

A photograph of a young woman and a young man standing together. The woman, on the left, is smiling and holding a set of keys in her right hand. She is wearing a green puffer jacket. The man, on the right, is also smiling and looking towards the camera. He is wearing a brown jacket over a blue collared shirt. The background is slightly blurred, showing what appears to be an outdoor setting with a building.

# More Homes, More Choice:

## Ontario's Housing Supply Action Plan

May 2019



## Steve Clark

Minister of  
Municipal Affairs  
and Housing

# Minister's Message

Every town, city and community in Ontario is unique. But no matter where you go, one thing is the same – people are looking for housing that meets their needs and their budget.

Young families are searching for their first home, close to schools, where they can build a life and raise children. Seniors are thinking about down-sizing and want homes that meet their needs as they age, staying in neighbourhoods they love. College and university students need a place to live close to school while they study. So many people want to live where they can commute to their jobs easily, and get home to family and friends faster, so that they can enjoy their down-time.

Everyone is looking for something different, and each person has a budget. The cost of buying a home is becoming out of reach for many and affordable rentals are too hard to find. Plus, the cost of housing is hurting Ontario's economy, making it harder to attract investment and create jobs.

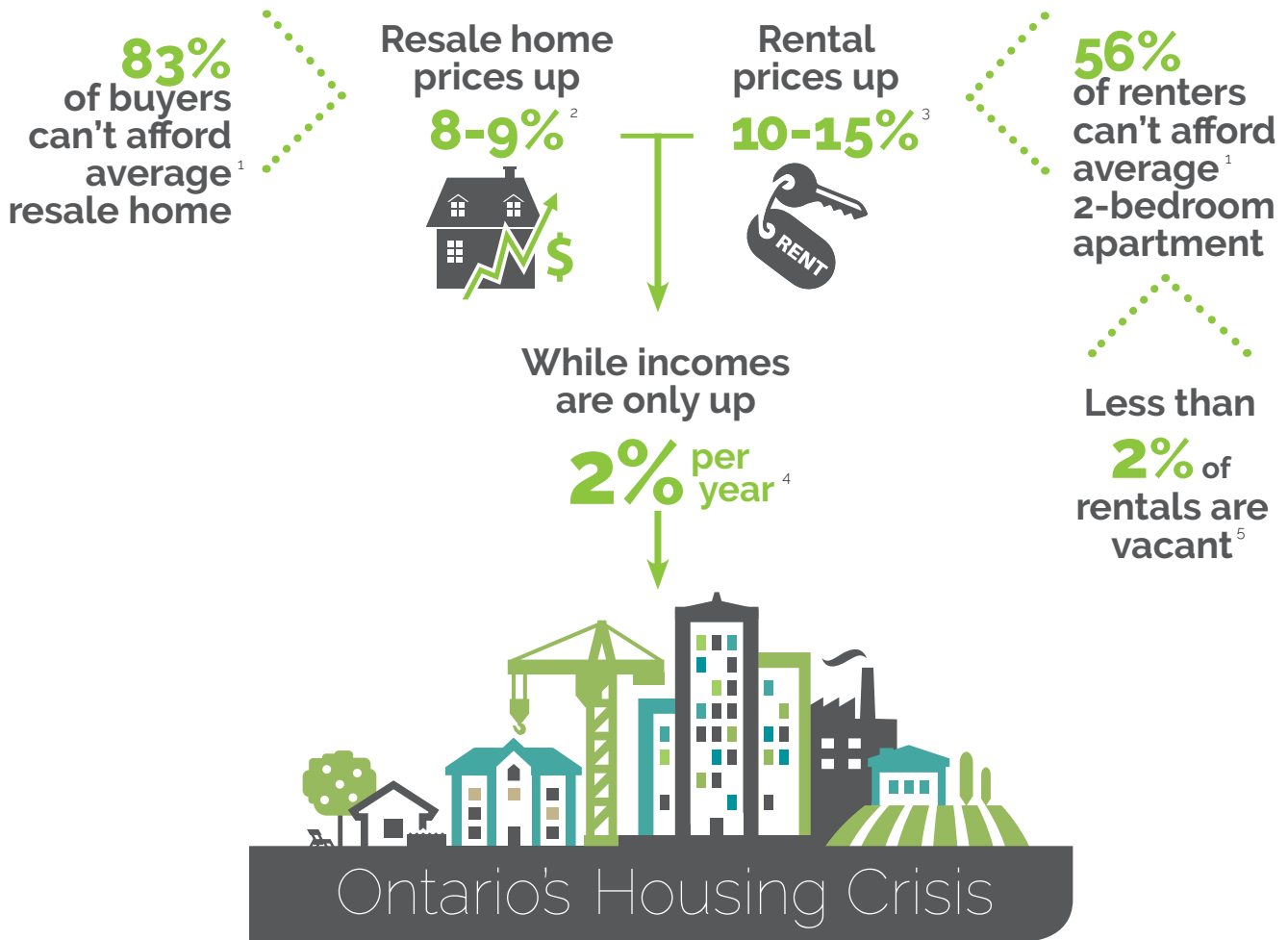
Ontario needs more housing, and we need it now. It's time for our government to take action.

We must build smart and we must be flexible. Housing must be built in the right places, so we can maintain Ontario's vibrant agricultural sector and employment lands, protect sensitive areas like the Greenbelt and preserve cultural heritage. Every community should build in response to local interests and demand, building a mix of housing to accommodate diverse needs.

Government cannot address the housing crisis on its own. We can make it easier for municipalities, non-profits and private firms to build housing. We can help to boost supply and give people more choice.

**More Homes, More Choice** outlines our government's plan to tackle Ontario's housing crisis and encourages our partners to do their part by starting now, to build more housing that meets the needs of people in every part of Ontario.

# Home prices and rents in many large and mid-sized cities have risen faster than incomes.



Less than **7%** of new housing built in the past 20 years was intended for rentals

**10** years to build apartments in the GTA

It takes **2+ years** for site plan approvals for new buildings and major renovations

## Lengthy approvals and high costs have slowed down the building of new housing and rentals.

Sources: based on data from Statistics Canada, Canadian Real Estate Association, PadMapper, Canada Mortgage and Housing Corporation, RESCON: Streamlining the Development and Building Approvals Process in Ontario, July 2018 and BILD: Build for Growth in Toronto. 1. Estimates based on Statistics Canada (household incomes), Bank of Canada (mortgage rate), Canada Mortgage and Housing Corporation (apartment rents and mortgage insurance rate) and Canadian Real Estate Association (resale home prices). 2. Ontario and the Greater Toronto Area on average 2014-18. 3. Asking (median) rents for two-bedroom apartments as of February 2019. 4. After-tax (median) household incomes 2008-17. 5. Canada Mortgage and Housing Corporation 2018 Rental Market Survey



# Ontario's Housing Crisis

This infographic details the realities of Ontario's housing crisis. But how did we get here? To start, building housing takes too long and costs too much. There is red tape, unexpected changes and government fees that add years of paperwork and can also contribute tens of thousands of dollars to the cost of an average home. These layers of regulation and "not-in-my-backyard" attitudes make it hard to build different kinds of homes – the townhomes, mid-rises and family-sized apartments that the people need. Meanwhile, rents skyrocket because it is difficult and costly to build new rentals and to be a landlord.

The Province doesn't build housing, but we can cut red tape to create conditions that make it easier to build housing and introduce policies that encourage densification. We can also make the most of infrastructure investments and encourage more density around major transit stations. We can do all these things while maintaining important protections for existing residents of stable communities, a vibrant agricultural sector, employment lands, the Greenbelt, our cultural heritage and the environment.

## VISION

All Ontarians can find a home that meets their needs and their budget.

## Our plan will:

Cut red tape to make it easier to build the right types of housing in the right places.

Make housing more affordable.

Help taxpayers keep more of their hard-earned dollars.



Housing innovation isn't just about new designs and materials, it's about creative partnerships too. By working together, non-profits, co-ops and the private sector can help solve Ontario's housing crisis.

# Housing For All Ontarians

When individuals find a home, they are healthier and more productive. This benefits not only the individual, but also the province, as each person has the opportunity to contribute to our economy.

More housing that meets people's needs and budgets boosts Ontario's economy by helping us keep jobs and support job creation. Businesses – from manufacturers to high tech firms – need employees, and those employees need affordable places to live. By making housing more affordable, businesses large and small will invest in Ontario again.

**More Homes, More Choice** is about unlocking the development of all kinds of housing. From ownership to rental housing, whether built by private developers or non-profits, our action plan will help give people more choice and help bring costs down.

This plan is complemented by our **Community Housing Renewal Strategy**, which helps people with low and moderate incomes who can't afford today's high rents to find affordable housing. It will transform a fragmented and inefficient system into one that is more streamlined, sustainable and ready to help people who need it most. It also includes early steps to improve community housing across the province:

- Helping tenants become economically self-sufficient;
- Making it easier to predict and calculate rent;
- Shortening waiting lists;
- Helping people in greatest need; and
- Making community housing safer.

We will work with municipalities and non-profits to sustain, repair and grow our community housing system.

Together, these plans respond to the diverse housing needs of all Ontarians.

# What We Heard

We asked the people of Ontario to share their ideas on how to build more housing and make housing more affordable. We received **more than 2,000 submissions**.

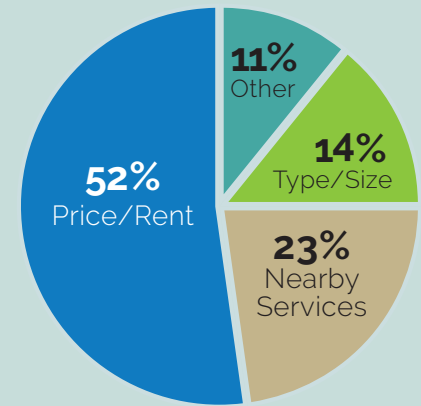
Over 85 per cent of the submissions came from the public and more than half said affordability was their top criteria when looking for a home, followed by having transit, schools and services nearby.

As well as the online consultation, we held dozens of meetings with stakeholders from across the province and hosted a forum with more than 200 experts to discuss innovation.

While we heard loud and clear that finding a home is important, Ontarians said that we must protect our environmentally sensitive areas, including the Greenbelt, cultural heritage assets and key employment and agricultural lands.

We heard that the government should focus development in areas with existing services, transit and infrastructure.

Ontarians' priorities when looking for a home



Source: Ontario housing supply consultation, 2019

We heard that housing rules need to be easier to understand, for example when homeowners want to build and rent out a basement apartment. As we act to help build more rentals, we heard that protecting tenants from unlawful evictions and making sure buildings are well maintained were top priorities.

**More Homes, More Choice** proposes a range of solutions – early steps and longer-term approaches – to address Ontario's housing crisis. There is no quick fix for such a complex and wide-ranging issue as housing and our plan lays the foundation for the future.



“We are not touching the Greenbelt. We will protect it and all its beauty.”

– Premier Ford  
(Twitter, December 7, 2018)

## Housing Supply: Ontario's Five-Point Plan

- 1. Speed:** Red tape and paperwork can add years to a construction project. We will maintain Ontario's strong environmental protections, while making the development approvals process faster.
- 2. Cost:** Layers of permits, government approvals and charges by municipalities add to the cost of building new homes. We will make costs more predictable, to encourage developers to build more housing.
- 3. Mix:** We'll make it easier to build different types of housing – from detached houses and townhomes to mid-rise rental apartments, second units and family-sized condos. We need a variety.
- 4. Rent:** There are more people looking for homes than there are places to rent. We will protect tenants and make it easier to build rental housing.
- 5. Innovation:** This means everything from new housing designs and materials to creative approaches to home-ownership and more. We'll encourage more innovation and creativity in Ontario's housing sector and make sure government isn't standing in the way.

# What We Have Already Done

We inherited Ontario's housing crisis, and we are taking action to fix it.

## Skilled Workforce To Build Ontario's Homes

For the people of Ontario, we need to build more housing and build it faster, which means home builders need construction tradespeople, including carpenters, plumbers and electricians. Our plan to build a skilled workforce,<sup>1</sup> including reforming apprenticeships and supporting the skilled trades, will help more people learn these critical skills and get these great jobs.



In the last six months we've freed up land to build new housing in communities across Ontario – from London to Quinte to Hornepayne.

## Land To Build Ontario's Homes

We will sell the hundreds of unused properties across the province that

the government owns, and wastes millions of taxpayer dollars every year to maintain, to build more homes, long-term care facilities and affordable housing.

## More Choice For Renters

Rent control made finding a rental unit harder for renters and discouraged landlords and developers from creating more apartments. We've exempted new rental units from rent control to encourage new rental construction so that there can be more choice for tenants. An increase in supply should help bring rents down..

## Cost-effective Building

Wood is a renewable resource as well as an innovative, cost-effective and modern building material that supports 150,000 jobs in Ontario's forestry sector. In our Made-in-Ontario Environment Plan we committed to increase the use of timber in the home building industry, and this includes training architects, engineers and skilled trades to work with wood and encouraging mass timber demonstration projects.



Spending too much time in your car? We can cut commute times by building more mid-rise housing in existing neighbourhoods, close to work, school and services.

<sup>1</sup> In fall 2018, the government introduced the Making Ontario Open for Business Act, 2018, which reduced journey-person-to-apprenticeship ratios where they apply, placed a moratorium on trade classifications and reclassifications, and enabled the winddown of the Ontario College of Trades. The government's vision for a modernized, client-focused apprenticeship and skilled trades system will be implemented through the following initiatives:

- Establishing a new governance framework through proposed new legislation to replace the Ontario College of Trades and Apprenticeship Act, 2009;
- Encouraging employer participation in the apprenticeship system through a new financial incentive program to support employers to come together and train apprentices;
- Modernizing service delivery in apprenticeship by developing a new client-facing digital system, including a one-window digital portal for apprentices; and
- Promoting apprenticeship and the skilled trades as a pathway choice for all students from kindergarten to Grade 12.

2019 Ontario Budget: Reforming Apprenticeships and Supporting the Skilled Trades.  
<http://budget.ontario.ca/2019/chapter-1d.html#s-10>

## Investing In Infrastructure

Our action plan to boost the supply of housing means Ontario will need more infrastructure, in good repair. Our ten-year, \$30 billion cost-shared federal, provincial and municipal infrastructure program will help ensure Ontario has the roads and bridges, transit, green infrastructure, and community, culture and recreation facilities needed.

## Improving Transportation Networks

The Province has also invested in transit across the province – including improved service for transit users and commuters as well as the reveal of our government's transit vision. We're also making it easier to transform commuter parking lots at transit stations into places with homes and businesses. We have already revealed plans for transit-oriented development at Mimico and Woodbine, and this is just the start.

## Greater Golden Horseshoe

The Greater Golden Horseshoe is the economic engine of our province, generating more than 25 per cent of Canada's Gross Domestic Product.

Right now, approximately 9.2 million people, or **25 per cent of Canada's population**, live in this area and that number keeps growing – fast.

To make sure that our policies put people first, we are updating A Place to Grow: Growth Plan for the Greater Golden Horseshoe. It is the product of a broad consultation where we heard from more than 1,100 people and received more than 650 submissions. We heard the government should facilitate the building of affordable housing options near transit to prevent sprawl and protect agricultural lands. The plan will help manage growth so communities in the region develop in ways that expand economic opportunity, while maintaining protections for our environmentally sensitive areas, including the Greenbelt, cultural heritage assets, and key employment and agricultural lands.

We need to build more housing that people can afford so people have places to live near stable, reliable employment. That's why we're creating provincially significant employment zones to make sure that businesses – from manufacturers and industrial parks to high-tech offices – have room to grow.



By 2041,  
the Greater  
Golden  
Horseshoe  
is expected  
to house  
**13.5 million  
people.**





# What We Are Doing

It can take years of paperwork before a shovel ever breaks ground on a new housing project. Some government policies and processes are duplicated and can create delays for no reason, which drives up costs for home buyers.

That's why we're reviewing every step of the development process and every policy, regulation and piece of legislation to eliminate unnecessary steps, duplication and barriers. We are cutting red tape and as we do, we are holding firm to our commitment to ensure the health and safety of Ontarians, and protect the environment, agricultural lands and our rich natural heritage.

## Making It Easier To Build New Housing

Land use planning helps municipalities manage land and resources and guides decisions about where to build homes and factories, where to put parks and schools, and where roads, sewers and other essential services are needed. We're proposing changes to the **Planning Act** to:

- Bring housing to market faster by speeding up local planning decisions and making the appeals process more efficient;<sup>2</sup>
- Make it easier for homeowners to create residential units above garages, in basements and in laneways;<sup>3</sup>



We are making it easier and faster to build more housing near transit.

For example, areas around bus and light rail stations could see

**2,100 to 5,500 new homes.**



Across Ontario, there are empty-nesters who want to downsize, but they can't find or afford the home they need near family and friends. If they could, it might free up a larger home for a young couple looking for a house with more space for their growing family, close to a park and a great school. Instead, everyone feels stuck.

- Help build housing, including affordable housing, near transit;<sup>4</sup>
- Help municipalities implement community planning permit systems (e.g. in major transit station areas and provincially significant employment zones), which will streamline planning approvals to 45 days;<sup>5</sup>

2 The proposed planning decision timelines are 120 days for official plans, 90 days for zoning by-laws and 120 days for plans of subdivision. The Local Planning Appeal Tribunal's authority is also proposed to be broadened to allow the tribunal to make decisions based on the best planning outcome for appeals of major planning matters. This Planning Act change would be supported by changes that are being proposed to the Local Planning Appeal Tribunal.

3 Changes are proposed that would authorize additional residential units for detached, semi-detached and row houses in both the primary dwelling and ancillary building or structure.

4 Changes are proposed that would focus the use of inclusionary zoning to areas that are generally high-growth and are near higher order transit. This includes protected major transit station areas and areas where a community planning permit system has been required by the Minister of Municipal Affairs and Housing.

5 Changes are proposed that would enable the Minister to require the use of the community planning permit system in specified areas, such as major transit station areas and provincially significant employment zones, and remove appeals associated with its implementing planning documents.

- Simplify how funds are collected for community benefits such as parks and daycares;<sup>6</sup>
- Make upfront development costs easier to predict;<sup>7</sup> and
- Give communities and developers more certainty on what they can build, and where they can build it.<sup>8</sup>

An item sent to the Local Planning Appeal Tribunal is still waiting for a decision, seven years later. That's thousands of homes stuck in the pipeline, waiting to be built, and seven years of rising costs. Getting rid of that backlog will bring new housing to market, today.

Conflicts can arise during the process of land use planning. The **Local Planning Appeal Tribunal** hears these disputes, but there is a backlog of Ontario Municipal Board legacy cases – approximately 100,000 units are tied up in Toronto alone. There are also too many complex processes standing in the way of creating new housing. We're proposing changes to:

- Hire more adjudicators to help address the backlog of legacy cases by investing \$1.4 million in 2019-20;

- Ensure the tribunal has the powers and resources needed to make more timely decisions;
- Allow the tribunal to make the best planning decisions in the place of Council;<sup>9</sup> and
- Charge different fees and move towards a cost recovery model, while allowing community groups and residents to maintain affordable access to the appeals process.

As more housing is built, we want to create strong, healthy communities. That means balancing environmental, economic and social factors, protecting health and safety, and managing resources wisely. We're considering changes to the Provincial Policy Statement to:

- Encourage the development of more and different types of housing;
- Reduce barriers and costs for developers and provide greater predictability;
- Update planning and development policies to reflect Ontario's changing needs; and
- Recognize local decision-making in support of new housing and economic development.



Large homes and tiny condos only work for some people. We need a mix of housing types – such as multiplexes, low- and mid-rise apartments – and sizes, like condos that are large enough for families.

6 A new authority is proposed to be created under the Planning Act that would allow municipalities to charge for community benefits, like libraries and daycare facilities.

7 The proposed new community benefits authority would make upfront development costs more predictable by replacing the existing density bonus provisions in the Planning Act, development charges for discounted services (i.e., soft services), and in some cases, parkland dedication.

8 In addition to the proposed changes to help municipalities implement the community planning permit system and focus the use of inclusionary zoning, changes are also being proposed that would limit third party appeals of plans of subdivision and approval authority non-decisions on official plans and official plan amendments. Third party appeals are generally appeals made by someone other than the person who made the application or the municipality.

9 Through proposed changes to the Planning Act and the Local Planning Appeal Tribunal Act, 2017, the Local Planning Appeal Tribunal would be able to make decisions based on the best planning outcome by giving the tribunal the authority to make a final determination on appeals of major land use planning matters and removing existing restrictions on a party's ability to introduce evidence and call and examine witnesses at hearings.



Development charges help pay for infrastructure such as roads, transit, water/sewers and fire and police facilities. We believe that growth must pay for growth and it's important that municipalities have the resources to support complete communities. Municipalities collect development charges following processes set out in the **Development Charges Act**. We're proposing changes to:

- Reduce the costs to build priority housing types, like second units;<sup>10</sup>
- Fully cover municipalities' waste diversion costs;<sup>11</sup> and
- Make the costs of development clear from the outset. This will protect new home buyers, as development charges are often passed directly on to the consumer.<sup>12</sup>

Exempting secondary suites in new homes from development charges may make the homes **more affordable** and **create more rental housing**.

**Ontario's Building Code** sets standards for safe, healthy and accessible buildings. We're proposing to:

- Remove the requirement that all new homes include the infrastructure for an electric vehicle charging station – whether the purchaser owns an electric vehicle or not – reducing unnecessary costs; and
- Harmonize our Code with National Codes to open new markets for manufacturers and bring building costs down.

When a board has more students than it has school space to accommodate them, it can levy education development charges on new development. These fees are used to acquire sites to help accommodate children from new developments, so they can learn close to home. After consulting with stakeholders, we're proposing changes to the **Education Development Charge framework** to:

- Allow only modest increases in education development charges to help make housing more affordable; and
- Allow for innovative and lower-cost alternatives to site acquisition.

<sup>10</sup> Under the proposed amendments, subsection 2(3.1) of the Development Charges Act would provide that the creation of one second dwelling unit in prescribed classes of new residential buildings (and ancillary structures) would be exempt from development charges. The classes of residential buildings would be prescribed in regulation.

<sup>11</sup> Currently capital costs for waste diversion must be reduced by 10 per cent when determining development charges. Under the proposed amendments, paragraph 10 of subsection 2(4) of the Development Charges Act would provide for no percentage reduction in costs for waste diversion services, as defined in the legislation.

<sup>12</sup> Today, development charge rates are generally determined at the point that the first building permit is issued. To increase certainty of development charge costs, the proposed new section 26.2 of the Development Charges Act would provide for development charge rates to be frozen at an earlier point in time (i.e. if/when an application is made for the later of site plan or zoning approvals) and would continue to be paid at the usual time (generally building permit issuance).



What if we re-think what we already have? Can we convert old, vacant buildings into new, modern homes? We need to add different types of housing to existing neighbourhoods, while protecting their character.

We all want Ontario's workplaces to be safe and healthy, including construction companies. We're proposing changes to the **Occupational Health and Safety Act** to:

- Reduce employers' training costs and unnecessary paperwork; and
- Make it easier to certify employer Joint Health and Safety Committee representatives.

Reducing **Workplace Safety and Insurance Board** premiums for construction company employees who don't work in the field will help reduce construction costs – especially for smaller firms.

### Protecting What Matters

Ontario's natural and historic resources are protected in legislation – in some cases, different and overlapping laws, enforced by multiple agencies. We will maintain important protections, while reducing duplication and making it easier for people to understand what the law means.

Ontario values and protects its heritage properties while working with property owners and communities to manage change and compatible development. We're proposing changes to the **Ontario Heritage Act** to:

A non-profit housing project in Hamilton requested a minor change and waited almost two years for approvals. In that time, construction and material costs increased by **20-25%**.

Our plan would help reduce official plan approvals timelines by three months, subdivision plans by two months, and zoning by-law changes by two months to cut red tape and help build housing faster.



- Maintain local control over heritage conservation decisions, while providing clear direction and timelines for local decision-makers, heritage professionals and development proponents about protecting heritage properties;<sup>13</sup> and
- Create a consistent appeals process.<sup>14</sup>

<sup>13</sup> Creating new mandatory standards for designation by-laws and establishing new time limits to confirm a complete application for alteration and demolition, and for designation decisions. This will help ensure that timelines are not extended inappropriately to hinder development.

<sup>14</sup> Ensuring municipal decisions on designation and alterations to heritage properties can be appealed to the Local Planning Appeal Tribunal, whose decisions are binding. The body that currently reviews those appeals is the Conservation Review Board, whose recommendations are non-binding.

Before they start a project, the province, municipalities, private firms and public bodies must consider the effects on the environment. These complex, administrative steps can slow down projects – like transit, flood protection or roads – that affect housing development, even if they pose little risk to the environment. We will streamline processes and identify efficiencies while protecting the environment and human health. We're proposing changes to the **Environmental Assessment Act**, the **Environmental Protection Act** and regulations to:

- Address duplication and streamline processes for projects that pose little risk to the environment;
- Provide clarity to proponents from the outset by better recognizing other planning processes;
- Reduce the amount of soil sent to landfill from construction sites, by making it easier and safer to reuse soil and penalizing those who illegally dump excess soil;
- Clarify the rules and remove unnecessary barriers to building on vacant land, to put prime land back to good use while protecting the environment and human health; and
- Improve service standards to reduce delays.

Conservation authorities protect people, property and natural resources from the threats and impacts of extreme weather and flooding. We're proposing changes to the **Conservation Authorities Act** to:

- Clearly define conservation authorities' core programs and services, such as flood protection, and only require municipalities to pay for these services, not frivolous additional expenses;
- Give municipalities more say over non-core programs and services and how municipalities pay for them;
- Streamline and standardize conservation authorities' role in municipal planning to reduce overlap, making approvals faster and less expensive; and
- Improve governance and accountability.

We can improve the effectiveness of our environmental protections and ensure a balanced approach between a healthy environment and a healthy economy. Under the guiding principles of clear rules paired with strong enforcement, streamlining and eliminating duplication and making transparency a priority, we're proposing changes to the **Endangered Species Act** to:

- Make it easier to harmonize the Endangered Species Act with other equivalent legislation;
- Establish Canada's first Species at Risk Conservation Trust so project proponents can support strategic, coordinated and large scale actions instead of completing piecemeal requirements for permits, agreements and regulatory exemptions;
- Offer more certainty by improving processes;
- Provide clarity on how protected species are identified and transparent rules on how to protect habitat; and
- Support a modern ecosystem-wide approach to species protection, one that balances competing interests, that is effective and efficient.

To bolster our commitment to make Ontario open for business, open for jobs, our government will consult on the provincial natural heritage system policies to improve current access to mineral aggregate resources strictly within the Growth Plan area. Our goal is to foster an environment for growth while maintaining our commitment to conservation by cutting red tape and reducing regulations that currently stand in the way.



# What We're Doing for Renters

In today's market, finding an affordable rental apartment can feel like winning the lottery. People are renting longer and more people are looking for a place to rent, but new construction has focused on condominiums rather than rental apartments.

Many of the changes in **More Homes, More Choice** will make it easier to build rental housing. For example, right now, home builders pay development charges up-front. A developer who builds a house and/or condominium builders can offset these development charges by preselling units. A developer who builds a rental unit can't. By postponing development charges until the buildings are rented, developers will be encouraged to start building rental housing again. **More Homes, More Choice** will also work to cut red tape around development approvals so new homes will be available to rent sooner.

We're encouraging small landlords to create new rental units too, by making it easier to build second suites (like basement apartments) and helping them navigate the complicated building code approvals process. We are also expanding development charge exemptions to include second units in new homes.

As more rental units are built, tenants will have more choices and rents will decrease.

Creating more rental units is an essential part of our action plan. But once they have a place to live, renters shouldn't have to worry about being treated unfairly or being unlawfully evicted. Ontario has strong protections for renters and we will do more to help tenants and landlords know their rights and how to resolve disputes.

Many people prefer to rent. But high home prices mean those who want to buy are also renting, or renting longer, which drives rents up. We need more housing – to own and to rent – to bring the market back to balance.

Making it easier for landlords to navigate the complex building code approvals process will help create more rental housing. In Ontario, roughly **30,000 to 35,000** new homes are built each year, and many of them could include secondary suites, like basement apartments.



Helping renters and landlords resolve disputes is the role of the Landlord and Tenant Board, but a shortage of adjudicators has created delays – average wait times are more than two months! The government is working with Tribunals Ontario on addressing shortages of adjudicators at the Landlord and Tenant Board. There have been a number of recent appointments and recruitment is underway to fill other adjudicator vacancies.

Our government is also providing more than one billion dollars in 2019-20 to help sustain, repair and grow community housing and help end homelessness. Hundreds of organizations across Ontario have long-standing agreements to provide community housing to Ontario's most vulnerable, and as many of these agreements approach their end, our government's Community Housing Renewal Strategy will help them become more sustainable.

What are the rules for creating a basement apartment or converting another space in the house to rent it out? We will give homeowners a user-friendly checklist to help them build legal second units.



As we age, our circumstances change. We're independent, but don't necessarily want to live alone. We need to unlock the equity we've built up in our homes and we're looking for modern, accessible options.

## What We Will Do

While we've started comprehensive legislative changes, there is more work to do to make it easier to build homes across the province.

Different parts of Ontario need different solutions. In the North, construction is more expensive and the season is short, but the planning approvals process doesn't take that into account. Some municipalities – especially in Northern and rural Ontario – have faced excessive red tape and administrative burdens that make no sense in the local context or market. That needs to change.

Whether you're building a few homes a year, or hundreds of homes every month, large parts of the planning process are the same. To remove red tape and make sure the approval process fits the project, we are working with municipalities and developers to understand what works, and what doesn't. These specific changes save local communities time and money.

We also need more data about Ontario's housing system so everyone can understand what is working and what isn't. We'll work with our municipal and federal partners to gather the information needed to drive informed decisions and make a difference for the people.

Employers need housing solutions too. Particularly seasonal industries like tourism and agriculture, or in rural areas where housing

is in short supply. Companies struggle to fill these jobs because employees have no place to live. We'll work with municipalities and businesses to find housing solutions that help communities across Ontario attract investment and good jobs.

To solve new problems, you need new ideas. By working together, the private, public and non-profit sectors can achieve far more than they can on their own.

The City of Ottawa is encouraging tiny houses – small units that have environmental and economic benefit. We are working with municipalities and creating DIY guides for consumers, to encourage innovative ideas like Ottawa's tiny houses.

Innovative designs, construction techniques and materials can bring costs down and give consumers more choices, including making homes more accessible as we age and for people with disabilities. Our upcoming Forest Sector Strategy will help Ontario's forest industry innovate and build homes with advanced technologies, such as engineered wood products and prefabrication – housing that is manufactured off-site, in sections that can simply be shipped and assembled.

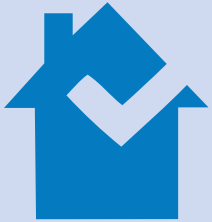


Fresh approaches to housing and home-ownership also give people more choices – like a “life lease” that allows a senior to age in place, without having to own their home. Or if seniors who want to co-own a house instead of living alone or moving into a retirement home. We’re developing guides to make it easier for people who want to live differently.

By clarifying rules and helping people understand how to take advantage of creative solutions, we will make it easier to innovate. We will continue to review our legislation and regulations to make sure they spur – not restrict – flexibility, creativity and new solutions.



## Consumer Protection



Buying a home is the biggest investment most people make and the lack of housing supply has made the dream of home ownership out of reach for many Ontarians.

We’re looking at all stages of the new home building and buying process, to protect consumers:

- **Before they buy a home:** making it easier for new home buyers to check out a developer’s track record in the Ontario Builder Directory
- **During construction:** adding more proactive, risk-based inspections by Tarion during construction to make sure homes are built properly
- **After they move in:** when new home buyers have problems, creating an easy-to-use process to help them resolve disputes quickly and fairly

We’re transforming the broken Tarion Warranty Corporation – which protects new home buyers against shoddy construction and delays – so home builders aren’t regulating themselves. We’re strengthening protections for new home buyers and helping people who have bought condominiums, only to have the project cancelled.

We believe people right across Ontario and in every stage of life should be able to find a home that meets their needs and their budget.

## Conclusion

We inherited a confusing and broken housing development system that's impossible for people and home builders to navigate and this has led to a housing shortage and skyrocketing housing prices and rents.

The people of Ontario deserve better.

We cannot fix the housing shortage on our own, but we can cut red tape to make it easier to build new housing for people to rent or own. We will give the people of Ontario more choice and make housing more affordable.

**More Homes, More Choice** outlines how we will cut red tape and reduce regulation, so it is easier to build homes – including different types of homes – so that the people of Ontario can find something that suits their needs. Our plan will spur innovation while protecting tenants, health and safety, our cultural heritage and the environment. This plan encourages developers, municipalities and communities to work together to ensure the hard-working people of Ontario will have homes that meet their needs and their budgets.

Ministry of Municipal Affairs and Housing  
[ontario.ca/morehomes](https://ontario.ca/morehomes)

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