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SUBJECT: Draft Affordable Rental Housing Community Improvement Plan  
TO: Committee of the Whole  
FROM: Development and Growth Management  
Community Planning

Report Number: DGM-24-25

Wards Affected: all

Date to Committee: April 8, 2025

Date to Council: April 15, 2025

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## Recommendation

Approve the Affordable Rental Housing Community Improvement Plan, attached as Appendix A to development and growth management report DGM-24-25, Statutory Public Meeting and recommendation report for Affordable Rental Housing Community Improvement Plan; and

Instruct the City Clerk to prepare the necessary by-laws to designate the Community Improvement Project Area (CIPA) and adopt the Affordable Rental Housing Community Improvement Plan in accordance with section 28 of the *Planning Act*; and

Deem that Section 17(21) of the Planning Act has been met; and

Direct that staff prepare a budget business case for the 2026 budget to identify program priorities and propose City budget elements to support implementation of the Affordable Rental Housing CIP and the Brownfield CIP (outside of the HAF CIP Implementation).

## Executive Summary

Purpose of report:

This report and its appendices present for consultation a Draft Affordable Rental Housing Community Improvement Plan (CIP) for public and development community feedback, as well as Council feedback and direction. The Draft CIP was informed by feedback from public and

stakeholder consultation, financial analysis, and current practices in Community Improvement Planning.

Feedback and direction received through the Statutory Public Meeting will inform recommended changes and refinements that will be incorporated into a Final CIP to be recommended for adoption by Council in April to support Housing Accelerator Fund Implementation and the achievement of key Housing Accelerator Fund targets and Housing Strategy objectives.

Council Adoption of the CIP represents an approval of a Community Improvement Plan which includes background information, objectives, programs, eligibility requirements, and maximum incentive values. Adoption of the CIP does not determine which programs will be activated or how any activated programs will be funded.

This report will be supported by a future report that will set out short term recommendations for CIP program activation and how HAF funding allocation will be implemented to support HAF targets and City objectives up to the end of 2026.

Future budget business cases and other actions will be required to determine long term funding, administration and other resource supports required over the balance of the life of the CIP.

#### Key findings:

There are significant challenges related to the creation of new affordable rental housing in Burlington, and beyond. Broader housing market challenges including the cost of building and development have become more pronounced over the last several years.

Through public and housing industry feedback, study and financial analysis a draft set of CIP programs have been designed, with a goal of expanding and diversifying the supply of affordable rental housing in Burlington to help meet the diverse needs of low- and middle-income residents and to welcome more people and families to the City. The incentive programs are intended to stimulate affordable rental housing investment in alignment with the goals and objectives of the CIP.

The CIP is urgently needed to support the achievement of the Housing targets under the Housing Accelerator Fund (HAF).

Critical to the success of the CIP is a marketing and communication strategy to clearly communicate the opportunities presented by the CIP and to generate interest and uptake in the financial incentives.

Also critical to the CIP's success is fostering partnerships with homeowners, housing industry builders and developers, and community and non-profit organizations, to advance the creation of affordable housing solutions. Halton Region is also an important partner, and the City will seek and encourage ongoing collaboration on complementary initiatives under the CIP.

#### Implications:

Implementation of the CIP will have future budget and human resources implications to: prepare an annual CIP budget business case; draft and administer agreements including a new agreement to align with development charge (DC) exemptions, coordinated with the Region; develop and administer the Tax Increment Equivalent Grant (TIEG) program; and undertake marketing and communications to encourage CIP incentives uptake.

# Recommendation Report

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## Background

Directed by the City's [Housing Strategy](#) and the [Housing Accelerator Fund Action Plan](#), the development of a Community Improvement Plan (CIP) furthers the big picture objectives of creating a greater mix and range of housing types in Burlington.

The Housing Strategy, approved in June 2022, challenges the City of Burlington to take on an ambitious role in order to move the City closer to our vision for housing which states:

*“Everyone is welcome in Burlington. Burlington is a city where all current and future residents have access to the housing options that meet their needs at all stages of life, and that are attainable at all income levels.”*

The Housing Strategy emphasizes that the City of Burlington, as a lower tier municipality, has two key opportunities to do its part to “make moves” in addressing the broader housing crisis. First, through partnership and advocacy to help deliver the deep affordability and housing options needed by residents of Burlington within the lower income deciles; and Second, through focusing on implementing the direct actions that the City can take to increase housing options and opportunities for residents of Burlington within the middle-income deciles.

As a lower-tier municipality, one of the greatest actions and areas of focus will be to leverage relationships with upper levels of government and local community organizations to advocate for housing affordability and foster partnerships for the delivery of housing to address needs across the continuum.

The Housing Strategy identifies 12 Actions to move toward the vision for housing in Burlington. Action #2 of the Housing Strategy speaks to the City's role in fostering partnerships:

*“Act as a connector and partner in the housing system by identifying opportunities to connect people and providers to resources and information related to meeting housing objectives.”*

The draft Affordable Rental Housing CIP responds to Housing Strategy Action #8:

*“Provide incentives through a Community Improvement Plan (CIP) for the delivery of housing options to meet the needs of residents.”*

Though initially identified as a medium-term project, the Housing Accelerator Fund Action Plan and award supported the City in advancing this work early.

At the time of the preparation of the City's [Housing Needs and Opportunities Report](#) (2021), analysis determined that every year the city would need to add 200 rental units to Burlington's

housing stock per year to keep pace with demand. Recent findings, as part of the City’s [Growth Analysis Review](#), determined that that number had increased to 500 rental units per year over the next 10 years to keep pace with demand. Additionally, that work found that there will continue to be shortages of a variety of housing types including affordable and rental housing. These findings reinforced the importance of focusing the CIP on affordable rental housing.

Initiatives to Increase Housing Options and Supply

Community Planning has led several recent initiatives that align with the City’s Housing Strategy Vision and reduce barriers to increasing housing options for all residents at all stages of life and at all income levels and fulfill obligations in the City’s Housing Accelerator Fund Action Plan. This includes recent amendments to the City’s Official Plan, 2020, to permit four units as-of-right through its Additional Residential Unit policies and the Zoning By-law, 2020. The [Official Plan Amendment to Increase Housing Options \(OPA 3\)](#) further amends the policies of the Residential Neighbourhood Area, BOP, 2020, to reduce barriers to increasing the diversity of housing options within the City’s Urban Area, to support gentle ground-oriented intensification while considering the context and character of Burlington’s Established Neighbourhoods.

Housing Accelerator Action Plan (2024)

On January 15, 2024, Infrastructure Canada and CMHC announced the City’s application under the Housing Accelerator Fund (HAF) was approved for \$21,156,248.60. These funds will be advanced to the City over the course of four years based on a successful annual review by CMHC. To date, the first and second funding advances have been received. To receive full funding the City must meet all the following targets and initiatives:

Housing Targets	Initiatives
<p>a. Total Supply Growth target of 2,724 permitted housing units</p> <p>b. Additional targets:</p> <ul style="list-style-type: none"><li>• 1,047 missing middle housing units (defined as 4-stories or less and not a single residential unit)</li><li>• 1,294 other multi-unit housing units</li><li>• 8.4% (228) of the Housing Supply Growth Target are affordable units.</li></ul> <p>The City is responsible for achieving all housing targets by December 31, 2026.</p>	<ol style="list-style-type: none"><li>1. Streamlining planning and building approval process.</li><li>2. Implementing Major Transit Station Areas and Community Planning Permit System.</li><li>3. Support and encourage the creation of additional residential units and consider opportunities to increase as of right permissions.</li><li>4. Identify opportunities to incentivize the creation of rental and non-market housing.</li><li>5. Build community and partner capacity by creating a Housing Connections Centre.</li><li>6. Public lands and partnerships.</li><li>7. Municipal infrastructure needs.</li></ol>

The CIP financial incentives were identified throughout the 2023 and 2024 reports to Council as essential to achieve the HAF total Housing Supply Growth and especially the 8.4% (228) affordable housing unit targets before the end of December 2026.

Council information report [DGM-19-25](#) provided a progress update on achievement towards the housing targets, initiatives, and the proposed next steps to further implement the approved HAF Action Plan. This report noted that as of January 2025, 50% of the total Housing Supply Growth target (2,724 units) has been achieved.

### What is a CIP

Legislated by the *Planning Act*, a Community Improvement Plan (CIP) is a tool that allows a municipality to direct funds and implement policy initiatives toward a specific objective, such as addressing housing needs. Once established, a CIP enables municipalities to provide grants, loans, and other incentives to landowners (or a tenant with approval from the landowner) for eligible costs to prepare land and construct or rehabilitate buildings on private and public properties.

### Regional Role

The Region of Halton had a Community Improvement Program since 2016. The program provided grants in support of applications to Local Municipal CIP programs. Regional staff in report [CA-03-25 titled Final Update on Regional Programs for CIPs](#), noted that recent changes to the Region's role in land use planning and the Regional Official Plan mean there is no longer a clear legislative basis for the program. Based on Regional Council's direction, the Regional Program for CIPs ended as of January 1, 2025. Regional staff will continue work in collaboration with the Local Municipalities to explore other opportunities to advance shared interests, including delivering supportive and assisted housing and providing growth-enabling infrastructure.

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## **Analysis**

The Draft Affordable Rental Housing CIP attached as Appendix A to this report was guided by a Council endorsed [Community Improvement Plan Study Terms of Reference](#) (TOR) which was presented to Committee in July, 2024 as an appendix to Staff Report [PL-56-24 titled Community Improvement Plan Study Draft Terms of Reference](#). The TOR established the purpose of the CIP Study as primarily:

to address the City's Housing Accelerator Fund (HAF) Action Plan initiative to identify opportunities to incentivize the creation of new supply through purpose-built rental housing, a diverse unit mix (including 3-bedroom units), non-market housing, and Additional Residential Units (ARUs).

## Background Study Work and Financial Analysis

Background study work that informed the CIP included a review of the legislative and policy framework for housing, and Burlington's housing needs and strategic direction; a review of the City's focal areas for housing growth; scan of housing CIP incentive programs in Ontario and other Canadian cities; and a scan of financial incentive programs offered through other City programs or levels of government.

A review of the TOR direction through a financial lens supported a rental unit approach. Affordable rental units were also considered feasible. A program for affordable ownership (i.e. \$474,300 per the Province's [DCA Bulletin](#), last updated in April 2024) is not feasible due to the significant gap between market ownership housing (i.e. MLS average house price of \$1.2MM in Burlington) and an affordable ownership.

The CIP was also supported by Financial Analysis prepared by Urban Metrics, attached as Appendix B. This provided an opportunity to reflect on current market conditions and evaluate how the incentive programs may need to be structured to support uptake. Financial analysis considered affordable rental housing development scenarios for attached and accessory ARUs, a four-unit multiplex, and units in mid- and high-rise apartment buildings. The results of this work informed the maximum incentive values reflected under the related CIP programs.

## **Community Engagement**

The CIP work has been informed through engagement with the community, Deputy Mayor for Housing and City Councillors, the Pipeline to Permit Committee, staff from across city departments, building and development industry stakeholders including the Burlington Housing Development Liaison Committee (HDLC) and representatives that sell, manufacture and build ARUs, and the Region of Halton in its capacity as provider of assisted and special needs housing. Feedback was received through meetings, workshops, written submissions, and public open houses, two held in-person on December 4<sup>th</sup> and 9<sup>th</sup>, and one virtual on December 5<sup>th</sup>.

## Key Feedback and CIP Approach

Key feedback to date, and the corresponding CIP approach is outlined below:

- Support for a suite of incentive options to address various permanent affordable rental housing needs, including three-bedroom units
  - The draft CIP proposes 10 incentive programs geared towards supporting affordable rental housing, including in the form of three-bedroom units.
- Grants should be tied to the provision of affordable rental units, with an agreement for an affordability period

- The draft CIP incentives are for affordable rental units, secured through agreements for a minimum affordability period for full loan forgiveness.
- Leverage existing CMHC and City programs and allow for financial incentive stacking
  - The draft CIP supports opportunities for combining/stacking programs within the CIP (subject to affordable rental criteria and program specific criteria) and with external funding incentives.
- Strong support from building industry for Tax Increment Equivalent Grants (TIEGs)
  - The draft CIP proposes a TIEG program, though it is acknowledged that further work and collaboration with the Region and local municipal partners to support the development of an approach for administration of a TIEG program.
- Support for development charges assistance approaches
  - The draft CIP proposes two programs to assist with development charges (DCs): DCs deferral for large residential buildings with 30% affordable units, and a DCs waiver for the 3<sup>rd</sup> ARU (no affordability requirement).
- Encourage energy efficient and climate resilient building design for new housing
  - The draft CIP proposes a grant for eligible applications that incorporate voluntary sustainable building practices, leveraging the City's Sustainable Building and Development Guidelines.
- CIP should apply to the urban area, where there is existing services and infrastructure
  - The draft Community Improvement Project Area (CIPA) generally aligns with the City's Urban Area.
- Need to drive interest in the CIP incentives and support property owners and housing providers in the incentive application process
  - The draft CIP includes marketing and communications recommendations to support and encourage uptake of the incentives to support Housing Accelerator Fund and City objectives.
- Need for residential development charges (DC) flexibility, not tied to affordability or rental tenure.
  - Included in the CIP are a set of Development Charges Assistance Programs that support affordable housing objectives with DC flexibility. The below Development Charges section provides more detail.
- Affordability definition is a challenge – differs from other approaches

- For the purpose of the draft CIP, affordability has been defined in accordance with income-based thresholds for affordable monthly rents by unit in the [“Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin”](#) (DCA, 1997 Bulletin), effective June 1, 2024. The financial analysis supporting the CIP incentive maximum program values is based on this affordability definition.
- By layering the City’s CIP approach over the Provincial DCA approach for defining affordability and exempting development charges, the City’s CIP is expected to make the creation of affordable rental units feasible.

## **Draft Affordable Rental Housing CIP**

### CIP Direction

With consideration of the City’s strategic housing direction, policy framework, rental housing needs, and market realities for ownership housing, the Goal of the CIP is to:

Expand and diversify the City’s supply of affordable rental housing to help meet the diverse needs of low- and middle-income residents and to welcome more people and families to the City.

To achieve this goal, the CIP objectives:

- Focus on facilitating a range and mix of affordable rental housing options, located close to supportive infrastructure such as transit, schools and community facilities; and,
- Recognize the importance of partnerships with homeowners, developers and community organizations to advance the creation of affordable housing solutions and support sustainable and accessible design of new housing units.

### CIP Incentive Programs

Through the CIP, the City may provide financial incentives to eligible applicants within the Community Improvement Project Area (CIPA) shown in Appendix C, subject to the availability of financial resources. The CIP incentive programs are intended to stimulate affordable rental housing investment, where it will result in or contribute to the CIP objectives.

The CIP is designed to support the feasibility of creating affordable rental units, which otherwise might not have been feasible with DC exemptions or discounts alone. The ability to stack DC incentives with CIP forgivable loan programs, fee waivers and/or grants (subject to program criteria), provides a range of opportunities to offset the revenue loss (i.e. the difference between market and affordable rent) experienced by the property owner for incorporating affordable units in a rental housing development. The Appendix D table

compares the Development Charges Act and draft CIP, to show opportunities for alignment on affordable rental units, and program stacking.

The CIP includes 10 incentive programs that comprise grants, development charges and fee waivers, forgivable loans, development charges deferral, and tax assistance. The programs include incentives for pre-development costs, new affordable rental units, and sustainable and accessible design, as shown in the Summary Table below. An overview of the CIP program maximum incentives values and additional details are shown in Appendix E.

Two development charge programs in the CIP support objectives to broaden the mix of housing options, but branch out from affordable rental: 1) DC deferral for residential buildings (over 75 units) - both rental and ownership – where 30% of the units are affordable; and 2) DC waiver for the 3<sup>rd</sup> ARU (no affordability requirement) to align with the City’s four units as of right policy. They will be enacted outside of the CIP through future updates to the City’s Residential Development Charges Deferral Policy, and with waived DCs for the third ARU (subject to funding under the CIP program), respectively. Appendix D shows these proposed changes.

### ***Summary Table of Incentive Programs***

<b>Pre-Development Incentive Programs</b>	<b>New Affordable Rental Unit Incentive Programs</b>	<b>Sustainable and Accessible Design Incentive Program</b>
<b>Fee Waivers and Design/Study Grant</b> <ul style="list-style-type: none"> <li>• Municipal Fee Waiver Program</li> <li>• Housing Design and Study Grant Program</li> </ul> <b>Brownfield Remediation Program</b> <ul style="list-style-type: none"> <li>• Brownfield Tax Assistance Program, including the Provincial Brownfields Financial Tax Incentive Program</li> </ul>	<b>Forgivable Loan Programs</b> <ul style="list-style-type: none"> <li>• Additional Residential Units (ARU) Affordable Rental Program</li> <li>• Missing Middle Affordable Rental Unit Program</li> <li>• Mid/High-Rise Affordable Rental Unit Program</li> </ul> <b>Development Charges Assistance Programs</b> <ul style="list-style-type: none"> <li>• Affordable Residential Development Charges Deferral Program</li> <li>• ARU Development Charges Waiver for the Third ARU</li> </ul> <b>Tax Increment Equivalent Grant (TIEG)</b>	<b>Additional grants</b> may be provided for: <ul style="list-style-type: none"> <li>• Sustainable building design features, beyond requirements</li> <li>• Accessible/Barrier-free/Universal design, beyond requirements</li> </ul>

## Benefits

Adopting the CIP as recommended provides an opportunity to:

- Provide incentives specifically for affordable rental tenure.
- Support achievement of important residential targets in the Housing Strategy and the HAF program, for affordable, rental, and missing middle housing.
- Address the City's growing rental housing shortage.
- Improve the mix and range of affordable rental housing options available in the City. This may have an indirect positive impact for the City's overall housing market.
- Align with mandated DC exemptions to encourage affordable rental housing, and when DC exemptions are combined with other CIP incentives, increase the uptake in affordable rental housing development.
- Foster partnerships with homeowners, developers and community organizations to advance the creation of affordable housing solutions.
- Pursue partnerships with Halton Region on mutual interests of deepening housing affordability.

## Considerations

Adopting the CIP as recommended includes consideration of ongoing funding for CIP incentive programs over the 10-year life span of the CIP, to address strategic housing needs and housing priorities. The City may implement any number of financial incentives outlined in the CIP during the implementation period, depending on the availability of City funds and/or other resources.

- The City currently has the opportunity to leverage available HAF funds to support implementation of the CIP to achieve the HAF missing middle and affordable rental housing targets by end-2026.
- A May 2025 HAF CIP Implementation update report to Council will provide an overview of the anticipated CIP funding allocations to achieve these HAF priority targets. If the HAF targets are not achieved the funding is at risk. The HAF is only eligible to fund projects that obtain permits by December 2026.
- HAF funding is not intended to fund the full 10-year CIP. Starting for the 2026 budget year, as part of the annual City budgeting exercise, a CIP budget business case will need to be prepared for financial incentives proposed to be put into effect for that year, if any, and the maximum value established for that time period. Where available, funding from other levels of government will be used to supply this budget.

- The TIEG is a non-reserve fund CIP program but requires alignment with Regional Tax policy and potential changes to processes and administration through the City's Finance department. City Staff will work together and with Halton Region to understand the administration process and to evolve and align the current tax system.
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### **Recommendation Details**

CIP incentives will be assessed to align with the achievement of the HAF targets. The timing of the HAF CIP implementation will be based on availability of funds advanced by CMHC. Not all incentives may be available for 2025 (i.e. TIEG) or throughout the HAF funded period. CIP funding beyond 2026 will require annual City budget approval to help support the ongoing strategic housing needs and housing priorities.

Some programs included in the CIP will require more analysis, more discussion with the Region and will require consideration of administrative responsibilities and will not be recommended in the near term to be activated in advance of returning to Council with a plan and an understanding of resources required.

Adoption of the CIP establishes the overall CIP incentive programs, and their maximum values based on eligible costs. It does not mean that any of or all the programs will be activated, nor does it indicate approval of any budget for implementation.

In the short-term (generally 2025 and 2026) funding of any recommended activated program will be supported by HAF funds, only part of which will be available. It is important to note as well that as part of that short-term funding approach, lowered total values for individual unit incentives will likely be recommended in an effort to support the efficient achievement of the critical HAF targets (affordable and missing middle). There are insufficient HAF funds available to support all programs. There are currently no dedicated City funds available to support the programs. The long-term funding and administration of the CIP will be considered through future budget business cases and will determine the City's ability to implement the CIP over the 10-year time frame. Monitoring of early results of uptake of programs will support future annual funding and program activation decisions.

### **Next steps**

- Use existing resources and a whole team approach to address short term HAF timelines and start budget business case and resource review for long term CIP implementation needs.
- Through a May 2025 HAF CIP Implementation update report, staff will provide Council with further information on the identification of the active program and funding for

eligible housing projects under the Affordable Rental Housing CIP, to be funded through the Housing Accelerator Fund;

- Prepare agreements for administering the CIP program incentives, including an agreement for affordable residential unit DCs exemption, in collaboration with the Region.
  - Planning will work with Finance staff to identify process requirements and develop the administration infrastructure for the Tax Increment Equivalent Grant (TIEG) program. Collaborate with Halton Region on a potential opportunity for a matching grant equivalent to the Regional portion of property tax increases.
  - Planning will work with Finance staff to bring forward in the coming months, an updated DC Policy related to residential deferrals for affordable rental units.
  - Prepare a marketing and communications strategy for the CIP to encourage uptake on programs activated through the HAF funding allocations for 2025 and 2026.
  - Engage with the Region on an ongoing basis to find opportunities for collaboration on CIP programs that address mutual interests of deepening housing affordability.
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### **Key Dates & Milestones**

July 3, 2023: Housing Accelerator Fund Action Plan approved in principle by Council

January 2024: First advance of HAF Funding Received

July 8, 2024: Community Improvement Plan Study Terms of Reference Endorsed by Council

October 2024 to April 2025: Public and Stakeholder Engagement

February 2025: Second advance of HAF Funding Received

March 6, 2025: Information Memo and presentation to Planning to Permit Committee

April 8, 2025: Statutory Public Meeting at Committee of the Whole (Staff Report DGM-24-25)

April 15, 2025: Final CIP, CIPA and implementing By-law considered by Council

Q2 2025: CIP budget business case for consideration

April 2026: Annual review of the CIP program, with reporting on monitoring indicators

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### **Implications**

Implementation of the CIP will have future budget and human resources implications to address the following:

- Annual budget business case to fund the CIP incentive programs over the 10-year life span of the CIP.
- Administration of the Tax Increment Equivalent Grant (TIEG) program requires alignment with Regional Tax policy and potential changes to City processes and administration.

- Drafting and administration of legal agreements for approved housing project applications under the CIP (e.g. 10-year forgivable loan agreement).
- Drafting and administration of a 25-year legal agreement for development charges (DC) exemption for affordable residential units as defined under the *Development Charges Act, 1997* and alignment with Halton Region on agreement approach and administration.
- Marketing, communications and engagement to support and encourage uptake of the CIP incentive programs, including information resources.

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## References

[Brownfield CIP](#)

[Housing Needs and Opportunities Report](#)

[Housing Strategy](#)

[Housing Accelerator Fund Action Plan](#)

[Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin](#)

[CA-03-25 Final Update on Regional Programs for CIPs](#)

[CIP Terms of Reference](#)

[Official Plan and Zoning By-law Amendments to Increase Housing Options](#)

[Official Plan Amendment to Increase Housing Options](#)

[Housing Accelerator Fund Implementation Update, February 10, 2025](#)

[FN-05-25 Affordable Housing Development Charges Exemption Under the \*DC Act, 1997\*](#)

[Housing and Community Improvement Plan Update Memo & Presentation](#) to Pipeline to Permit Committee, March 6, 2025.

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## Strategic Alignment

- ☒ Designing and delivering complete communities
  - ☒ Providing the best services and experiences
  - ☒ Protecting and improving the natural environment and taking action on climate change
  - ☒ Driving organizational performance
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## Author:

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**Appendices:**

- A. Draft Affordable Rental Housing Community Improvement Plan
- B. Urban Metrics Financial Analysis Memo
- C. Community Improvement Project Area (CIPA)
- D. Comparison Table: Development Charges Act, City Policy/Programs, City Draft CIP
- E. Draft Affordable Rental Housing CIP Program Overview Table

**Draft By-laws for Approval at Council:**

The CIP, CIPA and associated by-laws will be considered by Council on April 15, 2025.

**Notifications:**

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**Report Approval:**

All reports are reviewed and approved by the Commissioner, Head of Corporate Affairs, Chief Financial Officer, and Commissioner of Legal and Legislative Services/City Solicitor.