



AINSLIE WOOD HOUSING CO-OPERATIVE, INC.

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I would like to leave Municipal Council with a few final thoughts.

1. Recognition of the Ad Hoc Committee

As someone looking in from outside the municipality, I was very impressed by the knowledge and commitment demonstrated by the Ad Hoc Committee. It was clear that the committee has developed a strong understanding of the affordable housing challenges facing the community.

I understand the committee may be working over the next few meetings to bring forward concrete recommendations before the end of their term. I would strongly encourage them to do so. Their work is important, timely, and clearly grounded in a serious understanding of the issue.

2. Recognition of the Event and Presenters

I thought the evening was excellent. The discussion was thoughtful, the other presenters were very strong, and the overall conversation was very valuable. Municipal staff, Council, and all those involved should be commended for creating space for such an important community discussion.

3. Importance of Scale

I fully understand Council's concern about not yet having a large inventory of available land. **That is a real limitation.**

However, I would caution that one of the most important factors in construction cost and long-term management is **economy of scale**. Building 160 units is a major undertaking, and it does not necessarily need to happen all at once or in the same place.

That said, if the municipality could identify an opportunity to support a housing co-operative of approximately **65 to 90 units**, I believe it would be a highly effective starting point and would serve the community extremely well.

4. Protecting the Tax Base

One attendee raised an important question about financial backstops and how to ensure that the municipal tax base is not required to provide ongoing operating support.



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That is a legitimate concern. Some forms of community housing can struggle with long-term management and continued funding requirements.

This is also where the co-operative housing model has real strength. When properly structured, a housing co-operative is designed to be self-governing, member-supported, and financially sustainable over the long term. The goal is not to create an ongoing burden for the municipality, but to create a stable housing organization that can manage its own operations responsibly while preserving affordability.

5. Consider Municipal Land Acquisition and Long-Term Land Leases

If the Municipality does not currently have a sufficient inventory of land to support an affordable Co-operative Housing development, perhaps it should consider a proactive approach.

Rather than waiting for suitable land to become available, the Municipality could strategically acquire land and retain ownership while offering a long-term land lease to a qualified non-profit housing co-operative willing to develop and operate affordable housing.

A land lease model offers several advantages:

- The Municipality retains ownership of a valuable public asset.
- It significantly reduces the upfront cost of development, improving the financial viability of the project while preserving affordability.
- Public investment remains tied to a long-term community benefit rather than being permanently transferred through the sale of land.
- It provides greater municipal oversight while enabling an experienced housing provider to design, build, and manage the development.

This approach has been successfully used by municipalities across Canada to stimulate affordable housing development while protecting the public interest. It allows the Municipality to become an active partner in the solution without taking on the responsibility of owning or operating the housing itself.

Affordable housing is not simply about building homes—it is about building communities. If we invest wisely today, we can create housing that will continue to serve Kincardine for generations to come!

Thanks! Joel MacCallum