



A BLUEPRINT FOR ACTION:

**AN INTEGRATED  
APPROACH  
TO ADDRESS  
THE ONTARIO  
HOUSING CRISIS**

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# Message from the AMO President

## Housing affordability is top of mind for people in Ontario.

In Ontario, finding a place to live is a struggle for many due to low vacancy rates, limited supply and an insufficient mix of housing options. The costs of ownership and rental rates are rising much faster than incomes, and people experiencing homelessness are in desperate need of a roof over their heads. The COVID-19 pandemic has exacerbated the issue, leading to a province-wide housing crisis. To address housing affordability, all orders of government must work together in partnership with the private, non-profit, and co-operative housing development sectors.

AMO recognizes that Ontario is facing a housing affordability and supply crisis and that all parties have a role to play in solving it. The province's recent housing consultation has provided an opportunity for a renewed conversation about the urgent need for bold action and leadership by all.

In contributing to these efforts, AMO is pleased to present a *Blueprint for Action: A Coordinated Approach to Address the Ontario Housing Crisis*. It takes a principle-based approach and outlines nearly 90 recommendations on how to guide further action to build a strong housing sector.

This *Blueprint* builds on AMO's long-standing positions and advocacy around housing, and incorporates the advice of many, including AMO's Task Forces and Board of Directors. AMO is also grateful to those that contributed ideas including associations representing the housing sector, planners, building officials, social services and Indigenous service providers. We are also thankful for the input from the following municipal associations:

- Eastern Ontario Wardens' Caucus (EOWC)
- Federation of Canadian Municipalities (FCM)
- Federation of Northern Ontario Municipalities (FONOM)
- Mayors and Regional Chairs of Ontario (MARCO)
- Northern Ontario Municipal Association (NOMA)
- Ontario Big City Mayors (OBCM)
- Ontario Small Urban Municipalities (OSUM)
- Rural Ontario Municipal Association (ROMA)
- Western Ontario Wardens' Caucus (WOWC)

In our view, this *Blueprint* serves as a platform for collaborative discussion and action with all housing partners. We need all parties to come to the table and work together in a coordinated and integrated way, for the benefit of all Ontarians.

Sincerely,



Jamie McGarvey

AMO President  
Mayor of Parry Sound





## A BLUEPRINT FOR ACTION:

# An Integrated Approach to Address the Ontario Housing Crisis

## Introduction

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In Ontario, finding a place to live is a struggle for many due to low vacancy rates, limited supply and an insufficient mix of housing options. The costs of ownership and rental rates are rising much faster than incomes and people experiencing homelessness are in desperate need of a roof over their heads.

Bold action and leadership are required from all three orders of government and private, non-profit, and co-operative housing sectors (collectively referred to as “development sector”) to address the housing crisis in Ontario. It will take collective, constructive and focused work by all involved to improve affordability, diversify the housing mix, and increase supply.

The province needs a made-in-Ontario housing framework. Tinkering around the edges will not be successful. A new collective mindset and transformative change is required to address the systemic issues around housing affordability over the long-term.

AMO’s *Blueprint for Action* reflects an all-of-government approach and covers more than just housing affordability. In our view, meaningful results will only be achieved if the social determinants of health, poverty reduction, and climate change mitigation and adaptation, are also addressed.

Note that this is not an exhaustive list of interventions that could help solve Ontario’s housing crisis. Rather it is written to identify local contributions that the various parties play in delivering housing.

It is important to keep in mind that there are unique and different challenges facing large and small urban, rural, and northern municipalities. Local flexibility, rather than one-size-fits-all solutions, must be considered when reading this document.

The remaining sections outline the unique regional housing challenges that Ontarians are facing and the foundational housing principles that were developed by AMO. Following that, the *Blueprint for Action* outlines nearly 90 recommendations that are grouped into actions that the federal, provincial, municipal governments and the development sector should consider implementing.

# Housing Challenges Across Ontario

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The COVID-19 pandemic has created noticeable shifts in housing affordability as individuals and organizations across the province make different choices about where and how to live and work. What is common between all municipal governments, however, is the pressure they face to build and sustain complete communities so their residents can enjoy a quality of life wherever they choose to live. All municipalities would benefit from additional resources and tools – both financial and planning – to help improve housing affordability.

In the case of rural Ontario, municipalities' ability to address housing needs and to contribute fully to the province's recovery and growth are constrained by the infrastructure section of the Provincial Policy Statement (PPS). It is expensive to ensure infrastructure can adequately service new housing development in vast geographic areas and work can take time. That is why a collaborative and innovative approach to rural municipal servicing matters needs to be broadly supported.

As well, critical infrastructure such as sewer, water, broadband and access to energy sources including hydro and other alternatives is lacking in many areas. Growing communities also require amenities such as schools, healthcare, and transportation, which is only possible with ongoing joint investments from all orders of government.

The trend of urban outmigration to rural and northern Ontario has made the available housing stock in those communities much more expensive and harder to find. The impact on rural seniors and young families is distressing, and this lack of accommodation poses a significant restriction on growth and development and on the sustainability of the labour force in rural Ontario. These are new experiences in rural and northern Ontario in particular, and the implications are significant.

Northern Ontario has its own set of unique challenges. Affordable options have until recently been available, but with new in-migration from southern Ontario, prices and rents are quickly increasing. Supply of homes is not the only issue. Smaller and rural communities and First Nations communities often have homes and rental buildings in a poor state of repair requiring renovations to keep them suitable for occupancy. When building new, the cost for construction is higher in the north due to the short construction season, labour shortages, and cost of transporting materials.

Community and supportive housing are also more difficult to access in rural and northern areas, as they are often located in larger urban centres, causing residents in need to leave their home communities or continue living in precarious housing situations. There is just not enough funding to provide affordable housing options equitably all across regions to reach people in need where they live.

Black, Indigenous, racialized and other marginalized communities in Ontario have unique housing needs and may face discrimination in accessing and securing housing. Affordable housing options that account for these barriers are needed and may look like housing programs with culturally respectful supports and wrap-around care models that eliminate the barriers faced in the private housing markets.

Across Ontario, increasing levels of homelessness are a significant consequence of low supply and unaffordable housing. Homelessness is no longer confined to the visibly homeless, those in shelters, or those with limited income. While there are myriad root causes for homelessness, and many solutions to prevent and break the cycle of poverty and homelessness, housing is the primary solution for those that need a roof over their heads.

Further complicating the problem is the fact that housing supply is also impacted due to high demand from investors with a primary goal of price appreciation. In addition, higher levels of immigration to the province, supporting economic growth of our communities, and large numbers of international and non-local students attending our universities and colleges further drive demand. The increased demand for housing in these areas has put pressure on municipal councils to balance pressures for growth and the preservation of existing housing stock and mix, with the desire to be welcoming and desirable communities for both life-long and new residents.

The COVID-19 pandemic has made it clear that the diverse mix, supply, and affordability of housing are issues all municipal governments across Ontario are grappling with. Ultimately, all municipal governments want to build beautiful, healthy, diverse and complete communities, and housing is a critical component to this goal.

## AMO's Housing Principles

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1. All orders of government and the development sector (e.g., real estate industry and private, non-profit and co-operative housing developers) must work together to ensure that Ontarians have access to affordable, inclusive, safe, and suitable housing across a continuum of housing options – recognizing that each have different contributions to make respectively.
2. The path toward achieving housing affordability must be based on a human rights approach and address inequities in accessing housing faced by Black, Indigenous, racialized, and other marginalized people.
3. Housing must be treated as an essential social good, as it provides necessary security, comfort, and sense of belonging and community, rather than as a primary means to store and accumulate wealth.<sup>1</sup>
4. All orders of governments must plan and account for growth and actively provide solutions for different housing markets across Ontario, as challenges and needs differ whether in large or small urban, rural or northern communities.
5. All orders of government should foster 'complete communities' with a diverse range and mix of housing options, densities, tenures, and all corresponding physical and social infrastructure, developed through sound planning and development approval processes.

<sup>1</sup> <https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2019-nhs-projects/financialization-housing>

6. Provincial and federal governments must ensure municipal governments have sufficient flexibility to achieve increased housing affordability in ways that meet local need, rather than impose 'one size fits all' solutions across Ontario.
7. All orders of government and the private sector should work in partnership with Indigenous communities to advance co-developed, Indigenous-led housing solutions that meet the needs of Indigenous people.
8. All governments need to work together with communities to foster increased community support and address barriers (e.g., Not in My Backyard, Build Absolutely Nothing Anywhere Near Anyone) and contribute to solutions to increase housing supply of private market, community, and supportive housing.
9. Municipal governments and District Social Service Administration Boards (DSSABs) are close to the people and therefore best positioned to plan and manage housing and homelessness prevention services in their communities with support from other orders of government.
10. Affordable housing and homelessness prevention programs are essentially a means for income redistribution. As such, they should not be funded primarily through property tax revenue. It is unsustainable and at odds with basic principles of good public and fiscal policy.
11. All governments must work together to end homelessness with appropriate housing solutions that are affordable and supportive.
12. The province must work with municipalities to dispel myths about development charges (DCs), property taxes, and user fees by promoting how they are critical to creating livable homes and communities. Growth must pay for growth.

## A Blueprint for Action for Housing Affordability

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With these twelve principles in mind, AMO has developed a Blueprint for Action that outlines nearly 90 recommendations separated into levels of government (federal, provincial, and municipal), and the development sector (private, non-profit, and co-operative).

The recommendations are grouped into one of six categories: Collaboration & Coordination, Funding & Incentives, Improving Outcomes for People, Innovation, Streamlining Processes, and Workforce Development & Supply Chain.

While not an exhaustive list, these recommendations should act as a starting point for conversation between governments, industry, and other stakeholders.

# Federal Actions

Canada's federal government plays an important role in housing due to its ability to exercise many demand- and supply-side levers. It helps with both home ownership and renter support through mortgage regulation, tax expenditure and financial assistance. When it comes to community housing policy and funding, the federal government functions as a system enabler. Leveraging its fiscal capacity, the Government of Canada can help make community housing financially viable across the country, promote the expansion of more affordable housing options, and help to prevent and end homelessness.

To address the current state of housing in the country, the federal government has established and is implementing a **National Housing Strategy**.

**Note:** Many of these recommendations are based on the current **housing advocacy positions** of the Federation of Canadian Municipalities (FCM).

## Collaboration & Coordination

1. Support provinces and territories with a national strategy to help municipal governments to plan for population growth from immigration and facilitate more housing supply.
2. Accelerate the development and implementation of a national Urban, Rural, and Northern Indigenous Housing Strategy with adequate and meaningful resources to achieve the agreed upon outcomes with Indigenous Peoples.

## Improving Outcomes for People

3. Protect lower rent market housing from “renoviction” and conversion through an acquisition program that empowers community land trusts, non-profits, cooperatives and municipal agencies to acquire and preserve existing lower rent market housing at risk of being bought by investment companies.

## Funding & Incentives

4. Continue to scale up and maintain the Rapid Housing Initiative (RPI).
5. Increase funding for the Canada Housing Benefit.
6. To accelerate the development of new housing supply, the Housing Accelerator Fund should fund municipalities using new technology and methods (e.g., e-permitting and Lean Sigma methodologies, etc.) as well as the dissemination of best practices.

7. Create more affordable housing by optimizing the National Housing Co-Investment Fund to deliver deeper market and non-market affordability and streamline rapid approval processes for municipal applicants and their community housing partners.
8. Create more purpose-built market rentals by optimizing the Rental Construction Financing Initiative to create more affordable rental supply and explore a more facilitative tax structure.
9. Improve timelines for approvals and execution of federal funding agreements, including the release of funds for the National Housing Co-investment Fund.
10. Provide funding to support the conversion of vacant commercial space to affordable housing through the National Housing Strategy.
11. Work with the provincial government to fully exempt charitable non-profit organizations from HST for new affordable housing projects and purpose-built rental projects.
12. Redesign and expand the Federal Lands Initiative and provide surplus or under-used crown lands to municipal governments and contingent on building affordable and/or 'missing middle' housing solutions.

## **Workforce Development & Supply Chain**

13. Make changes to immigration selection criteria to facilitate the entry of more skilled workers for the construction industry.
14. Work with industry to address supply chain challenges and implement solutions to overcome materials shortages that delay construction and raise costs for developers.

# Provincial Actions

The Ontario Government has an important and multifaceted role to play in the housing crisis, and in the search for ‘made in Ontario’ housing solutions, primarily as a regulator and funder.

The municipal land use planning function that determines how land is developed in Ontario is regulated by the province through legislation like the *Planning Act*. The province is responsible for numerous provincial directives including the Provincial Policy Statement, the Greenbelt Plan, and various regional growth plans. The province is also responsible for numerous processes that affect timelines in the municipal development approval process, including the Ontario Land Tribunal (OLT), provincial environmental assessments, Ontario’s land registry, and more. Finally, it provides guidance to help developers and homeowners navigate the land use planning process.

The province is the steward of the community housing system, creating legislation and establishing service requirements for service system managers. It regulates community housing through the *Housing Services Act, 2011* and sets guidelines for local Housing and Homelessness Plans through the *Ontario Policy Statement: Service Manager Housing and Homelessness Plans* and through various housing strategies. A new *Community Housing Renewal Strategy* was released by the provincial government in April 2019 to help sustain, repair, and grow the community housing system. The provincial government is also the primary funder of supportive housing in Ontario.

Provincial funding programs provide funding to: support affordable housing construction; facilitate homeownership and renovations; advance homelessness prevention; increase access to low-cost financing; and provide rent supplements and housing allowances, amongst other objectives. Some of these programs are co-funded with the federal government under the National Housing Strategy. They all have specific mandates and targets with time-limited funding.

For more information on Ontario’s housing programs and initiatives, see the Ontario government [website](#).

## Collaboration & Coordination

1. Work with universities and colleges to create adequate supply of residence housing for students, both domestic and international.
2. Co-develop a provincial strategy aligned with the upcoming national strategy for specific housing and homelessness prevention initiatives for Indigenous people in consultation with Indigenous communities and service providers, including the Ontario Aboriginal Housing Services.
3. Work in partnership with municipal governments to change public attitudes opposed to intensification by making the public more aware of the negative impact of sprawl on the environment, traffic congestion, and on the costs of municipal services.

4. Provide more public education to both landlords and tenants on their rights and obligations.
5. Promote awareness and provide information to municipal governments and residents about ways to effectively facilitate legal second suites and new rentals in a manner that meets the needs of the communities.

## Innovation

6. Create a housing innovation fund to facilitate new solutions and share best practices.
7. Support municipal governments to work with developers to convert underused office and commercial properties to residential use where desirable and feasible for local communities through changes to the Ontario Building Code and other measures.
8. Support the repurposing of surplus school lands to housing by donating to municipalities and District Social Service Administration Boards (DSSAB).
9. Explore the feasibility of a conversion strategy for older long-term care homes being demolished for redevelopment into supportive housing.
10. Fund municipalities to accelerate the development of new housing supply by supporting new technology and methods (e.g., e-permitting, Lean Sigma methodologies, etc.) as well as the dissemination of best practices.
11. Continue to document and disseminate Best Management Practices (BMPs) and provide data support to municipal governments to foster learning, resulting in continuous improvement.
12. Work with municipalities and housing developers to share Best Management Practices (BMPs).
13. Ensure there is enough flexibility and supports for municipal governments to look at underused and strategically located employment lands for mixed-uses, including housing.
14. Research and disseminate promising practices from other jurisdictions about how to facilitate innovative housing supply.
15. Explore and pilot new innovative home ownership programs with municipal governments for low- and moderate-income people, with a special focus on first-time homebuyers, including shared-equity schemes and rent-to-own approaches.
16. Research and share promising practices to make better use of existing homes, buildings, and neighbourhoods to increase the supply of housing (e.g., matchmaker services that facilitate shared living arrangements between seniors in “over-housed” situations and renters, including students).
17. Provide more information and funding to municipal governments who wish to adopt a Community Planning Permit System.

## Improving Outcomes for People

18. Adopt a human rights approach to housing aligning with the federal government to place a higher standard on all parties to achieve outcomes for people.
19. Co-define housing affordability with municipal governments to clearly identify the outcomes that the government is seeking to achieve.
20. Set housing affordability targets, milestones, timelines, and measure achievements to track progress of meeting objectives and evaluating interventions.
21. Apply an equity lens to ensure that provincial actions include solutions that address the inequities in accessing housing faced by Black, Indigenous, racialized and other marginalized people face.
22. Increase affordability and support climate change adaptation and mitigation through the construction of new net-zero housing and retrofits of existing housing that meet Passive House, LEED or similar standards to decrease energy costs for homeowners and tenants over time.
23. Review the *Residential Tenancies Act* on an ongoing basis to ensure a balance of the rights and obligations of landlords who seek a conducive environment to provide rental opportunities and tenants who need adequate protection from illegal or unreasonable “renovictions.”
24. Work together with municipal service managers to preserve existing community and supportive housing beyond the edge of mortgage expirations, support municipal governments in addressing aging buildings and capital repairs needed and grow the supply in the system to meet the needs of low-income people and in their communities.
25. Increase social assistance shelter allowances for low-income recipients and persons with disabilities to be able to afford their shelter costs.
26. Work together with municipal service managers to co-design and jointly implement **Blueprint for Action to end homelessness** including housing solutions and other interventions to prevent and break the cycle of homelessness.
27. Support growth of new housing supply with corresponding investments in infrastructure including schools, hospitals, transit, and transportation.
28. Consider a “Yes in My Backyard” initiative to address community concerns and change public attitudes against new ‘missing middle’ and community housing developments.

## Streamlining Processes

29. Recognize the complexity and lack of clarity between the *Planning Act*, Growth Plans, and the Provincial Policy Statement and take steps to educate municipalities and developers on these changes as well as revise the Provincial Policy Statement to better facilitate housing development in rural and northern areas.
30. Review the Building Code for clarity and provide greater education to municipal governments, developers, and the public on how to apply the Code to achieve a greater supply of safe and sustainable housing.
31. Immediately implement an integrated One Window approach involving all provincial line ministries to streamline provincial approvals and support required by municipalities for development.
32. Collect data on the housing market to inform new opportunities and make it accessible to municipalities and developers.
33. Monitor and evaluate the implementation of inclusionary zoning and duly consider expanding the areas where this tool can be used to afford a broader application in more communities and neighbourhoods.
34. Limit appeals of community and supportive housing to the Ontario Land Tribunal.
35. Evaluate the impacts of *de novo* hearings at the Ontario Lands Tribunal on the speed of developments immediately. If found to have a negative impact on the speed of OLT decision making, remove the ability of the OLT to have *de novo* hearings.
36. Explore ways to speed up the landlord and tenant board process, including addressing the adjudicator shortage.
37. Provide guidance to help developers and homeowners navigate the land use planning process.
38. Streamline review and approval timelines of provincial agencies involved in reviewing affordable housing and purpose-built rental housing development applications.
39. Aim to reduce the number of appeals to the Ontario Land Tribunal as well as hire more adjudicators to reduce the backlog and speed up the process.

## Funding & Incentives

40. Work with the federal government to make housing capital programs more effective by providing multi-year funding by eliminating the ‘use it or lose it’ approach and allow Service System Managers to carry over funding between fiscal years, similar to other federal and provincial infrastructure programs.
41. Develop and implement a provincial Rental Housing Strategy with incentives such as tax credits and tax exemptions for private and non-profit housing developers to encourage the building of new purpose-built rental housing, and specific initiatives to meet the unique needs of rural and northern communities.

42. Enhance renovation programs for low-income people that can preserve existing stock, delivered by municipal service managers and co-funded by the federal and provincial governments through the National Housing Strategy.
43. Support non-profit and co-operative housing to develop community and supportive housing through donations of crown land to municipalities and District Social Service Administration Boards with up-front pre-construction funding, capital, and ongoing operational funding.
44. Support and fund the creation of more affordable housing and purpose-built market rentals.
45. Ensure DCs and community benefit charges are calculated in a way that ensures growth pays for growth.
46. Allocate revenues generated from the land transfer tax and the non-resident speculation tax to affordable housing and for financial incentives to encourage housing solutions for moderate-income households.
47. Provide low-cost loans to homeowners who wish to renovate to create new legal second units in accordance with local municipal bylaws.
48. Ensure that municipal governments continue to have the discretion to offer home ownership programs and renovation support programs with funding from federal-housing programs available under the National Housing Strategy.
49. Advocate to the federal government for more robust home ownership programs.
50. Provide one-time funding to municipal governments to update their zoning bylaw in accordance with their official plans.
51. Explore how existing infrastructure programs might be used and enhanced to assist municipal governments with upfront servicing costs.

## **Workforce Development & Supply Chain**

52. Provide training and skills development on new forms of cost effective and rapidly built housing forms such as modular housing.
53. Explore ways to address the shortage of skilled labour in the construction trades through workforce development strategies including measures such as education, training, apprenticeships, public promotion, and immigration.
54. Provide training to help municipal governments increase the supply of building department and planning staff.
55. Pursue opportunities to increase in-province supply of materials and components by building “local” supply chains for materials, logistics and skilled labour.

# Municipal Actions

Housing pressures are most keenly felt as a local issue because municipal governments are the order of government closest to the people and are responsible for much of the infrastructure that is required for robust and healthy communities. Together with District Social Service Administration Boards (DSSABs), municipalities work with a variety of partners to increase housing affordability, through local land use planning and development approvals and community housing systems.

Municipal governments play a major role in determining the form, density and location of housing. They pride themselves in being stewards of complete communities – places where homes, jobs, schools, community services, parks, and recreation facilities are easily accessible, and residents' quality of life and population health are prioritized.

Municipal governments are responsible for local planning and development approvals, as regulated by provincial policy and the Ontario Building Code. These roles put municipal Councils at the forefront of the housing crisis in Ontario, as they work to balance pressures for growth while preserving existing housing stock and mix.

In addition to their role in development, upper- and single-tier municipal governments (and DSSABs in the north) administer local community housing systems. Ontario is the only Canadian province or territory where municipal governments are responsible for the funding and delivery of community housing. In 2018, property taxpayers contributed over \$2 billion towards community housing alone.<sup>2</sup>

Ontario's 47 Consolidated Municipal Service System Managers (CMSMs) and DSSABs who co-fund, manage, plan, and administer community housing. They also develop affordable housing stock and deliver homelessness prevention programs. Municipal governments contribute significant funding amounts annually for housing-related supports, homelessness prevention programs, and financial incentives to facilitate affordable housing development. Due to limitations in province-wide data collection, a figure representing the full picture is challenging to put together.

To provide housing to residents, service system managers work in partnership with co-operative, non-profit, for-profit and Indigenous community housing providers. They also consult with community members to address the housing needs of vulnerable, low-income Ontarians.

The *Housing Services Act*, 2011 requires service system managers to develop ten-year housing and homelessness plans, which are based on local needs and guide local actions to address homelessness and housing in line with provincial and local priorities. The Act also sets service level standards such as the minimum level of assistance that must be provided by service system managers. Eligibility for rent-geared-to-income (RGI) assistance and portable housing benefits is also legislated by the Act and its regulations.

<sup>2</sup> Government of Ontario. (2021, December 15). Year 2018. Financial Information Return. Retrieved February 9, 2022, from <https://efis.fma.csc.gov.on.ca/fir/index.php/year-municipality/year-2018/>.

All municipal governments, regardless of whether or not they are designated service system managers, play a critical role in facilitating more housing affordability options as a result of the planning and financial tools at their disposal. Many do so to the extent that fiscal circumstances allow, and community priorities dictate. It works best where there is close collaboration between service system managers and their municipal partners to achieve mutual goals.

## Collaboration & Coordination

1. Work with developers to encourage innovative housing while still conforming to the standards of the Ontario Building Code.

## Innovation

2. Advocate for the province to fund municipalities to accelerate the development of new housing supply by supporting new technology and methods (e.g., e-permitting and Lean Sigma methodologies, etc.), as well as the dissemination of best practices that could assist in more efficient planning and development approval processes while respecting sound planning practices.
3. Consider whether adopting a Community Planning Permit System would meet the needs of their local communities, and advocate for provincial funding to implement and review how this would impact the Ontario Land Tribunal.
4. Revisit zoning best practices to explore planning solutions that could include zero-lot-line housing, community improvement plan (CIP), reduced parking minimums, tiny homes, laneway housing, flex housing, shared housing, and other types that reduce land costs and increase density.
5. Work with the province to raise awareness among municipalities about the potential benefits of as-of-right zoning and inclusionary zoning bylaw that reflect a diverse mix of housing.

## Streamlining Processes

6. Ensure that zoning bylaw are up to date with official plans and reflect best practices for development that respects local decision making while prioritizing housing development that best meets local needs.
7. Have the flexibility to attract development in accordance with local municipal objectives without prescribed one size fits all solutions that don't work.
8. Ensure their zoning by-law and planning processes reflect the requirement under Bill 108 to permit additional residential units (secondary suites) in single, semi-detached and row homes and in accessory buildings or structures, for a total of three residential units on a property.
9. Consider and implement as-of-right zoning where feasible to facilitate 'missing middle' housing.
10. Consider and implement inclusionary zoning by-laws to increase housing affordability, including in places outside of major transit station areas (MTSAs).

## Funding & Incentives

11. Consider and implement local vacant homes tax if feasible and desirable to ensure units are available to residents in a reasonable amount of time.

## Workforce Development & Supply Chain

12. Consider municipal succession management strategies to ensure that qualified building inspectors and planning staff are attracted and retained.

# Development Sector Actions

Alongside government action, the development sector (e.g. private, non-profit and co-operative housing) has an important role in collaborating towards greater housing affordability for Ontarians. The development sector is broad with a wide range of actors, interests, and objectives. While the most prevalent type of home ownership or rental housing in the province is through the private market, there are also developers with mandates to provide affordable housing that are rightly supported by governments as essential partners.

Non-profit housing provides a community-based alternative, often for vulnerable and low-income populations either providing affordable rental or facilitating affordable home ownership. Housing co-operatives provide a unique space between renting and home ownership as mixed income communities that are democratically designed and bring people together from diverse social, economic, and cultural backgrounds.

Despite their differences however, all players within the development sector can contribute to the sustainability and affordability of housing in Ontario over the long term. This includes working with governments and other organizations to develop innovative solutions and implement more efficient practices. These actions will facilitate the timely development of housing that meets the unique needs of the communities in which they are located.

These recommendations present an opportunity for Ontario's development sector to demonstrate leadership in collaborating towards a more affordable, attainable, and sustainable Ontario housing future.

## Collaboration & Coordination

1. Work with municipal governments that are seeking to facilitate partnerships between private and non-profit residential developers, faith groups, institutions, and community agencies to increase the supply of affordable and supportive housing.

## Innovation

2. Consider the potential for expandable/reducible units (i.e., time-share units often have the option of combining adjoining units for larger floor plans or closing off access for small units).
3. Design buildings in a way that allows for the future installation of accessible features.

## Streamlining Processes

4. Take steps to ensure developers submit complete, quality applications to reduce timelines and reduce the number of resubmissions.
5. Take good care to prepare comprehensive site plans.
6. Diligently and completely fulfill contractual Clearing Conditions in a timely manner.
7. Ensure timely building inspections to keep projects on track and on schedule.
8. Work with municipal governments and the province to identify factors that contribute to delays in getting shovels in the ground after all approvals are done and explore joint solutions with the private sector to accelerate development.

## Conclusion

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In Ontario, the municipal role in housing cannot be understated. We are critical players on the front lines and make a meaningful difference for our communities with support from the provincial and federal governments and other partners. Given this role, municipal governments are well-positioned to provide advice and act going forward on what is necessary to address the housing affordability and supply crisis negatively affecting our communities.

This *Blueprint* provides a starting point for ongoing collaboration and collective work by all to improve housing in Ontario. Going forward, local flexibility is essential when implementing these actions to ensure that the unique and different challenges facing large and small urban, rural, and northern municipalities are addressed and serve the needs of every community. AMO stands ready to actively work with the province, federal government and development sector to meet the long-term housing affordability needs of all Ontarians.



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