



# Mississippi Mills 2048

Our Community, Our Future



## Housing Accelerator Fund (HAF)

*Mississippi Mills will be receiving \$3,315,592.80 in funding over 3 years through HAF*

The HAF is a Government of Canada initiative run by the Canada Mortgage and Housing Corporation (CMHC), to support the building of more housing in municipalities.

The funding will assist municipalities in removing barriers to encourage local initiatives to build more homes, faster. HAF is helping to boost housing supply, while supporting affordable, diverse and climate-resilient communities.

Mississippi Mills is **one of 23 local governments in Ontario** benefiting from the second round of funding through CMHC's Housing Accelerator Fund (HAF).

The HAF grant will cover the cost of implementing seven initiatives, most of which are set to be completed or launched within this year. The Municipality has **already received 25% of the funding**, with the remaining installments to be provided when key milestones are achieved. The goal of the HAF initiatives in Mississippi Mills is to generate an additional **414 housing units over the next three years**.



### *What does this mean for Mississippi Mills?*

Funding will be used:

- To fund capital projects that support growth and efficient service delivery, such as a new e-permitting software for building permits & planning applications
- To fast-track projects that were already underway such as creating a Community Improvement Plan (CIP) for affordable housing, making municipally-owned lands shovel ready for affordable housing, and removing barriers to infill development
- To create a range of housing options to suit all kinds of families as they grow.

## Housing Accelerator Fund (HAF)

### Mississippi Mills' Action Plan - 7 Initiatives:

#### 1 Development Charges (DC) Review

- Comprehensive review of DCs and fee schedules to align with costs of infrastructure and service

#### 2 Increase Process Efficiency

- E-permitting for building and planning applications to improve processing times
- Introduce online payment options for applicants

#### 3 Municipally-Owned Lands Review

- Rezone municipally-owned land for affordable and attainable housing opportunities

#### 4 Exclusionary Zoning Review

- Permit missing middle housing in Almonte, including back-to-back and stacked townhouses
- Eliminate zones that only permit single detached dwellings in Almonte

#### 5 Community Planning Permit System (CPPS)

- Evaluate the potential of a CPPS to speed up planning reviews for attainable and rental housing

#### 6 Community Improvement Plan (CIP)

- Develop an Affordable Housing CIP to offer financial offsets for developments that include affordable rental unit(s)

#### 7 BuildingIN, Four Units As-of-Right and Infill

- Design guidelines, zoning updates and pre-reviewed building permit plans for missing middle infill developments or Additional Residential Units (ARUs)

For more information about Mississippi Mills' Action Plan and Project Timeline, please visit:



[www.mississippimills.ca/HAF](http://www.mississippimills.ca/HAF)



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## 3 Municipally-Owned Lands Review



*This initiative aims to support affordable housing by making municipally-owned lands shovel ready*



The Municipality owns about 3.0 hectares (7.4 acres) of vacant land in Almonte.

As part of this initiative, the Municipality has committed to:

- Updating the zoning (Zoning By-law Amendment (D14-MM3-25) for approximately 2.1 hectares of vacant municipally-owned land for potential affordable and attainable housing developments in Mississippi Mills
- Maintaining a Memorandum of Understanding (MOU) with Carebridge (affordable housing provider) to build affordable units on vacant land in Almonte
- Developing policies and guidelines for the sale of municipally-owned land including updating the Municipality's Land Sale By-law

For information on current Planning Applications including Municipality-initiated Zoning By-law Amendments, please visit:



### Project Timeline

- 1 Land inventory & assessment
- 2 Pre-zone sites for as-of-right housing development  
**Public meeting will be held on Tuesday, May 6, 2025 at 6 p.m. in Council Chambers**
- 3 Engage private sector and/or non-profit housing partners to create partnerships

### What is Affordable and Attainable Housing?

CMHC considers housing “affordable” if it costs less than 30% of a household’s before-tax income. It’s a broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing options such as rental, ownership and co-operative ownership, as well as temporary and permanent housing. Attainable housing is used to describe the ability of households to enter the housing market, but it is currently not regulated by any levels of government.

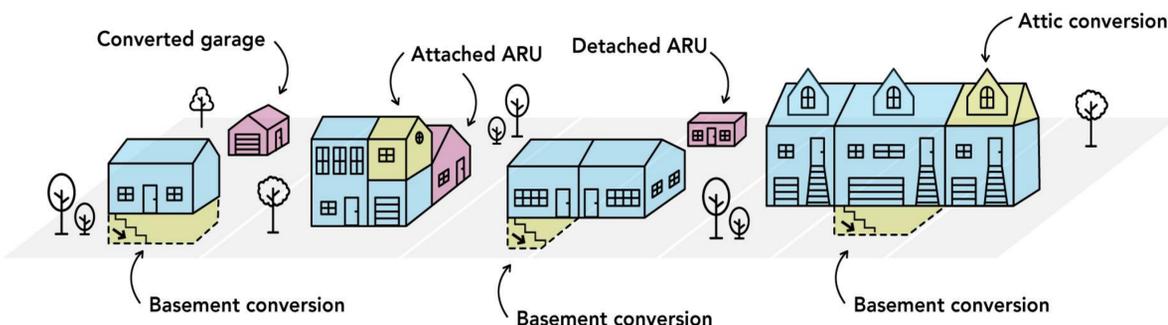
Housing Accelerator Fund

## 4 Exclusionary Zoning Review

*This initiative aims to allow missing middle housing in all residential zones in Almonte*

As part of Official Plan Amendment 32 (OPA 32) and HAF, the Municipality has initiated a zoning by-law amendment (D14-MM2-25) to expand the missing middle housing options in Mississippi Mills, including the following items:

- Amend zones that only permit single detached dwellings by adding semi-detached dwellings as permitted uses in the Residential First Density (R1) zone in Almonte
- Add stacked townhouse dwelling as a permitted use in the Residential Fourth Density (R4) zone, limited to three (3) storeys in height
- Update additional residential unit (ARU) zoning provisions to align with provincial standards.



### Project Timeline

- 1 Research, public meetings – January 2024 (OPA 32)  
  
Public meeting for the zoning by-law amendment will be held on **Tuesday, May 6, 2025, at 6 p.m. in Council Chambers**
- 2 OPA 32 to be approved by Lanark County in early May. Zoning by-law amendments - May 2025
- 3 Finalize zoning by-law amendments – November 2025

### Proposed Missing Middle Housing definition:

“...a range of housing types with multiple units *between* single-detached dwellings and low-rise apartment buildings that are compatible in scale with other low-rise built forms and offer more forms of housing ownership and low-density rental options to the community.”

**Examples of missing middle housing:** Semi-detached dwellings, townhouses (including back-to-back townhouses and stacked townhouses), triplexes, duplexes, additional residential units



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## Community Planning Permit System



*Investigate the feasibility of implementing a streamlined planning approval process for affordable housing*

The Municipality is exploring how a **Community Planning Permit System (CPPS)** could be implemented to incentivize qualifying affordable housing. The CPPS would provide the following benefits:

### Streamlined Development Process

- A single-application format would allow the Municipality to make approval decisions more quickly and with all relevant information. This would allow affordable housing projects to move forward on an accelerated timeline.
- Reducing the number of required applications improves efficiency, provides greater certainty, and ensures developers have clear and consistent requirements from the start of their projects.

### Controls and Conditions

- The CPPS would provide the Municipality with an ability to control site layout details and require that applicants enter into development agreements to impose specific conditions. This would allow greater regulation of grading, landscaping, urban design, tree removal, heritage character and community benefits.

### Project Timeline

- 1 Staff feasibility study complete  
- August 2025
- 2 Presentation to Council  
- September 2025

### What is a Community Planning Permit System?

A Community Planning Permit System (CPPS) is a planning tool that merges minor variances, zoning by-law amendments and site plan applications into a single streamlined process. This single application process enables municipalities and developers to more efficiently work together to achieve common goals.

This approach allows for faster approval decisions; while a traditional zoning by-law amendment may take as long as 90 days, the CPPS can issue decisions within 45 days.



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## Community Improvement Plan



### *Implement incentive-based programs to promote the construction of affordable housing in Mississippi Mills*

The Municipality has retained a consultant to assist staff in developing an Affordable Housing Community Improvement Plan (CIP). The plan will consolidate and expand upon the Municipality's existing affordable housing programs.

The following programs are proposed for qualifying, affordable development:

#### **Municipal Incentive Rebate Program (already in place)**

- Reimburse planning application fees, building permit fees, and cash-in-lieu of parkland fees for affordable housing developments.

#### **Affordable Housing Tax Increment Grant Program**

- Reimburse a percentage of the increase in the municipal portion of property taxes due to reassessment, for a fixed period.

#### **Development Charge Rebate Program (already partially in place)**

- Reimburse development charges for affordable housing developments.

#### **Affordable Additional Residential Unit Rebate Program**

- Provide fixed grants for the creation of affordable Additional Residential Units.

### **Project Timeline**

- 1 Project start – April 2025
- 2 Draft CIP – May 2025
- 3 Public consultation on draft CIP – June 2025
- 4 Presentation to Council – September 2025

### **What is a Community Improvement Plan?**

A Community Improvement Plan (CIP) is a tool that municipalities can use to promote and guide development, revitalization, and improvements within specific neighbourhoods. A CIP outlines specific goals, programs and eligible projects that may include beautification, building upgrades, affordable housing, and environmental sustainability.

CIPs are tailored to reflect the unique needs of the community, with each municipality developing its own plan based on local priorities.



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## Housing Accelerator Fund 7 BuildingIN

### *Develop a tailored strategy to promote denser infill construction to reduce dependance on outward expansion*

**BuildingIN encourages a transition away from recent expansion-based growth patterns and towards low-rise, multi-unit infill in older neighbourhoods. The program proposes to permit multi-unit buildings up to 12-units that are designed to integrate with the character of specific established neighbourhoods in Almonte by:**

- Amending the Zoning By-law to permit multi-unit infill development in select (qualifying) neighbourhoods
- Considering a street parking permit program to increase flexibility for infill by allowing on-street parking
- Introducing zoning provisions to ensure front doors face the street and the front facades of buildings have a certain percentage of windows

Staff will be analyzing the findings of BuildingIN and making recommendations to Council on how elements of the program can be implemented in a way that is respectful of Almonte's existing low and medium density development pattern.

### Project Timeline

- ✓ 1<sup>st</sup> public consultation session - November 2024
- ✓ 2<sup>nd</sup> public consultation session - December 2024
- ✓ 3<sup>rd</sup> public consultation session - January 2025
- 4 Presentation to Council - May 2025
- 5 Staff analysis for implementation - September 2025





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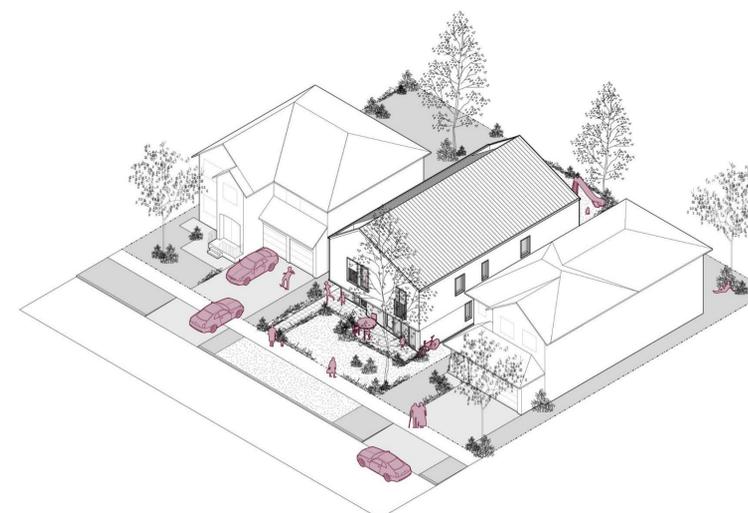
## Four Units As-of-Right



### Housing Design Catalogue

The CMHC recently released a catalogue of 50 gentle density home designs including townhouses, fourplexes, and accessory dwelling units.

Adopting four units per residential lot as-of-right will allow property owners to best utilize this design catalogue.



*Allow four (4) units as-of-right on residential lots in select Almonte neighbourhoods to encourage infill development*

Four (4) units per residential lot as-of-right is one of CMHC's recommended implementation strategies to end exclusionary zoning. Exclusionary zoning occurs where regulation excludes multi-unit housing types such as semi-detached dwellings, duplexes, triplexes and townhouses. Allowing four units per residential lot as-of-right in Almonte would provide the following benefits:

#### More Housing Options, Less Red Tape

Removes the time and cost for planning applications for certain types of development. This makes it easier and faster to build a variety of housing types that meet the needs of different household sizes and income levels.

#### Supports Affordable, Infill Growth

Encourages gentle density in existing neighbourhoods, using the infrastructure that is already in place - like roads, water and sewers. It also means that municipalities can accommodate growth within existing urban boundaries more efficiently which helps to protect any surrounding farmland from future urban sprawl.

#### Builds Inclusive, Walkable Communities

Creates opportunities for multigenerational living, diverse households, and vibrant, mixed-use neighbourhoods close to shops, schools, and transit.