

# The Impact of Municipal Policy on Housing Security

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## Background

The Peterborough & The Kawarthas Home Builders Association (PKHBA) is a non-profit organization established in 1956, representing a network of local professionals in the home building industry. With a vision to create a progressive, diverse community where quality of life is supported through housing, PKHBA is committed to addressing housing challenges in the region.

This study is rooted in the urgent need to tackle housing insecurity, a growing issue in Peterborough and the Kawarthas, by investigating how municipal policies and regulations impact residential construction and contribute to housing insecurity rates. With limited existing research on this topic, this study seeks to fill a critical gap by examining the perspectives of home builders and municipal employees to identify how current policies either support or hinder housing development in the region.

## Purpose

The purpose of this study is to provide practical recommendations for policymakers and industry professionals to help refine regulations, guide future policy adjustments, and support efficient housing development to meet the region's growing demand for secure and affordable housing.

## Research Questions

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

## Methodology

### Literature/Policy Review

- Analyze secondary data, including municipal policies, regulations, and official plans in Peterborough and the Kawarthas, focusing on residential planning, to assess their impact on housing development and alignment with addressing housing insecurity.

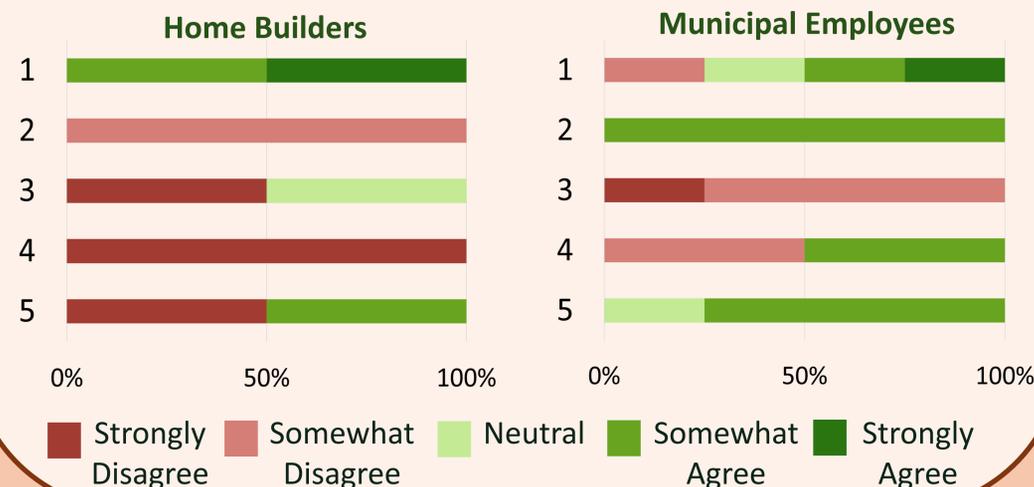
### Surveys and Interviews

- PKHBA Members
  - Engage with home builders to understand how municipal policies affect their work, identifying facilitators and barriers.
- Municipal Employees
  - Consult municipal staff to explore the drafting, implementation, and intent behind housing security and development policies and regulations.

## Preliminary Findings

Based on the following statements, participants were asked to rank their level of agreement:

1. There is a need for more innovative policies to address housing insecurity.
2. Municipal policies are flexible enough to accommodate the needs of home builders.
3. There is strong collaboration between municipality and home builders.
4. The approval and permit process is efficient.
5. Municipal housing policies effectively support residential construction.



## Discussion

### 1. Lengthy Policy Processes

The process of creating municipal housing policies is described as extensive and variable.

*"We just did a brand-new Official Plan... that process took about 13 years to complete from start to finish"*  
 – Participant A

### 2. Streamlining Applications & Approvals

A Community Planning Permit System (CPPS) is being implemented, which combines zoning amendments, site plan approvals, and minor variances into one process.

### 3. Focus on Affordability and Accessibility

Initiatives like the Housing Accelerator Fund, the Affordable Housing Community Improvement Plan, and Mayor's Housing Task Force aim to increase housing affordability and accessibility.

*"We're going to be creating a program [using the Housing Accelerator Fund] to offer financial incentives for missing middle housing..."* – Participant A

### 4. Stakeholder Engagement

Collaboration occurs through public consultations, advisory groups, and online platforms (e.g., Connect PTBO).

### 5. Critiques and Policy Revision

The City of Peterborough's Official Plan faces criticism, with debates over height limits and design requirements (e.g., 45° angular plane).