

The Impact of Municipal Policy on Housing Security

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Abstract

This research investigates the impact of municipal housing policies on residential construction and housing security in Peterborough, Ontario. With the city pledging to build 4,700 new units by 2031, municipal policies have come under scrutiny as they influence both the rate and accessibility of housing development. Using a mixed-methods approach, this study combined a literature and policy review with surveys and interviews involving municipal employees and local home builders to explore three key questions: which housing policies support or hinder development, how are municipal plans addressing housing insecurity, and what overall effects do housing policies have on residential construction. Survey results revealed a disconnect between the two stakeholder groups. While municipal employees view existing policies as generally supportive and flexible, home builders view current policies as restrictive, citing lengthy approval timelines, high development charges, and rigid zoning as major barriers to development. However, both stakeholders acknowledged the need for greater innovation, efficiency, and collaboration. An interview with a municipal employee further highlighted ongoing initiatives to streamline development, incentivize affordable housing, and increase housing supply. These findings suggest that while Peterborough has committed to bold housing strategies, persistent barriers continue to undermine progress. Moving forward, achieving the city's housing goals will require stronger stakeholder collaboration, innovative policy solutions to overcome systemic barriers, and flexible policies that respond to both market changes and community needs.

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Key Words

Affordable Housing: Housing priced to be affordable for low- to moderate-income households, often defined as costing less than 30% of a household's income.

CIP (Affordable Housing Community Improvement Plan): A municipal program offering financial incentives to stimulate affordable housing developments.

CPPS (Community Planning Permit System): A planning tool that combines zoning, site plan approvals, and minor variance processes into one streamlined system.

Density Bonus: Incentive allowing developers to build more units than normally permitted in exchange for including affordable housing.

Development Charges: Fees imposed by municipalities on developers to fund infrastructure required for new housing developments.

Exclusionary Zoning: Zoning practices that limit certain types of housing, such as high-density or multi-family units, in favor of single-family, low-density homes.

HAF (Housing Accelerator Fund): A federal program that supports housing development.

HATF (Housing Affordability Task Force): A provincial task force focused on identifying and recommending solutions to Ontario's housing affordability crisis.

Housing Insecurity: The condition in which individuals or families lack safe, stable, and affordable housing.

Housing Starts: The number of new residential construction projects.

Inclusionary Zoning: A planning tool that requires or encourages developers to include affordable housing units in new residential developments.

Missing Middle Housing: Medium-density housing types such as duplexes, triplexes, fourplexes, and townhouses that offer alternatives to single-family homes and high-rise apartments.

Municipal Policies: Rules, regulations, and guidelines set by local governments.

PKHBA (Peterborough and Kawarthas Home Builders Association): A local organization representing residential builders, developers, and industry professionals in the Peterborough and Kawarthas region.

Suburban Sprawl: Spreading of urban development into undeveloped land.

Tax-Increment Financing (TIF): A municipal funding tool that pays for new infrastructure using future gains in property tax revenue.

Zoning By-Laws: Regulate land use and city development, including the type of buildings allowed, their placement, and design specifications.

Introduction

Affordable housing, as defined by the Canada Mortgage and Housing Corporation (CMHC) (2018), refers to housing that costs less than 30% of a household's pre-tax income. When housing exceeds this affordability threshold, individuals and families may be forced to sacrifice other basic needs such as food, healthcare, and education, contributing to deeper social inequities and housing insecurity (CMHC, 2018). In response to the growing housing crisis across Ontario, the provincial government has introduced a range of significant initiatives aimed at increasing supply and improving affordability. In 2021, the Minister of Municipal Affairs and Housing established the Housing Affordability Task Force (HATF), composed of industry experts, to produce a long-term roadmap for housing reform (City of Peterborough, 2023). The Task Force issued 74 recommendations targeting “red tape” reduction, increased density, streamlined development approvals, and a resolution of Ontario Land Tribunal backlogs (City of Peterborough, 2023). In alignment with these recommendations, the province passed Bill 109, the *More Homes for Everyone Act* (2022), and Bill 23, the *More Homes Built Faster Act* (2022), creating a legislative framework to support the goal of constructing 1.5 million homes by 2031 (City of Peterborough, 2023).

To support this goal, the Ontario government assigned housing targets to rapidly growing municipalities and introduced the \$1.2 billion Building Faster Fund, which offers financial incentives to communities that demonstrate meaningful progress toward these objectives (City of Peterborough, 2023). As part of this province-wide initiative, the City of Peterborough was assigned a target of 4,700 new housing units by 2031 and was asked to submit a Municipal Housing Pledge outlining its strategy to meet this goal. This target highlights the critical role of

residential construction not only in addressing housing supply shortages but also in improving long-term affordability and supporting inclusive community growth.

Municipal policies are central to this effort, as they shape both the pace of residential development and the accessibility of affordable housing options (Gyourko & Molloy, 2015). Depending on their design and implementation, these policies can either facilitate or hinder progress, acting as facilitators for development or as barriers that hinder it (Gyourko & Molloy, 2015). The purpose of this research is to critically examine the role of municipal policy in shaping residential construction outcomes in Peterborough. Specifically, this study seeks to answer the following questions:

1. What municipal policies and regulations support and hinder the construction of new residential units in Peterborough?
2. How do existing municipal plans seek to address housing security, and are these plans being actualized in Peterborough?
3. What overall impact do municipal policies and guidelines have on the construction of new residential units in Peterborough?

By addressing these questions, this research aims to provide a comprehensive review of current municipal policies, bylaws, and development guidelines that influence residential construction. This review will assess both the stated goals of these policies and their outcomes. Additionally, this research will also incorporate findings from surveys and interviews with key stakeholders, including municipal employees and home builders. These perspectives will help identify the perceived strengths and weaknesses of current approaches, highlight barriers to residential construction, and offer insights into existing efforts and potential strategies aimed at addressing housing insecurity and promoting residential construction. Ultimately, this research

aims to contribute to a more nuanced and evidence-based understanding of how municipal policy affects housing outcomes.

Methods

Literature Review

A literature and policy review was conducted at the beginning of October 2024. This review provided a foundational understanding of the broader context of residential construction, municipal policies, and housing opportunities and challenges in Peterborough. Academic journals, grey literature, government reports, and policy documents were consulted to identify key policies that affect residential construction. Databases such as Trent University Library Services and Google Scholar were utilized to access relevant sources.

Ethics Approval

An ethics application was submitted to the Trent University Research Ethics Board on November 1st, 2024. The application included several attachments to ensure compliance with ethical standards. These attachments included a signed letter of support from the host organization (PKHBA) and host, an information and consent form for survey and interview participants, a list of approved survey and interview questions, and a TCPS2 (Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans) core certificate, demonstrating my completion of ethics training. The protocol was approved by the Trent University Research Ethics Board on November 21st, 2024, through the Forensic Science Department. This approval ensured that the research adhered to ethical guidelines for conducting studies involving human participants.

Surveys

The quantitative component of the research involved the distribution of a survey to two key groups: home builders and municipal employees. The survey was developed using Qualtrics and a link to the survey was distributed to both home builders and municipal employees via

email from the host supervisor. A link was also included in the PKHBA's monthly newsletters. The survey was designed to gather demographic information, such as the participant's general location and job title, as well as their perceptions of municipal policies related to residential construction. The survey included a series of statements and questions aimed at measuring participants' views on the effectiveness, clarity, and impact of municipal policies on housing development. Participants were asked to rate their agreement with each statement using a Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). It also sought to collect data on whether participants believe current policies support or hinder efforts to address housing insecurity and the availability of affordable housing. Additionally, the survey assessed the quality of communication feedback mechanisms, and support provided by municipalities, while gauging the perceived need for changes or improvements in housing-related policies. The survey data was analyzed to identify patterns and trends among participants, with particular attention to differences in responses between home builders and municipal employees.

Interviews

The qualitative component of the research involved conducting semi-structured interviews with homebuilders and municipal employees. These interviews were designed to gather in-depth insights into participants' experiences, perceptions, and opinions regarding the impact of municipal policies on residential construction and housing insecurity. The interview questions were organized into several key themes, including policy impact, supportive and restrictive policies, and policy recommendations. Participants were asked to share their perspectives on how specific municipal policies have influenced their work, the challenges they face, and their ideas for improving policy outcomes. Interviews were conducted via Zoom, with each session lasting between 20-30 minutes. With the consent of participants, interviews were

audio-recorded to ensure accurate data collection. Detailed notes were taken from the audio recording, and the qualitative data was analyzed to capture key themes and insights.

Literature Review

Municipal policies and regulations significantly impact housing supply and influence the feasibility and success of construction projects. Research indicates that housing regulations affect both housing prices and availability, often increasing costs and limiting construction as regulatory requirements grow (Gyourko & Molloy, 2015). These regulations, which include fees like development charges and long approval processes, create challenges for builders (Gyourko & Molloy, 2015). Restrictive zoning bylaws also contribute to housing insecurity by enforcing specific requirements, such as minimum lot size or setback rules, that can limit high-density developments, ultimately reducing the supply of affordable housing units in certain areas (Gyourko & Molloy, 2015).

Zoning By-Law

In Peterborough, current housing policies are guided by a comprehensive set of zoning by-laws that regulate land use, building standards, and residential development (City of Peterborough, 2025). Zoning by-laws are legal regulations that govern how land can be used within a community (Government of Ontario, 2022). They provide specific, enforceable rules that dictate where buildings and structures can be located, the types of buildings allowed, and how those buildings may be used (Government of Ontario, 2022). These by-laws also outline detailed standards such as lot sizes, building heights, density levels, setbacks from the street, and parking requirements (Government of Ontario, 2022). These zoning laws are designed to balance growth with community needs, ensuring that residential areas are developed in a manner that aligns with the municipality's Official Plan, which outlines general land use policies for future development (City of Peterborough, 2025; Government of Ontario, 2022). While the Official plan offers a broad vision, zoning by-laws put that vision into action on a day-to-day basis

(Government of Ontario, 2022). Development that does not conform to these zoning rules is not permitted, and municipalities will deny building permits for non-compliant projects

(Government of Ontario, 2022).

Most municipalities have comprehensive zoning by-laws that divide the area into zones, such as residential or commercial, with detailed maps showing permitted uses and required standards for each zone (Government of Ontario, 2022). The city's current zoning framework is divided into distinct residential districts designated as R.1 through R.60, as well as specialized districts such as the Residential Downtown District (R.D.) (Figure 2, Appendix A) (City of Peterborough, 2025). For instance, in Residential District 1 (R.1), only single-dwelling units are permitted, with strict limits on lot size, building coverage, and setbacks (City of Peterborough, 2025). In contrast, Residential District 3 (R.3) and Residential District 4 (R.4) allow for higher-density housing, including lodging houses, with more flexible lot requirements, but additional restrictions on building height and parking coverage (City of Peterborough, 2025). These regulations reflect a balance between preserving low-density residential areas and accommodating higher-density housing options in designated zones (City of Peterborough, 2025). As part of a broader framework aimed at addressing housing demand, these policies seek to manage growth while maintaining community character (City of Peterborough, 2025). However, their effectiveness in supporting residential construction and meeting the needs of a growing population remains a topic of debate.

Specifically, this issue of exclusionary zoning has come under increased scrutiny as municipalities grapple with the urgent need for more diverse and affordable housing.

Exclusionary zoning refers to zoning regulations that restrict certain types of housing in favor of low-density, single-family developments, which is seen in R.1 and R.2 where the maximum

number of dwelling units per lot is from one to two units, respectively (Figure 2, Appendix A). These exclusionary practices can inadvertently limit housing supply, increase land values, and hinder efforts to accommodate a broader range of socio-economic groups, thereby exacerbating housing insecurity (Hanley, 2023). In response to these challenges, municipalities across Canada, are beginning to explore more progressive planning tools such as Inclusionary Zoning (IZ) to promote housing equity and affordability.

According to the Canadian Centre for Housing Rights (2021), IZ is a policy mechanism designed to either encourage or require developers to include a portion of affordable housing units within new residential developments. The motivation for adopting IZ policies is partly due to the widespread inability of local governments to use the housing market in a way that produces sufficient affordable housing for low- and moderate-income households (Canadian Centre for Housing Rights, 2021). A clear example of this failure is seen in Toronto, where out of approximately 230,000 new housing units built or planned from 2015-2020, only about 2% are offered at or below market rental rates (Canadian Centre for Housing Rights, 2021). The vast majority of these new developments are high-end condominiums or single-family homes, which are financially out of reach for many people, especially seniors living on fixed incomes or younger individuals working in unstable or low-paying jobs (Canadian Centre for Housing Rights, 2021).

While local governments have made efforts to encourage private development, through planning and infrastructure investments, these initiatives have not successfully produced sufficient affordable housing (Canadian Centre for Housing Rights, 2021). Measures such as easing zoning rules to allow for increased density and promoting mixed-use developments are intended to stimulate economic growth and urban vitality (Canadian Centre for Housing Rights,

2021). However, these changes often fuel speculation in the land market (Canadian Centre for Housing Rights, 2021). Developers and investors, anticipating higher future profits based on these policy shifts, inflate housing prices (Canadian Centre for Housing Rights, 2021). As these prices rise, developers aim to maximize returns by building homes targeted at higher-income buyers (Canadian Centre for Housing Rights, 2021). This investor-driven model prioritizes profit maximization, often at the expense of inclusive and equitable housing outcomes (Canadian Centre for Housing Rights, 2021). In this system, the housing needs of lower- and middle-income families are largely neglected (Canadian Centre for Housing Rights, 2021). This imbalance results in what economists call a market failure, where the free market does not provide a socially desirable outcome, in this case, enough affordable housing (Canadian Centre for Housing Rights, 2021).

Such failures typically require government intervention. Public policy, in its current form, has created a favorable environment for the private development industry to generate substantial profits, without adequate mechanisms to redirect some of that value back to serve broader public needs (Canadian Centre for Housing Rights, 2021). IZ can help address this imbalance. By requiring, or negotiating with, developers to include affordable units in new residential projects or to contribute equivalent funds ("cash in lieu"), IZ ensures that a portion of new housing development serves a wider range of income levels (Canadian Centre for Housing Rights, 2021).

However, while IZ has gained popularity as a tool to address housing affordability, it is not without its critics. Scholars Jenny Schuetz and Rachel Meltzer (2012) have raised concerns that IZ policies may unintentionally limit the supply of market-rate housing and inflate housing prices, both for newly constructed homes and those already on the market. Because developers are required to include a portion of affordable units in new projects or contribute financially to

affordable housing elsewhere, this can reduce their profits or lower the value of land, since not all units can be sold or rented at full market rates (Schuetz & Meltzer, 2012). As a result, some critics argue that IZ functions as a form of “tax” on development, potentially discouraging new housing projects and exacerbating overall supply shortages, further raising housing costs (Schuetz & Meltzer, 2012).

However, these issues are most commonly associated with mandatory IZ programs, which require a set portion of below-market-rate housing before planning approval is granted (Schuetz & Meltzer, 2012). In contrast, voluntary IZ programs provide incentives for developers to include affordable units but do not impose strict requirements (Schuetz & Meltzer, 2012). As such, voluntary programs are generally seen as less restrictive (Schuetz & Meltzer, 2012). Emily Hamilton (2019), a research fellow at George Mason University, analyzed IZ in the Baltimore-Washington region and found that mandatory IZ was associated with increased housing prices, though not with a reduction in housing construction (Hamilton, 2019). On the other hand, voluntary IZ programs were more effective at encouraging the development of affordable housing without imposing added costs on market-rate housing (Hamilton, 2019).

This is largely because voluntary IZ programs offer cost offsets to developers to balance out the revenue loss from including affordable units (Schuetz & Meltzer, 2012; Hamilton, 2019). The most common offset is a density bonus, which allows developers to build more units on a section of land than would normally be permitted under conventional zoning (Schuetz & Meltzer, 2012). Other incentives may include fast-track permitting, reduced development fees, or relaxed zoning requirements, such as minimum lot sizes or parking minimums (Schuetz & Meltzer, 2012; Hamilton, 2019). These mechanisms help maintain profitability while advancing

affordable housing goals, making voluntary IZ an appealing alternative in many cases (Schuetz & Meltzer, 2012).

That said, there are other factors to consider before implementing IZ. IZ tends to be most effective in fast-growing, high-demand housing markets, and places experiencing population and economic growth (Canadian Centre for Housing Rights, 2021). In slower markets, where home prices aren't rising rapidly, developers may struggle to absorb the added costs associated with the policy (Canadian Centre for Housing Rights, 2021). Within cities, some neighborhoods may be booming while others are not, so IZ should not be applied uniformly (Canadian Centre for Housing Rights, 2021). A more tailored approach, targeting high-growth areas should be considered to improve outcomes (Canadian Centre for Housing Rights, 2021). Additionally, IZ is most beneficial for moderate-income households, who earn enough to pay rent or a mortgage but still face affordability challenges (Canadian Centre for Housing Rights, 2021).

Another thing to consider is that because IZ relies on private developers, the units created must be financially sustainable for both developers and residents (Canadian Centre for Housing Rights, 2021). When these housing options are unavailable, it can push middle-income workers to leave the area in search of more affordable places to live (Canadian Centre for Housing Rights, 2021). This can lead to labor shortages in key sectors like education, healthcare, and services (Canadian Centre for Housing Rights, 2021). However, lower-income households, such as newcomers, single-parent families, or people in precarious jobs, often have fewer choices. They may be unable to move to cheaper areas because the best economic opportunities and essential services (like transit, schools, or healthcare) are concentrated in major cities (Canadian Centre for Housing Rights, 2021). If IZ policies don't consider the needs of these groups, cities risk losing the diversity and vitality that make them thrive (Canadian Centre for Housing Rights,

2021). To address this, more creative and inclusive IZ policies are needed, ones that go beyond serving just moderate-income earners (Canadian Centre for Housing Rights, 2021). This could include stricter affordability requirements in some areas and pairing IZ with other supports, such as subsidies or public housing investments (Canadian Centre for Housing Rights, 2021). These strategies could help ensure a broader range of income groups, especially those in vulnerable situations, can access secure, affordable homes in urban areas.

As Peterborough continues to confront the dual pressures of population growth and housing affordability, the introduction of IZ may offer a viable pathway to create a more inclusive housing landscape. However, its implementation would require careful consideration, ensuring affordability targets are met without undermining development viability. Future research should explore how IZ could be integrated into Peterborough's existing zoning framework and what forms of support or incentives would be necessary to make such a policy both effective and equitable.

Development Charges

Development charges (DCs), also known as impact fees, are among the most influential regulatory tools used by municipalities. These charges, imposed on property developers, are designed to cover the cost of new capital infrastructure needed to support population growth from residential developments (City of Peterborough, 2018). These charges cover essential capital investments, including roads, sidewalks, police and fire services, transit, and other necessary public amenities (City of Peterborough, 2018). While development charges provide an immediate solution to funding infrastructure for new housing projects, there is an ongoing debate over whether they support or hinder housing development and affordability.

Properly planned growth is beneficial for communities, but it comes with associated costs (City of Peterborough, 2025). New developments often necessitate additional infrastructure, such as roads, sidewalks, sewers, community facilities, and fire services (City of Peterborough, 2025). Development charges (DCs) are a critical tool used to cover these growth-related expenses (City of Peterborough, 2025). Levied on new developments, DCs serve as a primary funding source for capital expenditures tied to municipal services and infrastructure (City of Peterborough, 2025). However, these charges also directly impact residential construction by increasing upfront costs for developers, which can influence housing affordability and the pace of development (City of Peterborough, 2025). Higher charges may deter projects, particularly in areas with additional area-specific fees, while lower charges can encourage growth in designated zones (City of Peterborough, 2025).

As of January 1, 2025, the City of Peterborough has implemented new development charges under By-law 24-081 (City of Peterborough, 2025). These charges apply city-wide and fund a range of municipal services, including general government, library services, fire and police services, emergency medical services, recreation, parks, transit, waste management, long-term care, and sewage services (City of Peterborough, 2025). The city-wide development charges for 2025 are as follows:

- Residential A (Singles & Semis): \$70,953 per unit
- Residential B (Other Multiples): \$51,350 per unit
- Residential C (Apartments): \$44,012 per unit

In addition to these city-wide charges, area-specific development charges are imposed in certain planning areas, including Jackson, Carnegie East/West, Lily Lake, Chemong East/West,

Liftlock, and Coldsprings, for sanitary trunk sewers, stormwater facilities, and servicing studies (Figure 1, Appendix A) (City of Peterborough, 2025). These charges vary by location and are outlined in By-laws 22-053 to 22-060.

While some critics argue that DCs drive up housing prices and make homes less affordable by viewing DCs only as an extra tax that raises prices, economist Adam Found (2019) thinks otherwise. Found contends that these DCs should not be viewed purely as additional expenses, as they also cover the cost of essential municipal services and infrastructure associated with new development, which are part of what makes a community desirable and affect how much people are willing to pay for housing (2019). Found suggests that critics focus solely on the initial cost of new housing and ignore how DCs impact the overall availability of housing (2019). If DCs were removed, housing prices would likely drop initially, and more houses might be built; however, two issues would arise (Found, 2019). Firstly, cities would face a “non-concurrence externality,” meaning there’s a timing problem in which growth in a community doesn’t occur at the same time as the building of new infrastructure to support it (Found, 2019). Because of this mismatch, cities would need to pool growth-related costs with other regular municipal costs (Found, 2019). As a result, fees and property taxes for existing ratepayers would likely be raised to cover new infrastructure costs, which could reduce demand for housing in the area and slow down new construction (Found, 2019). Additionally, to avoid negatively impacting current residents, municipalities might slow down or even stop approving new developments, further decreasing the housing supply (Found, 2019). Therefore, cutting out DCs would likely hurt buyers over time by reducing the availability of homes that come with the services people expect, ultimately harming housing affordability in the long run (Found, 2019). Found ultimately suggests that DCs help fix these issues by ensuring that the costs of new

infrastructure needed for growth are mostly covered by those driving that growth (e.g., new homebuyers or developers), rather than by existing residents (2019). In other words, DCs help make sure that "growth pays for growth" in a way that is fair and efficient (Found, 2019).

Contrastingly, Andrew Sancton, a professor at Western University, sees a problem with this and argues that these new residents are paying upfront for infrastructure before they can even benefit from it, as municipalities receive the funds even before new homeowners move in (2021). In this way, municipalities avoid the financial risk of investing in infrastructure that might not be needed if growth predictions don't pan out (Sancton, 2021). Instead, new homeowners take on this risk through their mortgage debt (Sancton, 2021). This setup can create challenges for housing availability and affordability because the added upfront cost of infrastructure, usually passed onto developers and then buyers through development charges, raises the price of new homes (Sancton, 2021). Developers typically incorporate these fees into the cost of the homes they build, which makes new housing more expensive for buyers (Sancton, 2021). As a result, the added costs can limit the number of people who can afford new homes, and for developers, it might reduce the incentive to build more housing if they anticipate limited demand due to higher prices (Sancton, 2021). In the long run, these upfront costs can slow down the rate of new housing construction, especially if prices are already high, contributing to a reduced supply of affordable housing overall (Sancton, 2021). The result is often less housing availability, with prices pushed even higher due to supply-demand pressures, making it difficult for municipalities to achieve affordable housing goals and for potential buyers to enter the market (Sancton, 2021).

Overall, the challenge seems to lie in balancing the immediate need to fund infrastructure through DCs with the long-term goals of housing affordability and availability. Research from

David Amborski (2011), a professor at Toronto Metropolitan University, highlights that financial pressures lead many Ontario municipalities to maximize development charges with limited consideration for other policy goals, such as compact urban growth, an approach that can undermine efforts to create affordable, dense housing. As a result, development charges are sometimes structured in ways that unintentionally encourage suburban sprawling, where residential projects spread into less densely populated or rural regions, missing opportunities to align financial tools with growth management strategies (Ambroski, 2011). In Peterborough, for example, this challenge is reflected in the use of largely uniform or average-cost development charges, which increased by about 50% from 2024 (Peterborough and The Kawarthas Home Builders Association, 2022). Although Peterborough's development charges differ by housing type, such as singles/semis, multiples, and apartments, the fees are applied uniformly across the city within each category. This means that a single-detached home in a low-density suburban area pays the same development charge as a single-detached home in a more centrally located, higher-density neighborhood.

While this approach simplifies fee collection, Pamela Blais, an urban planner and Principal of Metropole Consultants Ltd, argues that uniform DCs can inadvertently encourage suburban sprawl (2010). This is because, although Peterborough implements some area-specific development charges to address infrastructure needs in different locations, the uniform charges still apply within housing categories (e.g., single-detached homes, apartments, etc.) regardless of the density or location of the development. Developers might be incentivized to build in lower-density areas where land is cheaper, even if those areas have higher area-specific charges, because the overall development charges do not adequately reflect the efficiency of urban growth versus suburban sprawl (Blais, 2010). In contrast, higher-density developments, which use

resources more efficiently and support sustainable growth, do not receive a financial incentive under uniform DCs (Blais, 2010). As a result, uniform DCs can unintentionally subsidize suburban, low-density developments, causing areas with lower infrastructure costs, like compact urban zones, to pay relatively more for services in less efficient, sprawling areas (Blais, 2010). This pattern can lead to uneven development, underutilized core infrastructure, and higher long-term costs for municipalities, ultimately driving up both infrastructure expenses and housing costs, making those areas less accessible to low-income residents (Blais, 2010).

Mia Baumeister (2012), an urban planner and development consultant, found that when structured with growth management in mind, DCs can incentivize more efficient land use, helping municipalities align their financial planning with urban density goals. To effectively achieve these goals, research suggests that rather than applying a uniform fee to all new residential developments, municipalities should vary DCs based on the size, type, and area of development, a strategy known as true cost pricing (Baumeister, 2012; Blais, 2010). This approach encourages high-density urban housing rather than contributing to suburban sprawl, as it rewards high-density developments with lower DCs as they require less new infrastructure, such as roads and public transit (Baumeister, 2012). Denser neighborhoods also typically use less water and sewer capacity per person and generate less waste, thereby contributing to sustainability goals and helping to keep long-term municipal costs down (Baumeister, 2012). While Peterborough has taken some steps toward area-specific charges, expanding this approach to various other areas across the city could better support sustainable, affordable, and equitable growth. Overall, Baumeister (2012) concluded that by tailoring DCs to encourage higher-density housing, municipalities can reduce long-term infrastructure costs and alleviate affordability challenges.

However, removing uniform DCs and simply employing tailored DCs city-wide is unlikely to happen given municipalities' significant dependence on development charges for revenue and as a financing tool, rather than a planning tool (Baumeister, 2012). Therefore, it is essential to explore alternative funding mechanisms, such as tax-increment financing, to alleviate financial pressures and prioritize long-term policy goals (Baumeister, 2012). Tax-increment financing (TIF) is a financing method that can be used by municipalities to fund infrastructure and development projects (Cohen, 2022). With TIF, cities can designate specific areas for redevelopment and then invest in necessary improvements (like roads or public spaces) without immediately needing extra revenue through the form of DCs or raising property taxes (Cohen, 2022). Instead, they use the anticipated future increase in property tax revenue generated by the new and improved area to cover the costs (Cohen, 2022). As property values rise due to these improvements, the "incremental" tax revenue collected is used to repay the initial investment (Cohen, 2022). TIF can help alleviate financial pressures by providing an alternative funding source for development, allowing municipalities to pursue long-term policy goals like affordable housing or sustainable growth without relying solely on DCs (Cohen, 2022). Conversely, implementing strategies like delaying the collection of development charges, as recommended in British Columbia's Best Practices Guide (2005), can reduce developers' carrying costs, enabling them to pass these savings on to homebuyers. When developers build new housing, they often borrow money to cover the high costs of construction, land, and other expenses (Province of British Columbia, 2005). The longer they hold onto the property before selling, the more they pay in "carrying costs," which are the costs of maintaining the project, including loan interest, property taxes, and fees (Baumeister, 2012; Province of British Columbia, 2005). DCs are one of these costs, and they typically need to be paid upfront, prior to the building permit being issued,

increasing what the developer owes early on (Province of British Columbia, 2005). By delaying the collection of DCs until later in the project, such as when units are sold rather than when before construction begins, the developer's carrying costs go down (Baumeister, 2012; Province of British Columbia, 2005). This means they spend less on interest and related expenses, allowing them to pass along these savings to homebuyers by setting lower sale prices (Baumeister, 2012; Province of British Columbia, 2005). Lower costs also make it easier for developers to invest in more projects, potentially leading to more housing options (Baumeister, 2012; Province of British Columbia, 2005). Overall, as urban populations continue to expand, addressing these challenges will be vital for ensuring housing availability and affordability.

Results

Surveys

This section presents a comparative analysis of survey responses from two key stakeholder groups, home builders and municipal employees, regarding the effectiveness, and efficiency of municipal housing policies in Peterborough. The total number of respondents for home builders and municipal employees was two and four, respectively. The results revealed differences in perceptions between these groups across several key themes: policy effectiveness, zoning and land use regulations, approval and permit processes, housing insecurity, collaboration, and policy innovation.

Figure 1: Survey Results from Home Builders

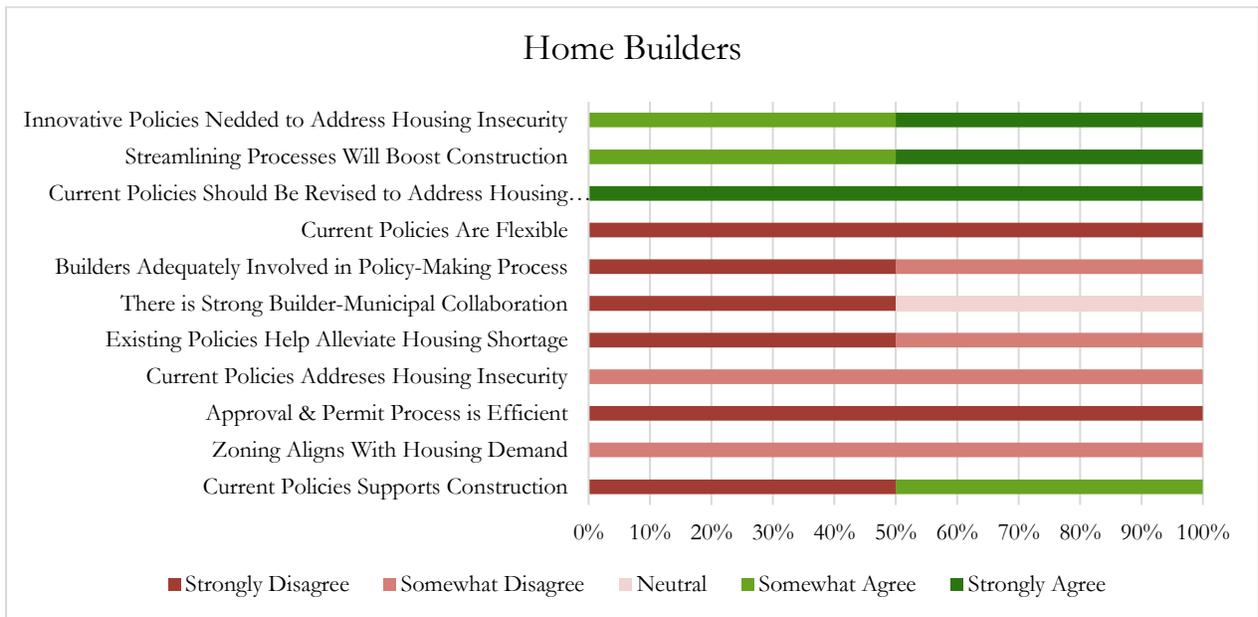
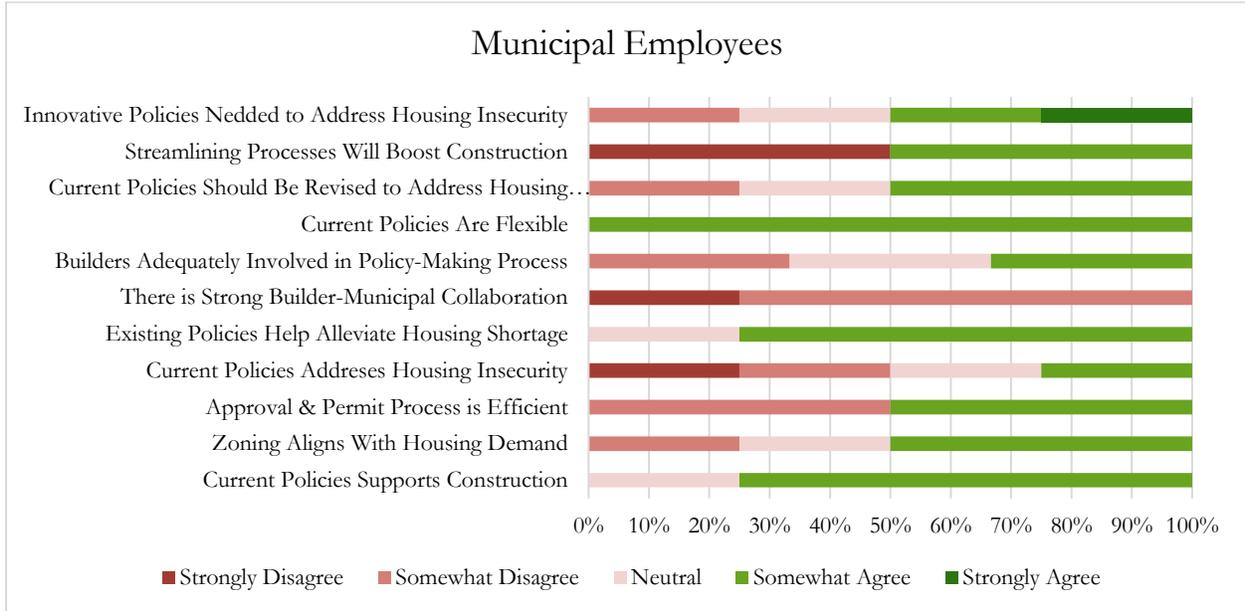


Figure 2: Survey Results from Municipal Employees



The survey results reveal stark differences in how home builders and municipal employees perceive the effectiveness of current housing policies. Home builders expressed near-unanimous dissatisfaction with the effectiveness, flexibility, and efficiency of current housing policies (Figure 1). They unanimously agreed that the approval and permitting processes are inefficient and that current zoning policies are ill-suited to meet housing demands (Figure 1). Furthermore, all home builder participants felt that municipal policies inadequately address housing insecurity, and they strongly agreed with the need for policy revision and more innovative housing policies to support residential construction (Figure 1).

In contrast, municipal employees generally viewed existing policies more favorably (Figure 2). The majority agreed that current housing policies support residential construction, and that zoning and land use frameworks are at least somewhat adequate (Figure 2). All respondents from this group believed current housing policies to be flexible enough to meet builders' needs, a perspective not shared by any of the home builders (Figure 2).

Despite these differing perspectives, both groups agreed on the need for innovation in housing policy (Figure 1; Figure 2). Home builders agreed that more innovative policy solutions must be implemented and that regulatory processes should be streamlined to support residential construction better, while municipal employees offered more moderate, but still positive, agreement for these changes (Figure 1; Figure 2). Additionally, both home builders and municipal employees recognized weaknesses in the approval and permitting processes and generally agreed that there is not sufficient collaboration between municipal employees and home builders (Figure 1; Figure 2). This mutual recognition suggests a potential point of alignment that could serve as a foundation for improved collaboration and future policy reform aimed at addressing residential construction and housing insecurity in the region.

Interviews

This research aimed to examine how municipal housing policies influence residential construction and housing security through qualitative interviews with key stakeholders, specifically home builders and municipal employees. Although only one municipal employee (Participant A) was available for an interview, their perspective provided valuable and in-depth insight into the city's planning processes, policy objectives, and the challenges associated with residential development. Topics discussed included barriers to construction, the effectiveness of current policies, stakeholder engagement and feedback mechanisms, ongoing policy revisions, community response, and external factors beyond municipal control.

Policy Development and Implementation Timelines

The timelines associated with developing and implementing municipal housing policies vary widely depending on the scope and complexity of the initiative. For instance, the city's fairly new Official Plan, a comprehensive and foundational planning document, took approximately 13 years to develop, from its initial conception to final provincial approval. This process included multiple rounds of public consultation and internal delays due to limited staffing resources. In contrast, more targeted initiatives, such as updates to parking requirements for residential areas, were completed within a shorter timeframe, typically ranging from a few months to two years.

Another ongoing initiative is the implementation of a Community Planning Permit System (CCPS), which seeks to consolidate zoning, minor variances, and site plan approvals into a single, streamlined process. This project is expected to take approximately 20 months, reflecting both its complexity and the necessity for extensive stakeholder engagement.

Current Strategic Goals in Housing Policy

The city's current strategic focus includes several initiatives aimed at accelerating housing development, many of which stem from two significant projects: the Mayor's Task Force for Housing Creation and the Housing Accelerator Fund (HAF), funded by the federal government. Through the task force, the city has identified 15 key recommendations to expedite housing approval, improve municipal processes, and foster collaboration with local developers, including representatives from the Peterborough and Kawarthas Home Builders Association (PKHBA).

Under the HAF, the municipality committed to seven major initiatives to create systemic change in housing development. Some of these initiatives include:

- The development of the Community Planning Permit System (CCPS)
- Financial incentives for “missing middle” housing types such as duplexes, triplexes, fourplexes, and additional residential units
- Revisions to the city’s Affordable Housing Community Improvement Plan (CIP) to increase available funding for affordable housing projects

These programs represent a strategic attempt to remove barriers and incentivize forms of housing that are often underrepresented in the private market.

Identified Barriers to Residential Construction

According to Participant A, one of the most persistent challenges cited by homebuilders is the need for timely and predictable municipal approvals. While municipalities have limited control over broader economic conditions, such as inflation, interest rates, and labor shortages, they are expected to minimize regulatory delays and provide clarity and consistency throughout the development process.

High development charges and complex zoning bylaws also remain areas of concern for builders; however, Participant A emphasizes that these measures are necessary to maintain planning standards and preserve community compatibility. Additionally, the unpredictability of requirements or unexpected delays during the approval process can significantly increase project costs and jeopardize financial feasibility. The city has recognized these concerns and continues to work towards improving internal processes and communication mechanisms, with the intent of reducing uncertainty for developers.

Evaluating Policy Effectiveness

When asked how the effectiveness of housing-related policies is measured, Participant A highlighted quantitative indicators. One key metric is the city's pledge to the provincial government to facilitate the creation of 4,700 new housing units by 2031. Progress towards this target is monitored annually through housing starts, permit issuances, and application approvals.

Participant A also emphasized that while municipalities do not control housing affordability or security directly, since they cannot influence market pricing or private sector investment decisions, they attempt to support housing access by enabling increased supply. The municipality acknowledges, however, that government-funded affordable housing must also be expanded in parallel through partnerships with higher levels of government and public housing agencies such as the Peterborough Housing Corporation.

Feedback Mechanisms and Stakeholder Engagement

Stakeholder engagement is a foundational element of the policy development process. The municipality uses the "ConnectPTBO" online platform to host consultation webpages for ongoing projects, allowing both industry stakeholders and the public to provide input. For major initiative like the CPPS, formal working groups have been established that include representatives from the PKHBA and other local developers.

Although there is no permanent feedback loop for all planning policies, such as the Official Plan, specific projects and proposed amendments often involve structured outreach to gather stakeholder and public perspectives. Additionally, informal feedback collected through consultations and council meetings often shapes policy refinements.

Ongoing Policy Revisions and Community Response

While the city's Official Plan is relatively recent and still in its early stages of implementation, it has already received mixed feedback from the development community. Two policies in particular have drawn attention:

- Height restrictions
- The use of 45-degree angular planes to manage building transitions and compatibility

Concerns were raised that these policies might reduce the financial viability of projects by limiting building design flexibility and increasing construction costs. As a result, the city council has directed planning staff to explore potential revisions, including eliminating height restrictions in strategic growth areas and re-evaluating angular plane requirements. These proposed changes are being considered in conjunction with the ongoing CPPS initiative.

External Influences Beyond Municipal Control

The interview concluded with a discussion of external factors influencing housing development. Participant A emphasized that while local government can streamline processes and offer incentives, it does not control many of the critical variables affecting housing production, such as:

- Financing challenges for developers due to high interest rates
- Labor shortages in the construction industry
- Material costs and supply chain disruptions

These market-driven constraints often dictate whether housing projects proceed, regardless of municipal readiness. The city acknowledges these realities and seeks to maintain optimism by continuing to improve the local planning framework in anticipation of more favorable economic conditions.

Discussion

This research explored the role of municipal policies and regulations in shaping residential construction and housing security in Peterborough. The findings suggest that municipal policies both support and hinder residential development, depending on how they are designed, implemented, and interpreted by key stakeholders.

From the perspective of home builders, current policies are frequently experienced as barriers to development. Concerns were raised about inefficient approval timelines, high development charges, and rigid zoning regulations that do not reflect the region's growing housing demand. These factors collectively contribute to increased project costs and a reluctance to pursue new developments. In contrast, municipal employees identified a range of initiatives, such as the Community Planning Permit System (CPPS), updates to the Affordable Housing Community Improvement Plan (CIP), and incentives for “missing middle” housing, as strategic responses intended to streamline processes and stimulate construction. While these efforts signal a policy shift toward greater flexibility and innovation, their real-world impact appears to remain limited at this stage.

Municipal planning efforts to address housing security are evident through initiatives like the Housing Accelerator Fund (HAF) and the Mayor’s Task Force for Housing Creation. These strategies reflect a strong municipal commitment to increasing housing supply, expediting approvals, and supporting more inclusive housing options. Notably, the city's pledge to enable the development of 4,700 new units provides a concrete benchmark for tracking progress. However, despite these ambitions, data from the home builders indicate that systemic barriers persist, particularly with permitting delays and the complexity of navigating land use policies. City officials are aware of these limitations and have begun reevaluating aspects of the new

Official Plan that have drawn criticism, including height restrictions and angular plane policies. These adjustments demonstrate a recognition that adaptability and stakeholder responsiveness are essential for actualizing long-term housing goals.

Overall, municipal policies play a critical role in shaping the pace and feasibility of residential construction in the region. However, their effectiveness depends not only on policy content but also on execution, communication, and engagement. While municipal employees generally expressed confidence in the city's trajectory, home builders were more critical, highlighting a disconnect between policy intent and on-the-ground realities. This divergence underscores the need for stronger collaboration and transparency between developers and city planners. Encouragingly, both groups acknowledged inefficiencies in current approval processes and expressed support for more innovative and coordinated approaches. The municipality's openness to revising policy frameworks in response to industry feedback is a promising sign of progress.

Nevertheless, it is important to recognize that some factors affecting housing development lie beyond municipal control. Broader economic conditions, such as high interest rates, labor shortages, and material supply challenges, continue to influence the viability of housing projects, regardless of municipal policy reforms. This reinforces the importance of a multi-level governance approach, where local, provincial, and federal governments work together to address complex and intersecting housing challenges.

Future research could build on this study by expanding the geographic scope to include other municipalities facing similar development pressures, offering comparative insights into how different policy environments influence outcomes. Additionally, tracking the implementation and effectiveness of new policy initiatives and programs, such as the CPPS,

would help assess their long-term impact on housing supply and affordability. Lastly, further investigation into home builders' perspectives, particularly through in-depth interviews and a larger, more diverse sample, could provide deeper insights into how housing policies influence residential construction.

Limitations

There are several limitations to this research that should be acknowledged. The sample size for both the survey and interviews was limited, with only two home builders and four municipal employees completing the survey, and only one municipal employee available for an interview. As a result, the findings may not fully capture the diversity of experiences and opinions within each stakeholder group. Additionally, municipal policies and regulations are dynamic and may have evolved since the time data was collected. Some findings and recommendations presented in this report may therefore become outdated as new strategies are introduced or existing policies are amended.

Appendix A

Figure 1: Peterborough Residential Charge Rates Effective as of January 1, 2025

Development Charges Outside Planning Areas	Residential Charge by Unit Type		
	Residential A Singles & Semis	Residential B Other Multiples	Residential C Apartments
City-wide Development Charges	\$70,953	\$51,350	\$44,012

Development Charges Within Planning Areas (in addition to the City-wide Development Charges)	Residential Charge by Unit Type		
	Residential A Singles & Semis	Residential B Other Multiples	Residential C Apartments
Jackson	\$5,122	\$4,340	\$2,950
Carnegie East	\$14,330	\$12,144	\$8,258
Carnegie West	\$10,065	\$8,528	\$5,799
Lily Lake	\$8,129	\$6,889	\$4,685
Chemong East	\$12,845	\$10,885	\$7,402
Chemong West	\$15,487	\$13,124	\$8,925
Liftlock	\$13,958	\$11,830	\$8,044
Cold Springs	\$11,957	\$10,133	\$6,890

Figure 2: City of Peterborough Zoning By-Laws for Residential Districts

LAND USE DISTRICT	1	2	3	30	31	4	40	5	50	6	60	Downtown District
SYMBOL	R.1	R.2	R.3	R.30	R.31	R.4	R.40	R.5	R.50	R.6	R.60	R.D.
SECTION	7	8	9	9A	9B	10	10A	11	11A	12	12A	12B
Type	Requirement											
a) maximum number of dwelling units per lot/building	1	2	8	8	8	16	8	N/A	N/A	N/A	N/A	N/A
b) minimum number of dwelling units per building	N/A	N/A	N/A	N/A	N/A	3	3	3	3	3	3	N/A
b) minimum lot area (per dwelling unit)	370 sqm	278 sqm	230 sqm	230 sqm	278 sqm	185 sqm	186 sqm	140 sqm	140 sqm	3715 sqm 93 sqm	93 sqm	160 sqm

c) minimum lot width (per dwelling unit)	12 m	9 m	6 m	6 m	21 m	24 m	24 m	30 m	45 m	45 m	N/A	N/A
d) minimum lot depth	30 m	30 m	30 m	42 m	30 m	30 m	30 m	45 m	45 m	45 m	N/A	N/A
e) minimum building setback i) side lot line ii) rear lot line	1.2 m 7.6 m	1.2 m 7.6 m	2.4 m 9 m	1.8 m 15 m	7.6 m 7.6 m	3 metres or 1.5 metres per storey, whichever is the greater 9 metres or 4.5 metres per storey, whichever is the greater	2.4 m 6 m	N/A	6 m 6 m	12 metres or 3 metres per storey, whichever is the greater 12 metres or 3 metres per storey, whichever is the greater	6 m 6 m	the lesser of the existing building setback or 1.2 metres the lesser of the existing building setback or 7.5 metres
f) maximum building coverage 1) one storey dwelling 2) two storey dwelling	45% 40%	45% 40%	35%	35%	35%	30%	35%	30%	30%	20%	20%	40%
g) maximum number of storeys	2	2	2	2	2	3	2	5	5	N/A	10	3
h) minimum floor area i) bachelor dwelling unit ii) dwelling unit other than a bachelor dwelling unit	70 sqm	70 sqm	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33 square metres, 55 square metres, plus 13.5 square metres for each habitable room in excess of four

j) maximum lot coverage by open parking areas, driveways and vehicle movement areas	20%	20%	25%	25%	30%	25%	25%	25%	25%	25%	25%	40%
j) the following regulations will apply to a Lodging House: i) maximum number of bedrooms ii) minimum number of water closets,	N/A	N/A	10, 1 per 5 Lodgers	N/A	N/A	30, 1 per 5 Lodgers	N/A	N/A	N/A	N/A	N/A	N/A
k) no cooking facilities shall be permitted in any Bedroom or room other than a kitchen in a Lodging House.	N/A	N/A	Y	N/A	N/A	Y	N/A	N/A	N/A	N/A	N/A	N/A
l) no owner or person authorized by the owner shall establish, operate, cause or permit the use of a Lodging House on the same lot which supports a Dwelling Unit that is not already a Lodging House.	N/A	N/A	Y	N/A	N/A	Y	N/A	N/A	N/A	N/A	N/A	N/A
j) maximum accessory building coverage	N/A	N/A	N/A	N/A	5 %	N/A	N/A	N/A	N/A	N/A	N/A	N/A
h) the following regulations shall apply to the commercial	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140 sqm 370 sqm	140 sqm 370 sqm	N/A

<p>purposes in section 12.1(b)/12.A.2(b):</p> <ul style="list-style-type: none"> i) maximum floor area per commercial purpose ii) maximum commercial floor area per building iii) shall be located only on the first storey or the basement iv) there shall be no open storage or external display of merchandise v) no curb service, drive-in service, takeout service or pick-up service shall be permitted if such service comprises the primary activity of the establishment 														
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Appendix B

Survey Questions

1. Current municipal housing policies effectively support the construction of new residential units.
2. Policies related to zoning and land use are well-suited to meet housing demands in the region.
3. The approval and permit process for residential development is efficient.
4. Municipal housing policies adequately address housing insecurity.
5. Existing policies are helping to alleviate the housing shortage in the region.
6. There is strong collaboration between municipal authorities and home builders in the region.
7. Home builders are adequately involved in the policy-making process for residential construction.
8. Municipal policies are flexible enough to accommodate the needs of home builders.
9. Current policies should be revised to better address housing insecurity.
10. Streamlining regulatory processes would help increase the construction of new residential units.
11. There is a need for more innovative policies to address housing insecurity.

Interview Questions for Municipal Employees (Involved in Housing Policy)

1. Can you explain your role in drafting or implementing municipal housing policies?
2. As a municipality, what goals do you intend to achieve in terms of increased housing development and housing security? How do current municipal policies in this region align with these goals?

3. What are the main goals behind current municipal housing policies? Do they prioritize specific aspects of housing (e.g., affordable housing, sustainable development)?
4. In your view, what are the most common barriers or challenges faced by home builders due to municipal policies?
5. Are there any unintended consequences or challenges that have arisen from specific policies related to residential construction?
6. How does your department evaluate whether municipal policies are effectively addressing housing security in the region?
7. Can you point to any specific policies that have successfully contributed to increasing the housing supply, particularly affordable housing units?
8. Are there any current policies that you believe are outdated or in need of revision to better support the construction of new residential units?
9. How does the municipality engage with home builders during the planning and policy-making process? Is there a formal mechanism for feedback?
10. In your opinion, what improvements could be made to the collaboration between municipal authorities and home builders to support more efficient housing development?

Interview Questions for Home Builders (PKHBA Members)

1. What type of residential projects do you primarily work on (e.g., single-family homes, multi-unit developments)? Can you describe your experience working with specific municipal departments, such as the planning department, building department, or economic development office?

2. In what area/region do you work in and in your experience, what are the most significant municipal policies or guidelines that support residential construction in this region?
3. Which specific municipal policies or regulations do you find most challenging or restrictive when it comes to developing new residential units?
4. Can you provide an example, or examples, of any projects where municipal policies directly impacted the timeline of construction? If possible, could you elaborate on how these delays affected the overall project cost?
5. In your opinion, how do current municipal policies align with addressing housing security in the region? Do you think these policies adequately address the housing supply needs?
6. Have you encountered any policies that specifically target the development of affordable housing? If so, how effective have they been in your experience?
7. How would you describe your working relationship with municipal authorities when it comes to navigating housing development policies?
8. Do you believe there are opportunities for better collaboration between home builders and local governments? What changes or improvements would you suggest?
9. What policy changes or new guidelines would you recommend to better support the construction of new residential units, particularly for addressing housing insecurity?
10. In your view, are there any existing policies that should be revised or removed to promote more efficient residential construction?

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