

2023

Housing Action Plan





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Message from Mayor Shaun Collier

The Town of Ajax is committed to finding innovative and bold ways to support the development of new homes and respond to Ontario's current housing crisis. Ajax is the ideal place for families and individuals to establish roots and through this Action Plan we are ensuring we are meeting the need for housing.

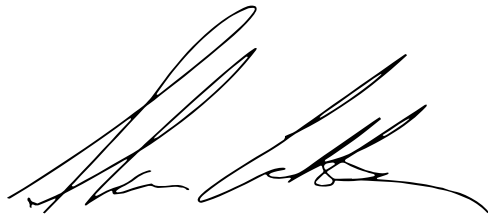
Municipalities do not build housing, but we do play an important role in setting the vision for growth and approving development. With that in mind, Ajax has been focused on cutting red tape and streamlining processes to ensure we are a preferred place to do business in order to build the homes that are needed here.

The Town must also rely on our community partners, including all levels of government, developers, stakeholders, and our residents to help us achieve our goals.

With a fixed urban boundary and a finite amount of land left for growth, the Town is embracing opportunities to shape intensive, pedestrian-oriented, transit-supportive, mixed-use communities. Further, I believe that the Town can support existing growth targets without expanding into our greenbelt lands.

The Ajax Housing Action Plan will serve as another important tool to help ensure there is an appropriate range and mix of housing types and tenures to meet the demographic and economic needs of current and future Ajax residents. It is through planning and partnership that we will build an even greater community and achieve our vision of a welcoming Ajax for all.

Sincerely,



Mayor Shaun Collier
Town of Ajax





1.0 Introduction

The Town of Ajax recognizes housing in all forms and types is a necessity for its residents. The Province has indicated urgency in providing and creating new units through passing of recent legislation including Bill 108, More Homes, More Choice Act; Bill 109, More Homes for Everyone Act; and Bill 23, More Homes Built Faster Act in attempts to increase affordability and supply of housing in Ontario. The Town of Ajax is committed to meeting the housing needs of its residents and has developed a Housing Action Plan to support housing initiatives that are affordable, innovative, and representative of the range of housing required to maintain a diverse housing inventory.

The Housing Action Plan will help support stakeholders and the Town's community partners in their work. Creating a policy framework to facilitate housing affordability and a range of housing options is a top priority for the Town. Housing is not the sole responsibility of one department, tier of government, agency or group. A collective effort by all those that have a role in housing is required for it to be successful.

The Housing Action Plan is a result of the Ajax Housing Strategy, which was completed in two phases:

- Phase One included a Background Data and Housing Analysis Report that provided demographic, housing, and affordability statistics and identified the Housing Gaps and Housing Needs in the Town. This report was presented to Community Affairs and Planning Committee on June 6, 2022, and adopted by Council on June 20, 2022.
- Phase Two included a Recommendation and Draft Housing Action Plan Report that presented draft Housing Goals and Housing Actions based on the Housing Gaps and Housing Needs identified in Phase One. This report was presented to Community Affairs and Planning Committee on January 9, 2023, and adopted by Council on January 23, 2023.



Housing is absolutely essential to human flourishing. Without stable shelter, it all falls apart

- Matthew Desmond, Sociologist

The Housing Action Plan is a companion document to the Housing Strategy Phase One and Phase Two reports, and will serve as a tool for Town staff to turn plan into action.

2.0 Town of Ajax Statistics

Population



41%
overall increase
(2006-2021)



Age demographic

Older age cohorts
55+ years

129%
overall increase
(2006-2021)

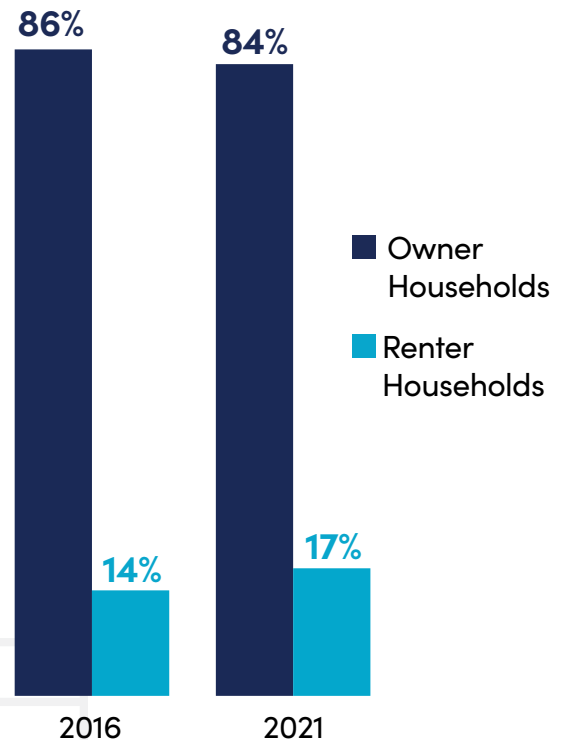


Younger age cohorts
0-24 years

20%
overall increase
(2006-2021)



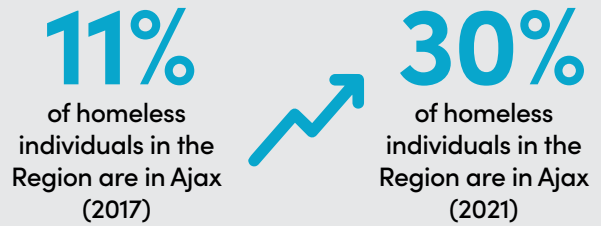
Housing Tenure





Durham Homelessness Point-in-Time (PiT) counts

Ajax identified as having the **2nd highest unsheltered population** of all municipalities in the Region for both PiT counts



Housing composition (predominately ground-related - 2020)



85%

are detached, semi-detached & townhouses



12%

are apartments



Household Spending

44% 2016 Renter Households spending more than 30% of income on housing

25% 2016 Owner Households spending more than 30% of income on housing

3.0 Roles in Housing

All levels of government, non-profit organizations, co-operatives, the private sector and residents have a role to play in housing and a coordinated effort is required to provide housing, support services, and education.

Federal Government

The Canada Mortgage and Housing Corporation (CMHC) is responsible for housing matters including making housing affordable for everyone in Canada. CMHC provides mortgage insurance to homeowners, and provides funding and housing programs, such as the National Housing Co-Investment Fund, for the construction of affordable housing.

Provincial Government

The Province of Ontario provides legislation, regulation, and funding for housing and homelessness programs. Provincial funding is provided directly to housing service managers (e.g. Durham Region) to administer and manage affordable housing units. In addition, legislative tools such as inclusionary zoning are provided to municipalities to assist with delivering affordable housing.

Regional Government (Durham Region)

Durham Region is the housing service manager responsible for subsidized and affordable housing. Durham Region also operates the Durham Regional Local Housing Corporation (DRLHC), which is the largest community and affordable housing provider in Durham. As part of its role under the Housing Services Act, Durham Region also has funding and administrative responsibility for a number of rent-geared-to-income (RGI) units in properties owned by non-profit housing providers such as the Ajax Municipal Housing Corporation. Durham Region also provides RGI housing in the private market through rent supplement agreements with private landlords.

Local Government (Town of Ajax)

The Town of Ajax is a lower-tier municipality and is not responsible for administering, funding or providing affordable housing. The Town's responsibility is to provide a policy and regulatory framework through the Official Plan and Zoning By-law to guide development and encourage housing options. The Town can seek opportunities to partner with or assist local agencies and/or developers to help deliver affordable housing opportunities within the Town.



Non-Profit Organizations and Co-operatives

Some non-profit organizations and co-operatives provide community and affordable housing units. Non-profit organizations can also provide emergency, transitional, and supportive housing, as well as support services.

Private Sector

The private sector provides for-profit ownership and rental housing to the community. The private sector has the ability to develop and/or invest in affordable housing projects.

Ajax Residents and Other Individuals

Subject to meeting zoning regulations, residents can create legal accessory dwelling units on their property which contributes to diversifying housing options in the Town. Other individuals may purchase properties for investment purposes providing market and affordable rental opportunities.



4.0 Community Engagement

To develop the Housing Action Plan, the Town of Ajax worked with several stakeholders and community partners who provide services in Ajax, external agencies including Durham Region Housing, faith groups and non-profit housing service providers. Internal departments such as Policy Planning, Finance, Economic Development, By-law Services also played a role in developing the Housing Action Plan. Involvement and support from the following groups has been instrumental in the development of this Housing Action Plan, the Phase One Report and Phase Two Report:

- Town of Ajax Council
- Town of Ajax Senior Management Team
- Age-Friendly Ajax Steering Committee
- Town of Ajax Accessibility Advisory Committee
- Region of Durham Housing
- Christian Faith Outreach Centre (CFOC)
- Community Development Council Durham (CDCD)
- Joanne's House
- Ajax Municipal Housing Corporation (AMHC)
- Durham Youth Services
- Salvation Army
- Herizon House
- Community Living Ajax-Pickering Whitby (CLAPW)
- DARS
- Christian Horizons
- Fraser Heights Co-Op

Phase One engagement with stakeholders, committees, and residents on the Background Data and Housing Needs Analysis Report included focused workshops, a virtual Public Open House, and a Housing Survey. The feedback received focused on the main challenges to finding affordable rental and ownership housing including the high cost of housing and lack of available housing inventory.

Phase Two engagement with stakeholders, committees, and residents to develop the Recommendation and draft Housing Action Plan included workshops, a three-month public engagement effort via the project IMO page, and a virtual Public Open House. The Town received valuable feedback on the draft Housing Goals and Housing Actions. Additionally, residents provided their perspectives on the factors they see as challenges to providing affordable and permanent housing. These factors included intensification, infrastructure related to development, addiction and mental health services and supports, homelessness, roles in housing and advocating for funding for programs at the local level. This valuable feedback was used in the refinement of the Housing Action Plan.



5.0 Housing Gaps

The Phase One Background Data and Housing Needs Analysis Report identified 11 Housing Gaps along the housing continuum. The housing continuum identifies a range of housing types and needs and is used by many municipalities to evaluate their supply of housing and determine housing gaps in their community. These gaps represent needs and opportunities to help ensure the Town provides an appropriate mix of housing types and tenures to meet the demographic and economic needs of current and future residents.



1. There is a need for more shelter beds, supportive housing and transitional housing in Ajax
2. There is a need for more supportive housing options for an aging population
3. There is a need for more Community Housing (i.e. Social Housing or Rent-Geared-To-Income Housing) units in Durham Region

4. There is a need for ownership housing that is affordable for low and moderate income households
5. There is a need for rental housing that is affordable for low and moderate income households

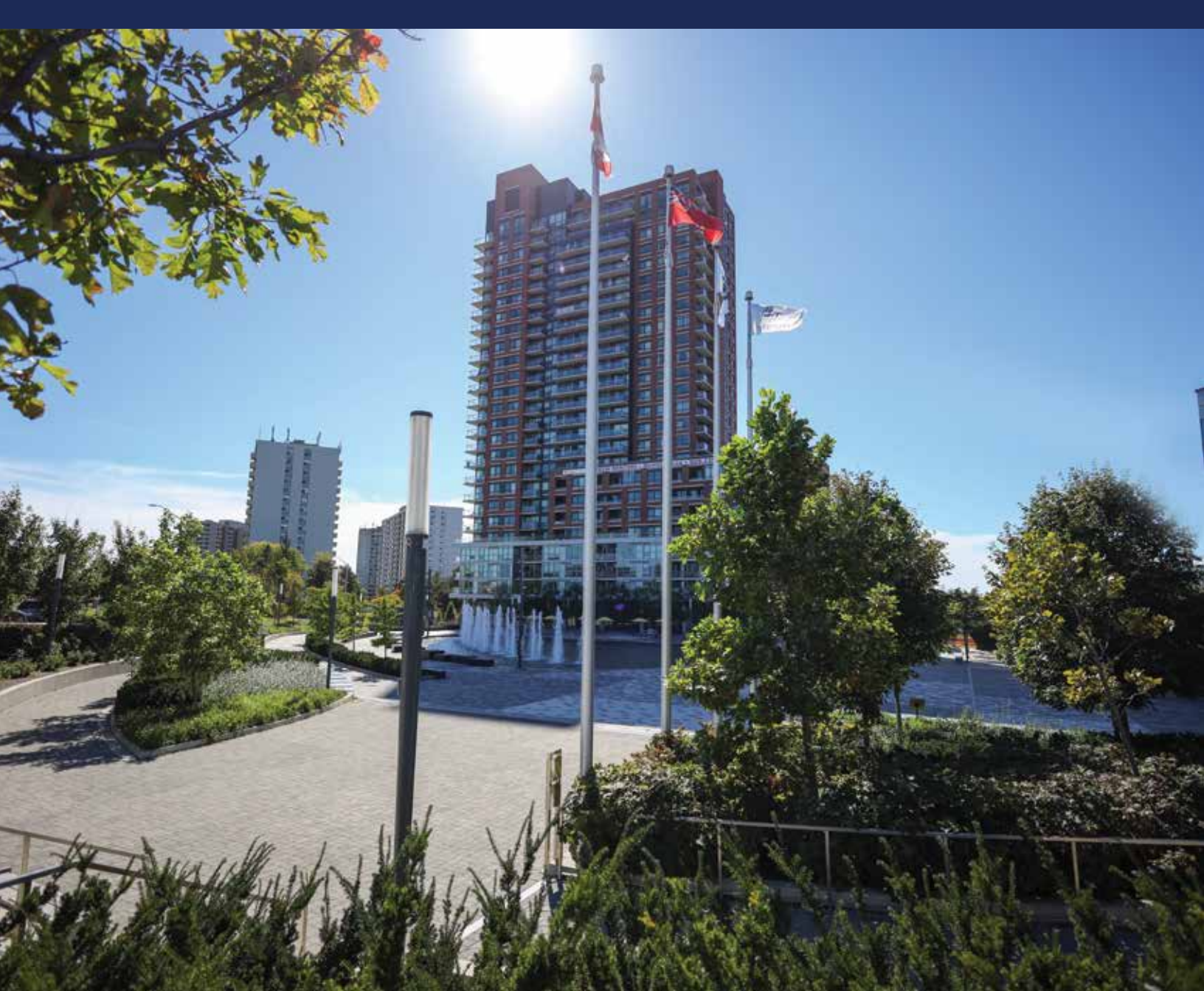


Image source: CMHC Housing Continuum

6. There is a need to create new housing opportunities in Ajax with a focus on intensification
7. There is a need to diversify the housing stock in Ajax
8. There is a need for more purpose-built rental units in Ajax
9. There is a need for more housing options suitable for smaller households

Emerging Gaps & Opportunities

10. There is an opportunity to work with the Region of Durham on a short-term rental monitoring program
11. There is an opportunity to advocate for funding programs from the Provincial and Federal governments to support renovation and rehabilitation of existing rental units



6.0 The Action Plan

The Housing Goals are based on the Housing Gaps from Phase One and were developed in collaboration with key stakeholders and feedback from residents. The Housing Goals and Housing Actions demonstrate the Town's commitment to housing and focus on matters that are within the Town's authority and ability to provide, partner, and/or advocate for.

6.1 Housing Goals

The Housing Goals capture the three main segments of the housing continuum (Non-market Housing, Affordable Housing, and Market Housing) and are the basis for the Housing Actions. The following three goals are intended to guide how housing will be achieved in the Town:



Goal #1

Prioritize safe, affordable, and temporary housing options



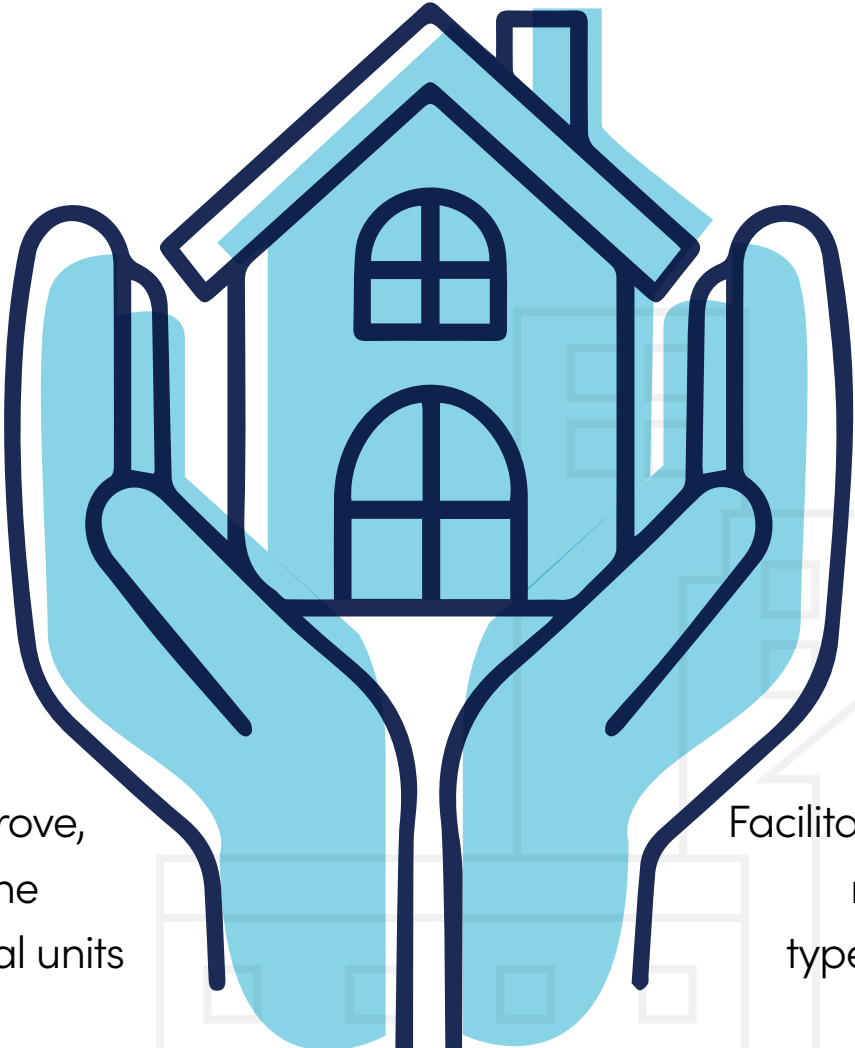
Goal #2

Preserve, improve, and expand the supply of rental units



Goal #3

Facilitate a balanced mix of housing types and tenures



6.2 Housing Actions

There are 30 Housing Actions in the Implementation Strategy (Section 6.3) and they are divided into the following categories:

- **Policy Directions & Municipal Tools** – the Housing Actions are identified through the Comprehensive Official Plan Review, Comprehensive Zoning By-law Review, and other Municipal By-laws and programs to assist with providing a mix of housing opportunities.
- **Financial Tools** – the Town, as a lower tier municipality, has limited ability to provide financial incentives. The Town can provide financial incentives through acquiring funding for affordable housing by exploring options to utilize a Community Benefits Charge By-law.
- **Partnerships** – are ways in which the Town can work with the province, upper tier municipalities, private sector, non-profits, institutions, faith groups, and housing service providers to encourage relationships between those with a role or stake in housing. Housing Actions include working with community partners to identify vacant and underutilized land for affordable housing and ways to facilitate partnership opportunities through application guidance and the delivery of housing pilot projects.
- **Education & Awareness** – the Housing Actions are intended to provide information, resources, and learning opportunities on matters related to homelessness, housing, and affordability; and to advocate to senior levels of government for funding.



6.3 Implementation Strategy

The Implementation Strategy presents a set of specific, measurable, and timely actions that the Town can implement over the short, medium, and long term to address housing needs in Ajax. The Implementation Strategy identifies which Gap(s) and Goal(s) are addressed by the Housing Actions and the lead and supporting Town of Ajax department responsible for implementing the Housing Action Plan.

The Implementation Strategy also identifies additional resources required, including The Age-Friendly Ajax Steering Committee – to assist with the implementation through the members’ expertise or sharing with their networks; Consultant Services – for matters where the Town does not have the internal expertise; Grant Opportunity – where additional funds from a third party are required to help implement the action; and In-kind Services – where the Town can donate staff time. The Town will also explore opportunities to advocate for support from federal, provincial, and regional agencies as well as non-government sector organizations on an ongoing basis.

Realistic timing for implementation for each of the 30 Housing Actions is identified in the Implementation Strategy as:



Policy Directions & Municipal Tools

Housing Action	Gap Addressed	Goal Addressed	Lead and (Supporting) Town of Ajax Departments	Implementation Timing	Additional Resources
1 Through the Town's Official Plan Review, add a definition for "Affordable Housing" that aligns with Regional plans and Provincial plans and/or legislation	#4, #5	#1	Planning Services	Short Term	
2 Through the Town's Official Plan Review, add a definition for "Housing Options" as per the Provincial Policy Statement and align with Durham Region's definition	#2, #4, #5, #6, #7, #9	#1, #3	Planning Services	Short Term	
3 Through the Town's Official Plan Review, examine height and density permissions in Intensification Areas and along corridors	#2, #6, #7, #9	#2, #3	Planning Services	Short Term	
4 Through the Town's Official Plan Review, introduce a rental housing demolition and conversion policy to help ensure an adequate supply of rental housing	#5, #8	#2	Planning Services	Short Term	
5 Develop a Terms of Reference for a Rental Housing Conversion Study	#5, #8	#2	Planning Services	Short Term	
6 Consider implementing a Rental Housing Protection By-law to protect from loss of rental units and review the Town's Demolition Control By-law to make corresponding amendments	#5, #8	#2	Planning Services (By-law Services and Building Services)	Short Term to Medium Term	

Housing Action	Gap Addressed	Goal Addressed	Lead and (Supporting) Town of Ajax Departments	Implementation Timing	Additional Resources
7 Through the Town's Official Plan Review, add a policy requiring the submission of an Affordability and Accessibility Analysis as part of a complete application for residential development	#4, #5	#1, #3	Planning Services	Short Term	
8 Complete a Housing Assessment Report to facilitate the development of Official Plan inclusionary zoning policies and an Inclusionary Zoning By-law for the Protected Major Transit Station Area (PMTSA) surrounding the Ajax GO Station	#4, #5, #6	#1, #3	Planning Services	Short Term to Medium Term	Consultant Services
9 Through the Town's Official Plan Review, consider increasing affordable housing targets for Intensification Areas including the Uptown, Downtown, and GO Transit Station Mixed Use Area (PMTSA)	#3, #4, #5, #6	#1	Planning Services	Short Term	
10 Consider implementing a Development Permit System (DPS) in Intensification Areas to create certainty around development approvals and to permit inclusionary zoning beyond the GO Transit Mixed Use Area (PMTSA)	#4, #5, #6	#1, #3	Planning Services	Medium Term	Consultant Services
11 Update the Terms of Reference for a Planning Rationale Report to address how the proposed development is helping to achieve affordable housing targets or diversifying housing stock in Ajax	#4, #5, #7	#1, #3	Planning Services	Short Term	

Housing Action	Gap Addressed	Goal Addressed	Lead and (Supporting) Town of Ajax Departments	Implementation Timing	Additional Resources	
12	Through the Comprehensive Zoning By-law Review, to align with Provincial permissions, allow up to three dwelling units on a property containing a detached, semi-detached or townhouse dwelling, and establish development standards for detached additional dwelling units	#5, #7, #9	#1, #2, #3	Planning Services	Short Term	
13	Through the Comprehensive Zoning By-law Review, align permitted residential uses with Official Plan policies for Intensification Areas to help facilitate the provision of affordable, community and special needs housing	#1, #2, #3, #4, #5, #7	#1, #3	Planning Services	Short Term	
14	Through the Comprehensive Zoning By-law Review, investigate permitting additional housing options within all appropriate residential zones	#2, #7, #9	#3	Planning Services	Short Term	
15	Through the Comprehensive Zoning By-law Review, examine parking standards and consider reducing parking requirements for special needs housing and affordable housing development within the Town's Intensification Areas	#4, #5, #6	#1	Planning Services	Short Term	Consultant Services
16	Monitor and track the Town's housing inventory by dwelling type and tenure	#7	#2, #3	Planning Services	Ongoing	

Housing Action		Gap Addressed	Goal Addressed	Lead and (Supporting) Town of Ajax Departments	Implementation Timing	Additional Resources
17	Monitor the Town's short-term rental market	#10	#2	By-law Services (Planning Services)	Short Term	
18	Consider reviewing the Lodging Houses By-law and associated zoning provisions to identify any challenges or opportunities for shared housing options	#1, #2	#3	Planning Services (By-law Services)	Medium Term	Consultant Services

Financial Tools

Housing Action		Gap Addressed	Goal Addressed	Lead and (Supporting) Town of Ajax Departments	Implementation Timing	Additional Resources
19	Explore options to utilize a Community Benefits Charge By-law to acquire funding for affordable housing	#4, #5	#1	Planning Services (Finance Department)	Short Term	Consultant Services

Partnerships

Housing Action		Gap Addressed	Goal Addressed	Lead and (Supporting) Town of Ajax Departments	Implementation Timing	Additional Resources
20	Work with other public bodies, such as Durham Region, Metrolinx and school boards, to identify surplus publicly owned land or underutilized properties that may be suitable for affordable housing	#4, #5	#1	Planning Services (Economic Development)	Medium Term	In-kind Services

Housing Action	Gap Addressed	Goal Addressed	Lead and (Supporting) Town of Ajax Departments	Implementation Timing	Additional Resources	
21	Explore partnership opportunities with Durham Region, local housing agencies, non-profit agencies, faith groups, institutions and the development community to deliver affordable and/or alternative housing pilot projects	#1, #2, #3, #4, #5, #6, #7, #9	#1	Planning Services (Economic Development)	Ongoing	In-kind Services
22	Consider establishing an affordable and supportive housing development liaison to provide application guidance and to facilitate partnership opportunities between non-profit community housing providers and for-profit developers to deliver special needs housing, community housing and housing projects with affordable dwelling units	#1, #2, #3, #4, #5, #8	#1, #3	Planning Services (Economic Development)	Short Term to Medium Term	In-kind Services Age-Friendly Ajax Steering Committee Grant Opportunity
23	Encourage Durham Region to manage affordable housing units created in Ajax by non-profit and/or for-profit developers	#3	#1	Planning Services	Ongoing	

Education & Awareness

Housing Action	Gap Addressed	Goal Addressed	Lead and (Supporting) Town of Ajax Departments	Implementation Timing	Additional Resources	
24	Consider utilizing the expertise of the Age-Friendly Ajax Steering Committee to assist with implementation of the Housing Action Plan	#2	#1, #2, #3	Planning Services	Ongoing	
25	Increase housing data sharing opportunities for partners within the community by providing application statistics on the Town's website	#7	#3	Planning Services (Technology & Innovation)	Short Term	
26	Create a dedicated webpage on the Town of Ajax website of housing related information and resources	#4, #5, #7, #11	#1, #2	Planning Services (Communications and Engagement)	Short Term	Age-Friendly Ajax Steering Committee
27	Consider leveraging the abilities of post-secondary institutions to collaborate on research related to alternative and innovative housing options	#2, #4, #5, #7	#1, #2, #3	Planning Services (Economic Development)	Long Term	
28	Coordinate sessions for Town staff, delivered by external agencies, to provide information, and resources related to individuals experiencing homelessness	#1	#1	Planning Services (Economic Development & Communications and Engagement)	Short Term	Age-Friendly Ajax Steering Committee
29	Advocate for funding and grant programs from the regional, provincial, and federal governments for affordable housing projects, homelessness supports, and renovation/rehabilitation of existing rental units	#11	#1	Planning Services	Ongoing	Age-Friendly Ajax Steering Committee
30	Promote Durham Region's Public Awareness Campaigns for Affordable Rental Housing, and Senior's Housing Needs and Choices, when launched	#2, #5, #8	#1, #2	Planning Services (Communications and Engagement)	Short Term	Age-Friendly Ajax Steering Committee



6.4 Monitoring and Reporting

The Housing Action Plan will require monitoring to ensure the Housing Actions are achieved according to the Implementation Strategy. The Town's ongoing commitment and leadership will be required to implement the Housing Actions presented.

Monitoring and reporting on the actions will be undertaken to identify the most effective Housing Actions as well as those that may need to be adjusted over time based on new legislation or changing needs.



6.5 Roles and Responsibilities

Each Housing Action in the Implementation Strategy has a Lead Department, and where applicable, a Supporting Department. A collective approach by all departments will ensure the successful implementation of each Housing Action. Each department has a responsibility to ensure that the future of housing in Ajax is one that achieves a mix and range of housing options to meet the demographic and economic needs of current and future residents.

6.6 Housing Action Plan Reporting Process

The Town will update the Housing Actions and maintain a record of accomplishments by adding a 'status' indication (underway or complete) to the Implementation Timing column for all Housing Actions in the Implementation Strategy. The reporting process will include a Status Report that identifies progress and completion for each Housing Action. A Status Report on the implementation of the Housing Actions will be presented to a Town of Ajax Committee of Council every 2 years.

Additionally, a separate document will be released annually that reports on the number and type of new housing units within Town. This will provide the Town with a more accurate and updated housing inventory.

6.7 Housing Strategy Review and Update

The next update to the Housing Strategy will be initiated in 2027 to align with the 2026 Census data. Future updates to the Housing Strategy will be completed concurrently with Census releases.



7.0 Glossary of Housing Related Terms

Affordable housing

- a. In the case of ownership housing, the least expensive of:
 - i. Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or
 - ii. Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.
- b. In the case of rental housing, the least expensive of:
 - i. A unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or
 - ii. A unit for which the rent is at or below the average market rent of a unit in the regional market area.

Community housing

Also referred to as social housing, is housing subsidized by a level of government and managed by a service provider, public housing agency, or non-profit housing agency.

Emergency Shelter

Emergency Shelter is a temporary shelter or place to stay that is immediately accessed by individuals due to crisis, domestic violence, eviction, family break-up, or illness.



Ground-related housing

Ground-related housing is housing types with access at grade including detached, semi-detached, and townhouse dwellings.

Housing Options

Housing Options is a range of housing types such as, but not limited to, single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, secondary units, microhomes or tiny homes, and mid-rise and high-rise multi-residential buildings. The term can also refer to a variety of housing arrangements and forms such as, but not limited to, rental and ownership housing, affordable housing, accessible housing, housing for people with special needs, seniors' housing, community housing, supportive housing, transitional housing, shared living, co-ownership housing, co-operative housing, community land trusts, life lease housing, land lease community homes, and housing related to employment, institutional or educational uses.

Inclusionary zoning

Inclusionary zoning is a planning tool municipalities can use within Protected Major Transit Station Areas to increase the affordable housing supply. Inclusionary zoning can require developers to include affordable units in their developments. A municipality is required to prepare a Housing Assessment Report to establish Official Plan policies and an Inclusionary Zoning By-law.

Lodging House

Lodging House is a building or part of a building, containing three to ten lodging units, which does not function as a dwelling unit, although one may be included with the lodging units. It includes, without limitation, a rooming house and a boarding house, a fraternity house or sorority house. It does not include a hotel, a hospital, a group home, a bed and breakfast establishment, a crisis care facility, a nursing home, a retirement home, a seniors apartment, or a senior citizens' apartment.

Low and moderate income households

- a. In the case of ownership housing, are households with incomes in the lowest 60% of the income distribution for the Region.
- b. In the case of rental housing, are households with incomes in the lowest 60% of the income distribution for renter households for the Region.

Rent-geared-to-income (RGI)

Rent-geared-to-income (RGI) refers to a type of housing assistance also referred to as community housing. RGI units are charged at 30% of a household's income for rent. RGI units can be owned and operated by non-profit housing corporations, housing co-operatives, municipal governments, or district social services administration boards. Community housing properties offer RGI units with some properties also offering a mix of RGI and moderate market rent units.

Special needs housing

Special needs housing is any housing, including dedicated facilities, in whole or in part, that is used by people who have specific needs beyond economic needs, including but not limited to, needs such as mobility requirements or support functions required for daily living. Examples may include, but are not limited to, housing for persons with disabilities, such as physical, sensory, or mental health disabilities, and housing for the elderly.

Supportive housing

Supportive housing is a combination of housing services and assistance for people with physical or mental health needs so they can live more stable, productive lives, and maintain housing stability.

Transitional housing

Transitional housing is an intermediate step between emergency shelter and permanent housing. It is longer-term, service-intensive, and more private than emergency shelters; yet remains time-limited to stays of three months to three years. It is meant to provide a safe, supportive environment where residents can overcome trauma, begin to address the issues that led to homelessness or kept them homeless, and begin to rebuild their support network.

Market Housing

- a. In the case of market rental, it is housing where the cost is equal to or above the average market rent for the regional market area.
- b. In the case of market ownership, it is housing purchased at or above average market values, with or without a mortgage for the regional market area.



Contact

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