

City of Mississauga  
**Corporate Report**



<p>Date: February 24, 2022</p> <p>To: Mayor and Members of Council</p>	<p>Originator's files:</p>
<p>From: Andrew Whittemore, M.U.R.P., Commissioner of Planning &amp; Building</p>	<p>Meeting date: March 2, 2022</p>

## Subject

**Report of the Ontario Housing Affordability Task Force and Implications for Mississauga**

## Recommendation

1. That the report titled "Report of the Ontario Housing Affordability Task Force and Implications for Mississauga" from the Commissioner of Planning and Building, dated February 24, 2022, be received for information.
2. That Council endorse positions contained in this report.
3. That the City Clerk forwards this report to the Ministry of Municipal Affairs and Housing; Mississauga's Members of Provincial Parliament, the Association for Municipalities Ontario, and the Region of Peel.

## Executive Summary

- On February 8, 2022, the Minister of Municipal Affairs and Housing received a report from Ontario's Housing Affordability Task Force that included 55 recommendations aimed at supporting housing affordability.
- This Corporate Report provides Council with an overview of the Task Force's recommendations; the potential impacts on the City; and, seeks authority to submit comments to the Minister for further consideration.
- The Task Force considers that a lack of housing supply is at the root of Ontario's affordability crisis with all recommendations aimed at bringing 1.5 million houses to market in the next 10 years. The proposed changes touch on many aspects of the planning system, its financing and public participation.
- Overall, Mississauga has demonstrated a strong commitment to affordable housing. However, staff are concerned that many of the Task Force's recommendations may diminish the planning process and quality of life in the city, but fail to deliver affordable housing.

## Background

On December 6, 2021, Steve Clark, Minister of Municipal Affairs and Housing (the Minister) established Ontario's Housing Affordability Task Force (the Task Force). Their mandate is to address housing affordability by increasing the supply of market housing, reducing red tape, accelerating timelines, supporting economic recovery and job creation.

The Task Force is chaired by Jake Lawrence, Chief Executive Officer and Group Head at Scotiabank, with the following eight (8) members:

- Lalit Aggarwal, President at Manor Park Management
- David Amborski, Professor at Ryerson University's School of Urban and Regional Planning
- Julie Di Lorenzo, President at Diamante Urban Corporation
- Andrew Garrett, Senior Principal at Investment Management Corporation of Ontario
- Tim Hudak, Chief Executive Officer of Ontario Real Estate Association
- Justin Marchand, Chief Executive Officer of Ontario Aboriginal Housing Services
- Ene Underwood, Chief Executive Officer of Habitat for Humanity Greater Toronto Area (GTA)
- David Wilkes, President and Chief Executive Officer of the Building Industry and Land Development Association (BILD)

Mississauga's staff and elected officials were invited to meetings by the Task Force, as follows:

- On January 17, 2022, the City's Planning & Building senior leadership provided input on the barriers to development, role of government in overcoming housing barriers while balancing other priorities, and supporting innovative change.
- On January 19, 2022, Premier Doug Ford and the Minister met with big city mayors and regional chairs to discuss the housing crisis at the Provincial-Municipal Housing Summit.

On February 8, 2022, the Task Force delivered its report to the Minister, which includes 55 recommendations. The report is included as Appendix 1. The Minister has not yet indicated which of these recommendations will be supported, nor has a timeline been provided. However, the spirit of the proposed recommendations signal sweeping changes with potential impacts to the City from a financial, community building, public engagement and growth management perspective.

The purpose of this report is to: provide Council with an overview of the Task Force's recommendations; the potential impacts on the City; identify high level areas of support for the recommendations and areas that could be reconsidered; and, seek authority to submit these comments to the Minister for further consideration.

## Comments

### Overview of Task Force Recommendations

The Task Force considers that a lack of housing supply is at the root of Ontario's affordability crisis with all recommendations aimed at bringing 1.5 million houses to market in the next 10 years. The Task Force is proposing sweeping changes that touch many aspects of the planning system, public participation and growth related charges. The Task Force places a significant portion of responsibility for this housing crisis on slow approvals, outdated zoning, high fees, frivolous appeals and community opposition. The following is a summary of the Task Force themes as presented in their report.

- Theme 1: Make the creation of housing a greater planning priority, require greater density and broadly expand development rights.
- Theme 2: Reduce, shorten and streamline planning application processes and implement province wide zoning and urban design standards.
- Theme 3: Depoliticize the planning process by eliminating restrictive zoning and removing neighbourhood character considerations.
- Theme 4: Fix the Ontario Land Tribunal (OLT) and prevent abuse of the appeals system.
- Theme 5: Support municipalities that commit to transforming the system.

The Task Force's recommendations and the staff response is listed in Appendix 2 for Council's consideration.

### Staff Responses and Implications to Mississauga

The City has demonstrated a strong commitment to support provincial aims to create more housing, a greater mix of housing and efforts to make home ownership and renting more affordable. The City further supports the government's commitment to reduce red tape and make it easier to live and do business in Ontario.

Staff have concerns, however, that some of the Task Force's recommendations may remove some decision making powers from Council, reduce community engagement, lower design standards and could undermine the creation of complete communities. Moreover, certain changes could reduce revenues generated by development related charges which could be a risk to infrastructure and parkland provision.

More specifically, most of the Task Force's 55 recommendations, staff either support or are neutral about. Certainly the City has already enacted or is working on implementing many of these actions. However, there are almost 20 actions that staff believe will not contribute to improved housing affordability, but could adversely impact quality of life in the city. Please see Appendix 2 for more detailed information.

Council	2022/03/02	4
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Staff have undertaken a review of the Task Force report and considered the potential implications to Mississauga.

### **1) Unlimited development rights may not lead to increased housing, or more affordable housing**

Many of the Task Force's recommendations are based on a premise that broadly increasing development rights to permit increased heights and densities will lead to more housing being built, which will translate to the creation of more affordable housing. This premise is questionable, and staff have found that developers phase growth in order to manage any downward pressure on unit prices.

City staff note the following for consideration:

- Mississauga staff question the premise that development permissions translate to the development of more housing units.
- The City's Planning and Building Department has approved zoning for 20,000 units, but developers have not yet applied for building permits for these units.<sup>1</sup>
- Moreover in 2001, Mississauga pioneered "unlimited height and density" permissions in its Downtown Core. These innovative permissions streamline and bring certainty to the development process, allowing a developer to lift a holding provision and move straight to site plan approvals in this area.
- Mississauga staff estimate that the Downtown Core could readily accommodate a further 50,000 units under this regime. Given there are approximately 10,000 units currently in the development pipeline, lands in the Downtown Core are pre-zoned to accommodate a further 40,000 units (e.g. in addition to the 20,000 units identified).
- Therefore, Mississauga has pre-zoned for at least 60,000 units, but these increased or even unlimited development rights have not resulted in major increases in housing supply or addressed the City's affordability issues.
- There are many reasons why developers may not have built these projects. To name a few, there may be adjacent development completions, challenges securing construction contracts, financial capacity, inflationary pressures leading to increased material and labour costs, or a desire to enshrine development rights for the long term. Affordability is

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<sup>1</sup> Notably, over half of these units received zoning approval more than two years ago. In these cases, developers have had ample time to receive site plan approvals and move to the building permit stage.

Council	2022/03/02	5
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also influenced by macro trends, such as low interest rates, the banking system, high levels of housing demand, immigration, etc.

Overall, there are a broad range of issues that impact housing affordability that have not been explored by the Task Force. Certainly in Mississauga's case, development rights (or even unlimited development rights) have not led to significant increases in housing supply or affordability. Any broad changes to development rights on the basis of these recommendations should be carefully considered, as once these development rights are enshrined they will be very difficult to take away.

Suggested City Position	Support	Neutral	Oppose	Mixed Response
Please refer to Task Force Rec # – See Appendix 2	N/A	Rec #38	N/A	Rec # 1-2

## 2) Municipal planning processes help to address local issues and community safety

The Task Force has several recommendations that seek to reduce decision making timelines, eliminate the need for site plan approvals (in some cases), reduce public meetings and limit appeal rights. All of these recommendations are intended to speed up the planning process.

City staff note the following for consideration:

- Timelines:* Planning staff and agencies are already challenged by existing timelines. In particular, the Province's own commenting agencies often do not meet the existing deadlines. Any additional shortening of these timelines will further reduce opportunities for municipalities to meaningfully refine applications, and likely further add to OLT caseloads. Notably, Bill 108 almost halved development timelines and in the intervening period there has been no noticeable improvement in affordability.
- Community Meetings:* Community meetings provide important forums for public input and resolving issues. If these issues are not dealt with at local meetings (or allowed to be dealt with at local meetings), all these matters will then go to Council and will significantly slow down the number of applications that can be heard at each Council meeting, which will in turn slow down the approval processes.
- Site Plan Processes:* The site plan process also helps to resolve many issues (e.g. resolving issues around fire safety, servicing, etc.). By eliminating site plan processes, these matters will be transferred to the building permit stage. This will slow down the building permit process and put additional pressure on building permit reviewers and inspectors, where planners are trained and experienced at resolving these matters.

- *Incomplete Applications:* Many of the delays are caused by the applicants themselves. Either because a complete application has not been provided or the applicant has not resubmitted information that has been requested. The City's Planning staff provide a lot of support to help educate inexperienced applicants on the planning process. However, applicants could significantly speed up the process by engaging their own experts to help support them through the process, or by promptly responding to requests for further information. To improve quality and ensure completeness of applications, it would be beneficial to require a Registered Professional Planner (RPP) to sign-off on planning reports prior to submission.
- *Community Engagement:* Along with reduced public participation in the planning process, the recommendations also aim to reduce public participation in the appeals process and suggest increasing third party appeal costs, which would make it prohibitively expensive for general members of the public to participate. Staff consider that this overall aim to reduce public participation could prevent the building of trust, transparency and meaningful engagement with residents through the planning process. Community input invariably leads to more context sensitive development proposals and better community outcomes.
- *Premature Appeals:* Again, many reasons for delays at the OLT are a result of applicants not resolving crucial matters. For example, applications are often slowed down at OLT as developers have not resolved key requirements (e.g. servicing) before submitting appeals. It is further noted, that all appeals slow down the planning process as each appeal requires municipalities to dedicate staff and resources that could otherwise be spent expediting applications.

Overall, many of the planning processes that the Task Force claims take up time can in fact be working together to proactively resolve issues with an applicant and potentially save time in the entire process. Again, it is noted that development approvals are only one factor in affordability. Since the mid-1990s Mississauga has allowed unlimited height and density within the Downtown Core. Notwithstanding that services are available and a large percentage of the land is vacant, two decades later the area is still not built out.

Suggested City Position	Support	Neutral	Oppose	Mixed Response
Please refer to Task Force Rec #s – See Appendix 2	Rec # 14, 20, 26	Rec # 27a, 27c, 31	Rec # 8, 9, 13, 18, 19, 27b, 28, 29	Rec # 3b, 15

### 3) The City is working to reimagine its neighbourhoods

Many of the Task Force's recommendations are focused on increasing development permissions in so called "stable neighbourhoods". Mississauga has been working to realize

Council	2022/03/02	7
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opportunities to reimagine areas in the city that are predominantly comprised of single detached dwellings. The City is supportive of second suites and is in the process of creating more permissive land use planning policies to support growth and change, as well as, reducing parking requirements.

City staff note the following for consideration:

- *Official Plan Review:* The City is reviewing its Official Plan to update policies that support gentle density and infill development, all with input from the community.
- *Increasing Housing Choices in Neighbourhoods:* This Study is examining and testing different housing formats, such as garden suites or garage conversions, as well as, considering a range and mix of housing types and different living arrangements. These efforts will support up to three dwellings on a lot in many of the City's neighbourhoods.
- *Major Transit Station Area Planning:* Staff are actively planning for provincial targets in over 60 MTSA's with over 2,000 hectares of new areas being delineated for intensification as part of this process.
- *Parking Regulations Study:* This Study is reviewing parking standards and reducing them to better align the City's parking rates with current transportation trends, intensification and provide support for affordable housing.

Overall, the Task Force's recommendations are broad "one size fits all" suggestions that propose heights and densities beyond what would be appropriate in many of Mississauga's neighbourhoods, especially those with small lots, narrow roads and unique circumstances. The City is already on the path to reimagine and expand permissions in its neighbourhoods, all while working closely with local communities.

Suggested City Position	Support	Neutral	Oppose	Mixed Response
Please refer to Task Force Rec #s – See Appendix 2	Rec # 5, 6, 7, 20	Rec # 10, 11	Rec # 12a, 12b	Rec # 3a, 15

#### 4) Well designed and complete communities will be crucial for a strong Mississauga

Several of the Task Force's recommendations are intended to streamline and standardize zoning regulations and urban design standards, as well as, eliminate neighbourhood character considerations. There are also recommendations that allow for the conversion or change of use in employment areas or on commercial properties to support high density residential development. Some recommendations also undermine the benefits of planning to support local heritage values.

City staff note the following for consideration:

- *Urban Design:* Urban design helps to support unique, livable and high quality communities. Province-wide guidelines have the potential to greatly hinder creative and innovative urban designs that could maximize and boost the visual appeal of a local neighbourhood. Province-wide guidelines may result in a simple, standardized look that do not allow neighbourhoods to reach their full potential.
- *Supporting Businesses and Commercial Opportunities:* Redeveloping any or all underutilized commercial and industrial properties may be to the detriment of vibrant, local and independently owned businesses and complete communities. Generally, these underutilized commercial and industrial properties are older with affordable rents. This change could increase land values and displace local businesses or cause them to close permanently. Many of these businesses serve existing communities and without some protections, it is very unlikely these businesses would be replaced as part of a redevelopment as it is more profitable for developers to build condominiums.
- *Employment Area Conversions:* Mississauga has provided land and is planning to support more than double the residential growth forecasted by the Province out to 2051, the conversion of further employment areas is not warranted at this time. Moreover, ad hoc employment conversions could impact the viability of employment areas over the long term. This could be problematic in Mississauga as the city contains many Provincially Significant Employment Areas including the Airport Corporate Centre and Airport Operating Area. Notably in 2021, Mississauga was a net importer of about 46,000 employment opportunities and has become one of the most significant growth centres within the Greater Toronto Area.
- *Heritage Protections:* Similarly, when it comes to heritage planning and conservation, the Task Force is dismissive of its value and insinuates that municipalities are adopting underhanded practices. In general, the Task Force's recommendations seem to show a lack of understanding of the process and the protections afforded by Ontario's heritage framework. Moreover, Mississauga uses these tools appropriately to protect and enhance local heritage attributes. There are several examples of property owners in Mississauga's Heritage Districts transforming their properties to include multiple rental units.

Overall, many of these recommendations could undermine the creation of complete communities and could drive up land values to the detriment of local businesses. Single use residential neighbourhoods (without access to shops and services) are ultimately more expensive places to live where residents are forced to drive longer distances to access essentials, all of which can undermine affordability and quality of life.



Council	2022/03/02	9
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Suggested City Position	Support	Neutral	Oppose	Mixed Response
Please refer to Task Force Rec #s – See Appendix 2	Rec # 40	Rec # 17	Rec # 12c, 12d, 16	Rec # 4

### 5) Mississauga is doing its part to streamline approvals and support development

Several of the Task Force's recommendations seek to modernize the planning process and make greater use of technology and data. Mississauga is working hard to drive towards these types of continuous improvements.

City staff note the following for consideration:

- In 2016, Mississauga implemented ePlans as a web-based solution for applicants to submit applications online through electronic plan submission, review and approval.
- These efforts have streamlined processes with developers and commenting agencies and have worked to expedite approvals, reduce duplication and eliminate the need for paper submissions. In regards to Site Plan applications alone, Mississauga has seen a 24% decrease in total review time and number of review cycles, as well as, a 57% decrease in average processing time for 5 years after implementation. The Province-wide modernization of approvals process with this type of technology would be beneficial to municipalities and applicants.
- In the next month, staff will be recommending that Council implement a streamlined rezoning application process for small developments and delegate the approval authority for Holding Provision Removal applications in accordance with the provisions of Bill 13, *Supporting People and Business Act* - Expanded Delegated Authorities.

Overall, City staff applaud the Province's recent amendments to the *Planning Act* and promoting the sorts of technological upgrades that help modernize planning processes. Certainly in Mississauga's case these efforts have helped to speed up planning processes.

Suggested City Position	Support	Neutral	Oppose	Mixed Response
Please refer to Task Force Rec #s – See Appendix 2	Rec # 20, 22, 24, 45-47, 50, 53, 54	Rec# 43, 51, 52, 55	Rec# 25, 49	Rec # 21, 23

Council	2022/03/02	10
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## 6) Development related charges are helping to pay for growth and to build our city

The Task Force includes many recommendations that aim to reduce development costs, municipal fees and charges. Municipalities have limited revenue sources, which are mainly property taxes and development charges.

City staff note the following for consideration:

- Mississauga relies on municipal taxes, fees and development charges to annually plan and budget for community services and much needed infrastructure that residents use daily. If growth related charges are reduced, the City will need to make a decision on whether to increase property taxes or reduce the levels of service provided.
- The City does not apply development charges for second units and is currently examining financial and non-financial strategies to reduce costs for affordable rental developments including but not limited to development charge grants, discounted planning fees and reduced parking requirements. The City continues to support waiving fees in tailored ways that have demonstrated reduced costs to provide affordable rental housing.
- City staff also highlight that even if development fees are reduced, the Task Force's recommendations do not offer any safe guards that developers would pass savings onto purchasers. A report prepared by N. Barry Lyon Consultants<sup>2</sup> stated that developers will price housing at the maximum level the market will support. Any increases/decreases in fees do not affect the sale price of units (the scope of the report was on owned homes and not rental units).
- Waiving development charges will also not work to ensure that housing mix, and "missing middle" housing would be built. Moreover, the waiving of fees does not support affordable housing. Developers tend to build higher end condominiums as they are more profitable and there are no recommendations that address providing more modest housing options.

Suggested City Position	Support	Neutral	Oppose	Mixed Response
Please refer to Task Force Rec #s – See Appendix 2	Rec # 37, 41, 42, 48	Rec# 36, 39	Rec# 32-35, 44	N/A

<sup>2</sup> N. Barry Lyon Consultants Limited, General Committee Presentation on 2019 Development Costs Review - The Effect of Development-Related Costs on Housing Affordability, (May 1, 2019) – accessed here: [https://www7.mississauga.ca/documents/committees/general/2019/2019\\_05\\_01\\_GC\\_Agenda.pdf](https://www7.mississauga.ca/documents/committees/general/2019/2019_05_01_GC_Agenda.pdf)

## 7) Other tools that could empower municipalities and support affordable housing

There are several tools or process changes that the Minister could consider implementing in order to empower municipalities and support affordable housing.

City staff note the following for consideration:

- Develop a mechanism to discourage invest-owner residential real estate and leverage the potential of provincially and federally owned land for affordable housing.
- Apply HST rebates for affordable housing, make revenue tools available to municipalities to raise funds for affordable housing and offer direct funding to municipalities to support middle-income workforce housing.
- Require a Registered Professional Planner (RPP) to sign-off on planning reports prior to submission to speed up applications by improving their quality and completeness.
- Provide municipalities with the power to zone for residential rental tenure so that new multi-residential developments, particularly on large sites or at key strategic locations (transit stations), must include both rental and ownership housing.
- Expand the City's ability to obtain off-site works (such as streetscape and road improvements) from removal of Holding Provision applications, as well as Rezoning and Site Plan applications, which would reduce overall processing time and eliminate the need for additional applications.
- Extend the two year prohibition of new Official Plan Amendment requests from property owners/developers to five years.
- Implement the ability to use zoning expiration regulations (use-it or lose it zoning) to realize the approved-but-not-built backlog units and to more efficiently allocate servicing capacity.
- Allow Conditional Zoning to be used to mandate rental units or to provide an incentive for developers to build more quickly, rather than going through a time consuming Official Plan Amendment. This effort would help get housing supply on stream more quickly, whether affordable or not.
- Allow for cash-in-lieu of Inclusionary Zoning, which would help municipalities lower the administration costs of doing Inclusionary Zoning for smaller redevelopment projects.

## Financial Impact

There is no financial impact.

However, if the Province decides to implement any or all 55 of the Task Force's recommendations there could be financial implications. Staff will continue to advise Council on the impacts of any changes stemming from these recommendations, as implementation details become available.

## Conclusion

Mississauga has demonstrated a strong commitment to support provincial aims to create more housing, a greater mix of housing and efforts to make home ownership and renting more affordable. The City further supports the government's commitment to reduce red tape and make it easier to live and do business in Ontario.

However, Mississauga staff question the fundamental premise of the Task Force's Report. In that - by broadly expanding development rights, the market will be flooded in units and the price of housing will come down. In Mississauga's experience, having pioneered unlimited development rights, this has not been the case. Developers will phase development in order to reduce downward pressures on unit price.

More specifically, staff are also concerned that many of the Task Force's recommendations may reduce municipal autonomy, community engagement, design standards, quality of life and livability. Moreover, some of the Task Force's recommendations could reduce revenues generated by development related charges, which could be a risk to infrastructure and parkland provision.

Overall, the Task Force has provided no evidence for why many of its recommendations would succeed. In Mississauga's experience these recommendations won't contribute to improved housing affordability. It is questionable why so much would be risked and so much given away for so little reward.

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## Attachments

Appendix 1: Ontario's Housing Affordability Task Force Report

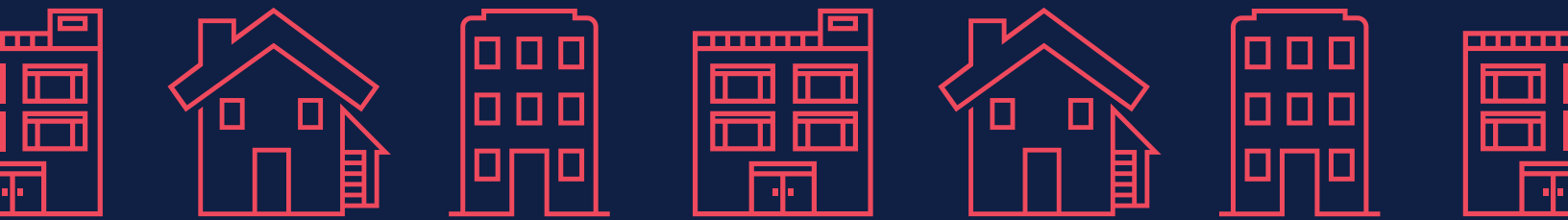
Appendix 2: Housing Affordability Task Force Recommendations, Mississauga's Position in Principle and Staff Comments



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Andrew Whitemore, M.U.R.P., Commissioner of Planning & Building

Prepared by: Anna Melikian, Planner, and Katherine Morton, MCIP, RPP, Manager,  
City Planning Strategies



Report of the  
**Ontario Housing  
Affordability Task Force**

## Contents

Letter to Minister Clark.....	<b>3</b>
Executive summary and recommendations .....	<b>4</b>
Introduction.....	<b>6</b>
Focus on getting more homes built .....	<b>9</b>
Making land available to build.....	<b>10</b>
Cut the red tape so we can build faster and reduce costs.....	<b>15</b>
Reduce the costs to build, buy and rent.....	<b>18</b>
Support and incentivize scaling up housing supply .....	<b>22</b>
Conclusion .....	<b>26</b>
Appendix A: Biographies of Task Force Members .....	<b>27</b>
Appendix B: Affordable Housing.....	<b>29</b>
Appendix C: Government Surplus Land .....	<b>31</b>
Appendix D: Surety Bonds .....	<b>32</b>
References .....	<b>33</b>

# Letter to Minister Clark

Dear Minister Clark,

Hard-working Ontarians are facing a housing crisis. For many years, the province has not built enough housing to meet the needs of our growing population. While the affordability crisis began in our large cities, it has now spread to smaller towns and rural communities.

Efforts to cool the housing market have only provided temporary relief to home buyers. The long-term trend is clear: house prices are increasing much faster than Ontarian's incomes. The time for action is now.

When striking the Housing Affordability Task Force, you and Premier Ford were clear: you wanted actionable, concrete solutions to help Ontarians and there was no time to waste. You asked us to be bold and gave us the freedom and independence to develop our recommendations.

In the past two months, we have met municipal leaders, planners, unions, developers and builders, the financial sector, academics, think tanks and housing advocates. Time was short, but solutions emerged consistently around these themes:

- More housing density across the province
- End exclusionary municipal rules that block or delay new housing
- Depoliticize the housing approvals process
- Prevent abuse of the housing appeals system
- Financial support to municipalities that build more housing

We present this report to you not as an “all or nothing” proposal, but rather as a list of options that the government has at its disposal to help address housing affordability for Ontarians and get more homes built. We propose an ambitious but achievable target: 1.5 million new homes built in the next ten years.

Parents and grandparents are worried that their children will not be able to afford a home when they start working or decide to start a family. Too many Ontarians are unable to live in their preferred city or town because they cannot afford to buy or rent.

The way housing is approved and built was designed for a different era when the province was less constrained by space and had fewer people. But it no longer meets the needs of Ontarians. The balance has swung too far in favour of lengthy consultations, bureaucratic red tape, and costly appeals. It is too easy to oppose new housing and too costly to build. We are in a housing crisis and that demands immediate and sweeping reforms.

It has been an honour to serve as Chair, and I am proud to submit this report on behalf of the entire Task Force.



**Jake Lawrence**

Chair, Housing Affordability Task Force

Chief Executive Officer and Group Head, Global Banking and Markets, Scotiabank



# Executive summary and recommendations

House prices in Ontario have almost tripled in the past 10 years, growing much faster than incomes. This has home ownership beyond the reach of most first-time buyers across the province, even those with well-paying jobs. Housing has become too expensive for rental units and it has become too expensive in rural communities and small towns. The system is not working as it should.

For too long, we have focused on solutions to “cool” the housing market. It is now clear that we do not have enough homes to meet the needs of Ontarians today, and we are not building enough to meet the needs of our growing population. If this problem is not fixed – by creating more housing to meet the growing demand – housing prices will continue to rise. We need to build more housing in Ontario.

This report sets out recommendations that would set a bold goal and clear direction for the province, increase density, remove exclusionary rules that prevent housing growth, prevent abuse of the appeals process, and make sure municipalities are treated as partners in this process by incentivizing success.

## Setting bold targets and making new housing the planning priority

**Recommendations 1 and 2** urge Ontario to set a bold goal of adding 1.5 million homes over the next 10 years and update planning guidance to make this a priority.

The task force then recommends actions in five main areas to increase supply:

### Require greater density

Land is not being used efficiently across Ontario. In too many neighbourhoods, municipal rules only allow single-family homes – not even a granny suite. Taxpayers have invested heavily in subway, light rail, bus and rail lines and highways, and the streets nearby are ideally suited for more mid- and high-rise housing. Underused or redundant commercial and industrial buildings are ripe to be redeveloped into housing or mixed commercial and residential use. New housing on undeveloped land should also be higher density than traditional suburbs, especially close to highways.

Adding density in all these locations makes better use of infrastructure and helps to save land outside urban boundaries. Implementing these recommendations will provide Ontarians with many more options for housing.

**Recommendations 3 through 11** address how Ontario can quickly create more housing supply by allowing more housing in more locations “as of right” (without the need for municipal approval) and make better use of transportation investments.

### Reduce and streamline urban design rules

Municipalities require numerous studies and set all kinds of rules for adding housing, many of which go well beyond the requirements of the provincial Planning Act. While some of this guidance has value for urban design, some rules appear to be arbitrary and not supported by evidence – for example, requiring condo buildings to include costly parking stalls even though many go unsold. These rules and requirements result in delays and extra costs that make housing either impossible to build or very expensive for the eventual home buyer or renter.

**Recommendation 12** would set uniform provincial standards for urban design, including building shadows and setbacks, do away with rules that prioritize preservation of neighbourhood physical character over new housing, no longer require municipal approval of design matters like a building’s colour, texture, type of material or window details, and remove or reduce parking requirements.

### Depoliticize the process and cut red tape

NIMBYism (not in my backyard) is a major obstacle to building housing. It drags out the approval process, pushes up costs, and keeps out new residents. Because local councillors depend on the votes of residents who want to keep the status quo, the planning process has become politicized. Municipalities allow far more public consultation than is required, often using formats that make it hard for working people and families with young children to take part. Too few technical decisions are delegated to municipal staff. Pressure to designate buildings with little or no heritage value as “heritage” if development is proposed and bulk listings of properties with “heritage potential” are also standing in the way of getting homes built. Dysfunction throughout the system, risk aversion and needless bureaucracy have resulted in a situation where Ontario lags the rest of Canada and the developed world in approval times. Ontarians have waited long enough.

**Recommendations 13 through 25** would require municipalities to limit consultations to the legislated maximum, ensure people can take part digitally, mandate the delegation of technical decisions, prevent abuse of the heritage process and see property owners compensated for financial loss resulting from designation, restore the right of developers to appeal Official Plans and Municipal Comprehensive Reviews, legislate timelines for approvals and enact several other common sense changes that would allow housing to be built more quickly and affordably.

### Fix the Ontario Land Tribunal

Largely because of the politicization of the planning process, many proponents look to the Tribunal, a quasi-judicial body, to give the go-ahead to projects that should have been approved by the municipality. Even when there is municipal approval, however, opponents appeal to the Tribunal – paying only a \$400 fee – knowing that this may well succeed in delaying a project to the point where it might no longer make economic sense. As a result, the Tribunal faces a backlog of more than 1,000 cases and is seriously under-resourced.

**Recommendations 26 through 31** seek to weed out or prevent appeals aimed purely at delaying projects, allow adjudicators to award costs to proponents in more cases, including instances where a municipality has refused an approval to avoid missing a legislated deadline, reduce the time to issue decisions, increase funding, and encourage the Tribunal to prioritize cases that would increase housing supply quickly as it tackles the backlog.

### Support municipalities that commit to transforming the system

Fixing the housing crisis needs everyone working together. Delivering 1.5 million homes will require the provincial and federal governments to invest in change. Municipalities that make the difficult but necessary choices to grow housing supply should be rewarded, and those that resist new housing should see funding reductions.

**Recommendations 49 and 50** call for Ontario government to create a large “Ontario Housing Delivery Fund” and encourage the federal government to match funding, and suggest how the province should reward municipalities that support change and reduce funding for municipalities that do not.

This executive summary focuses on the actions that will get the most housing units approved and built in the shortest time. Other recommendations in the report deal with issues that are important but may take more time to resolve or may not directly increase supply (recommendation numbers are indicated in brackets): improving tax and municipal financing (**32-37, 39, 42-44**); encouraging new pathways to home ownership (**38, 40, 41**); and addressing labour shortages in the construction industry (**45-47**).

This is not the first attempt to “fix the housing system”. There have been efforts for years to tackle increasing housing prices and find solutions. This time must be different. **Recommendations 50-55** set out ways of helping to ensure real and concrete progress on providing the homes Ontarians need.

# Introduction

Ontario is in a housing crisis. Prices are skyrocketing: the average price for a house across Ontario was \$923,000 at the end of 2021.<sup>[1]</sup> Ten years ago, the average price was \$329,000.<sup>[2]</sup> Over that period, average house prices have climbed 180% while average incomes have grown roughly 38%.<sup>[3][4]</sup>

Not long ago, hard-working Ontarians – teachers, construction workers, small business owners – could afford the home they wanted. In small towns, it was reasonable to expect that you could afford a home in the neighbourhood you grew up in. Today, home ownership or finding a quality rental is now out of reach for too many Ontarians. The system is not working as it should be.

Housing has become too expensive for rental units and it has become too expensive in rural communities and small towns.

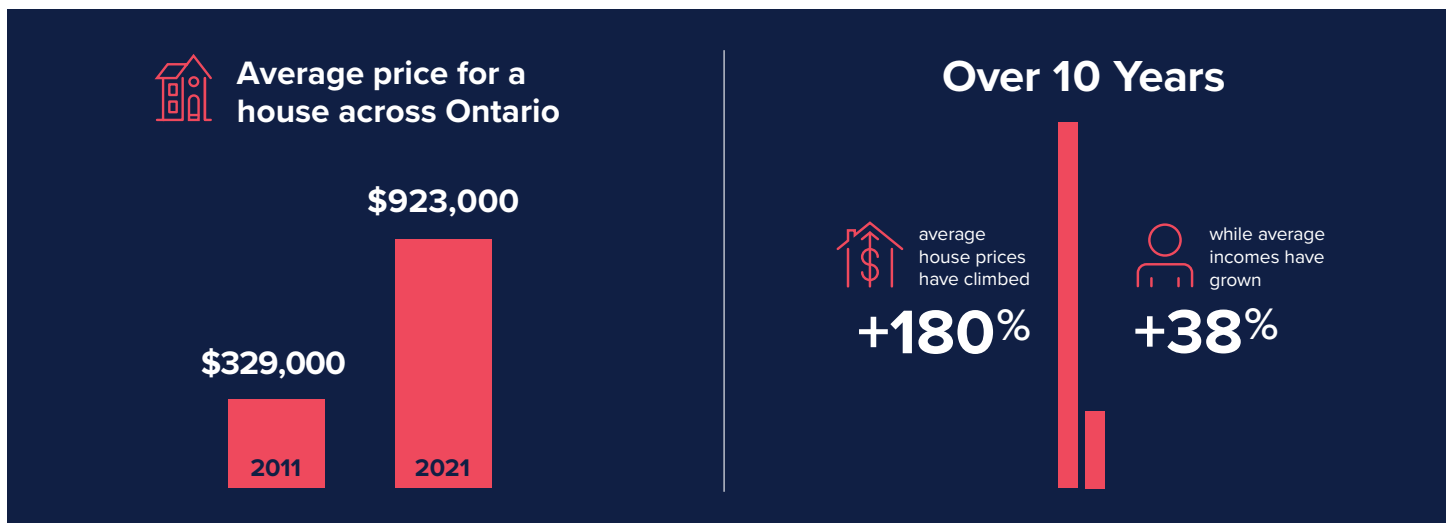
While people who were able to buy a home a decade or more ago have built considerable personal equity, the benefits of having a home aren't just financial. Having a place to call home connects people to their community, creates a gathering place for friends and family, and becomes a source of pride.

Today, the reality for an ever-increasing number of Ontarians is quite different. Everyone in Ontario knows people who are living with the personal and financial stress of not being able to find housing they can afford. The young family who can't buy a house within two hours of where they work. The tenant with a good job who worries about

where she'll find a new apartment she can afford if the owner decides to sell. The recent graduate who will have to stay at home for a few more years before he can afford to rent or buy.

While the crisis is widespread, it weighs more heavily on some groups than on others. Young people starting a family who need a larger home find themselves priced out of the market. Black, Indigenous and marginalized people face even greater challenges. As Ontarians, we have only recently begun to understand and address the reality of decades of systemic racism that has resulted in lower household incomes, making the housing affordability gap wider than average.

The high cost of housing has pushed minorities and lower income Ontarians further and further away from job markets. Black and Indigenous homeownership rates are less than half of the provincial average.<sup>[5]</sup> And homelessness rates among Indigenous Peoples are 11 times the national average. When housing prevents an individual from reaching their full potential, this represents a loss to every Ontarian: lost creativity, productivity, and revenue. Lost prosperity for individuals and for the entire Ontario economy.



As much as we read about housing affordability being a challenge in major cities around the world, the depth of the challenge has become greater in Ontario and Canada than almost anywhere in the developed world.



Canada has the lowest amount of housing per population of any G7 country.

### How did we get here? Why do we have this problem?

A major factor is that there just isn't enough housing. A 2021 Scotiabank study showed that Canada has the fewest housing units per population of any G7 country – and, our per capita housing supply has *dropped* in the past five years.<sup>[6]</sup> An update to that study released in January 2022 found that two thirds of Canada's housing shortage is in Ontario.<sup>[7]</sup> Today, Ontario is 1.2 million homes – rental or owned – short of the G7 average. With projected population growth, that huge gap is widening, and bridging it will take immediate, bold and purposeful effort. And to support population growth in the next decade, we will need one million more homes.

While governments across Canada have taken steps to “cool down” the housing market or provide help to first-time buyers, these demand-side solutions only work if there is enough supply. Shortages of supply in any market have a direct impact on affordability. Scarcity breeds price increases. Simply put, if we want more Ontarians to have housing, we need to build more housing in Ontario.

### Ontario must build 1.5 million homes over the next 10 years to address the supply shortage

The housing crisis impacts all Ontarians. The ripple effect of the crisis also holds back Ontario reaching its full potential.

#### Economy

Businesses of all sizes are facing problems finding and retaining workers. Even high-paying jobs in technology and manufacturing are hard to fill because there's not enough housing nearby. This doesn't just dampen the economic growth of cities, it makes them less vibrant, diverse, and creative, and strains their ability to provide essential services.

#### Public services

Hospitals, school boards and other public service providers across Ontario report challenges attracting and retaining staff because of housing costs. One town told us that it

could no longer maintain a volunteer fire department, because volunteers couldn't afford to live within 10 minutes drive of the firehall.

#### Environment

Long commutes contribute to air pollution and carbon emissions. An international survey of 74 cities in 16 countries found that Toronto, at 96 minutes both ways, had the longest commute times in North America and was essentially tied with Bogota, Colombia, for the longest commute time worldwide.<sup>[8]</sup> Increasing density in our cities and around major transit hubs helps reduce emissions to the benefit of everyone.

Ontario must build

# 1.5M

homes over the next 10 years  
to address the supply shortage.



### Our mandate and approach

Ontario's Minister of Municipal Affairs and Housing tasked us with recommending ways to accelerate our progress in closing the housing supply gap to improve housing affordability.

Time is of the essence. Building housing now is exactly what our post-pandemic economy needs. Housing construction creates good-paying jobs that cannot be outsourced to other countries. Moreover, the pandemic gave rise to unprecedented levels of available capital that can be invested in housing – if we can just put it to work.

We represent a wide range of experience and perspectives that includes developing, financing and building homes, delivering affordable housing, and researching housing market trends, challenges and solutions. Our detailed biographies appear as [Appendix A](#).



We acknowledge that every house in Ontario is built on the traditional territory of Indigenous Peoples.



People in households that spend 30% or more of total household income on shelter expenses are defined as having a “housing affordability” problem. Shelter expenses include electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent.

Our mandate was to focus on how to increase market housing supply and affordability. By market housing, we are referring to homes that can be purchased or rented without government support.

**Affordable housing (units provided at below-market rates with government support) was not part of our mandate.**

The Minister and his cabinet colleagues are working on that issue. Nonetheless, almost every stakeholder we spoke with had ideas that will help deliver market housing and also make it easier to deliver affordable housing. However, affordable housing is a societal responsibility and will require intentional investments and strategies to bridge the significant affordable housing gap in this province. We have included a number of recommendations aimed at affordable housing in the body of this report, but have also included further thoughts in [Appendix B](#).

We note that government-owned land was also outside our mandate. Many stakeholders, however, stressed the value of surplus or underused public land and land associated with major transit investments in finding housing solutions. We agree and have set out some thoughts on that issue in [Appendix C](#).

**How we did our work**

Our Task Force was struck in December 2021 and mandated to deliver a final report to the Minister by the end of January 2022. We were able to work to that tight timeline because, in almost all cases, viewpoints and feasible solutions are well known. In addition, we benefited from insights gleaned from recent work to solve the problem in other jurisdictions.

During our deliberations, we met with and talked to over 140 organizations and individuals, including industry associations representing builders and developers, planners, architects, realtors and others; labour unions; social justice advocates; elected officials at the municipal level; academics and research groups; and municipal planners. We also received written submissions from many of these participants. In addition, we drew on the myriad public reports and papers listed in the [References](#).

We thank everyone who took part in sessions that were uniformly helpful in giving us a deeper understanding of the housing crisis and the way out of it. We also thank the staff of the Ministry of Municipal Affairs and Housing who provided logistical and other support, including technical briefings and background.

**The way forward**

The single unifying theme across all participants over the course of the Task Force’s work has been the urgency to take decisive action. Today’s housing challenges are incredibly complex. Moreover, developing land, obtaining approvals, and building homes takes years.

Some recommendations will produce immediate benefits, others will take years for the full impact.

This is why there is no time to waste. We urge the Minister of Municipal Affairs and Housing and his cabinet colleagues to continue measures they have already taken to accelerate housing supply and to move quickly in turning the recommendations in this report into decisive new actions.

**The province must set an ambitious and bold goal to build 1.5 million homes over the next 10 years.** If we build 1.5 million new homes over the next ten years, Ontario can fill the housing gap with more affordable choices, catch up to the rest of Canada and keep up with population growth.

By working together, we can resolve Ontario’s housing crisis. In so doing, we can build a more prosperous future for everyone.

The balance of this report lays out our recommendations.

# Focus on getting more homes built

Resolving a crisis requires intense focus and a clear goal. The province is responsible for the legislation and policy that establishes the planning, land use, and home building goals, which guide municipalities, land tribunals, and courts. Municipalities are then responsible for implementing provincial policy in a way that works for their communities. The province is uniquely positioned to lead by shining a spotlight on this issue, setting the tone, and creating a single, galvanizing goal around which federal support, provincial legislation, municipal policy, and the housing market can be aligned.

In 2020, Ontario built about 75,000 housing units.<sup>[9]</sup> For this report, we define a housing unit (home) as a single dwelling (detached, semi-detached, or attached), apartment, suite, condominium or mobile home. Since 2018, housing completions have grown every year as a result of positive measures that the province and some municipalities have implemented to encourage more home building. But we are still 1.2 million homes short when compared to other G7 countries and our population is growing. The goal of 1.5 million homes feels daunting – but reflects both the need and what is possible. In fact, throughout the 1970s Ontario built more housing units each year than we do today.<sup>[10]</sup>

The second recommendation is designed to address the growing complexity and volume of rules in the legislation, policy, plans and by-laws, and their competing priorities, by providing clear direction to provincial agencies, municipalities, tribunals, and courts on the overriding priorities for housing.

- 1. Set a goal of building 1.5 million new homes in ten years.**
- 2. Amend the Planning Act, Provincial Policy Statement, and Growth Plans to set “growth in the full spectrum of housing supply” and “intensification within existing built-up areas” of municipalities as the most important residential housing priorities in the mandate and purpose.**



The “missing middle” is often cited as an important part of the housing solution. We define the missing middle as mid-rise condo or rental housing, smaller houses on subdivided lots or in laneways and other additional units in existing houses.

# Making land available to build

The Greater Toronto Area is bordered on one side by Lake Ontario and on the other by the protected Greenbelt. Similarly, the Ottawa River and another Greenbelt constrain land supply in Ottawa, the province's second-largest city.

But a shortage of land isn't the cause of the problem. Land is available, both inside the existing built-up areas and on undeveloped land outside greenbelts.

We need to make better use of land. Zoning defines what we can build and where we can build. If we want to make better use of land to create more housing, then we need to modernize our zoning rules. We heard from planners, municipal councillors, and developers that "as of right" zoning – the ability to by-pass long, drawn out consultations and zoning by-law amendments – is the most effective tool in the provincial toolkit. We agree.

## Stop using exclusionary zoning that restricts more housing

Too much land inside cities is tied up by outdated rules. For example, it's estimated that 70% of land zoned for housing in Toronto is restricted to single-detached or semi-detached homes.<sup>[11]</sup> This type of zoning prevents homeowners from adding additional suites to create housing for Ontarians and income for themselves. As one person said, "my neighbour can tear down what was there to build a monster home, but I'm not allowed to add a basement suite to my home."

It's estimated that  
**70%**

of land zoned for housing in Toronto is restricted to **single-detached** or **semi-detached** homes.



While less analysis has been done in other Ontario communities, it's estimated that about half of all residential land in Ottawa is zoned for single-detached housing, meaning nothing else may be built on a lot without public consultation and an amendment to the zoning by-law. In some suburbs around Toronto, single unit zoning dominates residential land use, even close to GO Transit stations and major highways.

One result is that more growth is pushing past urban boundaries and turning farmland into housing. Undeveloped land inside and outside existing municipal boundaries must be part of the solution, particularly in northern and rural communities, but isn't nearly enough on its own. Most of the solution must come from densification. Greenbelts and other environmentally sensitive areas must be protected, and farms provide food and food security. Relying too heavily on undeveloped land would whittle away too much of the already small share of land devoted to agriculture.

Modernizing zoning would also open the door to more rental housing, which in turn would make communities more inclusive.

Allowing more gentle density also makes better use of roads, water and wastewater systems, transit and other public services that are already in place and have capacity, instead of having to be built in new areas.

The Ontario government took a positive step by allowing secondary suites (e.g., basement apartments) across the province in 2019. However, too many municipalities still place too many restrictions on implementation. For the last three years, the total number of secondary suites in Toronto has actually declined each year, as few units get permitted and owners convert two units into one.<sup>[12]</sup>

These are the types of renovations and home construction performed by small businesses and local trades, providing them with a boost.

Underused and vacant commercial and industrial properties are another potential source of land for housing. It was suggested to us that one area ripe for redevelopment into a mix of commercial and residential uses is the strip mall, a leftover from the 1950s that runs along major suburban streets in most large Ontario cities.

“As of right” zoning allows more kinds of housing that are accessible to more kinds of people. It makes neighbourhoods stronger, richer, and fairer. And it will get more housing built in existing neighbourhoods more quickly than any other measure.

**3. Limit exclusionary zoning in municipalities through binding provincial action:**

- a) Allow “as of right” residential housing up to four units and up to four storeys on a single residential lot.
- b) Modernize the Building Code and other policies to remove any barriers to affordable construction and to ensure meaningful implementation (e.g., allow single-staircase construction for up to four storeys, allow single egress, etc.).

**4. Permit “as of right” conversion of underutilized or redundant commercial properties to residential or mixed residential and commercial use.**

**5. Permit “as of right” secondary suites, garden suites, and laneway houses province-wide.**

**6. Permit “as of right” multi-tenant housing (renting rooms within a dwelling) province-wide.**

**7. Encourage and incentivize municipalities to increase density in areas with excess school capacity to benefit families with children.**

## Align investments in roads and transit with growth

Governments have invested billions of dollars in highways, light rail, buses, subways and trains in Ontario. But without ensuring more people can live close to those transit routes, we’re not getting the best return on those infrastructure investments.

Access to transit is linked to making housing more affordable: when reliable transit options are nearby, people can get to work more easily. They can live further from the centre of the city in less expensive areas without the added cost of car ownership.

The impacts of expanding public transit go far beyond serving riders. These investments also spur economic growth and reduce traffic congestion and emissions. We all pay for the cost of transit spending, and we should all share in the benefits.

If municipalities achieve the right development near transit – a mix of housing at high- and medium-density, office space and retail – this would open the door to better ways of funding the costs. Other cities, like London, UK and Hong Kong, have captured the impacts of increased land value and business activity along new transit routes to help with their financing.

Ontario recently created requirements (residents/hectare) for municipalities to zone for higher density in transit corridors and “major transit station areas”,<sup>[13a]</sup> <sup>[13b]</sup> These are areas surrounding subway and other rapid transit stations and hubs. However, we heard troubling reports that local opposition is blocking access to these neighbourhoods and to critical public transit stations. City staff, councillors, and the province need to stand up to these tactics and speak up for the Ontarians who need housing.

The Province is also building new highways in the Greater Golden Horseshoe, and it’s important to plan thoughtfully for the communities that will follow from these investments, to make sure they are compact and liveable.



8. Allow “as of right” zoning up to unlimited height and unlimited density in the immediate proximity of individual major transit stations within two years if municipal zoning remains insufficient to meet provincial density targets.
9. Allow “as of right” zoning of six to 11 storeys with no minimum parking requirements on any streets utilized by public transit (including streets on bus and streetcar routes).
10. Designate or rezone as mixed commercial and residential use all land along transit corridors and redesignate all Residential Apartment to mixed commercial and residential zoning in Toronto.
11. Support responsible housing growth on undeveloped land, including outside existing municipal boundaries, by building necessary infrastructure to support higher density housing and complete communities and applying the recommendations of this report to all undeveloped land.

## Start saying “yes in my backyard”

Even where higher density is allowed in theory, the official plans of most cities in Ontario contain conflicting goals like maintaining “prevailing neighbourhood character”. This bias is reinforced by detailed guidance that often follows from the official plan. Although requirements are presented as “guidelines”, they are often treated as rules.

Examples include:

- Angular plane rules that require successively higher floors to be stepped further back, cutting the number of units that can be built by up to half and making many projects uneconomic
- Detailed rules around the shadows a building casts
- Guidelines around finishes, colours and other design details

One resident’s desire to prevent a shadow being cast in their backyard or a local park frequently prevails over concrete proposals to build more housing for multiple families. By-laws and guidelines that preserve “neighbourhood character” often prevent simple renovations to add new suites to existing homes. The people who suffer are mostly young, visible minorities, and marginalized people. It is the perfect

example of a policy that appears neutral on its surface but is discriminatory in its application.<sup>[14]</sup>

Far too much time and money are spent reviewing and holding consultations for large projects which conform with the official plan or zoning by-law and small projects which would cause minimal disruption. The cost of needless delays is passed on to new home buyers and tenants.

Minimum parking requirements for each new unit are another example of outdated municipal requirements that increase the cost of housing and are increasingly less relevant with public transit and ride share services. Minimum parking requirements add as much as \$165,000 to the cost of a new housing unit, even as demand for parking spaces is falling: data from the Residential Construction Council of Ontario shows that in new condo projects, one in three parking stalls goes unsold. We applaud the recent vote by Toronto City Council to scrap most minimum parking requirements. We believe other cities should follow suit.

While true heritage sites are important, heritage preservation has also become a tool to block more housing. For example, some municipalities add thousands of properties at a time to a heritage register because they have “potential” heritage value. Even where a building isn’t heritage designated or registered, neighbours increasingly demand it be as soon as a development is proposed.

This brings us to the role of the “not in my backyard” or NIMBY sentiment in delaying or stopping more homes from being built.



### New housing is often the last priority

A proposed building with market and affordable housing units would have increased the midday shadow by 6.5% on a nearby park at the fall and spring equinox, with no impact during the summer months. To conform to a policy that does not permit “new net shadow on specific parks”, seven floors of housing, including 26 affordable housing units, were sacrificed.

Multiple dry cleaners along a transit route were designated as heritage sites to prevent new housing being built. It is hard not to feel outrage when our laws are being used to prevent families from moving into neighbourhoods and into homes they can afford along transit routes.

## NIMBY versus YIMBY

NIMBYism (not in my backyard) is a large and constant obstacle to providing housing everywhere. Neighbourhood pushback drags out the approval process, pushes up costs and discourages investment in housing. It also keeps out new residents. While building housing is very costly, opposing new housing costs almost nothing.

Unfortunately, there is a strong incentive for individual municipal councillors to fall in behind community opposition – it's existing residents who elect them, not future ones. The outcry of even a handful of constituents (helped by the rise of social media) has been enough, in far too many cases, to persuade their local councillor to vote against development even while admitting its merits in private. There is a sense among some that it's better to let the Ontario Land Tribunal approve the development on appeal, even if it causes long delays and large cost increases, then to take the political heat.

Mayors and councillors across the province are fed up and many have called for limits on public consultations and more “as of right” zoning. In fact, some have created a new term for NIMBYism: BANANAs – Build Absolutely Nothing Anywhere Near Anything, causing one mayor to comment “NIMBYism has gone BANANAs”. We agree. In a growing, thriving society, that approach is not just bad policy, it is exclusionary and wrong.

As a result, technical planning decisions have become politicized. One major city has delegated many decisions to senior staff, but an individual councillor can withdraw the delegation when there is local opposition and force a vote at Council. We heard that this situation is common across the province, creating an electoral incentive for a councillor to delay or stop a housing proposal, or forcing a councillor to pay the electoral cost of supporting it. Approvals of individual housing applications should be the role of professional staff, free from political interference.

The pressure to stop any development is now so intense that it has given rise to a counter-movement – YIMBYism, or “yes in my backyard,” led by millennials who recognize entrenched opposition to change as a huge obstacle to finding a home. They provide a voice at public consultations for young people, new immigrants and refugees, minority groups, and Ontarians struggling to access housing by connecting our ideals to the reality of housing. People who welcome immigrants to Canada should welcome them to the neighbourhood, fighting climate change means supporting higher-density housing, and “keeping the neighbourhood the way it is” means keeping it off-limits. While anti-housing voices can be loud,

a member of More Neighbours Toronto, a YIMBY group that regularly attends public consultations, has said that the most vocal opponents usually don't represent the majority in a neighbourhood. Survey data from the Ontario Real Estate Association backs that up, with almost 80% of Ontarians saying they are in favour of zoning in urban areas that would encourage more homes.

Ontarians want a solution to the housing crisis. We cannot allow opposition and politicization of individual housing projects to prevent us from meeting the needs of all Ontarians.

### 12. Create a more permissive land use, planning, and approvals system:

- a) Repeal or override municipal policies, zoning, or plans that prioritize the preservation of physical character of neighbourhood
- b) Exempt from site plan approval and public consultation all projects of 10 units or less that conform to the Official Plan and require only minor variances
- c) Establish province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones, and planes; restore pre-2006 site plan exclusions (colour, texture, and type of materials, window details, etc.) to the Planning Act and reduce or eliminate minimum parking requirements; and
- d) Remove any floorplate restrictions to allow larger, more efficient high-density towers.

### 13. Limit municipalities from requesting or hosting additional public meetings beyond those that are required under the Planning Act.

### 14. Require that public consultations provide digital participation options.

### 15. Require mandatory delegation of site plan approvals and minor variances to staff or pre-approved qualified third-party technical consultants through a simplified review and approval process, without the ability to withdraw Council's delegation.

- 16.** Prevent abuse of the heritage preservation and designation process by:
  - a) Prohibiting the use of bulk listing on municipal heritage registers
  - b) Prohibiting reactive heritage designations after a Planning Act development application has been filed
- 17.** Requiring municipalities to compensate property owners for loss of property value as a result of heritage designations, based on the principle of best economic use of land.
- 18.** Restore the right of developers to appeal Official Plans and Municipal Comprehensive Reviews.

We have heard mixed feedback on Committees of Adjustment. While they are seen to be working well in some cities, in others they are seen to simply add another lengthy step in the process. We would urge the government to first implement our recommendation to delegate minor variances and site plan approvals to municipal staff and then assess whether Committees of Adjustment are necessary and an improvement over staff-level decision making.

# Cut the red tape so we can build faster and reduce costs

One of the strongest signs that our approval process is not working: of 35 OECD countries, only the Slovak Republic takes longer than Canada to approve a building project. The UK and the US approve projects three times faster without sacrificing quality or safety. And they save home buyers and tenants money as a result, making housing more affordable.<sup>[15]</sup>

A 2020 survey of development approval times in 23 Canadian cities shows Ontario seriously lagging: Hamilton (15th), Toronto (17th), Ottawa (21st) with approval times averaging between 20-24 months. These timelines do not include building permits, which take about two years for an apartment building in Toronto. Nor did they count the time it takes for undeveloped land to be designated for housing, which the study notes can take five to ten years.<sup>[16]</sup>

Despite the good intentions of many people involved in the approvals and home-building process, decades of dysfunction in the system and needless bureaucracy have made it too difficult for housing approvals to keep up with the needs of Ontarians. There appear to be numerous reasons why Ontario performs so poorly against other Canadian cities and the rest of the developed world. We believe that the major problems can be summed up as:

- Too much complexity in the planning process, with the page count in legislation, regulation, policies, plans, and by-laws growing every year
- Too many studies, guidelines, meetings and other requirements of the type we outlined in the previous section, including many that go well beyond the scope of Ontario's Planning Act
- Reviews within municipalities and with outside agencies that are piecemeal, duplicative (although often with conflicting outcomes) and poorly coordinated
- Process flaws that include reliance on paper
- Some provincial policies that are more relevant to urban development but result in burdensome, irrelevant requirements when applied in some rural and northern communities.



All of this has contributed to widespread failure on the part of municipalities to meet required timelines. The provincial Planning Act sets out deadlines of 90 days for decisions on zoning by-law amendments, 120 days for plans of subdivision, and 30 days for site plan approval, but municipalities routinely miss these without penalty. For other processes, like site plan approval or provincial approvals, there are no timelines and delays drag on. The cost of delay falls on the ultimate homeowner or tenant.

The consequences for homeowners and renters are enormous. Ultimately, whatever cost a builder pays gets passed on to the buyer or renter. As one person said: "Process is the biggest project killer in Toronto because developers have to carry timeline risk."

Site plan control was often brought up as a frustration. Under the Planning Act, this is meant to be a technical review of the external features of a building. In practice, municipalities often expand on what is required and take too long to respond.

**Then:** In 1966, a draft plan of subdivision in a town in southwestern Ontario to provide 529 low-rise and mid-rise housing units, a school site, a shopping centre and parks was approved by way of a two-page letter setting out 10 conditions. It took seven months to clear conditions for final approval.

**And now:** In 2013, a builder started the approval process to build on a piece of serviced residential land in a seasonal resort town. Over the next seven years, 18 professional consultant reports were required, culminating in draft plan approval containing 50 clearance conditions. The second approval, issued by the Local Planning Appeals Board in 2020, ran to 23 pages. The developer estimates it will be almost 10 years before final approval is received.

An Ontario Association of Architects study calculating the cost of delays between site plan application and approval concluded that for a 100-unit condominium apartment building, each additional month of delay costs the applicant an estimated \$193,000, or \$1,930 a month for each unit.<sup>[17]</sup>

A 2020 study done for the Building Industry and Land Development Association (BILD) looked at impacts of delay on low-rise construction, including single-detached homes. It estimated that every month an approval is delayed adds, on average, \$1.46 per square foot to the cost of a single home. A two-year delay, which is not unusual for this housing type, adds more than \$70,000 to the cost of a 2,000-square-foot house in the GTA.<sup>[16]</sup>

Getting rid of so much unnecessary and unproductive additional work would significantly reduce the burden on staff.<sup>[16b]</sup> It would help address the widespread shortages of planners and building officials. It would also bring a stronger sense among municipal staff that they are part of the housing solution and can take pride in helping cut approval times and lower the costs of delivering homes.

### **Adopt common sense approaches that save construction costs**

Wood using “mass timber” – an engineer compressed wood, made for strength and weight-bearing – can provide a lower-cost alternative to reinforced concrete in many mid-rise projects, but Ontario’s Building Code is hampering its use. Building taller with wood offers advantages beyond cost:

- Wood is a renewable resource that naturally sequesters carbon, helping us reach our climate change goals

- Using wood supports Ontario’s forestry sector and creates jobs, including for Indigenous people

British Columbia’s and Quebec’s building codes allow woodframe construction up to 12 storeys, but Ontario limits it to six. By amending the Building Code to allow 12-storey woodframe construction, Ontario would encourage increased use of forestry products and reduce building costs.

Finally, we were told that a shift in how builders are required to guarantee their performance would free up billions of dollars to build more housing. Pay on demand surety bonds are a much less onerous option than letters of credit, and are already accepted in Hamilton, Pickering, Innisfil, Whitchurch-Stouffville and other Ontario municipalities. We outline the technical details in [Appendix D](#).

19. Legislate timelines at each stage of the provincial and municipal review process, including site plan, minor variance, and provincial reviews, and deem an application approved if the legislated response time is exceeded.
20. Fund the creation of “approvals facilitators” with the authority to quickly resolve conflicts among municipal and/or provincial authorities and ensure timelines are met.
21. Require a pre-consultation with all relevant parties at which the municipality sets out a binding list that defines what constitutes a complete application; confirms the number of consultations established in the previous recommendations; and clarifies that if a member of a regulated profession such as a professional engineer has stamped an application, the municipality has no liability and no additional stamp is needed.
22. Simplify planning legislation and policy documents.
23. Create a common, province-wide definition of plan of subdivision and standard set of conditions which clarify which may be included; require the use of standard province-wide legal agreements and, where feasible, plans of subdivision.
24. Allow wood construction of up to 12 storeys.
25. Require municipalities to provide the option of pay on demand surety bonds and letters of credit.

## Prevent abuse of the appeal process

Part of the challenge with housing approvals is that, by the time a project has been appealed to the Ontario Land Tribunal (the Tribunal), it has usually already faced delay and compromises have been made to reduce the size and scope of the proposal. When an approved project is appealed, the appellant – which could just be a single individual – may pay \$400 and tie up new housing for years.

The most recent published report showed 1,300 unresolved cases.<sup>[18]</sup> While under-resourcing does contribute to delays, this caseload also reflects the low barrier to launching an appeal and the minimal risks if an appeal is unsuccessful:

- After a builder has spent time and money to ensure a proposal conforms with a municipality’s requirements, the municipal council can still reject it – even if its own planning staff has given its support. Very often this is to appease local opponents.
- Unlike a court, costs are not automatically awarded to the successful party at the Tribunal. The winning side must bring a motion and prove that the party bringing the appeal was unreasonable, clearly trying to delay the project, and/or being vexatious or frivolous. Because the bar is set so high, the winning side seldom asks for costs in residential cases.

This has resulted in abuse of the Tribunal to delay new housing. Throughout our consultations, we heard from municipalities, not-for-profits, and developers that affordable housing was a particular target for appeals which, even if unsuccessful, can make projects too costly to build.

Clearly the Tribunal needs more resources to clear its backlog. But the bigger issue is the need for so many appeals: we believe it would better to have well-defined goals and rules for municipalities and builders to avoid this costly and time-consuming quasi-judicial process. Those who bring appeals aimed at stopping development that meets established criteria should pay the legal costs of the successful party and face the risk of a larger project being approved.

The solution is not more appeals, it’s fixing the system. We have proposed a series of reforms that would ensure only meritorious appeals proceeded, that every participant faces some risk and cost of losing, and that abuse of the Tribunal will be penalized. We believe that if Ontario accepts our recommendations, the Tribunal will not face the same volume of appeals. But getting to that point will take time, and the Tribunal needs more resources and better tools now.

Recommendation 1 will provide legislative direction to adjudicators that they must prioritize housing growth and intensification over competing priorities contained in provincial and municipal policies. We further recommend the following:

- 26.** Require appellants to promptly seek permission (“leave to appeal”) of the Tribunal and demonstrate that an appeal has merit, relying on evidence and expert reports, before it is accepted.
- 27.** Prevent abuse of process:
  - a) Remove right of appeal for projects with at least 30% affordable housing in which units are guaranteed affordable for at least 40 years.
  - b) Require a \$10,000 filing fee for third-party appeals.
  - c) Provide discretion to adjudicators to award full costs to the successful party in any appeal brought by a third party or by a municipality where its council has overridden a recommended staff approval.
- 28.** Encourage greater use of oral decisions issued the day of the hearing, with written reasons to follow, and allow those decisions to become binding the day that they are issued.
- 29.** Where it is found that a municipality has refused an application simply to avoid a deemed approval for lack of decision, allow the Tribunal to award punitive damages.
- 30.** Provide funding to increase staffing (adjudicators and case managers), provide market-competitive salaries, outsource more matters to mediators, and set shorter time targets.
- 31.** In clearing the existing backlog, encourage the Tribunal to prioritize projects close to the finish line that will support housing growth and intensification, as well as regional water or utility infrastructure decisions that will unlock significant housing capacity.

# Reduce the costs to build, buy and rent

The price you pay to buy or rent a home is driven directly by how much it costs to build a home. In Ontario, costs to build homes have dramatically increased at an unprecedented pace over the past decade. In most of our cities and towns, materials and labour only account for about half of the costs. The rest comes from land, which we have addressed in the previous section, and government fees.

A careful balance is required on government fees because, as much as we would like to see them lowered, governments need revenues from fees and taxes to build critically needed infrastructure and pay for all the other services that make Ontario work. So, it is a question of balance and of ensuring that our approach to government fees encourages rather than discourages developers to build the full range of housing we need in our Ontario communities.

## Align government fees and charges with the goal of building more housing

### Improve the municipal funding model

Housing requires more than just the land it is built on. It requires roads, sewers, parks, utilities and other infrastructure. The provincial government provides municipalities with a way to secure funding for this infrastructure through development charges, community benefit charges and parkland dedication (providing 5% of land for public parks or the cash equivalent).

These charges are founded on the belief that growth – not current taxpayers – should pay for growth. As a concept, it is compelling. In practice, it means that new home buyers pay the entire cost of sewers, parks, affordable housing, or colleges that will be around for generations and may not be located in their neighbourhood. And, although building

affordable housing is a societal responsibility, because affordable units pay all the same charges as a market unit, the cost is passed to new home buyers in the same building or the not-for-profit organization supporting the project. We do not believe that government fees should create a disincentive to affordable housing.

If you ask any developer of homes – whether they are for-profit or non-profit – they will tell you that development charges are a special pain point. In Ontario, they can be as much as \$135,000 per home. In some municipalities, development charges have increased as much as 900% in less than 20 years.<sup>[20]</sup> As development charges go up, the prices of homes go up. And development charges on a modest semi-detached home are the same as on a luxury 6,000 square foot home, resulting in a disincentive to build housing that is more affordable. Timing is also a challenge as development charges have to be paid up front, before a shovel even goes into the ground.

To help relieve the pressure, the Ontario government passed recent legislation allowing builders to determine development charges earlier in the building process. But they must pay interest on the assessed development charge to the municipality until a building permit is issued, and there is no cap on the rate, which in one major city is 13% annually.

Cash payments to satisfy parkland dedication also significantly boost the costs of higher-density projects, adding on average \$17,000 to the cost of a high-rise condo across the GTA.<sup>[21]</sup> We heard concerns not just about the amount of cash collected, but also about the money not being spent in the neighbourhood or possibly not being spent on parks at all. As an example, in 2019 the City of Toronto held \$644 million in parkland cash-in-lieu payments.<sup>[22]</sup> Everyone can agree that we need to invest in parks as our communities grow, but if the funds are not being spent, perhaps it means that more money is being collected for parklands than is needed and we could lower the cost of housing if we adjusted these parkland fees.



A 2019 study carried out for BILD showed that in the Greater Toronto Area, development charges for low-rise housing are on average more than three times higher per unit than in six comparable US metropolitan areas, and roughly 1.75-times higher than in the other Canadian cities.

For high-rise developments the average per unit charges in the GTA are roughly 50% higher than in the US areas, and roughly 30% higher than in the other Canadian urban areas.<sup>[19]</sup>

## Modernizing HST Thresholds

Harmonized sales tax (HST) applies to all new housing – including purpose-built rental. Today, the federal component is 5% and provincial component is 8%. The federal and provincial government provide a partial HST rebate. Two decades ago, the maximum home price eligible for a rebate was set at \$450,000 federally and \$400,000 provincially, resulting in a maximum rebate of \$6,300 federally and \$24,000 provincially, less than half of today’s average home price. Buyers of new homes above this ceiling face a significant clawback. Indexing the rebate would immediately reduce the cost of building new homes, savings that can be passed on to Ontarians. When both levels of government agree that we are facing a housing crisis, they should not be adding over 10% to the cost of almost all new homes.

- 32.** Waive development charges and parkland cash-in-lieu and charge only modest connection fees for all infill residential projects up to 10 units or for any development where no new material infrastructure will be required.
- 33.** Waive development charges on all forms of affordable housing guaranteed to be affordable for 40 years.
- 34.** Prohibit interest rates on development charges higher than a municipality’s borrowing rate.
- 35.** Regarding cash in lieu of parkland, s.37, Community Benefit Charges, and development charges:
  - a) Provincial review of reserve levels, collections and drawdowns annually to ensure funds are being used in a timely fashion and for the intended purpose, and, where review points to a significant concern, do not allow further collection until the situation has been corrected.
  - b) Except where allocated towards municipality-wide infrastructure projects, require municipalities to spend funds in the neighbourhoods where they were collected. However, where there’s a significant community need in a priority area of the City, allow for specific ward-to-ward allocation of unspent and unallocated reserves.
- 36.** Recommend that the federal government and provincial governments update HST rebate to reflect current home prices and begin indexing the thresholds to housing prices, and that the federal government match the provincial 75% rebate and remove any clawback.

Government charges on a new single-detached home averaged roughly \$186,300, or almost 22% of the price, across six municipalities in southcentral Ontario. For a new condominium apartment, the average was almost \$123,000, or roughly 24% of a unit’s price.

## Make it easier to build rental

In cities and towns across Ontario, it is increasingly hard to find a vacant rental unit, let alone a vacant rental unit at an affordable price. Today, 66% of all purpose-built rental units in the City of Toronto were built between 1960 and 1979. Less than 15% of Toronto’s purpose-built rentals were constructed over the ensuing 40 years in spite of the significant population growth during that time. In fact, between 2006 and 2016, growth in condo apartments increased by 186% while purpose-built rental only grew by 0.6%.<sup>[22]</sup> In 2018, the Ontario government introduced positive changes that have created growth in purpose-built rental units – with last year seeing 18,000 units under construction and 93,000 proposed against a 5-year average prior to 2020 of 3,400 annually.<sup>[23]</sup>

Long-term renters often now feel trapped in apartments that don’t make sense for them as their needs change. And because they can’t or don’t want to move up the housing ladder, many of the people coming up behind them who would gladly take those apartments are instead living in crowded spaces with family members or roommates. Others feel forced to commit to rental units at prices way beyond what they can afford. Others are trying their luck in getting on the wait list for an affordable unit or housing co-op – wait lists that are years long. Others are leaving Ontario altogether.

# 66%

of all purpose-built rental units  
in the City of Toronto were  
built between **1960** and **1979**.





A pattern in every community, and particularly large cities, is that the apartments and rented rooms that we do have are disappearing. Apartment buildings are being converted to condos or upgraded to much more expensive rental units. Duplexes get purchased and turned into larger single-family homes.

A major challenge in bridging the gap of rental supply is that, more often than not, purpose-built rental projects don't make economic sense for builders and investors. Ironically, there is no shortage of Canadian investor capital seeking housing investments, particularly large pension funds – but the economics of investing in purpose-built rental in Ontario just don't make sense. So, investments get made in apartment projects in other provinces or countries, or in condo projects that have a better and safer return-on-investment. What can governments do to get that investor capital pointed in the right direction so we can create jobs and get more of the housing we need built?

Some of our earlier recommendations will help, particularly indexing the HST rebate. So will actions by government to require purpose-built rental on surplus government land that is made available for sale. ([Appendix C](#))

Municipal property taxes on purpose-built rental can be as much as 2.5 times greater than property taxes for condominium or other ownership housing.<sup>[24]</sup>

The Task Force recommends:

**37.** Align property taxes for purpose-built rental with those of condos and low-rise homes.

## Make homeownership possible for hardworking Ontarians who want it

Home ownership has always been part of the Canadian dream. You don't have to look far back to find a time when the housing landscape was very different. The norm was for young people to rent an apartment in their twenties, work hard and save for a down payment, then buy their first home in their late twenties or early thirties. It was the same for many new Canadians: arrive, rent, work hard and buy. The house might be modest, but it brought a sense of ownership, stability and security. And after that first step onto the ownership ladder, there was always the possibility of selling and moving up. Home ownership felt like a real possibility for anyone who wanted it.

That's not how it works now. Too many young people who would like their own place are living with one or both parents well into adulthood.

The escalation of housing prices over the last decade has put the dream of homeownership out of reach of a growing number of aspiring first-time home buyers. While 73% of Canadians are homeowners, that drops to 48% for Black people, 47% for LGBTQ people<sup>[5]</sup> (StatsCan is studying rates for other populations, including Indigenous People who are severely underhoused). This is also an issue for younger adults: a 2021 study showed only 24% of Torontonians aged 30 to 39 are homeowners.<sup>[25]</sup>

In Canada, responsibility for Indigenous housing programs has historically been a shared between the federal and provincial governments. The federal government works closely with its provincial and territorial counterparts to improve access to housing for Indigenous peoples both on and off reserve. More than 85% of Indigenous people live in urban and rural areas, are 11 times more likely to experience homelessness and have incidence of housing need that is 52% greater than all Canadians. The Murdered and Missing Indigenous Women and Girls report mentions housing 299 times – the lack of which being a significant, contributing cause to violence and the provision of which as a significant, contributing solution. The Province of Ontario has made significant investments in Urban Indigenous Housing, but we need the Federal Government to re-engage as an active partner.

While measures to address supply will have an impact on housing prices, many aspiring homeowners will continue to face a gap that is simply too great to bridge through traditional methods.

The Task Force recognizes the need for caution about measures that would spur demand for housing before the supply bottleneck is fixed. At the same time, a growing number of organizations – both non-profit and for-profit are proposing a range of unique home equity models. Some of these organizations are aiming at households who have sufficient income to pay the mortgage but lack a sufficient down payment. Others are aiming at households who fall short in both income and down payment requirements for current market housing.

The Task Force heard about a range of models to help aspiring first-time home buyers, including:

- Shared equity models with a government, non-profit or for-profit lender holding a second “shared equity mortgage” payable at time of sale of the home
- Land lease models that allow residents to own their home but lease the land, reducing costs
- Rent-to-own approaches in which a portion of an occupant’s rent is used to build equity, which can be used as a down payment on their current unit or another market unit in the future
- Models where the equity gain is shared between the homeowner and the non-profit provider, such that the non-profit will always be able to buy the home back and sell it to another qualified buyer, thus retaining the home’s affordability from one homeowner to the next.

Proponents of these models identified barriers that thwart progress in implementing new solutions.

- The Planning Act limits land leases to a maximum of 21 years. This provision prevents home buyers from accessing the same type of mortgages from a bank or credit union that are available to them when they buy through traditional homeownership.
- The Perpetuities Act has a similar 21-year limit on any options placed on land. This limits innovative non-profit models from using equity formulas for re-sale and repurchase of homes.
- Land Transfer Tax (LTT) is charged each time a home is sold and is collected by the province; and in Toronto, this tax is also collected by the City. This creates a double-tax in rent-to-own/equity building models where LTT ends up being paid first by the home equity organization and then by the occupant when they are able to buy the unit.
- HST is charged based on the market value of the home. In shared equity models where the homeowner neither owns nor gains from the shared equity portion of their home, HST on the shared equity portion of the home simply reduces affordability.
- Residential mortgages are highly regulated by the federal government and reflective of traditional homeownership. Modifications in regulations may be required to adapt to new co-ownership and other models.

The Task Force encourages the Ontario government to devote further attention to avenues to support new homeownership options. As a starting point, the Task Force offers the following recommendations:

- 38.** Amend the Planning Act and Perpetuities Act to extend the maximum period for land leases and restrictive covenants on land to 40 or more years.
- 39.** Eliminate or reduce tax disincentives to housing growth.
- 40.** Call on the Federal Government to implement an Urban, Rural and Northern Indigenous Housing Strategy.
- 41.** Funding for pilot projects that create innovative pathways to homeownership, for Black, Indigenous, and marginalized people and first-generation homeowners.
- 42.** Provide provincial and federal loan guarantees for purpose-built rental, affordable rental and affordable ownership projects.

# Support and incentivize scaling up housing supply

Our goal of building 1.5 million homes in ten years means doubling how many homes Ontario creates each year. As much as the Task Force’s recommendations will remove barriers to realizing this ambitious goal, we also need to ensure we have the capacity across Ontario’s communities to deliver this new housing supply. This includes capacity of our housing infrastructure, capacity within our municipal planning teams, and boots on the ground with the skills to build new homes.

There is much to be done and the price of failure for the people of Ontario is high. This is why the provincial government must make an unwavering commitment to keeping the spotlight on housing supply. This is also why the province must be dogged in its determination to galvanize and align efforts and incentives across all levels of government so that working together, we all can get the job done.

Our final set of recommendations turns to these issues of capacity to deliver, and the role the provincial government can play in putting the incentives and alignment in place to achieve the 1.5 million home goal.

## Invest in municipal infrastructure

### Housing can’t get built without water, sewage, and other infrastructure

When the Task Force met with municipal leaders, they emphasized how much future housing supply relies on having the water, storm water and wastewater systems, roads, sidewalks, fire stations, and all the other parts of community infrastructure to support new homes and new residents.

Infrastructure is essential where housing is being built for the first time. And, it can be a factor in intensification when added density exceeds the capacity of existing infrastructure, one of the reasons we urge new infrastructure in new developments to be designed for future capacity. In Ontario, there are multiple municipalities where the number one barrier to approving new housing projects is a lack of infrastructure to support them.

Municipalities face a myriad of challenges in getting this infrastructure in place. Often, infrastructure investments are required long before new projects are approved and funding must be secured. Notwithstanding the burden development charges place on the price of new housing, most municipalities report that development charges are still not enough to fully cover the costs of building new infrastructure and retrofitting existing infrastructure in neighbourhoods that are intensifying. Often infrastructure crosses municipal boundaries creating complicated and time-consuming “who pays?” questions. Municipal leaders also shared their frustrations with situations where new housing projects are approved and water, sewage and other infrastructure capacity is allocated to the project – only to have the developer land bank the project and put off building. Environmental considerations with new infrastructure add further cost and complexity. The Task Force recommends:

- 43. Enable municipalities, subject to adverse external economic events, to withdraw infrastructure allocations from any permitted projects where construction has not been initiated within three years of build permits being issued.**
- 44. Work with municipalities to develop and implement a municipal services corporation utility model for water and wastewater under which the municipal corporation would borrow and amortize costs among customers instead of using development charges.**

## Create the Labour Force to meet the housing supply need

### The labour force is shrinking in many segments of the market

You can't start to build housing without infrastructure. You can't build it without people – skilled trades people in every community who can build the homes we need.

The concern that we are already facing a shortage in skilled trades came through loud and clear in our consultations. We heard from many sources that our education system funnels young people to university rather than colleges or apprenticeships and creates the perception that careers in the skilled trades are of less value. Unions and builders are working to fill the pipeline domestically and recruit internationally, but mass retirements are making it challenging to maintain the workforce at its current level, let alone increase it.

Increased economic immigration could ease this bottleneck, but it appears difficult for a skilled labourer with no Canadian work experience to qualify under Ontario's rules. Moreover, Canada's immigration policies also favour university education over skills our economy and society desperately need. We ought to be welcoming immigrants with the skills needed to build roads and houses that will accommodate our growing population.

The shortage may be less acute, however, among smaller developers and contractors that could renovate and build new “missing middle” homes arising from the changes in neighbourhood zoning described earlier. These smaller companies tap into a different workforce from the one needed to build high rises and new subdivisions. Nonetheless, 1.5 million more homes will require a major investment in attracting and developing the skilled trades workforce to deliver this critically needed housing supply. We recommend:

45. Improve funding for colleges, trade schools, and apprenticeships; encourage and incentivize municipalities, unions and employers to provide more on-the-job training.
46. Undertake multi-stakeholder education program to promote skilled trades.
47. Recommend that the federal and provincial government prioritize skilled trades and adjust the immigration points system to strongly favour needed trades and expedite immigration status for these workers, and encourage the federal government to increase from 9,000 to 20,000 the number of immigrants admitted through Ontario's program.

## Create a large Ontario Housing Delivery Fund to align efforts and incent new housing supply

### Build alignment between governments to enable builders to deliver more homes than ever before

All levels of government play a role in housing.

The federal government sets immigration policy, which has a major impact on population growth and many tax policies. The province sets the framework for planning, approvals, and growth that municipalities rely upon, and is responsible for many other areas that touch on housing supply, like investing in highways and transit, training workers, the building code and protecting the environment. Municipalities are on the front lines, expected to translate the impacts of federal immigration policy, provincial guidance and other factors, some very localized, into official plans and the overall process through which homes are approved to be built.

The efficiency with which home builders can build, whether for-profit or non-profit, is influenced by policies and decisions at every level of government. In turn, how many home developers can deliver, and at what cost, translates directly into the availability of homes that Ontarians can afford.

Collectively, governments have not been sufficiently aligned in their efforts to provide the frameworks and incentives that meet the broad spectrum of housing needs in Ontario. Much action, though, has been taken in recent years.

- The Ontario government has taken several steps to make it easier to build additional suites in your own home: reduced disincentives to building rental housing, improved the appeal process, focused on density around transit stations, made upfront development charges more predictable, and provided options for municipalities to create community benefits through development.
- The federal government has launched the National Housing Strategy and committed over \$70 billion in funding.<sup>[26]</sup> Most recently, it has announced a \$4 billion Housing Accelerator Fund aimed at helping municipalities remove barriers to building housing more quickly.<sup>[27]</sup>
- Municipalities have been looking at ways to change outdated processes, rules, and ways of thinking that create delays and increases costs of delivering homes. Several municipalities have taken initial steps towards eliminating exclusionary zoning and addressing other barriers described in this report.

All governments agree that we are facing a housing crisis. Now we must turn the sense of urgency into action and alignment across governments.

### **Mirror policy changes with financial incentives aligned across governments**

The policy recommendations in this report will go a long way to align efforts and position builders to deliver more homes.

Having the capacity in our communities to build these homes will take more than policy. It will take money. Rewarding municipalities that meet housing growth and approval timelines will help them to invest in system upgrades, hire additional staff, and invest in their communities. Similarly, municipalities that resist new housing, succumb to NIMBY pressure, and close off their neighbourhoods should see funding reductions. Fixing the housing crisis is a societal responsibility, and our limited tax dollars should be directed to those municipalities making the difficult but necessary choices to grow housing supply.

In late January 2022, the provincial government announced \$45 million for a new *Streamline Development Approval Fund* to “unlock housing supply by cutting red tape and improving processes for residential and industrial developments”.<sup>[28]</sup> This is encouraging. More is needed.

Ontario should also receive its fair share of federal funding but today faces a shortfall of almost \$500 million,<sup>[29]</sup> despite two thirds of the Canadian housing shortage being in Ontario. We call on the federal government to address this funding gap.

- 48.** The Ontario government should establish a large “Ontario Housing Delivery Fund” and encourage the federal government to match funding. This fund should reward:
- a) Annual housing growth that meets or exceeds provincial targets
  - b) Reductions in total approval times for new housing
  - c) The speedy removal of exclusionary zoning practices
- 49.** Reductions in funding to municipalities that fail to meet provincial housing growth and approval timeline targets.

We believe that the province should consider partial grants to subsidize municipalities that waive development charges for affordable housing and for purpose-built rental.

## **Sustain focus, measure, monitor, improve**

### **Digitize and modernize the approvals and planning process**

Some large municipalities have moved to electronic tracking of development applications and/or electronic building permits (“e-permits”) and report promising results, but there is no consistency and many smaller places don’t have the capacity to make the change.

Municipalities, the provincial government and agencies use different systems to collect data and information relevant to housing approvals, which slows down processes and leaves much of the “big picture” blank. This could be addressed by ensuring uniform data architecture standards.

### **Improve the quality of our housing data to inform decision making**

Having accurate data is key to understanding any challenge and making the best decisions in response. The Task Force heard from multiple housing experts that we are not always using the best data, and we do not always have the data we need.

Having good population forecasts is essential in each municipality as they develop plans to meet future land and housing needs. Yet, we heard many concerns about inconsistent approaches to population forecasts. In the Greater Golden Horseshoe, the forecast provided to municipalities by the province is updated only when the Growth Plan is updated, generally every seven years; but federal immigration policy, which is a key driver of growth, changes much more frequently. The provincial Ministry of Finance produces a population forecast on a more regular basis than the Growth Plan, but these are not used consistently across municipalities or even by other provincial ministries.

Population forecasts get translated into housing need in different ways across the province, and there is a lack of data about how (or whether) the need will be met. Others pointed to the inconsistent availability of land inventories. Another challenge is the lack of information on how much land is permitted and how much housing is actually getting built once permitted, and how fast. The Task Force also heard that, although the Provincial Policy Statement requires municipalities to maintain a three-year supply of short-term (build-ready) land and report it each year to the province, many municipalities are not meeting that requirement.<sup>[30]</sup>

At a provincial and municipal level, we need better data on the housing we have today, housing needed to close the gap, consistent projections of what we need in the future, and data on how we are doing at keeping up. Improved data will help anticipate local and provincial supply bottlenecks and constraints, making it easier to determine the appropriate level and degree of response.

It will also be important to have better data to assess how much new housing stock is becoming available to groups that have been disproportionately excluded from home ownership and rental housing.

### **Put eyes on the crisis and change the conversation around housing**

Ours is not the first attempt to “fix the housing system”. There have been efforts for years to tackle increasing housing prices and find solutions so everyone in Ontario can find and afford the housing they need. This time must be different.

The recommendations in this report must receive sustained attention, results must be monitored, significant financial investment by all levels of government must be made. And, the people of Ontario must embrace a housing landscape in which the housing needs of tomorrow’s citizens and those who have been left behind are given equal weight to the housing advantages of those who are already well established in homes that they own.

- 50.** Fund the adoption of consistent municipal e-permitting systems and encourage the federal government to match funding. Fund the development of common data architecture standards across municipalities and provincial agencies and require municipalities to provide their zoning bylaws with open data standards. Set an implementation goal of 2025 and make funding conditional on established targets.
- 51.** Require municipalities and the provincial government to use the Ministry of Finance population projections as the basis for housing need analysis and related land use requirements.
- 52.** Resume reporting on housing data and require consistent municipal reporting, enforcing compliance as a requirement for accessing programs under the Ontario Housing Delivery Fund.
- 53.** Report each year at the municipal and provincial level on any gap between demand and supply by housing type and location, and make underlying data freely available to the public.
- 54.** Empower the Deputy Minister of Municipal Affairs and Housing to lead an all-of-government committee, including key provincial ministries and agencies, that meets weekly to ensure our remaining recommendations and any other productive ideas are implemented.
- 55.** Commit to evaluate these recommendations for the next three years with public reporting on progress.

# Conclusion

We have set a bold goal for Ontario: building 1.5 million homes in the next 10 years.

We believe this can be done. What struck us was that everyone we talked to – builders, housing advocates, elected officials, planners – understands the need to act now. As one long-time industry participant said, “for the first time in memory, everyone is aligned, and we need to take advantage of that.”

Such unity of purpose is rare, but powerful.

To leverage that power, we offer solutions that are bold but workable, backed by evidence, and that position Ontario for the future.

Our recommendations focus on ramping up the supply of housing. Measures are already in place to try to cool demand, but they will not fill Ontario’s housing need. More supply is key. Building more homes will reduce the competition for our scarce supply of homes and will give Ontarians more housing choices. It will improve housing affordability across the board.

Everyone wants more Ontarians to have housing. So let’s get to work to build more housing in Ontario.

## APPENDIX A:

# Biographies of Task Force Members

**Lalit Aggarwal** is President of Manor Park Holdings, a real estate development and operating company active in Eastern Ontario. Previously, Lalit was an investor for institutional fund management firms, such as H.I.G. European Capital Partners, Soros Fund Management, and Goldman Sachs. He is a past fellow of the C.D. Howe Institute and a former Director of both Bridgepoint Health and the Centre for the Commercialization of Regenerative Medicine. Lalit holds degrees from the University of Oxford and the University of Pennsylvania. He is also a current Director of the Hospital for Sick Children Foundation, the Sterling Hall School and the Chair of the Alcohol & Gaming Commission of Ontario.

**David Amborski** is a professional Urban Planner, Professor at Ryerson University's School of Urban and Regional Planning and the founding Director of the Centre for Urban Research and Land Development (CUR). His research and consulting work explore topics where urban planning interfaces with economics, including land and housing markets. He is an academic advisor to the National Executive Forum on Public Property, and he is a member of Lambda Alpha (Honorary Land Economics Society). He has undertaken consulting for the Federal, Provincial and a range of municipal governments. Internationally, he has undertaken work for the Canadian International Development Agency (CIDA), the World Bank, the Inter-American Development Bank, the Lincoln Institute of Land Policy, and several other organizations in Eastern Europe, Latin America, South Africa, and Asia. He also serves on the editorial boards of several international academic journals.

**Andrew Garrett** is a real estate executive responsible for growing IMCO's \$11+ Billion Global Real Estate portfolio to secure public pensions and insurance for Ontario families. IMCO is the only Ontario fund manager purpose built to onboard public clients such as pensions, insurance, municipal reserve funds, and endowments. Andrew has significant non-profit sector experience founding a B Corp certified social enterprise called WeBuild to help incubate social purpose real estate projects. He currently volunteers on non-profit boards supporting social purpose real estate projects, youth programs and the visual arts at Art Gallery

of Ontario. Andrew sits on board advisory committees for private equity firms and holds a Global Executive MBA from Kellogg School Management and a Real Estate Development Certification from MIT Centre for Real Estate.

**Tim Hudak** is the CEO of the Ontario Real Estate Association (OREA). With a passion and voice for championing the dream of home ownership, Tim came to OREA following a distinguished 21-year career in politics, including five years as Leader of the Progressive Conservative Party of Ontario.

In his role, Tim has focused on transforming OREA into Ontario's most cutting-edge professional association at the forefront of advocacy on behalf of REALTORS® and consumers, and providing world-class conferences, standard forms, leadership training and professional guidance to its Members. As part of his work at OREA, Tim was named one of the most powerful people in North American residential real estate by Swanepoel Power 200 for the last five years. Tim is married to Deb Hutton, and together they have two daughters, Miller and Maitland. In his spare time, Tim enjoys trails less taken on his mountain bike or hiking shoes as well as grilling outdoors.

**Jake Lawrence** was appointed Chief Executive Officer and Group Head, Global Banking and Markets in January 2021. In this role, Jake is responsible for the Bank's Global Banking and Markets business line and strategy across its global footprint. Jake joined Scotiabank in 2002 and has held progressively senior roles in Finance, Group Treasury and Global Banking and Markets. From December 2018 to January 2021, Jake was Co-Group Head of Global Banking and Markets with specific responsibility for its Capital Markets businesses, focused on building alignment across product groups and priority markets to best serve our clients throughout our global footprint. Previously, Jake was Executive Vice President and Head of Global Banking and Markets in the U.S., providing overall strategic direction and execution of Scotiabank's U.S. businesses. Prior to moving into GBM, Jake served as Senior Vice President and Deputy Treasurer, responsible for Scotiabank's wholesale funding activities and liquidity management as well as Senior Vice President, Investor Relations.



**Julie Di Lorenzo** (GPLLM, University of Toronto 2020), is self-employed since 1982, operates one of the largest female-run Real Estate Development Companies in North America. She was instrumental in the Daniel Burnham award-winning Ontario Growth Management Plan (2004) as President of BILD. Julie served as the first female-owner President of GTHBA (BILD) and on the boards of the Ontario Science Centre, Harbourfront Toronto, Tarion (ONHWP), St. Michael's Hospital, NEXT36, Waterfront Toronto, Chair of IREC Committee WT, Havergal College (Co-Chair of Facilities), York School (interim Vice-Chair), and Canadian Civil Liberties Association Board. Julie has served various governments in advisory capacity on Women's issues, Economic Development, Innovation and Entrepreneurship. Awards include Lifetime Achievement BILD 2017, ICCO Business Excellence 2005 & ICCO Businesswoman of the Year 2021.

**Justin Marchand** (CIHCM, CPA, CMA, BComm) is Métis and was appointed Chief Executive Officer of Ontario Aboriginal Housing Services (OAHS) in 2018. Justin has over 20 years of progressive experience in a broad range of sectors, including two publicly listed corporations, a large accounting and consulting firm, and a major crown corporation, and holds numerous designations across financial, operations, and housing disciplines. He was most recently selected as Chair of the Canadian Housing and Renewal Association's (CHRA's) Indigenous Caucus Working Group and is also board member for CHRA. Justin is also an active board member for both the Coalition of Hamilton Indigenous Leadership (CHIL) as well as Shingwauk Kinoomaage Gamig, located in Bawaating. Justin believes that Housing is a fundamental human right and that when Indigenous people have access to safe, affordable, and culture-based Housing this provides the opportunity to improve other areas of their lives.

**Ene Underwood** is CEO of Habitat for Humanity Greater Toronto Area), a non-profit housing developer that helps working, lower income families build strength, stability and self-reliance through affordable homeownership. Homes are delivered through a combination of volunteer builds, contractor builds, and partnerships with non-profit and for-profit developers. Ene's career began in the private sector as a strategy consultant with McKinsey & Company before transitioning to not-for-profit sector leadership. Ene holds a Bachelor of Arts (Honours) from the University of Waterloo and a Master of Business Administration from Ivey Business School.

**Dave Wilkes** is the President and CEO of the Building Industry and Land Development Association of the GTA (BILD). The Association has 1,300 members and proudly represents builders, developers, professional renovators and those who support the industry.

Dave is committed to supporting volunteer boards and organizations. He has previously served on the George Brown College Board of Directors, Ontario Curling Association, and is currently engaged with Black North Initiative (Housing Committee) and R-Labs I+T Council.

Dave received his Bachelor of Arts (Applied Geography) from Ryerson.

## APPENDIX B:

# Affordable Housing

Ontario's affordable housing shortfall was raised in almost every conversation. With rapidly rising prices, more lower-priced market rental units are being converted into housing far out of reach of lower-income households. In parallel, higher costs to deliver housing and limited government funding have resulted in a net decrease in the number of affordable housing units run by non-profits. The result is untenable: more people need affordable housing after being displaced from the market at the very time that affordable supply is shrinking.

Throughout our consultations, we were reminded of the housing inequities experienced by Black, Indigenous and marginalized people. We also received submissions describing the unique challenges faced by off-reserve Indigenous Peoples both in the province's urban centres and in the north.

While many of the changes that will help deliver market housing will also help make it easier to deliver affordable housing, affordable housing is a societal responsibility. We cannot rely exclusively on for-profit developers nor on increases in the supply of market housing to fully solve the problem.

The non-profit housing sector faces all the same barriers, fees, risks and complexities outlined in this report as for-profit builders. Several participants from the non-profit sector referred to current or future partnerships with for-profit developers that tap into the development and construction expertise and efficiencies of the private sector. Successful examples of leveraging such partnerships were cited with Indigenous housing, supportive housing, and affordable homeownership.

We were also reminded by program participants that, while partnerships with for-profit developers can be very impactful, non-profit providers have unique competencies in the actual delivery of affordable housing. This includes confirming eligibility of affordable housing applicants, supporting independence of occupants of affordable housing, and ensuring affordable housing units remain affordable from one occupant to the next.

One avenue for delivering more affordable housing that has received much recent attention is inclusionary zoning. In simple terms, inclusionary zoning (IZ) requires developers to deliver a share of affordable units in new

housing developments in prescribed areas. The previous Ontario government passed legislation in April 2018 providing a framework within which municipalities could enact Inclusionary Zoning bylaws.

Ontario's first inclusionary zoning policy was introduced in fall 2021 by the City of Toronto and applies to major transit station areas. Internationally, inclusionary zoning has been used successfully to incentivize developers to create new affordable housing by providing density bonuses (more units than they would normally be allowed, if some are affordable) or reductions in government fees. Unfortunately, the City's approach did not include any incentives or bonuses. Instead, Toronto requires market-rate fees and charges for below-market affordable units. This absence of incentives together with lack of clarity on the overall density that will be approved for projects has led developers and some housing advocates to claim that these projects may be uneconomic and thus will not get financed or built. Municipalities shared with us their concerns regarding the restriction in the provincial IZ legislation that prohibits "cash in lieu" payments. Municipalities advised that having the option of accepting the equivalent value of IZ units in cash from the developer would enable even greater impact in some circumstances (for example, a luxury building in an expensive neighbourhood, where the cost of living is too high for a low-income resident).

Funding for affordable housing is the responsibility of all levels of government. The federal government has committed to large funding transfers to the provinces to support affordable housing. The Task Force heard, however, that Ontario's share of this funding does not reflect our proportionate affordable housing needs. This, in turn, creates further financial pressure on both the province and municipalities, which further exacerbates the affordable housing shortages in Ontario's communities.

Finally, many participants in Task Force consultations pointed to surplus government lands as an avenue for building more affordable housing and this is discussed in [Appendix C](#).

We have made recommendations throughout the report intended to have a positive impact on new affordable housing supply. We offer these additional recommendations specific to affordable housing:

- Call upon the federal government to provide equitable affordable housing funding to Ontario.
  - Develop and legislate a clear, province-wide definition of “affordable housing” to create certainty and predictability.
  - Create an Affordable Housing Trust from a portion of Land Transfer Tax Revenue (i.e., the windfall resulting from property price appreciation) to be used in partnership with developers, non-profits, and municipalities in the creation of more affordable housing units. This Trust should create incentives for projects serving and brought forward by Black- and Indigenous-led developers and marginalized groups.
- Amend legislation to:
    - Allow cash-in-lieu payments for Inclusive Zoning units at the discretion of the municipality.
    - Require that municipalities utilize density bonusing or other incentives in all Inclusionary Zoning and Affordable Housing policies that apply to market housing.
    - Permit municipalities that have not passed Inclusionary Zoning policies to offer incentives and bonuses for affordable housing units.
  - Encourage government to closely monitor the effectiveness of Inclusionary Zoning policy in creating new affordable housing and to explore alternative funding methods that are predictable, consistent and transparent as a more viable alternative option to Inclusionary Zoning policies in the provision of affordable housing.
  - Rebate MPAC market rate property tax assessment on below-market affordable homes.

## APPENDIX C:

# Government Surplus Land

Surplus government lands fell outside the mandate of the Task Force. However, this question came up repeatedly as a solution to housing supply. While we take no view on the disposition of specific parcels of land, several stakeholders raised issues that we believe merit consideration:

- Review surplus lands and accelerate the sale and development through RFP of surplus government land and surrounding land by provincially pre-zoning for density, affordable housing, and mixed or residential use.
- All future government land sales, whether commercial or residential, should have an affordable housing component of at least 20%.
- Purposefully upzone underdeveloped or underutilized Crown property (e.g., LCBO).
- Sell Crown land and reoccupy as a tenant in a higher density building or relocate services outside of major population centres where land is considerably less expensive.
- The policy priority of adding to the housing supply, including affordable units, should be reflected in the way surplus land is offered for sale, allowing bidders to structure their proposals accordingly.

## APPENDIX D: Surety Bonds

### Moving to surety bonds would free up billions of dollars for building

When a development proposal goes ahead, the developer typically needs to make site improvements, such as installing common services. The development agreement details how the developer must perform to the municipality's satisfaction.

Up until the 1980s, it was common practice for Ontario municipalities to accept bonds as financial security for subdivision agreements and site plans. Today, however, they almost exclusively require letters of credit from a chartered bank. The problem with letters of credit is that developers are often required to collateralize the letter of credit dollar-for-dollar against the value of the municipal works they are performing.

Often this means developers can only afford to finance one or two housing projects at a time, constraining housing supply. The Ontario Home Builders' Association estimates that across Ontario, billions of dollars are tied up in collateral or borrowing capacity that could be used to advance more projects.

Modern "pay on demand surety bonds" are proven to provide the same benefits and security as a letter of credit, while not tying up private capital the way letters of credit do. Moving to this option would give municipalities across Ontario access to all the features of a letter of credit with the added benefit of professional underwriting, carried out by licensed bonding companies, ensuring that the developer is qualified to fulfill its obligations under the municipal agreement.

Most important from a municipal perspective, the financial obligation is secured. If a problem arises, the secure bond is fully payable by the bond company on demand. Surety companies, similar to banks, are regulated by Ontario's Office of the Superintendent of Financial Institutions to ensure they have sufficient funds in place to pay out bond claims.

More widespread use of this instrument could unlock billions of dollars of private sector financial liquidity that could be used to build new infrastructure and housing projects, provide for more units in each development and accelerate the delivery of housing of all types.

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#	Recommendation	Mississauga's Position in Principle	Staff Comments
1	Set a goal of building 1.5 million new homes in ten years.	Support/Neutral	<p>The City has zoning in place for 60,000 dwelling units, with planning underway for another 100,000 dwelling units. Although we have seen recent increases, the actual construction of new units has not been keeping pace with development approvals. The City already encourages intensification and growth in built up areas. This goal will support increasing housing options and supply through increased density in the City.</p> <p>This recommendation only addresses housing supply, not the price point of housing.</p>
2	Amend the Planning Act, Provincial Policy Statement, and Growth Plans to set "growth in the full spectrum of housing supply" and "intensification within existing built-up areas" of municipalities as the most important residential housing priorities in the mandate and purpose.	Support/Neutral	<p>Aligns with Official Plan Review, Housing Strategy, Major Transit Station Areas and the City's Increasing Housing Choices in Neighbourhoods Study. The City has existing policies to direct growth to strategic areas and intensify existing built-up areas. The Provincial Policy Statement (PPS) provides provincial policy direction on key land use planning issues that affect communities. In this regard, it requires that municipalities balance competing uses for land. Recent amendments to the PPS and other planning legislation already encourage an increase in the mix and supply of housing and direct growth to built up-areas. To give greater weight to housing supply objectives than say for example, the protection of the environment or ensuring public safety would undermine good planning for current and future generations.</p>
3a	Limit exclusionary zoning in municipalities through binding provincial action: a) Allow "as of right" residential housing up to four units and up to four storeys on a single residential lot.	Support/Oppose	<p>Gentle intensification aligns with Official Plan Review and Increasing Housing Choices in Neighbourhoods. However, there is an underlying assumption that as of right permissions will create affordable housing yet it is not made clear how the new housing units will be made affordable. The impact of this could lead to increased development speculation, causing the price of low density properties to increase even more and ultimately negatively impacting affordability.</p> <p>Broad sweeping changes should be avoided as local planning context is important to manage change. As example, in many neighbourhoods without transit, parking requirements will make it challenging to achieve 4 dwellings per lot. Generally, municipalities should be permitted to determine associated performance zone regulations for intensification (i.e. height of storeys, setbacks, parking requirements, # of units).</p>
3b	b) Modernize the Building Code and other policies to remove any barriers to affordable construction and to ensure meaningful implementation (e.g., allow single-staircase construction for up to four storeys, allow single egress, etc.).	Oppose/Support	<p>Agree. The Ontario Building Code (OBC) needs to be updated to reflect recent building trends, particularly those applying to stacked townhouses. In fact, Mississauga has been facilitating improvements through alternative solutions such as: enhanced, interconnected, early warning systems; standpipe systems; roof top areas of refuge; and sprinklered buildings</p> <p>However, a blanket change without regard to safety as suggested is worrisome. Single egress stairwells is a safety concern for building occupants.</p> <p>The OBC also needs consistent requirements for second units regardless of structure age. Second units in buildings existing before 1996 are not required to meet current safety requirements. Safety requirements should be the same, regardless of structure age.</p>
4	Permit "as of right" conversion of underutilized or redundant commercial properties to residential or mixed residential and commercial use.	Support/Oppose	<p>Moderate intensification of greyfield sites is proposed through the current Official Plan Review. However, consideration has to be given to the role of these commercial centres in the community – as they serve as important contributors to complete communities.</p> <p>Permitting a complete conversion of commercial sites to residential without regard to complete mixed communities will negate the concept of the 15 minute City and the notion of building complete communities, as directed by the Growth Plan.</p> <p>Without controls to permit measured changes, this could facilitate incompatibilities between commercial and residential uses (noise/odour).</p>
5	Permit "as of right" secondary suites, garden suites, and laneway houses province-wide.	Support	<p>Secondary suites are already permitted in Mississauga. Mississauga's Increasing Housing Choices in Neighbourhoods is already examining how to permit garden suites, laneway houses, multiplexes as-of-right (up to 3 units/lot) as currently mandated by the Province.</p>
6	Permit "as of right" multi-tenant housing (renting rooms within a dwelling) province-wide.	Support	<p>Mississauga supports home share and other methods of renting out rooms within a dwelling as affordable housing options for students and the workforce. Licensing and inspections of dwellings must still occur to ensure life safety of occupants.</p>
7	Encourage and incentivize municipalities to increase density in areas with excess school capacity to benefit families with children.	Support	<p>The Province should require and/or incentivize school boards to develop more urban school models in intensification areas. The current funding model encourages school boards to dispose of schools with low enrollment in mature neighbourhoods and secure similar school facilities through new development.</p> <p>Presupposes adequacy of other municipal infrastructure and community services to accommodate additional density.</p>
8	Allow "as of right" zoning up to unlimited height and unlimited density in the immediate proximity of individual major transit stations within two years if municipal zoning remains	Oppose	<p>Mississauga's experience with unlimited height and density in our Downtown Core has not resulted in affordable housing but has enabled us to meet Provincial Growth targets.</p> <p>Presupposes adequacy of other municipal infrastructure and community services to accommodate additional density.</p>

	insufficient to meet provincial density targets.		May cause heightened land speculation and increased land values within Major Transit Station Area's (MTSAs) and may also result in inappropriate transitions to surrounding lower density development.
9	Allow "as of right" zoning of six to 11 storeys with no minimum parking requirements on any streets utilized by public transit (including streets on bus and streetcar routes).	Oppose	<p>Broad sweeping changes like this would be very problematic. A bus route in Mississauga is simply not sufficient justification to greatly vary the permitted density and built form. This would significantly jeopardize the capacity of our Neighbourhood Collector streets and lead to significant conflict between pedestrian and vehicles. There is no regard for the cumulative impacts of such a change nor for compatibility with existing neighbourhood context.</p> <p>Removing minimum parking requirements increases municipal maintenance and enforcement costs that may not be fully recoverable. Some minimum parking must be required, such as minimum accessible parking. Mississauga is already proposing reduced parking standards based on level of transit service and precinct.</p> <p>This recommendation may be suited for streets with rapid and higher order transit that require significant public sector investment, but even that would require detailed study to support.</p>
10	Designate or rezone as mixed commercial and residential use all land along transit corridors and redesignate all Residential Apartment to mixed commercial and residential zoning in Toronto.	Neutral	Could be done in some proposed Major Transit Station Areas (MTSAs) but may take some time to implement effectively. Mississauga apartment zones already permit commercial facilities. Most transit corridors within the City permit a mix of commercial and residential uses. Allowing mixed use zones with unlimited height and density (Downtown Core) has not significantly increased the amount of affordable housing. More pre-zoned lands may increase land values, speculation and unreasonable requests for densities higher than can be adequately serviced by the municipality without significant costs. This may result in delays to application processing and will ultimately impact the supply and cost of housing to consumers.
11	Support responsible housing growth on undeveloped land, including outside existing municipal boundaries, by building necessary infrastructure to support higher density housing and complete communities and applying the recommendations of this report to all undeveloped land.	Neutral	Not applicable, as Mississauga is mostly built out. The City already has comprehensive planning and responsible housing growth in place for areas such as the Ninth Line lands.
12a	Create a more permissive land use, planning, and approvals system: Repeal or override municipal policies, zoning, or plans that prioritize the preservation of physical character of neighbourhood	Oppose	<p>Heritage protection is very important to all communities and its value should not be less of a priority.</p> <p>In Mississauga, heritage character is embedded in OP policy which allows for a more flexible development process. Additionally, Mississauga's Official Plan Review Bundle 1 policies have started to remove references to "preserving" and "maintaining" neighbourhood character and are now more focused on "context" instead.</p>
12b	Exempt from site plan approval and public consultation all projects of 10 units or less that conform to the Official Plan and require only minor variances	Oppose	This change would eliminate replacement and small infill developments from site plan approval. While we concur that Mississauga's low density designation needs to become less restrictive, the potential impacts of 10 unit or less development proposals should be considered further. Due to their very nature, intensification projects require scrutiny to ensure compatibility with adjoining lands. The role of site plan approval is to manage how infill occurs. The Committee of Adjustment process relies on site plan approval to address community issues, compatibility, and ensure what was presented is built.
12c	Establish province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones, and planes; restore pre-2006 site plan exclusions (colour, texture, and type of materials, window details, etc.) to the Planning Act and reduce or eliminate minimum parking requirements;	Oppose	<p>Introducing Province wide zoning standards is inconsistent with local planning and doesn't take into local context and character.</p> <p>Standardizing specific design requirements (such as Sun/Shadow Studies) has some merit as it will provide some certainty for submission and review requirements to applicants, staff and residents.</p>
12d	d) Remove any floorplate restrictions to allow larger, more efficient high-density towers.	Oppose	This would impact tower separation and sunlight to the public realm. There is no guarantee bigger floor plates make more affordable units. However, larger floor plates do make larger unit layouts thereby increasing the ability to provide 2 and 3 bedrooms units.



13	Limit municipalities from requesting or hosting additional public meetings beyond those that are required under the Planning Act.	Oppose	This would significantly impact the public involvement in the planning process, which typically encourages better development. Community meetings ultimately save time by flushing out community issues and allow for improvements to development proposals. Community meetings saves time at statutory meetings by allowing community input at smaller format, development specific, ward meetings.
14	Require that public consultations provide digital participation options.	Support	Mississauga has implemented digital participation options through the pandemic and will continue to do so. Blended in person/virtual meetings maximize public participation.
15	Require mandatory delegation of site plan approvals and minor variances to staff or pre-approved qualified third-party technical consultants through a simplified review and approval process, without the ability to withdraw Council's delegation.	Oppose/Neutral	Mississauga has already delegated authority for site plan approval. Since site plan approval was delegated to staff, Council has not rescinded its delegated authority.  However, the proposed delegated authority for minor variances is not supported. The proposed delegated authority would not have any significant impact on delivering more affordable housing. The COA process provides autonomy from elected officials and planning staff.
16	Prevent abuse of the heritage preservation and designation process by: a) Prohibiting the use of bulk listing on municipal heritage registers b) Prohibiting reactive heritage designations after a Planning Act development application has been filed	Oppose	Mississauga's heritage planning committee does not abuse its authority. In fact, the unique character offered in Mississauga's Heritage Districts and Cultural Heritage Landscapes provide opportunities for affordable housing in desirable areas. Several property owners in our Heritage Conservation Districts (HCD) are transforming properties to include multiple rental units.  The City is undertaking a Cultural Heritage Landscape (CHL) Inventory Review focused on conserving the character of neighbourhoods as they evolve and increase in density. This new strategy allows for a more flexible development process. Heritage is bringing a very permissive approach to approvals and seeks to balance the desire to provided affordable housing while conserving heritage.  Elimination of character policies would eliminate HCDs and CHLs and remove the desirability and attraction of these neighbourhoods for residents.
17	Requiring municipalities to compensate property owners for loss of property value as a result of heritage designations, based on the principle of best economic use of land.	Neutral	Heritage property value has been a key focus of Heritage Planning as the City works through its affordable housing strategies. Studies have proven that heritage properties increase in value over time after designation. The City further supports heritage property owners through a Heritage Property Grants program, which continues a record of success year after year. Heritage property value does not impede affordable housing. Heritage properties can be integrated into modern developments to add space for affordable housing and provide continuity in a community. Several heritage buildings have been successfully modified into multiple unit dwellings and serve as incubators for affordable housing.
18	Restore the right of developers to appeal Official Plans and Municipal Comprehensive Reviews.	Oppose	This will most likely delay implementation of affordable housing. City's priorities would remain the same but restoring the right of developers to appeal Official Plan and Municipal Comprehensive Review (MCR) processes will lead to lengthy appeal periods and delay implementing updated policies and zoning. Lengthy appeals take time and resources away from other City planning priorities and processing development applications.  This recommendation will have negative impacts and contradicts the Task Force's narrative to make processes quicker. Developers will have the right to appeal City policies which are largely intended to implement provincial legislation and mandates.  If developers continue to assume they can secure additional density and/or units after a MCR, they will factor this potential value into their pro-forma analysis after overpaying for land.
19	Legislate timelines at each stage of the provincial and municipal review process, including site plan, minor variance, and provincial reviews, and deem an application approved if the legislated response time is exceeded.	Oppose	Mississauga's statistics typically show that applications spend longer with applicants than they do with City for review.  Do not support automatic approval of applications as many are incomplete, incorrect or contain conflicting information.  Support legislative timelines for provincial review process.
20	Fund the creation of "approvals facilitators" with the authority to quickly resolve conflicts among municipal and/or provincial authorities and ensure timelines are met	Support	Provincial facilitators for provincial ministries/agencies could be helpful to resolve issues/conflicts.
21	Require a pre-consultation with all relevant parties at which the municipality sets out a binding list that defines what constitutes a complete application; confirms the number of consultations established in the previous recommendations; and	Support/ Oppose	This is supported, and already operationalized, from a development planning perspective. Developers are required to attend DARC (Development Application Review Committee) meeting, where relevant Departments and outside agencies provide complete application requirements (plans, studies, etc.) Additionally, stamped engineering drawings and sometimes letter of reliance are accepted.  However, while binding prescriptive requirements to define what constitutes a complete application would mitigate applicant uncertainty, establish uniformity for building permit submission requirements, in the absence of legislated amendments to 'joint and several' liability and 'duty of care' requirements for municipalities, the receipt of certification from a regulated professional, would not protect municipalities from being exposed to liability.

	clarifies that if a member of a regulated profession such as a professional engineer has stamped an application, the municipality has no liability and no additional stamp is needed.		Even with an Engineer's stamp absolving the Municipality of responsibility, a review of the application is still required to issue a permit.
22	Simplify planning legislation and policy documents	Support	Planning Act legislation could be clearer. Suggest that Province create an advisory group of municipal/consulting planners/lawyers to review and recommend changes.
23	Create a common, province-wide definition of plan of subdivision and standard set of conditions which clarify which may be included; require the use of standard province-wide legal agreements and, where feasible, plans of subdivision.	Support/Neutral	Most municipalities have a standard set of subdivision conditions and agreements. Limited benefit from standardizing these province wide. Many conditions of draft plan approval are specific to the development. It would take a long time to coordinate requirements among all municipalities (similar to trying to standardize zoning across the province).
24	Allow wood construction of up to 12 storeys.	Support	Mississauga supports what the Ontario Building Code (OBC) allows. This will be in the National Building Code in the updates this year and most likely in the next version of the OBC.
25	Require municipalities to provide the option of pay on demand surety bonds and letters of credit.	Oppose	Currently, the Ontario Building Code Act's conditional building permit provision allows applicants to provide security for the removal of commenced building and restoration of site and does not restrict the Chief Building Officer from accepting 'Pay On Demand Bond' instead of 'Letter of Credit'.  Mississauga staff have previously investigated the merits of accepting surety bonds in place of a traditional letters of credit that are required under the City's subdivision site servicing agreements. Research, along with Legal and Banking Industry advice, concluded that surety bonds represent a financial risk to the City. A letter of credit provides the best mechanism to ensure that the municipality will receive its money if a builder defaults in performing its obligations.
26	Require appellants to promptly seek permission ("leave to appeal") of the Tribunal and demonstrate that an appeal has merit, relying on evidence and expert reports, before it is accepted	Support	Could possibly reduce or expedite Ontario Land Tribunal (OLT) appeals involving affordable housing leading to earlier development. The legislation will need to clarify the precise standard of review to be used by the OLT in determining (up front) if an appeal has merit.
27a	Prevent abuse of process: a) Remove right of appeal for projects with at least 30% affordable housing in which units are guaranteed affordable for at least 40 years.	Neutral	Developers may initially propose 30% affordable housing only to revise the proposal later on, simply to remove the right of appeal. Mississauga would be supportive of limiting appeal rights where there's a guarantee of housing units below average market rate.
27b	Require a \$10,000 filing fee for third-party appeals.	Oppose	For landowners seeking to launch a third party appeal, this would create a significant financial obstacle with a \$10,000 filing fee.
27c	Provide discretion to adjudicators to award full costs to the successful party in any appeal brought by a third party or by a municipality where its council has overridden a recommended staff approval.	Neutral	Mississauga has no comments.
28	Encourage greater use of oral decisions issued the day of the hearing, with written reasons to follow, and allow those decisions to become binding the day that they are issued.	Oppose	The planning appeal process would be less transparent and accountable as few individuals would be made aware of oral decisions. Oral decisions typically do not contain well thought out reasons; even fewer individuals would be aware/informed of the outcome if other recommendations in the Report are taken into consideration to limit third party appeals/public participation in appeal process.  Could accelerate timing and decrease delay. In lieu of oral decisions, the better approach is to reform the manner in which Ontario Land Tribunal (OLT) functions (including addressing its resource needs) so that the responsibility will be with OLT to issue written decisions promptly, within a defined period of time.
29	Where it is found that a municipality has refused an application simply to avoid a deemed approval for lack of decision, allow the Tribunal to award	Oppose	Will create unreasonable and unrealistic pressures to process planning applications, compelling decision-making to occur prematurely.  The award of punitive damages may negatively impact the City's financial and resource capacity limits, which could lead to an increase in planning fees to address the attendant consequences; an increase in fees would negatively impact the financial viability of affordable housing projects.

	punitive damages.		This will carry a significant impact as the proposal is not simply that costs be awarded against a municipality, but that the Ontario Land Tribunal (OLT) order payment of punitive damages. Punitive damages could be hefty and significantly exceed a costs award. Further, it appears that the recommendation contemplates OLT could order both costs against a municipality as well as payment of punitive damages.
30	Provide funding to increase staffing (adjudicators and case managers), provide market-competitive salaries, outsource more matters to mediators, and set shorter time targets	Support/Neutral	Funding to increase Ontario Land Tribunal (OLT) staffing for quicker outcomes via hearing or mediation will allow disputes to be resolved more quickly, and reduce/mitigate delay and uncertainty with respect to City-led initiatives.  To the extent that City policy initiatives and/or development applications that provide affordable housing are appealed, more funding could lead to faster approvals/ resolution of appeals to allow those initiatives or projects to move forward.  Timeliness and efficiency of the adjudicative system would benefit all stakeholders. In addition, attracting Members with strong credentials, both technical and mediation, would provide greater comfort in terms of the quality of the process and its outcomes.
31	In clearing the existing backlog, encourage the Tribunal to prioritize projects close to the finish line that will support housing growth and intensification, as well as regional water or utility infrastructure decisions that will unlock significant housing capacity.	Neutral	If any of Mississauga's appeals qualify as being part of the Tribunal's existing backlog, then their prioritization could provide certainty and clarity about Mississauga's Affordable Housing vision for these areas; however, no development applications have been filed for these sites.  Priority should be given to municipal initiated amendments that are appealed in addition to development applications.  It is unclear how the Tribunal would be equipped to decide which applications should be "fast-tracked" over others. Most applications "support housing growth and intensification". There may be some procedural unfairness to some applicants and/or municipalities whose projects or initiatives are stalled.
32	Waive development charges and parkland cash-in-lieu and charge only modest connection fees for all infill residential projects up to 10 units or for any development where no new material infrastructure will be required.	Oppose	Waiving Cash-in-lieu (CIL) on all small projects would reduce overall CIL collections, reduce the reserve fund balance over time and therefore limit the City's ability to deliver parkland through direct acquisition. For example, in a development of exclusive detached homes, waiving CIL for 10 of those homes will not make them affordable.  Waiving CIL for any development where no new material infrastructure will be required is problematic in that CIL is currently collected and spent on a City wide basis. Even if there is no immediate parkland need in the area of the new development, the increased population resulting from that development would benefit from parkland provided elsewhere in the City for purposes of destination parks and facilities, environmental factors and city wide trail system connections. The park system as a whole and not just the local park infrastructure benefits all new residents.
33	Waive development charges on all forms of affordable housing guaranteed to be affordable for 40 years	Oppose	Waiving Development Charges (DCs) would either impact the City's capital program or create additional pressure on the tax base. Costs need to be recovered from somewhere.
34	Prohibit interest rates on development charges higher than a municipality's borrowing rate	Oppose	City's view is that deferral agreements are not "borrowing" they are advancing the point in time for which the charge applies, having a higher rate attributes to "inflation" costs to recover the lost revenue (right now the City allocates \$1.4M annually through tax to recover the deferred interest). The legislation currently allows for a municipality to charge "interest" with no specified cap.
35	Regarding cash in lieu of parkland, s.37, Community Benefit Charges, and development charges: a) Provincial review of reserve levels, collections and drawdowns annually to ensure funds are being used in a timely fashion and for the intended purpose, and, where review points to a significant concern, do not allow further collection until the situation has been corrected. b) Except where allocated towards municipality-wide infrastructure projects, require municipalities to spend funds in the neighbourhoods where they were collected. However, where there's a significant community need in a priority area of the City, allow for specific ward-to-ward allocation of unspent and unallocated reserves.	Oppose	An annual review of Cash In Lieu (CIL) reserve funds does not make sense given that land acquisition for parkland purposes is largely based on opportunity and/or negotiations with the applicable land owner. Lands that are suitable for park purposes in the area of need are not always available. Negotiations and successful acquisitions can sometimes take years.  Furthermore, lands that are in our highest area of need are often high value requiring collecting and saving CIL over a period of time prior to having sufficient funds to purchase. Area specific collection and spending limits our ability to purchase lands in areas of greatest need.  Mississauga could support annual reporting of reserve fund spending provided that reporting also include the ability to earmark funds for future anticipated purchases.

36	Recommend that the federal government and provincial governments update HST rebate to reflect current home prices and begin indexing the thresholds to housing prices, and that the federal government match the provincial 75% rebate and remove any clawback.	Neutral	Mississauga has no comment.
37	Align property taxes for purpose-built rental with those of condos and low-rise homes	Support	Mississauga has the same tax rate for both Residential and New Multi-Residential categories (includes new rental). Support this recommendation to encourage construction of new rental units.
38	Amend the Planning Act and Perpetuities Act to extend the maximum period for land leases and restrictive covenants on land to 40 or more years	Neutral	The Planning Act prohibits leases in Ontario from having a term longer than 21 years (including potential extensions/renewals) unless such a lease falls within one of the specifically-stated exemptions. If a lease has a term (including extensions/renewals) of 21 years or more and does not fall within any of the stated exceptions in Section 50 of the Planning Act, the lease may be in contravention of Section 50 and could potentially be void unless consent is obtained pursuant to Section 53.  Extending the maximum period for land leases may facilitate some forms of affordable housing development (e.g. Community Land Trusts).  Could allow for the extension of restrictive covenants requiring affordable housing beyond the current limit to 40 or more years.
39	Eliminate or reduce tax disincentives to housing growth.	Neutral	More information is required to fully address this recommendation. All tax could be considered a tax "disincentives" so what does this actually include?
40	Call on the Federal Government to implement an Urban, Rural and Northern Indigenous Housing Strategy	Support	Mississauga supports this recommendation.
41	Funding for pilot projects that create innovative pathways to homeownership, for Black, Indigenous, and marginalized people and first-generation homeowners.	Support	This is a Regional responsibility. The Region of Peel is providing a one-time grant of \$2.5 million to BlackNorth to support affordable housing for Black Peel residents. Through this grant, 50 eligible Peel households are expected to secure assistance under the BlackNorth Home Ownership Bridge Program.  The Province should provide funding for other affordable housing pilot projects for marginalized households in order to support marginalized households and new comers.
42	Provide provincial and federal loan guarantees for purpose-built rental, affordable rental and affordable ownership projects	Support	The need for loan guarantees has been consistently identified as an issue for purpose-built rental and non-profit housing development.
43	Enable municipalities, subject to adverse external economic events, to withdraw infrastructure allocations from any permitted projects where construction has not been initiated within three years of build permits being issued.	Neutral	This is partially a Regional responsibility. This recommendation does not align with the City's financial planning practices. Projects are initiated when enough funds have been collected to attribute to a project, which could take years. As well, in many cases, multiple developments/projects are reliant on the infrastructure being built. Penalizing one development may ultimately have consequences for other development projects.  The municipality does not typically provide services to a new community until the development happens (e.g. fire stations, community centres, libraries). A 10-year planning horizon for municipal infrastructure is necessary.
44	Work with municipalities to develop and implement a municipal services corporation utility model for water and wastewater under which the municipal corporation would borrow and amortize costs among customers instead of using development charges	Oppose	This approach is contrary to "growth pays for growth" concept. In this situation, the costs of growth would be distributed to all users, not just the new users. Existing residents have all ready paid for their infrastructure.  Water and waste water are Regional services.
45	Improve funding for colleges, trade schools, and apprenticeships; encourage and incentivize municipalities, unions and employers to provide more on-the-job training	Support	City of Mississauga's Economic Development Office (EDO) works with different institutions that provide skilled trades training locally i.e. Sheridan College, Centennial College (where EDO sits on a Program Advisory Committee for a manufacturing program) and promotes their programs and graduates to local employers.  More skilled workers brought into Mississauga, especially if they are electricians, plumbers, millwrights would provide much needed support to

			<p>construction projects that are already facing a shortage of workers and delays in completion.</p> <p>Increasing the talent pool of skilled trades people will, in theory, help to ensure that projects are completed in a timelier manner.</p>
46	Undertake multi-stakeholder education program to promote skilled trades.	Support	<p>City of Mississauga's Economic Development Office (EDO) is promoting advanced manufacturing and the skilled trades to under-represented groups in the trades, including the Women in Mississauga Manufacturing Initiative. As part of this initiative, EDO is also providing strategic direction to employers in their recruitment of women for skilled trades roles.</p>
47	Recommend that the federal and provincial government prioritize skilled trades and adjust the immigration points system to strongly favour needed trades and expedite immigration status for these workers, and encourage the federal government to increase from 9,000 to 20,000 the number of immigrants admitted through Ontario's program.	Support	<p>The Mississauga Economic Development Office (EDO) acts as a referral partner for the Federal Government's Global Skills Strategy Program. This would include National Occupational Classification (NOC) B Technical jobs and skilled trades. EDO has also connected Federal Government immigration representatives with our Mississauga manufacturers looking to hire skilled trades people from outside Canada.</p>
48	The Ontario government should establish a large "Ontario Housing Delivery Fund" and encourage the federal government to match funding. This fund should reward: a) Annual housing growth that meets or exceeds provincial targets b) Reductions in total approval times for new housing c) The speedy removal of exclusionary zoning practices	Support	<p>Support in principle but more information is required to make an informed decision.</p> <p>The City welcomes a subsidy from the Province to facilitate more affordable housing.</p>
49	Reductions in funding to municipalities that fail to meet provincial housing growth and approval timeline targets.	Oppose	<p>Housing is market driven, it would not be realistic to penalize a municipality when the decision to build rest with a private developer. As indicated previously, the City has 20,000 approved but unbuilt dwelling units and cannot control when those units will be constructed.</p>
50	Fund the adoption of consistent municipal e-permitting systems and encourage the federal government to match funding. Fund the development of common data architecture standards across municipalities and provincial agencies and require municipalities to provide their zoning bylaws with open data standards. Set an implementation goal of 2025 and make funding conditional on established targets.	Support	<p>Mississauga already utilizes an e-permitting system. Mississauga's ePlans is an end to end online/digital application submission, review and approval system that has been in place since 2016.</p> <p>A Provincially funded e-permitting system would ensure consistency amongst municipalities and provincial government agencies, and would provide smaller municipalities that don't have the capacity to make to make such change an equal opportunity to modernize. The City would like to ensure that any standard system could still be adapted to City processes to ensure maximum efficiency for application processing.</p> <p>Mississauga currently makes data public via Open Data. Common data would further encourage consistency.</p>
51	Require municipalities and the provincial government to use the Ministry of Finance population projections as the basis for housing need analysis and related land use requirements.	Neutral	<p>Relying solely on Ministry of Finance (MOF) population projections will likely have higher estimates, which are not informed by Growth Plan policies (e.g. do not consider achieving density targets).</p> <p>The impact would be loss of municipal autonomy over decision making. However, it would provide more standardized data and reporting.</p> <p>Clarity required on whether the Task Force has considered implications of relying only on provincial population projections.</p> <p>The Task Force should consider using population projections that are informed by Growth Plan policies.</p>
52	Resume reporting on housing data and require consistent municipal reporting, enforcing compliance as a requirement for accessing programs under the Ontario Housing Delivery	Neutral	<p>Mississauga currently reports to the Province (MMHA) through data on building permits and other approvals, as well as, Financial Information Return data, which is the main data collection tool used by the Ministry of Municipal Affairs and Housing to collect financial and statistical information on municipalities.</p>

	Fund		
53	Report each year at the municipal and provincial level on any gap between demand and supply by housing type and location, and make underlying data freely available to the public.	Support	This is currently being conducted by the Region of Peel through its role as Housing Service Manager and upper municipal tier. Any reporting on the gap between supply and demand should include income information and ability to pay for market units by municipality and by dwelling type.
54	Empower the Deputy Minister of Municipal Affairs and Housing to lead an all-of-government committee, including key provincial ministries and agencies, that meets weekly to ensure our remaining recommendations and any other productive ideas are implemented.	Support	Mississauga supports the creation of an all government committee to focus on delivering affordable housing.
55	Commit to evaluate these recommendations for the next three years with public reporting on progress.	Neutral	Mississauga does not agree with several of the recommendations, and does not see value in reviewing and monitoring these. However, a coordinated review and monitoring of housing data is important.
<b>Appendix A - Affordable Housing</b>	<p>Call upon the federal government to provide equitable affordable housing funding to Ontario.</p> <p>Develop and legislate a clear, province-wide definition of "affordable housing" to create certainty and predictability.</p> <p>Create an Affordable Housing Trust from a portion of Land Transfer Tax Revenue (i.e., the windfall resulting from property price appreciation) to be used in partnership with developers, non-profits, and municipalities in the creation of more affordable housing units. This Trust should create incentives for projects serving and brought forward by Black- and Indigenous-led developers and marginalized groups.</p> <p>Amend legislation to:</p> <ul style="list-style-type: none"> <li>• Allow cash-in-lieu payments for Inclusive Zoning units at the discretion of the municipality.</li> <li>Require that municipalities utilize density bonusing or other incentives in all Inclusionary Zoning and Affordable Housing policies that apply to market housing.</li> <li>• Permit municipalities that have not passed Inclusionary Zoning policies to offer incentives and bonuses for affordable housing units.</li> <li>• Encourage government to closely monitor the effectiveness of</li> </ul>	Support	<p>Most of the proposed recommendations in this section align with Mississauga's Housing Strategy and work currently underway to implement Inclusionary Zoning (IZ). As the report notes, all sectors are required to contribute to the provision of housing supply including affordable housing.</p> <p>IZ is being developed according to Provincially mandated regulations which take into consideration market impact. The City will phase in IZ to allow the market to adjust to this new cost. Consideration for off-sets could be made for development which goes beyond the minimum requirements in terms of number of units or affordability depth and duration. The City has advocated for the ability to secure Cash-in-lieu of Affordable Housing units where IZ results in few units.</p> <p>IZ is only one tool that municipalities can use to secure affordable housing where new transit infrastructure investment has occurred. The City is considering other strategies e.g. tax-funded grants and new revenue sources (e.g. vacancy tax to reduce costs for affordable housing producers). The Province may wish to provide developers who contribute IZ units with tax credits.</p>

	<p>Inclusionary Zoning policy in creating new affordable housing and to explore alternative funding methods that are predictable, consistent and transparent as a more viable alternative option to Inclusionary Zoning policies in the provision of affordable housing.</p> <ul style="list-style-type: none"> <li>• Rebate MPAC market rate property tax assessment on below-market affordable homes.</li> <li>• Encourage government to closely monitor the effectiveness of Inclusionary Zoning policy in creating new affordable housing and to explore alternative funding methods that are predictable, consistent and transparent as a more viable alternative option to Inclusionary Zoning policies in the provision of affordable housing.</li> </ul>		
<p><b>Appendix C - Government Surplus Land</b></p>	<p>Review surplus lands and accelerate the sale and development through RFP of surplus government land and surrounding land by provincially pre-zoning for density, affordable housing, and mixed or residential use. All future government land sales, whether commercial or residential, should have an affordable housing component of at least 20%. Purposefully upzone underdeveloped or underutilized Crown property (e.g., LCBO). Sell Crown land and reoccupy as a tenant in a higher density building or relocate services outside of major population centres where land is considerably less expensive. The policy priority of adding to the housing supply, including affordable units, should be reflected in the way surplus land is offered for sale, allowing bidders to structure their proposals accordingly.</p>	<p>Support</p>	<p>The scarcity of land at a reasonable cost is one of the key barriers to Affordable Housing. Government land is publicly-owned land and its disposal should achieve key societal objectives in addition to generating revenue.</p> <p>There is potential to make a significant contribution to affordable housing as new residential development takes place.</p> <p>A significant component of affordable housing (min 20%) is supported particularly where a Ministerial Zoning Order or pre-zoning has been applied. These proactive measures reduce risk and cost for developers which can make affordable housing more achievable.</p> <p>The Province through its various agencies (e.g. Infrastructure Ontario, Metrolinx) should implement this rule for the disposal of crown land with a minimum size.</p>