The Margaret Laurence Housing Co-operative Inc.

RFPQ-2025-6810-001

Stage 2 Affordable Housing and Municipal Park Project Development

August 26, 2025

Prepared by:

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A. Preliminary Concept Design

The Margaret Laurence Housing Co-op is pleased to submit to the second stage proposal call for a combined affordable/attainable housing development and municipal park on the Bluewater lands in the Town of Saugeen Shores.

As highlighted in our detailed first round submission our Co-op's proposal provides an opportunity for a mix of housing designs and ranges of affordability as well as a municipal park that will be well integrated into the community.

The housing will include a mixture of townhouses and low-rise apartments that will meet the needs of families, singles, seniors and persons with disabilities. The proposed two-acre park will provide both passive and active recreation space for the new housing residents as well as surrounding neighbours.

The preliminary concept design of the affordable housing, as per the concept design below, shows a range of housing types and will also feature a range of affordability.

Physically there will be low rise townhouse designs on both the east and west ends of the development. This will reflect a gradual transition from the adjacent single family homes neighbourhood. In the centre of the site, it is proposed to have an eventual build- out of two 42-unit apartment buildings that would be four floors in height.

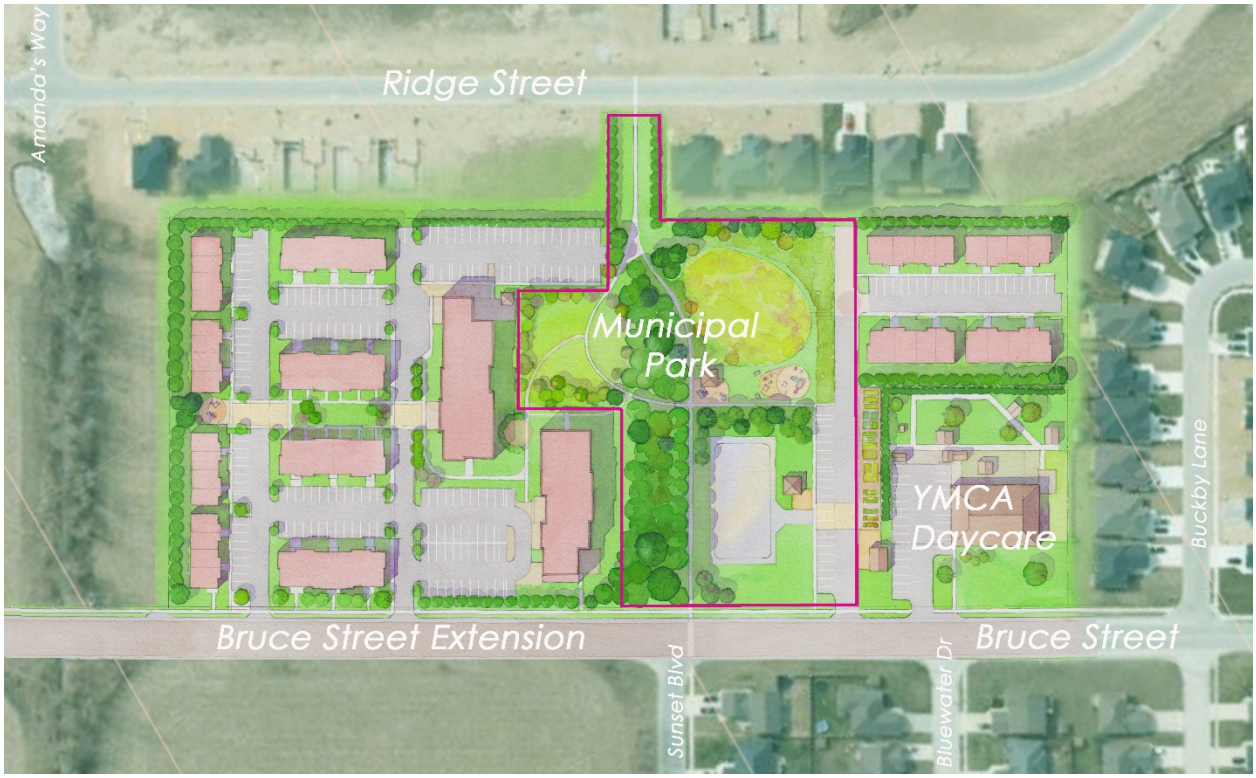
There will be ranges of affordability as is usual in a non-profit co-operative housing model.

Please note that the design concept will be refined through discussions with Town staff as well as through community consultation.

A.1 Deliverables

A.1.1 Comprehensive Proposal

a) Preliminary concept design of the park space including, location of primary park area on identified subject lands, park equipment/amenities, landscaping and design of identified space;



Municipal Park Context Plan

The proposed park consists of a 2+ acre parcel, in addition to an access driveway and a parking area. This proposal responds to existing opportunities in the neighbourhood and in the Town, and proposes specific functions in consideration of future needs. It is hoped that the final design of the park will employ a co-creative approach, with the involvement of local residents and the greater Saugeen Shores Community. Therefore, the amenities proposed are suggestive rather than final.

A.1.2 Detailed Park Plan and Amenities

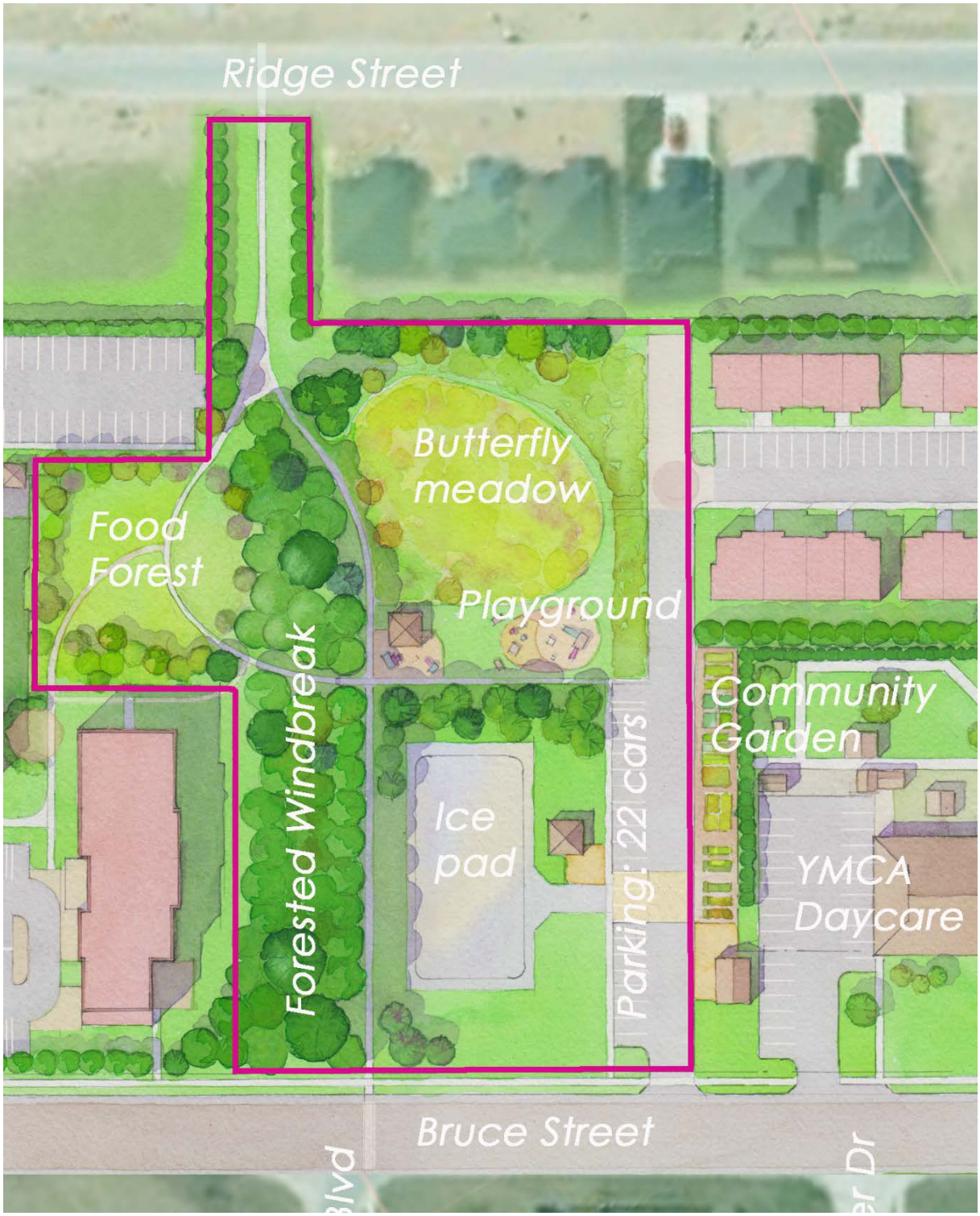
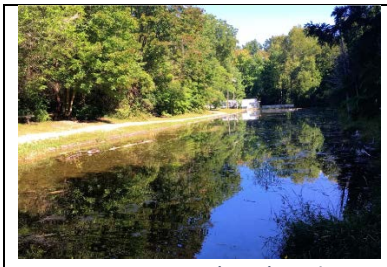


Figure 1. Key Amenities and features include a forested windbreak, a refrigerated ice pad, a butterfly meadow, food forest and a community garden patch. The park is serviced with washrooms and parking.

	Numerous recreation amenities are located within an 800m radius of the site. A key recreation area (1) is the beach at Lake Huron, accessible by walking trails, bike trails and by car. Within walking distance, there are existing parks and recreation areas with a variety of activities, from natural exploration at the beach and the town ponds, to organized sports at local soccer and baseball pitches.

Table 1. Park amenities within walking distance of the site

 *Figure 2. 2.Natural exploration at the Town Ponds. Photo: https://visitportelgin.ca/profile/town-pond/1377/*	 *Figure 3. 3. Lakeview Ball Diamond*	 *Figure 4. 4. Outdoor sports at Port Elgin - Saugeen Central School*
 *Figure 5. Waterloo St. Park and playground*	 *Figure 6. Soccer and open play at JH Robertson Park*	 *Figure 7. 7. Adult fitness equipment at Lakeridge Park*

A.1.3 Urban Tree Canopy



Figure 8. An existing wind break provides a 'green backbone' to the municipal park concept. Photo: Christine Hempel

One of the main features of the proposed park is an existing row of trees planted originally as a windbreak – a common feature of rural farm properties. Now mature, and over 5 storeys in height, these large trees create a small sheltered forested habitat that also provides linkages to other larger forested areas in the area. It is recommended that this windbreak be maintained as a green backbone for the urban park. Invasive species should be removed, and the forest patch should be underplanted with additional shade tolerant species native the region. New trees should include additional evergreens and hardwood species to gradually replace the poplars as they age, including less-common species of trees as recommended in the Urban Tree Canopy Plan.

New screens and windbreaks are designed to extend this tree canopy, providing shade and shelter for additional park amenities. Beyond the park, bands of fast-growing tree species such as aspen and poplar are designed to create shelter and privacy for the new residential development on the site, while enhancing natural linkages for urban wildlife.

A.1.4 Ice Pad

A central feature of the proposed park is an open ice rink with a refrigerated ice surface that can be used when the temperature is less than 10 degrees, similar to the rink built two decades ago Harrison Park in Owen Sound. With warmer winters, natural open-air ice skating opportunities that are beloved to Saugeen Shores residents such as MacGregor Point may have shorter seasons for use. Outdoor ice surfaces remove barriers for participation, including fees that typically accompany organized skating and hockey, and time-of-day limitations for indoor ice surfaces.



Figure 9. The Ice Pad should have adjacent washroom facilities, parking, and benches for putting on skates. In warmer months, the surface is used for sport courts such as basketball or racquet sports.



Figure 10. Figure 9. The beloved outdoor ice rink at Harrison Park, Owen Sound. It was built by the Scenic Order of Good Cheer Service Club, and funded in part by the Ontario Trillium Foundation. Illustration: Christine Hempel

A.1.5 Butterfly meadows

The proposed park has a low-maintenance butterfly meadow, designed to be integrated with a storm water management area if required on site. The meadow can be planted with common flowering species that support pollinators, with a mix of wetland plants in low areas (such as marsh marigold and Joe Pye Weed), and plants that thrive in dry conditions such as milkweed, queen of the prairie and thistle. An extensive list of suggested plants is available through University of Guelph's Arboretum.



The central portion of this area is designed to be mowed occasionally depending on plant types, while the perimeter is planted in a naturalized with shrubs and trees in order to create a diverse habitat for all seasons. Shrub species include serviceberry, dogwood, witch hazel, viburnum and chokecherry; tree species include birch, cedar and oak species. A grass path is maintained through the butterfly meadow for residents and visitors.

A.1.6 Food Forests and community food gardens

On the south side of the windbreak, a small "edible forest" is planned that is managed by residents and open to park visitors. Food forests are planted with a mix of fruit-producing trees and shrubs, perennial plants such as herbs and berries, and annual plants that are planted with specific aims of creating ideal soil systems and protected growing environments for long term harvest of plants species. Community food gardens are also sited along the

sunny south side of the hedge adjacent to the YMCA daycare, in a location that can take advantage of water, parking and nearby washroom facilities.



Figure 11. An area of the park is planned as an "edible Forest" - sometimes called a food forest. It is anticipated that the detailed design will be in collaboration with residents and caretakers.



Figure 12. Edible Forest plan created in collaboration with residents in Vejle, Denmark. Design: Christine Hempel



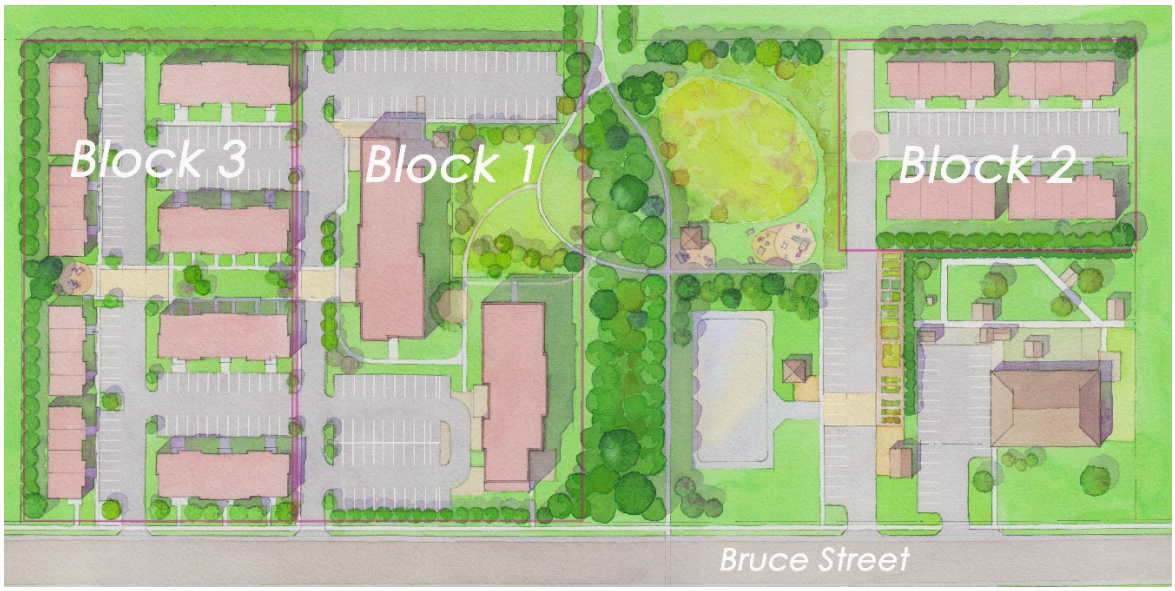
Figure 13. Fruit trees and flowering plants such as echinacea provide food for pollinators as well as residents. Illustration: Christine Hempel

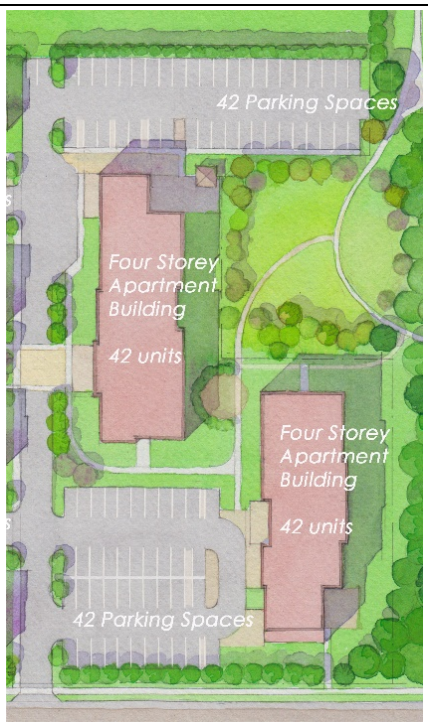
b) Preliminary concept design of the affordable housing project including, its location on identified subject lands, amenities, landscaping and design;

The affordable housing project consists of 160-180 homes of varying unit types, intended for a diverse mix of residents. The housing is conceived as three connected blocks knitted together by a municipal park, and interconnected linkages and internal walkways.

The development will create an inviting streetscape scaled to pedestrians. The buildings are designed in a compact form to achieve a medium level density in a designated growth area. The landscape is designed to create pleasing walkways and bike paths, connecting small shared landscape spaces with the larger community park.

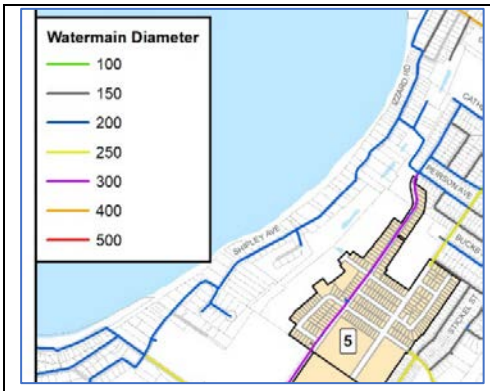
The building design and landscape are designed to be enjoyed by residents of the development, neighbours with a view on to the development, citizens or visitors to Port Elgin who come to the municipal park as a destination, or people who enjoy exploring the development's trails and walkways as part of a connected journey through the town.



	Block 1 in the centre of the site consists of two low-rise apartment buildings, each containing 42 units, with a mix of low and modest-income residents. The buildings are sheltered from northwest wind by an existing windbreak, providing a green enclosure and some privacy from park activities. Although the proposed buildings are taller than others in the surrounding neighbourhood, there are a number of design considerations that will minimize impact on surrounding low-rise homes. The buildings are buffered visually by the treed windbreak, and there is spatial separation between the new buildings and the existing residences on Ridge Street, with an added buffer of trees. Care has been given to design adequate space between the apartments and the proposed townhouses, and to ensure that solar shadows do not impact other properties negatively. A surface parking area is provided for each apartment building, and internal pathways connect these units to the food forest and trails and play areas within the new park.
	Block 2 in the northern portion of the site consists of two rows of conventional townhomes designed for residents with families. These homes are adjacent to the YMCA daycare and the new municipal park, and are well-integrated with the recreational amenities that the park offers, such as children's play areas, the ice pad, and an accessible community garden patch for growing food.

	Block 3 on the southwest side of the site contains a combination of conventional, stacked, and/or back-to-back townhouses. An Allee feature is designed to connect these homes with other blocks and the recreation spaces of the park, with additional accessible amenities such as a tot lot and a community green space. An integrated “woonerf” hard surface play area shares a portion of the paved interior driving lane.

A.1.7 Phasing of Construction

	A 250mm watermain currently extends along Bruce Street to just south of Sunset Blvd, suggesting that Block 1 and Block 2 – the apartment buildings and the townhomes -should be planned as a first phase, and the southwest townhouse units be planned as a second phase once the completion of Bruce Street and anticipated servicing is constructed.

A.1.8 Design Precedent:

An inspirational project that influenced our affordable housing design concept is “The Haven”, built by the Multifaith Housing Initiative – a not-for-profit housing coalition in Ottawa.





Known as an innovative model for affordable housing in Ontario, the Haven is a project of 98 homes in Longfields, Barrhaven. The project integrates 2-storey conventional townhomes, two-storey back-to-back townhomes, with two 4-storey apartment buildings. The development also includes multi-use community amenity spaces, including an outdoor children's playground and a community garden that engages residents in shared activities. The project achieved "Leadership in Energy and Environmental Design (LEED) Gold certification, and more than 10% of the units have been designed for residents with physical disabilities. For more details about the project, visit www.multifaithhousing.ca/the-haven.

Designed by Hobin Architecture, the master planning strategies for The Haven that seemed highly suitable for our housing co-operative include the use of a pedestrian allee between some townhouse blocks, a pleasing mix of low-impact landscape plantings and paving surfaces, the relationships and distances between buildings, and adjacent landscaped areas, sidewalks, parking areas, and main road connections.



Figure 14. The relationship of mid-rise apartment buildings, low-rise townhomes, parking areas, pedestrian linkages and dwelling types and unit mixes seems a suitable model for a housing co-operative in Saugeen Shores. Design: Hobin Architects.



Figure 15. Pedestrian Areas adjacent to townhouses are well treed with shared walkways, playground equipment, and landscape features. https://www.hobinarc.com/projects/the-haven-affordable-housing/



Figure 16. Two and Three-storey townhomes adjacent to parking areas use landscape features such as trees and shrubs to create privacy and demarcate entrances. https://www.hobinarc.com/projects/the-haven-affordable-housing/

c) Demonstration through the concept plan how the proposed housing and park designs and location is integrated with surrounding lands/community;

The proposed housing and park design will be well-integrated with the community, using a number of design strategies including trail connections, habitat integration, and urban design continuity.

Trail Connections: The project site is adjacent to one of Ontario's most ambition trail networks: the Great Lakes Waterfront Trail. The goal is to connect people to the world's largest body of freshwater, and in Port Elgin, the trail will serve to connect cyclists, rollerbladers, and pedestrians with the shoreline of Lake Huron. Additional trail and recreation infrastructure within the site will draw community members and neighbours through the site, with park amenities than enhance local use of recreation and park infrastructure.

	The park plan knits together the YMCA Daycare, the proposed housing, and creates new links with surrounding local neighbourhoods. As a destination for visitors with vehicles, there is dedicated parking for cars and bicycles. Existing recreation trails with varying surfaces and uses will extend through the site, creating new accessibility for the larger community of Port Elgin. Bicycle paths are proposed along Bruce Street to strengthen the Great Lakes Waterfront Trail as it is planned to run immediately alongside the development site.

Table 2. Existing trails are strengthened with new connections to the proposed park



Figure 17. The Great Lakes Waterfront Trail



Figure 19. Local trails



Figure 18. Complete Street approach to Bruce street will ensure that pedestrians, cyclists and motorists are able to safely use the park and neighbourhood amenities. Source: Town of Saugeen Shores Transportation Master Plan

Habitat Integration: The retention and enhancement of the forested windbreak, and additional landscape types included in the park design concept will support integration of the smaller onsite habitats with the larger natural areas and forest patches in the region. This will support existing strategies identified for urban tree canopy protection and enhancement.

Urban Design Continuity: The scale, rhythm and detailing of the architecture is planned to be compatible with the immediate neighbourhood, but also in keeping with development and urban design direction for the surrounding town.

d) Justification to support concept designs and how concept plan is integrated with surrounding lands/community;

The surrounding community consists of newly constructed two-storey single-family homes, and future planned areas are likely to consist of more single homes, townhomes, triplexes and/or fourplexes between 1 and 3 storeys in height – the neighbourhood is identified in the Official Plan as a future low-density residential area. The form and massing of the buildings adjacent to existing residential buildings have been carefully designed to respond to existing conditions with similar heights and building shapes.

The higher density proposed in two low-rise apartment buildings has been planned so that the development integrates well with the existing and planned neighbourhood, and sited in a way that the higher buildings blend with the higher existing structure of the mature windbreak. The façade at Bruce Street is slim and fine-grained where the building fronts along Bruce Street.



Figure 20. Affordable 4-storey modular apartment building integrates with existing homes using compatible materials and fine-grained streetscape design. 90 Dunn Avenue, Toronto. Photo: Montgomery and Sisam Architects.



Figure 21. Variations in building colours and materials, steps in massing plane, and the proximity of tall trees create human-scaled design for an apartment building at The Haven, Barrhaven. https://www.hobinarc.com/projects/the-haven-affordable-housing/

The design concepts for the townhomes will integrate fine-grained details with attention to street-and sidewalk-facing elements, including porches, generous windows, compatible residential construction materials, and sloped roofs. The interior roads for the development are designed in a similar way as “cottage roads”, with very slow traffic to access homes and parking areas. A “woonerf” section of road is planned to connect elements of a small community allee and greenspace that connects the southern townhomes to the rest of the site. This portion of the road uses traffic calming measures such as painted murals, or sport courts such as hockey nets and basketball hoops to signify that it is a community space first, and a driving space second.

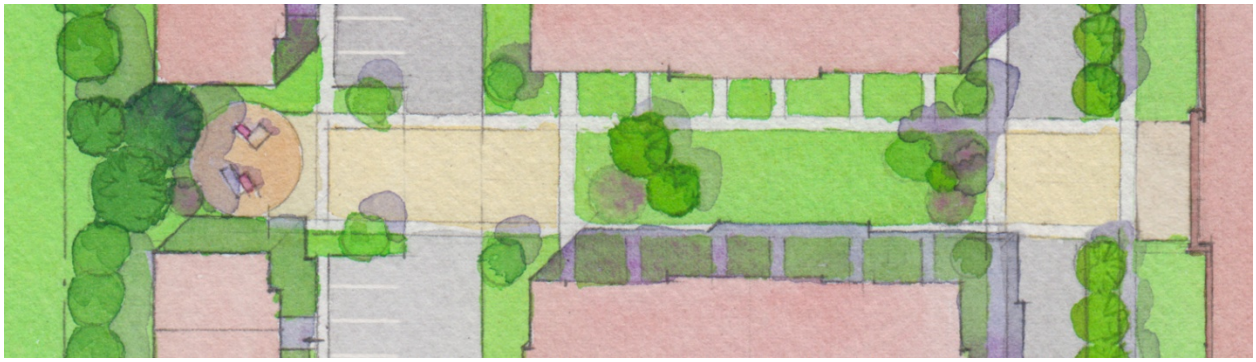


Figure 22. A pedestrian Allee links townhomes with Apartment buildings, creating a recreational space that includes parts of the driveway.



Figure 23. Bloomfield street mural being painted by residents, Halifax. Sourcehttps://www.cbc.ca/news/canada/nova-scotia/street-murals-brighten-halifax-neighbourhood-1.6961965



Figure 24. In Hamilton, kids once again are able to play street hockey on city streets. https://www.cbc.ca/news/canada/hamilton/street-hockey-is-legal-again-1.4004816

e) Preliminary affordable housing scale, number of units, key operational characteristics, any other information which can explain how the proposed housing is/will remain affordable;

The four-storey apartment buildings in Block 1 will each contain 42 units, with a mix of unit sizes and types. They are planned to be a mix of low-income and moderate-income affordability. Twenty percent of these units are designed to be accessible for residents with physical disabilities, and the buildings are serviced by an elevator. The main floor has 9 units, a main foyer and secondary entrances, service/ staff space and shared amenity space. Each of the three upper floors have 11 units. The buildings have thirty 1-bedroom units, ten 2-bedroom units, and two 3-bedroom units.

The 16 townhomes in Block 2 are two storeys, and designed to be a mix of two and three-bedroom units, primarily designed for families.

Block 3 is likely to be built in a second phase of development, and therefore the unit configuration may change depending on needs identified at the time of final design. What is illustrated in this concept is a row of stacked townhouses on the southern edge, with 16 one-bedroom lower floor units and 16 two-bedroom units on the upper floors.

The Town's Official Plan designates the lands for residential development but there is an expectation that a zoning by-law amendment will need to achieved in order to allow this level

of moderate density. It should also be noted that the proposed development will require the extension of Bruce Street to Amanda's Way.

f) Site servicing. Margaret Laurence Housing Co-operative Inc. recently retained GEI Consultants Canada to undertake a functional servicing review which is attached. This report lays out the civil requirements that will be needed to support the development. The requirements are reasonable for a project of this scale. We anticipate that there are adequate provisions in the proposed landscaping layout for stormwater retention based on preliminary area requirements. The report also notes that there were no concerns about connecting to existing utilities.

All of the units (100%) are to meet the affordability requirements of the Town - see below for more detail.

B. Consultation Plan/Engagement Strategy

a) Preparation and Implementation of Consultation Plan

The co-op and its development team look forward to the opportunity to engage with the various key organizations and the general public about the proposed design for the municipal park and the affordable /attainable housing. Our team will collaborate and engage with the project team in identifying all relevant stakeholders, including residents, developers, and community organizations required for each task.

The form of engagement that is recommended for our Stage 2 proposal is key informant interviews, supported with visual engagement material such as illustrations, photos and plans, in order to gain local knowledge beyond the extensive information available in the existing master plans and strategy documents. We will engage with the project team to identify all relevant stakeholders (residents, developers and community organizations as well as inviting Indigenous representatives including Saugeen First nation)) who should be part of discussions. For example, the Recreation Master Plan dates from December, 2016. Prior to creating detailed designs for park amenities, our team would engage through interviews with local recreation providers and service club representatives to better understand current needs and opportunities.

b) Public Engagement Framework Development i. Define engagement goals, target audiences, and methods (e.g., meetings, surveys, online tools). ii. Identify statutory consultation requirements and timing, including public, council, and media release schedules. iii. Develop an inclusive and accessible stakeholder engagement strategy (residents, developers, staff). iv. Create a detailed engagement timeline with key milestones (consultations, meetings). v. Project team to review and revise the consultation plan before implementation.

If selected beyond Stage 2 to proceed with final design, we propose a public engagement strategy that is designed to support knowledge-sharing, and that takes a co-creative approach to site design. Working with the project team to align with statutory requirements, including council presentations and media releases, we propose an innovative approach to community consultation to encourage co-creation. The design of the housing and the municipal park are aimed at a wide range of people, including children, youth, seniors, long term residents, newcomers to the community, and visitors. In order to gain feedback and local insight on numerous aspects of this proposal, we propose a public workshop that uses Lego.

In this context, the playful and creative aspects of Lego are often catalysts for open discussion, and can be a powerful technique to invite community members of all ages to collaborate with our team on the detailed design and amenity plan. Lego is informal medium associated with play, and in our experience these workshops are well-attended and dynamic, and far more accessible and welcoming for residents who have a wide range of ages and cultural backgrounds. The landscape and urban design elements in our proposal will benefit from a high degree of local involvement; our aim will be to lower barriers for residents to be involved in the project development.



Figure 25. From topics ranging from landscape design to city planning, Lego-based co-creation workshops are engaging for residents of all ages. Photo: C. Hempel



Figure 26. Affordable Housing Workshop, Owen Sound. TWC Inc has expertise in hosting public engagement workshops for a range of audiences. Photo: C. Hempel

The consultation plan, milestones and timelines, will be developed in collaboration with the project team, including co-ordination and preparation of materials.

d) Community Feedback and Analysis i. Compile and analyze community feedback, summarizing key themes and concerns. This includes how community input has informed the planning process.

Subsequent to engagement sessions and interviews, we will compile and analyze community feedback in an illustrated "What We Heard" report that summarizes key themes, concerns, and input that influenced final design outcomes.

The results of the consultation will then be brought forward into the formal planning application process noting that zoning by-law amendments may be brought forward to go through the typical planning approvals process.

C. Affordability

e) Preliminary affordable housing scale, number of units, key operational characteristics, any other information which can explain how the proposed housing is/will remain affordable;

The goal is to create housing with a range of affordability in the development.

Specifically the goal is to have all of the housing affordable to low income and moderate income households based on the Town's definition in the proposal call document.

The developments will have all of the units seen as either attainable (or workforce) housing or affordable housing to low and moderate income households.

Specifically 30% of the units to be rented at no more than 80% of median market rents - the measurement of affordable required under current Canada Mortgage and Housing Corporation's (CMHC's) Affordable Housing Program. This level of affordability will be less than the affordable rent definitions in the current municipal bulletin issued by the Province of Ontario under the Planning Act) with the goal of also achieving deeper levels of affordability

in 20% of the units through accessing rent supplements through the County of Bruce in their role as housing Service Manager.

For example, as per the preliminary budget for one of the proposed 42 unit apartment buildings the rents will be as follows (using current program definitions of affordability)

- 17 one-bedroom apartments $1,395 (with 9 rented on a rent geared to income basis, charging on average $582, based on a single person receiving the ODSP shelter allowance).
- 9 affordable one-bedroom apartments at $975
- 4 two-bedrooms at $1,295
- 12 two-bedrooms at $1,895

Saugeen Shores Average CMHC Rent by Bedroom Count, 2024 –

- 1 Bedroom: $1,253;
- 2 Bedroom: $1,708,
  3 Bedroom: $1,599

Margaret Laurence co-op will undertake a similar range and proportion of housing affordability in the remaining blocks and phases of the development.

It should be also noted that the co-op will partner with community service organizations such as Community Living Owen Sound (which covers Saugeen Shores) - see attached letter to provide a portion of the units for additional needs housing - for example offering 5 of the units in the first 42-unit apartment building to individuals supported by Community Living.

The Co-op will also explore opportunities to partner with other support service organizations and will look to explore the possibility of some of the units being created for Indigenous households, noting development consultant TWC has worked with 7 different Indigenous organizations to create new affordable housing.

Margaret Laurence housing co-operative also commits to at least 50 years of affordability for the housing that it will develop on this site, recognizing that there will be a long-term land lease of 99 years.

TWC, has worked with affordable housing proponents on developments with long-term municipal land leases in both Toronto and the Region of Waterloo.

D. Pricing

It is expected the Margaret Laurence will be accessing capital funding and financing through either the Co-operative Housing Development program or the CMHC Affordable Housing Fund, both administered by CMHC. There sources of funds will allow access to below market interest rates (currently 3.76% amortized over 50 years) - see attached 42 unit budget.

Margaret Laurence will also be requesting funds from the Town in the amount of $450,000 ($30,000 of which will be used to create the detailed landscape plan for the city park.), which we hope could be provided through the Town's allocation of Housing Accelerator Funds. These moneys will mostly be used to undertake community consultation, required studies for planning approvals as well as cover the costs of detailed architectural design work and possibly a portion of site servicing work.

Initial phase of development will include covering the cost of the landscape architect to complete the design of the park. It is assumed the actual construction of the park will be undertaken by the Town.

Upon being selected as the successful proponent, Margaret Laurence Co-op will explore a collaboration with the Grey -Bruce Community Foundation regarding social purpose investment and/or community bonds, as this option would lessen the amount for funding/financing required by levels of government. We have had an initial discussion with the Foundation on this option.

E. Timeline and Work Plan

f) Preliminary workplan with timelines to deliver housing and the park, including accounting for lease negotiation, design, review, approvals, construction

The Co-op will be starting initial construction less than 14 months from the time of approval of this proposal call.

Event	**Estimated Date**
Decision of Proponent Selection	September 2025
Develop and review design concepts with municipal staff, refine concepts for community consultation	October 2025
Community Engagement including park engagement)	Late Fall 2025 to Winter 2026
Zoning By-law Amendment Application and Approval	Feb 2026 to June 2026
Application for either Co-op funding or AHF	Late spring/early summer of 2026
Site Plan Application	April 2026
Building Permit Application	August 2026
Construction Starts (Phase 1)	October 2026
Occupancy of the first phase of residential development	December 2027

F. Key Personnel and Experience

h) Experience and history of proponents and their team/consortium in achieving similar successful projects.

Housing Manager: Margaret Laurence Housing Co-operative

Margaret Laurence Housing Co-operative Inc. is excited about the opportunity to develop new affordable co-operative housing to help meet a range of housing needs in the Town of Saugeen Shores.

Our housing co-op brings more than 30 years of experience in operating mixed income housing and we have assembled a professional team with significant experience in the development of affordable co-operative housing. We also have, as part of our team, an experienced landscape design firm to create a municipal park on the lands included in the RFPQ.

Margaret Laurence co-op successfully operates a 149-unit housing co-operative in Toronto and is nearing the end of its current mortgage. The co-op is looking to use its strong financial fundamentals to further expand the supply of mixed income co-operative housing by partnering with the Town of Saugeen Shores. Our co-op has existing experienced property management systems, but with the new development in Saugeen Shores we anticipate hiring an additional property manager locally.

Development Consultant: Tim Welch Consulting

TWC is a full-service consulting firm that specializes in facilitating the assessment of affordable housing feasibility, undertaking housing needs assessments, End of Operating Agreement/Mortgage analysis, concept design, facilitating development financing and funding, and project managing the construction of affordable rental housing developments. TWC's guiding vision is *Everyone deserves a home.*

Established in 2003 and now with a team of 16 staff working across Ontario and Nova Scotia, our team leverages our experience and skills to work with organizations with a variety of needs, portfolios, and locations. TWC has created feasibility studies and business plans for over 50 co-op, non-profit and private sector affordable housing proponents and has acted as development consultant for 35 projects which have resulted in the creation of over 1,400 affordable housing units across Ontario and most recently in Nova Scotia.

TWC also works closely with CMHC and has helped over 50 organizations access seed funding for pre-development work. Under the National Housing Strategy, TWC has helped over a dozen organizations access CMHC Affordable Housing Fund (previously Co-investment) and Rental Construction Financing Initiative funding and financing. TWC has also successfully helped housing proponents access the Federation of Canadian Municipalities Green Municipal Fund, various Federal-Provincial Funds, and funding from the Community Centra for Housing Transformation.

TWC's clients have included non-profits, housing co-operatives, supportive housing providers and private sector developers. We support the creation of new affordable

housing solutions across the housing continuum from homelessness support to rental housing to affordable ownership housing.

Tim Welch, MA, President, Tim Welch Consulting

Project Role: Senior Lead

Tim has over 35 years of experience (including the last 20 years as Principal of TWC) in assisting communities to deliver housing that is attainable, accessible, and affordable to low- and moderate-income households. Tim's experience in working with the Co-op housing sector goes back to 1986 in working with the former Co-operative Housing Association of Ontario while undertaking housing policy and program research at the Ontario Legislature. TWC has regularly undertaken short term assignments with CHF Canada over the past decades including policy work and exploring new co-operative housing developments.

Tim has provided strategic, practical advice to over a dozen municipalities (including Saugeen shores regarding Accessory dwelling units), Service Managers, and non-profit and co-operative housing providers. This includes undertaking housing needs assessments, writing housing feasibility studies and business plans, creating housing and homelessness plans, housing incentive strategies, financial viability of new affordable housing developments, and portfolio regeneration and asset leveraging studies successfully applying for CMHC SEED, Affordable Housing Fund, and Rental Construction Financing Initiative. Tim's day to day work includes providing overall project strategy and leadership and collaborating with housing providers, government funders and developers as well as creation and review of financially feasible budgets.

The over thirty-five completed affordable housing developments supported by TWC occupy a wide range on the housing continuum including new emergency shelters, supportive housing for homeless persons, affordable rental for singles, families and seniors, Indigenous housing, co-operative housing and affordable home ownership. Tim has a very current and detailed understanding of the Federal, Provincial, and various municipal housing programs and incentives. Tim also brings a practical understanding of the many day-to-day challenges of undertaking residential development. Tim has pulled together collaborations between private and non-profit organizations to create mixed-income housing communities.

Before launching TWC, Tim was employed as a Housing Programs Manager with the Region of Waterloo. In this role, he was responsible for a broad spectrum of housing related functions, such as affordable housing development and housing program administration including financial operating subsidies and mortgages renewals for existing non-profits and co-ops.

Adam Moote, RPP, Planning Consultant, Tim Welch Consulting

Project Role: Planner

Adam Moote is a Planning Consultant with TWC. He brings professional experience in land use planning, environmental planning, and public service. Adam has a Bachelor of Arts degree in Political Science from Brock University and a Master of Planning degree from the University of Guelph. He is a Registered Professional Planner (RPP) and a member of both the Ontario Professional Planners Institute (OPPI) and the Canadian Institute of Planners (CIP).

Adam has owned and operated a small consulting company since 2018 focusing on small land use development, public relations, communications, and private sector support. He has also worked in large companies providing land use and environmental planning expertise.

Adam is also a two term Councillor for the City of Welland. He has also served the City in the role of Vice-Mayor and on numerous City committees including he Affordable Housing Task Force and it's successor the City of Welland Affordable Housing Committee since 2020. Committed to serving his community, Adam understands and respects the sensitivities and opinions of constituents and the planning process.

Christine Hempel, Urban Designer, Tim Welch Consulting.

Project Role: **Community Consultation Lead**

Christine Hempel is an urban designer and illustrator with experience in master planning and park planning, with a specialization in concept plans for affordable housing design. She is a community engagement specialist, with a particular interest in co-creation design strategies for residents of all backgrounds and age groups, including a particular focus on the inclusion of children in the design process. She has used a variety of innovative techniques for working authentically and collaboratively with diverse communities, such as visual surveys for affordable housing in Northern Ontario first Nation communities, illustrative techniques for Food Forest designs in Denmark, and Lego-supported workshops for community-based affordable housing in Nova Scotia and in Ontario. With an academic background in Architecture and Planning, and PhD in Rural studies from Guelph, she is particularly interested in participatory design for sustainable small-town communities and landscapes. She has lived and worked in Owen Sound, Ontario for more than 30 years.

Architect: JPM Architecture Inc.

JPM Architecture Inc. (JPMA), has been involved in approximately 1,400 construction projects, the majority of which have been located in Southwestern and Central Ontario, from Windsor to Barrie. The firm has a complement of two licensed Architects, three architectural technologists, two intern Architects, and one support staff. Project work includes educational buildings, places of worship, offices and

public assembly buildings. This firm is recognized for its unequaled commitment to customer service and for their experience with affordable housing, barrier-free design and designing for real-world applications.

They have completed work on more than 150+ residential housing projects and 40+ affordable housing projects during our 30+ years in business. Residential work includes the schematic design, design development, bidding and contract administration of houses, apartment buildings and mixed-use developments that include barrier-free design and implement improved energy efficiency. JPMA was the architect for two recently completed County of Huron affordable apartment buildings in Goderich and Exeter,

Construction Management: **Bronnenco Construction Ltd.**

Bronnenco Construction Ltd., established in 1977 in London, Ontario, is a leading construction management and quantity surveying firm handling contracts in industrial, commercial, and institutional markets. Over 45 years, we have proven reliable, ethical, and accomplished, forging strong client relations and prioritizing their satisfaction. Our reputation for honesty, reliability, and quality work underpins our continued success. Bronnenco's experience in constructing new affordable housing has included two County of Huron buildings in Exeter and Goderich, as well as an expansion of a housing co-operative in Chatham.

Landscape Architect: **Thinc Design**

Landscape Architecture, Planning & Arboriculture thinc design, (Tocher Heyblom Design Inc.) is a consulting firm specializing in landscape architecture and master planning. Established in 2011, the partners of the firm have over 25 years of experience on a wide range of park, trail, and public realm projects focused on recreation, community engagement, and natural areas protection. Their work includes an extensive portfolio of parks, trails, open space master planning, and design projects for various municipalities across Ontario.

Civil Engineer: **GEI Consultants Canada.**

GEI brings decades of experience in providing Civil engineering and other environmental and engineering. Staff who prepared the functional servicing report are based in Owen Sound and have significant experience in working in the Town of Saugeen Shores.

G. Relevant Recent Projects

Thresholds Homes and Supports - 290 Sheldon Drive, Kitchener Ontario

A 25-unit supportive housing development for people requiring mental health supports. This was completed in 2023 with all-in capital cost of $10.1 million. All the apartments are deeply affordable and are being rented with rent supplements provided through the Ministry of Health. The development is intended to remain permanently affordable. The TWC team undertook the planning approvals for this development, obtaining minor variances and site plan approval, as well as successfully applying for capital funding through the Region of Waterloo and CMHC Co-investment (both forgivable loan and repayable loans). Thresholds was able to provide the equity contribution of land as well as $800,000 of its own funds.

Housing Cambridge - 195 Hespeler Road, Cambridge Ontario

TWC worked with Housing Cambridge and the New Horizon Development Group on the two-building project at 195 Hespeler Rd., site of the former Satellite Motel. The six-storey building closest to Hespeler Road contains 55 affordable rental units — including some “deeply affordable” rent geared-to-income units, one-bedroom and two bedroom units. At eight storeys, a second building market rent building has 73 units renting at market rates, made up of one-bedroom, one bedroom plus den and two-bedroom suites. It has geothermal heating. Amenities include storage and parcel delivery lockers, bicycle storage, a gym, lobby lounge and property management office. There are a total of 143 surface and underground parking spots.

Clairvue Co-op, Chatham – 534 St. Clair St, Chatham Ontario, ON

TWC applied for and successfully accessed Federal-Provincial funds through the Municipality of Chatham-Kent which supported the creation of 8 stacked townhouse co-op housing units on the existing Clairvue site with construction completed in 2021. TWC undertook the hiring of the architect and contractor (**Bronnenco Construction Ltd.**) through a competitive process and managed the cash-flow of the project. TWC also worked closely with CHF Canada staff on this project, including accessing bridge loan from CHF Canada to help cover soft costs during the pre-construction phase of the project.

Sacajawea – 16 Steven Street, Hamilton Ontario

TWC worked with the Indigenous housing provider on three new development projects. Accessing Indigenous, municipal and CMHC capital funding through various programs. Steven Street site renovated a 100 year old warehouse to create 15 units plus added two new units in an adjacent duplex.

Community Living Owen Sound – 1170 3rd Ave. East, Owen Sound Ontario

TWC is currently working with Community Living Owen Sound on a ten unit supportive housing development that is scheduled to break ground before the end of September, 2025. TWC led the process of creating a financially viable capital and operating budget and successfully applied for CMHC Affordable Housing Fund moneys for a full contribution of $400,000 per unit. To ensure deep affordability.

In total TWC has acted as development consultant for over 20 affordable housing developments in southwestern Ontario with the majority of those being a similar scale of low rise apartments and townhouses/stacked townhouses.

The proponent also undertakes that it will meet both the insurance and WSIB requirements of the development.

H. References

A. Eleana Harte, Interim Executive Director, Central Ontario Co-operative Housing Federation

office@cochf.coop

TWC is working with COCHF on a 35 unit seniors co-op in Brant County and a proposed 101 unit development in Cambridge which has recently been awarded municipal land for a new co-operative housing development.

B. Tom Clement, The Co-operative Housing Federation of Toronto

tom@coophousing.com TWC has worked closely with Tom and on new co-operative housing developments including the currently proposed 184 unit Ruth and Terry Greir co-op in Toronto.

I. Budget.

Margaret Lurence Co-op
ADDRESS
Saugeen Shores
BUDGET VERSION

Operating Budget

				Annual Amt.	
Revenue					
1 Bedroom Apartment (Market)	17 units @	$ 1,395.00		$ 284,580.00	
1 Bedroom Apartment (80% MMR)	9 units @	$ 975.00		$ 105,300.00	
2 Bedroom Apartment (Market)	12 units @	$ 1,895.00		$ 272,880.00	
2 Bedroom Apartment (80% MMR)	4 units @	$ 1,295.00		$ 62,160.00	
Estimated Laundry Revenue		$ 10.00	Per unit per month	$ 5,040.00	
Parking spaces				$ -	
Gross Revenue				**$ 729,960.00**	
Less: Vacancy Allowance @ 3%				$ 21,898.80	
Commercial rental income				$ -	
				$ -	
Net Revenue				**$ 708,061.20**	
Expenditure					
Hydro		$ 50.00	Per unit per month	$ 25,200.00	
Heating		$ 50.00	Per unit per month	$ 25,200.00	
Water		$ 30.00	Per unit per month	$ 15,120.00	
Maintenance		$ 1,000.00	Per unit per year	$ 42,000.00	
Garbage				$ -	
Miscellaneous/Contingency				$ 7,299.60	1% of gross revenues
Insurance/audit				$ 20,000.00	
Management and administration fees				$ 40,147.80	5.5% of gross income
Materials and Services (Offices, Phone)				$ -	
Property Taxes		$ -	Per unit	$ -	
Part-time superintendent cost				$ -	
Replacement Reserves				$ 28,322.45	4% of gross revenues
Interest on Mortgage/Loan Repayment				$ 483,032.60	
			Total Operating Expenses	$ 686,322.45	
			Annual surplus (shortfall)	**$ 21,738.75**	
			DCR	**1.05**	

Schedule B Attached

Yours Truly,

Tim Welch

Tim Welch Consulting Inc.

On Behalf of Margaret Laurence Housing Co-operative Inc.