

Subject: 2031 Municipal Housing Pledge

File Number: ACS2023-PRE-EDP-0009

Report to Planning and Housing Committee on 20 March 2023

and Council 22 March 2023

Submitted on March 14, 2023 by David Wise, Director, Economic Development and Long Range Planning, Planning, Real Estate and Economic Development Department

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Ward: Citywide

Objet : Garantie municipale du logement 2031

Dossier : ACS2023-PRE-EDP-0009

Rapport au Comité de l'urbanisme et du logement

le 20 mars 2023

et au Conseil le 22 mars 2023

Soumis le 14 mars par David Wise, Directeur, Développement économique et planification à long terme, Services de la planification, des biens immobiliers et du développement économique

Personne ressource : Royce Fu, gestionnaire par interim, Politiques et Planification

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Quartier : À l'échelle de la ville

REPORT RECOMMENDATION(S)

That Planning & Housing Committee recommend City Council:

- 1. Endorse Ottawa's Housing Pledge attached as Document 2;**

2. That the Mayor be authorized to sign the City of Ottawa's Housing Pledge;
3. That the City Clerk be directed to submit a copy of the signed Pledge and the letter of support from the Greater Ottawa Homebuilders Association, attached as Document 3, to the Minister of Municipal Affairs and Housing by March 22, 2023;
4. That Ottawa's Housing Pledge be considered for approval at the City Council meeting of March 22, 2023 to meet the deadline for submission;
5. That staff begin action category 4 of the Pledge to monitor the actions and provide a report to Council on an annual basis.

RECOMMANDATION(S) DU RAPPORT

Que le Comité de la planification et du logement recommande au Conseil :

1. d'approuver la garantie du logement d'Ottawa, jointe en tant que document 2;
2. que le maire soit autorisé à signer la garantie du logement de la Ville d'Ottawa;
3. que l'on demande au greffier municipal de soumettre une copie signée de la garantie et de la lettre d'appui de la Greater Ottawa Homebuilders Association, jointe en tant que document 3, au ministre des Affaires municipales et du Logement d'ici le 22 mars 2023;
4. que la garantie du logement d'Ottawa soit examinée aux fins d'approbation lors de la réunion du Conseil municipal le 22 mars 2023 afin de respecter la date limite de soumission;
5. que le personnel mette en œuvre la catégorie de mesures n° 4 de la garantie visant à faire le suivi des mesures et à en faire rapport au Conseil chaque année.

EXECUTIVE SUMMARY

The Province has set a target of building 1.5 million new homes by 2031, of which 151,000 would be in Ottawa. The City does not build houses but provides a planning and a regulatory environment to enable the construction of new homes. Even if the City is successful in fulfilling its role for meeting this target, the Ottawa housing market still

needs additional housing market considerations in place to achieve the construction of 151,000 new homes by 2031. The Housing Pledge in Document 2 identifies four action categories on how the City will contribute to the Ottawa housing market's target:

1. Stimulate the supply of housing.
2. Form strategic partnerships.
3. Streamline our governance and approvals process.
4. Monitor and report on our commitments.

RÉSUMÉ

La Province a fixé un objectif visant à construire 1,5 million de maisons neuves d'ici 2031, dont 151 000 seraient à Ottawa. La Ville ne construit pas de maisons, mais fournit un environnement de planification et de réglementation permettant la construction de maisons neuves. Même si la Ville remplit son rôle et atteint cet objectif, le marché de l'habitation d'Ottawa a besoin que d'autres mesures soient prises afin de pouvoir construire 151 000 maisons neuves d'ici 2031. La garantie du logement dans le document 2 définit quatre catégories de mesures que la Ville peut mettre en œuvre pour contribuer à atteindre l'objectif du marché de l'habitation d'Ottawa :

1. Stimuler l'offre de logement.
2. Établir des partenariats stratégiques.
3. Simplifier notre processus de gouvernance et d'approbation.
4. Faire le suivi de nos engagements et en faire rapport.

BACKGROUND

On November 28, 2022, Bill 23, More Homes Built Faster Act, 2022 received royal assent. To support Bill 23 and the Province's Budget 2022 target of building 1.5 million new homes in Ontario by the end of 2031, the Province assigned municipal housing targets to selected lower- and single-tier municipalities on October 25, 2022¹. These selected municipalities are to provide Municipal Housing Pledges that will identify tools and strategies that municipalities intend to use to achieve their housing targets. During the consultation period of Bill 23, staff provided a written submission to the Province's Standing Committee on Heritage, Infrastructure and Cultural Policy based on the

¹ 2031 Municipal Housing Targets <https://ero.ontario.ca/notice/019-6171>

contents of a memorandum to Council on November 7, 2022², which included comments and requested clarifications on the municipal housing targets in Appendices A and B. The Province has not provided a response to any of the requested clarifications regarding the 2031 Municipal Housing Targets.

The City of Ottawa was assigned a housing target of 151,000 new homes over the next nine years, or by the end of 2031. The original deadline for submission of the Housing Pledge was extended from March 1, 2023 to March 22, 2023 since many municipalities did not receive their pledge letters and supporting information until early February. This report outlines Ottawa's Housing Pledge to enable the construction of 151,000 new homes by the end of 2031.

DISCUSSION

Municipal Housing Pledges are to identify the tools and strategies that municipalities intend to use to achieve their housing targets. Pledges may include, but are not limited to, priorities for site-specific planning decisions to expedite housing in priority areas, plans to streamline the development approval process, commitments to plan, fund and build critical infrastructure to support housing, and strategies to use municipal surplus lands.

Municipal Housing Pledges are not mandatory; however, the Province has indicated there will be a correlation between municipal housing pledges and funding opportunities for growth related costs, in particular to mitigate the impacts of Bill 23. While the details have not been made available, a well thought out Municipal Housing Pledge will position the City of Ottawa to seek any available funding which will play a critical role in supporting housing.

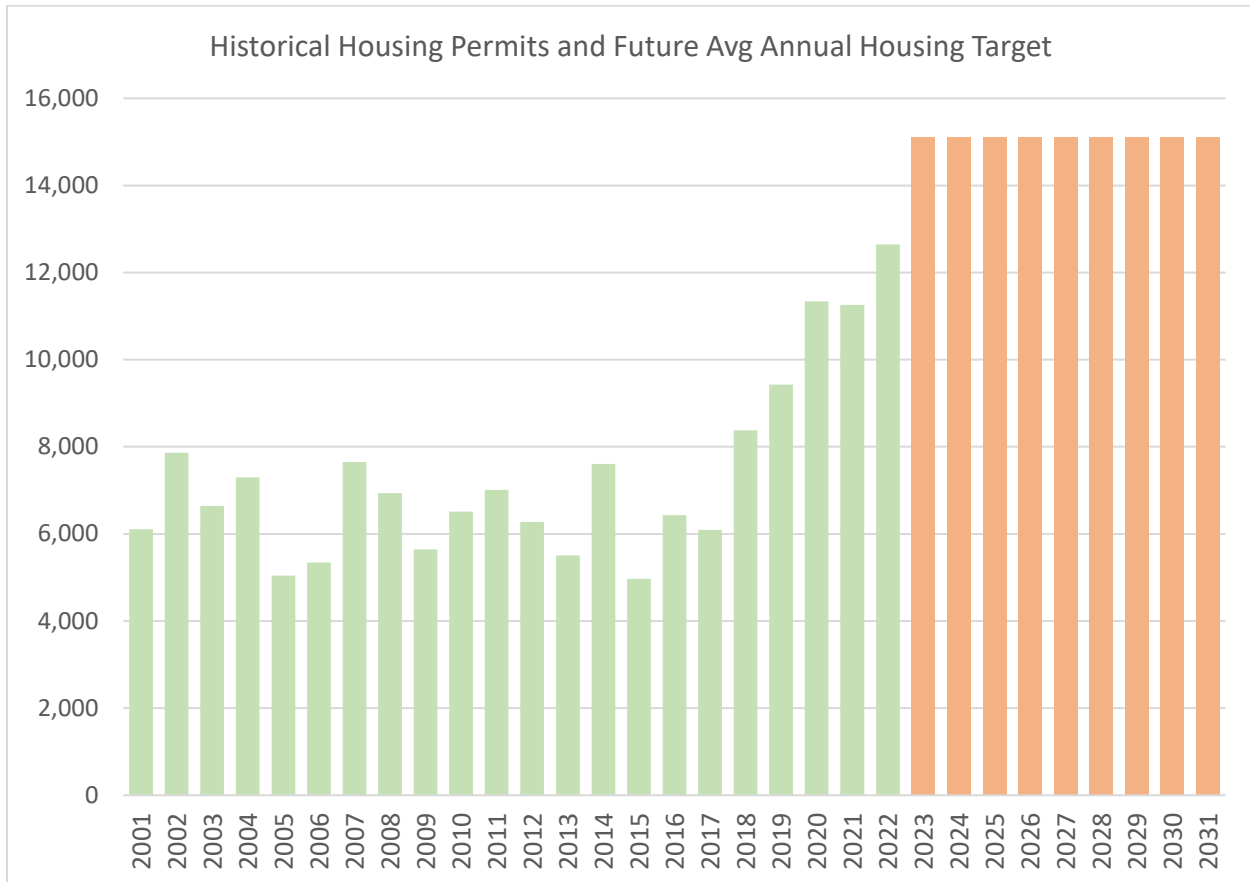
Historical Housing Growth

Since amalgamation in 2001, the City of Ottawa has grown from a population of 807,000 to 1,072,000 in 2022, a growth of almost 33 per cent. Over this same period the City of Ottawa has increased the number of residential dwelling building permits³ issued from 6,110 in 2001 to 12,649 in 2022, more than 100 per cent or doubling issued permits. The City has demonstrated the ability to facilitate the housing market to respond to growth when needed, building in the past five years what would have taken almost nine years prior to 2018. To achieve Ottawa's housing target by 2031, an

² Memo to Council – City Response to Bill 23 https://engage.ottawa.ca/provincial-legislation-planning/news_feed?category=Bill+23

³ Net new permits being total residential dwelling permits less residential demolition permits.

average of 15,100 building permits per calendar year need to be issued, 20 per cent more than issued in 2022, which was the highest year on record.



Ottawa's Housing Market

Ottawa's housing market contains many stakeholders and factors that contribute to the amount of residential dwellings that are built every year, also known as absorption. The construction of homes involves many stakeholders on both the supply and demand spheres of the housing market including: local planning and land use regulation, construction labour force, materials and equipment, piped infrastructure and utilities, construction capital, lending rates, interest rates, corporate income taxation, senior government regulations, prices and rents relative to adjacent markets, fuel prices and other commuting costs, employment opportunities, the number of prospective households, household incomes, available household equity, and local weather events.

Housing Market Factors



The City's role in the construction of housing mainly focuses on:

- local planning and providing potential supply through land use permissions
- processing development applications for a decision
- providing access to and developing the transportation network, and
- providing infrastructure services for water, wastewater, and stormwater management.

The City also forms partnerships with housing providers to build non-market affordable housing and increase housing supply on strategic lands through master planning or secondary planning exercises.

Ottawa's Housing Pledge

The City's draft housing pledge is attached as Document 2. The pledge identifies four action categories to allow for the construction of 151,000 new homes by 2031:

1. Stimulate the supply of housing.
2. Form strategic partnerships.
3. Streamline our governance and approvals process.
4. Monitor and report on our commitments.

While the City can maximize its role through this housing pledge, the commitment and availability of other stakeholders and the alignment of other housing considerations are also required to fulfill the target set for the Ottawa market, which are beyond the control of the City.

Existing Approvals and Supply

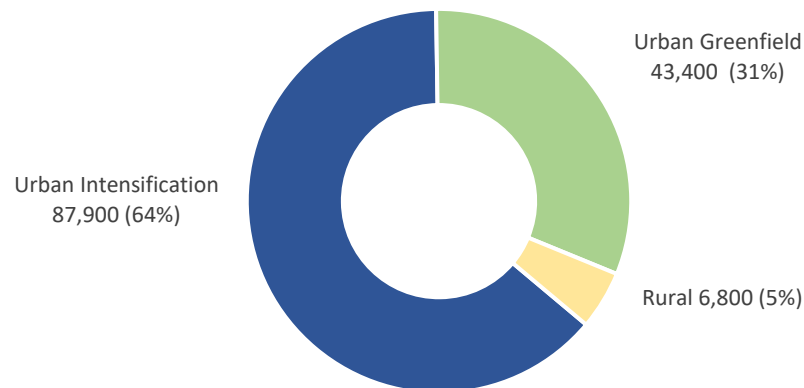
The housing target does not replace the population and employment forecasts in the Official Plan, nor are municipalities requested to update their growth management strategies and/or Official Plans to reflect the housing target. In terms of the City's role to provide potential supply through approved or proposed development applications, there is more than sufficient supply that could be absorbed by the housing market by 2031 if other housing stakeholders and factors could keep up with a 20 per cent increase in annual absorption over the next nine years. At the end of the 2022 calendar year there are over 153,000 dwellings that were either under construction, approved, or proposed through an active development application, all of which could be building permit ready by 2031 assuming other housing stakeholders and factors could sustain the increased absorption.

Development Pipeline and Estimated timing to be building permit ready	Dwellings
Under construction 2023-2024 for completion	15,500
Approved, Registered and Draft Approved 2023-2026 to be building permit ready	88,700

Active applications ⁴ for zoning and/or draft plan of subdivision 2026-2031 to be building permit ready	49,400
Total potential building permits by 2031	153,600

By geographic growth area, most of the approved or proposed supply are represented by approved or proposed intensification projects in the built-up urban area with 64 per cent, followed by registered and draft approved projects in the greenfield urban area with 31 per cent, and registered and draft approved projects in the rural area with 5 per cent.

Approved and Proposed Housing Supply by Area



The housing target does not require or account for development occurring on Future Neighbourhood urban expansion lands, or the designated greenfield supply in the previous Official Plan approved through secondary plans but without an active application, nor does it require the redevelopment of lands at a significant scale, mass or density. Housing potential on greenfield lands that are not part of an approved secondary plan will likely not receive substantial registrations by 2031 to be absorbed as part of this housing target.

There is also additional supply from “as-of-right” zoning that permits a net increase in dwellings that have not received applications for Site Plan Control or building permit

⁴ Estimated dwellings from active applications are subject to change and are not guaranteed to be approved by Council or the OLT. However, proposed new dwellings from intensification applications that will be proposed post Q1 2023 are also not included in this current estimate

submissions for smaller infill and intensification redevelopment projects. These also include the additional residential dwellings permitted by Bill 23 on urban residential land parcels. Staff have not provided an estimate for existing undeveloped dwelling permissions as there is more than sufficient supply in the known development approvals pipeline, but the 153,000 dwelling estimate undercounts the actual potential that could be absorbed by the housing market when adding supply from “as-of-right” zoning. The Pledge identifies monitoring the supply of dwellings in the development pipeline and the absorption through the number of net new building permits for residential dwellings.

1. Stimulate the Supply of Housing

Even though there is a sufficient quantum of permissible supply, the pledge identifies actions to improve the quality of the supply by increasing options for housing sizes that are geographically diverse throughout the city. These actions aim to allow for more houses where people want to live, and in homes that are suitable for different types of households, from one- and two-person sizes, to family-sized, to multi-generational sized, and allow for “missing middle housing⁵” to be built. The approved Official Plan includes these improvements to the quality of the supply by policy direction and guidance.

Going forward, the new Zoning By-law⁶ will implement these increased housing permissions and will be the primary instrument to improve the housing options within the permissible supply. The pledge also identifies actions to pre-zone strategic growth locations such as around major transit stations so that supply at these locations are one step closer to allowing construction.

Finally, the pledge identifies enabling more rural housing through an Official Plan Amendment to consider relocation policies for unbuilt country lot subdivisions. This Official Plan Amendment can be included with one of the omnibus Official Plan Amendments in relation to the rural area as part of the 2023 Official Plan implementation work plan that was provided to Planning and Housing Committee for information purposes on February 27, 2023.

Supporting Municipal Infrastructure

With the adoption and approval of the Official Plan, the City is updating its Infrastructure

⁵ In Ottawa’s context, missing middle housing generally refers to low-rise, multiple unit infill residential development of between three and sixteen units, or more in the case of unusually large lots, and for those on the lower end of the density scale are typically ground oriented.

⁶ New Zoning By-law project page: <https://engage.ottawa.ca/zoning>

Master Plan⁷, Transportation Master Plan⁸, and Development Charges Background Study and By-law to provide infrastructure and transportation services for new growth. These master plans will identify the specific infrastructure projects that are needed to support growth.

The Development Charges Background Study will review and propose the applicable development charges for the growth-related portion of these infrastructure projects. Among GTA and larger western Ontario municipalities in 2022, Ottawa's development charge rates ranked 50th for single-detached dwellings and 43rd for one- and two-bedroom apartment dwellings. Ottawa's development charge rates will likely remain substantially lower than those currently in place in the GTA.

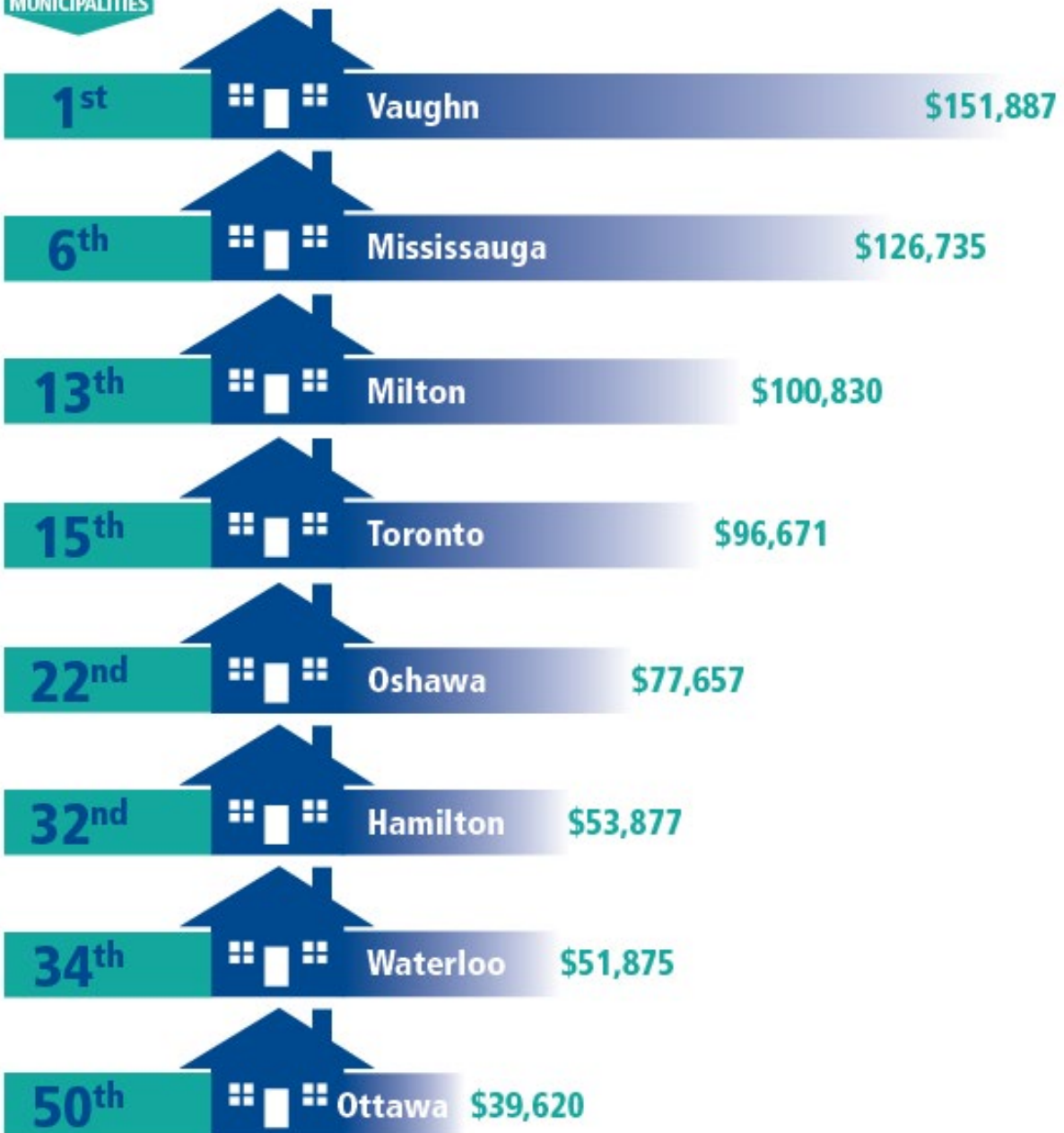
Achieving Ottawa's housing target will disproportionately impact the increase in revenue to service land in advance of future residential development to 2046, mostly due to Bill 23 amendments. In the absence of equivalent and consistent funding by the Province, the options would be to delay, reduce service, or seek other funding sources. The only readily identifiable source to make up the significant funding shortfall are existing taxpayers, who would be required to fund the capital investments necessary to deliver services, amenities and infrastructure needed to support growth. The budgetary impact, once the comprehensive Development Charges Background Study and By-law are approved and new rates are in place, could be well over \$60 million annually, starting in 2025. However, the Province has indicated there will be a correlation between municipal housing pledges and funding opportunities for growth related costs, in particular to mitigate impacts of Bill 23.

⁷ Infrastructure Master Plan update project page: <https://engage.ottawa.ca/infrastructure-master-plan>

⁸ Transportation Master Plan update project page: <https://engage.ottawa.ca/transportation-master-plan>

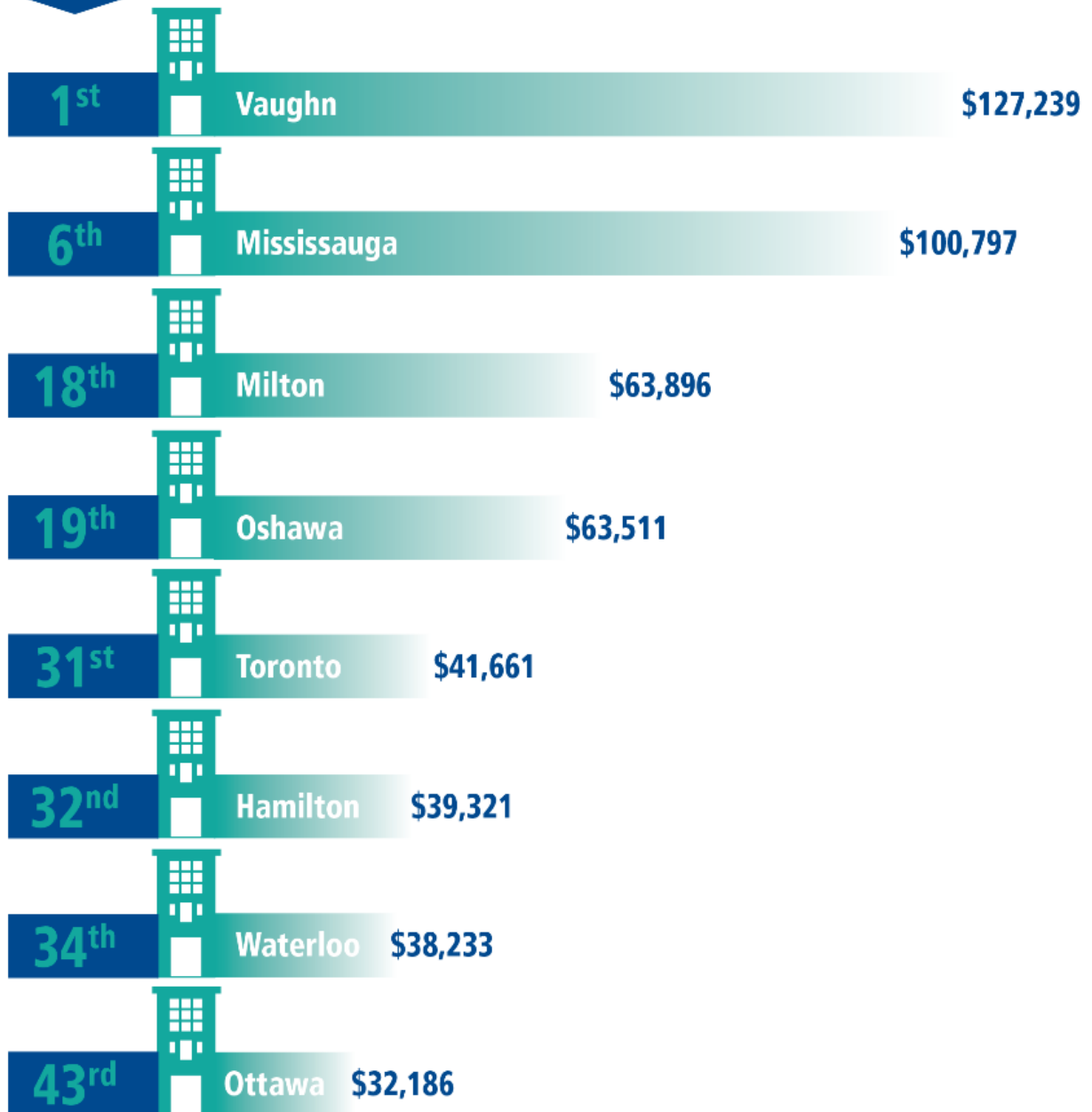
RANK IN COST
AMONGST
ONTARIO
MUNICIPALITIES

Single Detached



RANK IN COST
AMONGST
ONTARIO
MUNICIPALITIES

1&2 Bedroom Apartments



2. Form Strategic Partnerships

While the City does not build houses, the City can and does form partnerships with housing developers and providers to build affordable housing. Existing strategic partnerships include:

- **Maintaining a Strong Pipeline of Affordable Housing Projects**
 Housing Services has allocated \$1.7 million towards 10 projects with a total of 376 dwellings since 2020 to support pre-development activities. Supporting projects towards shovel-ready status is important to ensure projects are ready to start construction when funding sources become available.
- **Advocate for Capital Funding for Affordable Housing**
 The Housing Long Range Financial Plan assumes two-thirds of capital funding towards affordable housing will come from the provincial and federal governments. The funding that has been provided, including for example, Ontario Priorities Housing Initiative funding and Rapid Housing Initiative funding, is allocated towards projects that serve the specific needs in the City of Ottawa. Ottawa advocates for additional funding support and funding stability year over year.
- **Affordable Housing Land and Funding Policy**
 Surplus municipally-owned lands deemed appropriate for residential development are considered for the purpose of affordable housing. Housing Services Branch works in collaboration with the Corporate Real Estate Office and the Ottawa Community Land Development Corporation to provide real property resources, which are typically transferred to not-for-profit housing partners at nominal cost, subject to Council approval.
- **Implementation of High Social Impact Project Strategy to Prioritize Affordable Housing through Development Approvals**
 In February 2021, Council received a report outlining certain measures intended to remove barriers and costs for not-for-profit housing providers to obtain development approvals. These measures include prioritization of file review, reduced circulation periods and alternative options for posting of securities. In recent years, the Provincial and Federal Governments have placed a significant emphasis on fast delivery of new affordable units as a condition of funding and expediting of pre-development approvals has been an important initiative.

New strategies for future partnerships include:

- **Strategic Disposal of Municipal Surplus Lands**

Housing Services has identified 16 municipally owned parcels that have the potential to be declared surplus and used for the development of new affordable housing. Based on analysis of the sites by staff, it is estimated that approximately 1,800 dwellings could be constructed on these parcels. In addition, Disposal and Strategic Development staff have identified 53 municipally owned parcels that have the potential to be developed for housing. It is estimated that approximately 4,600 dwellings could be constructed on these sites.

Corporate Real Estate Office (CREO) staff will continue to work with Finance and Housing staff to identify sites that are suitable for affordable housing and have them transferred to Housing Services who will secure builders to deliver the units. Where the development of affordable units is not feasible, CREO staff will continue to contribute 25 per cent of the net revenues from the sale of lands subject to the Affordable Housing Land Funding Policy (AHLFP) for the development of affordable units elsewhere in the city.

City staff also form strategic partnerships with other organizations, such as federal agencies to increase the permissible supply on surplus federal lands, or with the Canadian Urban Institute and CMHC to support their work on identifying opportunities to convert vacant office spaces into residential dwellings. To-date, 17 office buildings have been identified with the potential to convert and provide approximately 2,700 dwellings. The pledge also identifies actions to form partnerships that will:

- reduce timelines to process applications
- recover costs associated with new infrastructure triggered by new development
- increase the permissible supply
- build affordable housing

3. Streamline our Governance and Approvals Process

In terms of the City's role to process development applications the pledge identifies several actions to reduce processing timelines. The actions include accessing funding from external sources for investments in technology and staff resources, reforming the City's approval process to implement Bill 109 and decision timelines associated with Zoning By-law Amendment and Site Plan Control applications, adopt through the new Zoning By-law update a by-law that requires fewer applications to build housing, piloting

a Community Planning Permit system to further reduce application timelines, and engaging with the development industry to understand existing barriers in the approvals process from their perspective, and further public outreach to increase participation and provide information and receive feedback earlier.

These actions build on investments and improvements that have already been made, such as establishing a new Planning and Housing Committee for this term of Council, a new technological development application tracking system, and beginning the Bill 109 approvals process reform. Council also directed that the new Zoning By-law is to be efficient, effective, and equitable. A regulatory document that is clearly written, understood, and fosters increased permissions and diversity should lead to reduced regulatory barriers by requiring less amendments and minor variances to build more housing. Although the housing market only absorbs a portion of the approved supply, reducing processing times minimizes the City as a barrier for those approved projects that move on to provide building permit submissions.

Other streamlining initiatives include improved collaboration within the organization of City. For example, in December 2022, as part of the 2022-2026 Council Governance Review Report, staff were directed to bring forward to the Planning and Housing Committee and Council in Q2 of 2023 a report and recommendation that will provide for the Ottawa Community Lands Development Corporation to focus on identifying and delivering surplus land and development opportunities for new affordable housing projects. This change in structure and mandate is intended to strengthen the City's ability to advance the objectives and deliver on the targets established in the City's 10 Year Housing and Homelessness Plan 2020-2030.

The pledge also identifies procedural improvements to fast-track new housing initiatives. For example, City-initiated Zoning By-law amendments on non-profit housing providers' lands through periodic omnibus or anomaly zoning amendments can reduce the regulatory timelines for affordable housing.

4. Monitor and Report on our Commitments

Monitoring how the City is implementing the Pledge will better identify the parts of the City's role in the Ottawa housing market that are being fulfilled and what parts need further attention. Staff will examine the reporting options, such as including with the Official Plan monitoring report, or providing a separate report that focusses on the Ottawa's housing pledge, and are proposing to provide a report on an annual basis to align with the average annual target of 15,100 net new residential building permits.

Conclusion

This report presents the City's Municipal Housing Pledge for Council endorsement. Per the letter received from the Minister on February 14, 2023, the Council endorsed Pledge must be sent to the Minister by March 22, 2023. The Pledge demonstrates the City of Ottawa's commitment to the Province's objective of accelerating housing supply and target to reach 151,000 new homes in Ottawa by 2031.

FINANCIAL IMPLICATIONS

There are no direct financial implications with signing the City of Ottawa's Housing Pledge; existing resources will be used to begin action category 4 of the Pledge to monitor the actions and provide a report to Council on an annual basis. However, there are future financial implications of the City of Ottawa's Housing Pledge. The budgetary impact, once the comprehensive Development Charges Background Study and By-law are approved and new rates are in place, could be well over \$60 million annually, starting in 2025. The Province has indicated there will be a correlation between municipal housing pledges and their proposed offsetting growth-related funding contributions, in particular to mitigate the financial impacts associated with Bill 23.

LEGAL IMPLICATIONS

There are no legal impediments to adopting the recommendations in this report.

COMMENTS BY THE WARD COUNCILLOR(S)

This section does not apply to City-wide items.

ADVISORY COMMITTEE(S) COMMENTS

N/A

CONSULTATION

The development of the housing pledge in Document 2 included comments and contributions from staff in Research and Forecasting, Affordable Housing and Development, Corporate Real Estate Office, all Development Review areas, Zoning and Interpretation, Planning Operations, Climate Change and Resiliency, Infrastructure Planning, Transportation Planning, and Business and Technical Support Services. The pledge also identifies actions for consultation with the development industry and public outreach. The Greater Ottawa Homebuilders Association has also submitted a letter of support in Document 3.

ACCESSIBILITY IMPACTS

The City of Ottawa is committed to ensuring accessibility for persons with disabilities and older adults. The development of new housing construction and the design of public spaces is guided by a legislated accessibility framework that includes the City's Accessibility Policy, the *Accessibility for Ontarians with Disabilities Act, 2005* and the *Integrated Accessibility Standards Regulation, O.Reg. 191/11*, the City of Ottawa Accessibility Design Standards as well as the *Ontario Building Code*.

The Housing Pledge identifies actions that can benefit people with disabilities and older adults including:

- Collaboration by Corporate Real Estate Office (CREO), Finance, and Housing staff on initiatives to build affordable housing
- Developing strategic partnerships for housing stock such as with federal agencies to increase the permissible supply on surplus federal lands, or with the Canadian Urban Institute and Canada Mortgage and Housing Corporation to identify opportunities to convert vacant office spaces into residential dwellings
- Forming partnerships that will either reduce timelines to process housing applications, increase the permissible housing supply, or build affordable housing that would include projects to assist housing for persons with disabilities
- Locating housing at strategic growth locations across the city that are in close proximity to major transit stations for improved pedestrian mobility and active transportation options

ASSET MANAGEMENT IMPLICATIONS

The Infrastructure Master Plan (IMP) is anticipated to be presented to Council for consideration in autumn 2023. This timing is to ensure alignment with the Development Charges By-law update, scheduled for completion by May 2024. Presently, the draft 2023 IMP is in the works, incorporating findings from various technical studies that take into account the new Official Plan projections and the recently approved urban expansion areas by the province in November 2022. Although the impact of the housing pledge on the IMP may be uncertain, any necessary adjustments would be made following Council approval in the fall.

CLIMATE IMPLICATIONS

Growth through intensification can significantly reduce emissions from transportation as shortened trip distances enable alternative modes of travel. Almost two-thirds of the

existing approvals and supply for new housing by 2031 is within the urban built-up area. Should the Ottawa housing market achieve the housing target, most of this growth will be through intensification projects and Ottawa will see a GHG emission reduction improvement from the Business As Usual Scenario, as contemplated within the Energy Evolution model.

ECONOMIC IMPLICATIONS

Should the annual absorption of residential housing increase to achieve the housing target, jobs in the construction and related industries will also increase. Should annual absorption increase, it will release some of the existing pressure on housing demand and low rental vacancies.

RISK MANAGEMENT IMPLICATIONS

The Province has indicated there will be a correlation between Municipal Housing Pledges and funding opportunities for growth related costs, in particular to the impacts of Bill 23. While the details have not been made available, a well thought out Municipal Housing Pledge will position the City of Ottawa to seek any available funding.

Council could choose to not endorse the housing pledge in Document 2. This alternative risks losing potential additional funding to offset growth related costs from Bill 23. This alternative is not recommended as the goal of building more homes is shared by the City. Ottawa's municipal housing pledge outlines actions within the City's control to facilitate the municipal target of 151,000 new dwellings by 2031.

Council could choose to defer endorsement of the housing pledge in Document 2. As the earliest Council meeting to consider the pledge is on March 22, 2023, and the municipal housing pledge deadline is also March 22, 2023, this alternative has the same impact as not endorsing the pledge.

Council could choose to add additional actions to the housing pledge in Document 2. While this option is available, staff propose to report annually to Council on the status of the actions and the housing target where additional items and mechanisms to improve the City's role in the Ottawa housing market can be added.

RURAL IMPLICATIONS

The pledge identifies enabling additional rural housing opportunities through the consideration of relocation policies for unbuilt country lot subdivisions through an Official Plan Amendment targeted for adoption in Q4 2023.

SUPPORTING DOCUMENTATION

Document 1: Letter from the Minister of Municipal Affairs and Housing regarding Municipal Housing Targets and Municipal Housing Pledges.

Document 2: Ottawa's Municipal Housing Pledge

Document 3: Letter of support from the Greater Ottawa Homebuilder's Association

DISPOSITION

Should Planning and Housing Committee endorse Ottawa's housing pledge, this report will need to be considered by Council on March 22, 2023. Should Council endorse Ottawa's housing pledge, staff recommends that the Mayor be authorized to sign the pledge and that the City Clerk be directed to submit a copy of the signed pledge to the Minister of Municipal Affairs and Housing and the letter of support by the Greater Ottawa Homebuilders Association by March 22, 2023. Planning, Real Estate, and Economic Development Staff propose to monitor the pledge and provide a status report on an annual basis.