818	867	867
TOTAL Proposed New Market Units, Cumulative	-	-	172	477	809	1,002	1,391	1,681	1,730	1,872	2,111	2,111

Proposed DRLHC Units to be Updated to the Durham Standard, Cumulative²

315 Colborne St West Whitby Retrofit	-	-	106	106	106	106	106	106	106	106	106	106
1910 Faylee Cres Pickering Retrofit	-	-	-	36	36	36	36	36	36	36	36	36
850 Green St Whitby Retrofit	-	-	-	81	81	81	81	81	81	81	81	81
Redevelopment Rent-Geared-To-Income Replacements	-	-	-	50	64	129	129	181	242	242	304	366
TOTAL DRLHC Units to be Updated to the Durham Standard, Cumulative	-	-	106	273	287	352	352	404	465	465	527	589

Notes:

¹This section of the attachment shows the anticipated timing of when the units will be operationalized, or for the At Home Incentive Program the year in which the funding is approved.

²This section of the attachment shows the estimated year that units become in-service at the Durham Standard. Additionally, energy efficiencies will be realized through the DRLHC Asset Management Base capital program as building components are replaced at end of useful life.

Details on Housing Redevelopment Projects

Type of Project	Project	Current Site Conditions	Development Assumptions	Anticipated Construction Timeline
Direct Delivery	409 Centre Street, Town of Whitby	16 1-bedroom RGI units	32 1-bedroom units (50% RGI replacement units, 50% market rent)	2026-2027
	Christine Crescent, City of Oshawa	12 semi-detached RGI units	165 units (30% affordable including RGI replacement units, 70% market rent)	2026-2028
	Malaga Road, City of Oshawa	65 townhouse RGI units	439 units (30% affordable including RGI replacement units, 70% market rent)	2028-2032
	Linden/Poplar, City of Oshawa	32 fourplex RGI units	113 units (30% affordable including RGI replacement units, 70% market rent)	2028-2030
	Broader Hill (Nevis, Normandy and Lomond St), City of Oshawa	48 semi-detached RGI units	335 units (30% affordable including RGI replacement units, 70% market rent)	Phase 1 – 2026-2029 Phase 2 – 2030-2032
	Confidential Site, City of Oshawa	Partially vacant	52 units (30% affordable including RGI, 70% market rent)	2026-2028
	1635 Dundas Street Phase 2, Town of Whitby	Existing facility (previously operated as long-term care home)	70 supportive housing units (up to 104 beds)	2025-2026
Partnership Delivery	Ritson School Site, City of Oshawa	Vacant land with existing facility (Ritson school)	660 units and public realm improvements (30% affordable, 70% market units)	2027-2033
	590 - 650 Rossland Road, Town of Whitby	Vacant land with existing facility (DRPS Reporting Centre)	448 units (30% affordable, 70% market units)	2027-2032
	Harwood/Achilles, Town of Ajax	Vacant land	131 units (30% affordable, 70% market units)	2027-2028