

JONATHAN WALLACE · GEORGIAN BAY REAL ESTATE

INVESTOR & DEVELOPER GUIDE

Investing & Developing in Midland, Ontario

Most people look at a small town and see what is there. Investors learn to read what it has already given itself permission to become.



Built from the Town of Midland Official Plan

Midland

2026

SECTION ONE

Why Midland, and why now

Midland has written down its own future. It is called the Official Plan, and if your next project or land purchase is anywhere in the area, it is the map to read before you make an offer.

An Official Plan is not a suggestion. It is the policy framework that sets what each parcel is allowed to become: the use, the density, and the built form. Zoning enforces it street by street, but the Official Plan sets the ceiling on ambition.

Midland's Plan was adopted in 2019 and sets a growth framework to 2031: a target population of **22,500** and an employment target of **13,800 jobs**. Those figures were assigned by the Province and the County of Simcoe, and they are the statutory numbers the Plan is built to accommodate. The Plan is explicit that Midland keeps growing past 2031, and that it will be updated to carry longer-horizon County allocations once the County finishes its comprehensive review.

For an investor, the number itself matters less than what it forces. A town with a written growth target has to find room for those people and jobs, and it has to decide where they go. That decision is the most valuable information in the document, because it tells you which land the Town wants intensified, and which it intends to leave largely as it is.



Downtown built form: capped at six storeys, four along King Street, with a path to twelve by amendment.

What you can build, by designation

Heights below are what the Official Plan states. Exact unit counts, setbacks, and parking come from the Zoning By-law that implements it, and reaching the taller end of a range almost always requires a Zoning By-law Amendment, sometimes paired with an Official Plan Amendment.

DESIGNATION	HEIGHT	WHAT IT ALLOWS
Downtown	2 to 6 storeys	Mixed-use town centre. Four storeys along King Street. High-rise to 12 storeys (43 m) by Zoning By-law Amendment where compatible.
Waterfront · Midland Bay Landing	3 to 6 storeys	Mid-rise mixed use at the tallest (about 24.5 m), stepping down to civic and low-rise. Extra height via community-benefit provisions.
Commercial Corridor	2 to 4 storeys	Retail and freestanding commercial, office or residential above. Max four storeys (16 m); high-rise to 12 storeys (43 m) by amendment.
Mixed Use Corridor	2 to 4 storeys	Comprehensively planned mixed-use sites. Additional height only by a site-by-site compatibility test.
Neighbourhood Residential	Up to 6 storeys	Low-rise singles, semis, duplexes, second units. Mid-rise capped at six storeys or 21 m, by amendment. Change stays modest by design.
Employment Area	By design policy	Manufacturing, warehousing, offices, limited retail. Protected from conversion; refusal carries no appeal.

Two designations are deliberately hard to move. **Employment Area** lands are protected from conversion, and **Rural** land generally converts to urban only through a County-led comprehensive review. In both cases a refusal carries no right of appeal, so never underwrite a purchase on the assumption that either will flip.

SECTION THREE

Where the Town actually wants density

Growth in Midland is not spread evenly, and the Plan is direct about it. It sets a target of **40 percent of new residential development each year through intensification** inside the built-up area, and directs that density into named Strategic Growth Areas, in priority order:

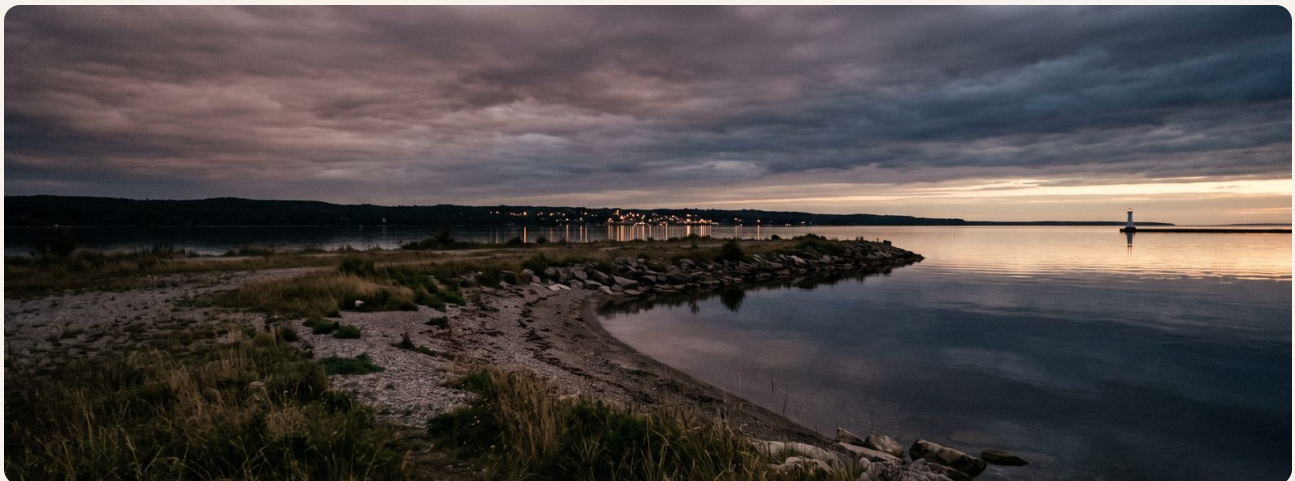
- **Downtown and Waterfront** first, the core focus for higher-density mixed use in compact built form.
- **Strategic Growth Areas I**, intensification lands inside the built boundary.
- **Strategic Growth Areas II**, higher-density greenfield sites beyond the boundary.

New greenfield communities must reach a minimum of **50 residents and jobs combined per hectare**. Read plainly, that is the Town telling you where it will say yes. A density proposal inside a Strategic Growth Area is working with the Plan's own priorities. The same proposal on a quiet residential street is working against them, and the approval path reflects the difference.

The Midland Bay Landing waterfront

Midland Bay Landing is a roughly 40-acre stretch of former industrial waterfront on Georgian Bay, the old Unimin silica lands, owned by the Town of Midland. The Official Plan designates it for a walkable mid-rise waterfront community: mixed use up to six storeys in the tallest area, a public waters-edge trail kept in public ownership, protected view corridors, and higher sustainability standards.

Status note: On June 5, 2026, Midland Council announced it will not proceed with awarding the proposed Midland Bay Landing development, citing strategic priorities, community input, and market conditions. The site is being retained for interim public use, and the Town says it remains committed to long-term development. Treat the 40 acres as designated and significant, but with its delivery path currently open. Confirm the latest with the Town before you act on it.



The Official Plan Amendment process

When your project needs more than the current designation allows, you apply to amend the Plan. The path in Midland runs like this:

- 1 Pre-consultation**
Meet with Town planning early. Midland can require specific studies up front, and this is where the scope of your application is set.
- 2 Application and planning justification**
Submit the amendment with a justification report showing conformity with Provincial policy, the County of Simcoe Official Plan, and Midland's vision, plus need, suitability, compatibility, and servicing.
- 3 Complete-application review**
The Town has 30 days to confirm the application is complete before the clock starts.
- 4 Statutory public meeting**
Held with at least 20 days' notice, including on-site notice signs.
- 5 Council decision**
Council adopts or refuses the amendment and gives notice.
- 6 County of Simcoe approval**
As the upper-tier approval authority, the County approves the local amendment.
- 7 Appeal window**
If Council refuses or does not decide within 120 days of a complete application, the applicant may appeal to the Ontario Land Tribunal. After a decision there is a 20-day appeal period.

One change worth building into your assumptions: under **Bill 185 (2024)**, third-party appeals were eliminated. Neighbours and ratepayer groups can no longer appeal an approval, which removes a common source of delay for a well-founded application. Appeal rights now sit mainly with the applicant and the approval authority.

Before you buy: five things that decide the outcome

1. Official Plan and zoning are two different instruments

The Official Plan sets the policy designation and the ceiling. The Zoning By-law sets the legally enforceable rules. A parcel can be designated for a use it is not yet zoned for. Price it on what it is zoned for today, and treat the designation as upside you have to earn.

2. Check the designation before you fall for the location

Read the parcel against the Plan's schedules: its growth role, its district, its designation, and any Midland Bay Landing sub-designation. Then confirm current zoning. Town planning staff will verify a specific parcel, and that conversation saves buyers from expensive assumptions.

3. Servicing is a gating factor, not a detail

Most meaningful development requires full municipal water and wastewater. On partial or private services you are limited to minor infill. Greenfield land outside the built boundary generally needs a secondary plan first. Well-designated land with no servicing path is a longer hold than it looks.

4. The County of Simcoe sits above the Town

Midland's Plan must conform to the County of Simcoe Official Plan, and the County is the approval authority for local amendments. Future County growth allocations will drive the next update of Midland's Plan.

5. Some doors are closed on purpose

Employment Area conversions and Rural-to-urban conversions are protected and generally move only through a comprehensive review, with no appeal if refused. If your model depends on either, treat it as a long-term policy play, not a near-term entitlement.

YOUR NEXT STEP

Walk your parcel with someone who reads the Plan

*The designation is the ceiling.
Knowing how to reach it is the work.*

Jonathan Wallace · Faris Team Real Estate, Brokerage

705-433-2525 · jonathan@faristeam.ca

jonathanwallace.ca · Midland, Ontario

This guide is general information, not legal, planning, or investment advice. Figures reflect the Town of Midland Official Plan (adopted 2019, formatted copy updated 2025) and the dates noted, and they change over time.

Heights and permissions are as stated in the Official Plan; exact regulations come from the Zoning By-law. Confirm current designations, policies, and the status of Midland Bay Landing directly with the Town of Midland and the County of Simcoe before making decisions.