



Removing Barriers, Opening Doors

The Recommendations Report of the
Ottawa Housing Innovation Task Force

August 20, 2025



Introduction

The Ottawa Housing Innovation Task Force

The purpose of the Ottawa Housing Innovation Task Force (the “Task Force”) is to provide valuable input and expertise on actions that the City of Ottawa can take to help drive tangible improvements in housing supply, affordability, and development efficiency, with the goal of reducing barriers to the creation of more housing units. The Task Force is comprised of 11 members from the housing industry including professional consultants, housing developers, a Canada Lands Company representative, and non-profit housing organizations working in Ottawa. Both the Greater Ottawa Home Builders' Association (GOHBA) and the Building Owners & Managers Association (BOMA) were invited to participate and provided representatives.

The Task Force is co-chaired by **Brendan McGuinty**, chair of the Ottawa Board of Trade, and **Debbie Stewart**, General Manager, City of Ottawa Strategic Initiatives Department. The industry members of the Task Force are:

- **Barry Hobin**, Hobin Architecture Inc.
- **Cliff Youdale**, Ottawa Community Housing Corporation
- **Jennifer Arbuckle**, Building Owners and Managers Association
- **Kevin Murphy**, Mattamy Homes
- **Mary Jarvis**, Canada Lands Company
- **Melissa Côté**, Taggart Group
- **Miguel Tremblay**, Fotenn Planning
- **Murray Chown**, Novatech Engineering Consultants
- **Neil Malhotra**, Claridge Homes

About this Report

This report provides a concise overview of the Task Force’s dialogue, findings, and agreed-upon recommendations. These recommendations are intended to advise the City of Ottawa on potential strategies and incentives to promptly accelerate housing construction and reduce costs to make housing more affordable to meet the needs of the community.

Methodology

The Task Force members were supported by a meeting facilitator from Global Resolutions, a team from Dillon Consulting serving as the Task Force’s rapporteurs, and city staff.

The Task Force participated in four in-person meetings, each lasting 3 hours, over the course of three months in Spring/Summer 2025. Each meeting prioritized themes for discussion, which were then summarized into a meeting synthesis and background research document to communicate the ideas and recommendations presented by the Task Force.

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During Meeting #3, the Task Force participated in an exercise to gather feedback on the preferred actions to facilitate change. The results from this ‘dotmocracy’ exercise were tabulated to inform the Task Force’s recommendations.

During Meeting #4, the Task Force reviewed the suite of recommendations and reached consensus on the final recommendations.

A final Meeting # 5 was held virtually in early August 2025 to review and ratify the recommendations and their prioritization. As a result, this Recommendations Report reflects the combined voices of all members of the Task Force.

The Task Force was provided information from three Canadian municipalities to further inform their discussion, based on hour-long interviews with city staff housing representatives from Edmonton, Halifax, and London. The results of these interviews are presented in **Appendix B2**.

83 Recommendations, 33 Priorities

The work of the Task Force has resulted in a total of 83 recommendations and of these 33 are identified as priorities. The priority recommendations are discussed further below.



Three Themes: Cost, Culture, and Process

Cost is identified as the **highest priority target**, as immediate financial changes will have the fastest impact on housing development affordability and project viability. Relief from development charges, for example, could have a “Day One” impact on the viability of projects, making the



difference that will allow a project to move ahead now instead of waiting for improved economic conditions. These changes are expected to be the easiest to implement, in both time and cost.

Process changes are identified as **higher priority targets**, as some process changes could be quick wins whereas more significant adaptations will take some time. For example, process changes to certain aspects of pre-consultation could happen in the short-term but transforming the development agreement preparation process is likely a medium-term initiative. These changes will require more time and resources to implement.

Culture changes are identified as **high priority targets**. The desired culture shift is necessary for the City of Ottawa to reframe the housing crisis as an opportunity for everyone to work together, to build a range of housing forms that are beneficial to the entire community, and better align everyone at the City of Ottawa to an approvals mandate. An effective culture shift is expected to significantly reduce the amount of existing friction that causes delays for development approvals. These changes are expected to take the most time and require the most resources to implement.

The specific recommendations under each of the themes is discussed further below.

13 Priority Recommendations: Cost

Create Incentives and Cost Saving Measures

High Impact Recommendations

- Permit Development Charge deferrals and waive interest.
- Allow the Development Charge rate payable to be the lower of the rate in effect at the time of a complete application or the rate in effect at the time of building permit issuance.
- Temporarily repeal the Community Benefit Charges By-law for 5 years to support housing starts.

Medium Impact Recommendations

- Remove cash-in-lieu of parkland/parkland dedication for office-to-residential conversions.
- Set a flat rate for cash-in-lieu of parkland for small-scale infill not subject to site plan control.
- Cap cash-in-lieu of parkland at 10% for hubs and major corridors.
- Increase brownfield incentives near transit.
- Prorate planning fees for affordable housing in line with the percentage of affordable units.
- Review and reform property tax policies related to development lands, specifically exploring adjustments to tax classification at the point of ownership transfer rather than at rezoning or plan registration.

Advocacy

High Impact Recommendations

- Advocacy to both Federal and Provincial Governments for:
 - Funding affordable housing;
 - Sustainable funding for infrastructure;

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- Funding transit; and,
- The transfer of land at no or low cost for residential development.

14 Priority Recommendations: Process

Streamline City Processes

High Impact Recommendations

- Reduce the number of studies and plans required, and timing.
- Reduce and standardize the number of conditions and remove duplication in legal agreements.
- Permit applicants or external firms to prepare development agreements for City review.

Medium Impact Recommendations

- Expand the use of Letters of Undertaking.
- Work collaboratively with staff and industry to improve oversight and effectiveness of Committee of Adjustment.

Policies, Zoning and Guidelines

High Impact Recommendations

- Ensure all Secondary Plans align with the Official Plan and implement the in-force Zoning By-law.
- Prioritize the completion of Secondary Plans for expansion areas.
- Revise guidelines with a lens to affordability of construction.

Medium Impact Recommendations

- Remove outdated Secondary Plans.
- Permit park encumbrances (for example, stormwater management solutions and underground parking).
- Allow more flexibility in the application of the Parkland First policy.

Public Lands

Medium Impact Recommendations

- Create and implement a 10-year housing roadmap for city-owned land.
- Establish a working group between the City, Federal Government, and agencies to identify lands for residential development.
- Pre-zone institutional lands (e.g., ecclesiastical, schools, hospitals, etc.) for housing development.



6 Priority Recommendations: Culture

Organizational Practices

High Impact Recommendations

- Ensure staff comments provided as part of development review do not conflict. Any conflicting comments should be resolved internally before they are shared with the applicant.
- Identify common deficiencies in application materials for the industry to improve the quality of their submissions.
- City Council continues to champion “more housing faster”.
- Ensure early and proactive involvement of all relevant departments – including legal and forestry services – during the pre-consultation stage to identify potential issues and support coordinated, well-informed decision-making.

Medium Impact Recommendations

- Mentor more junior staff through a formal program to empower decision making; this could include pairing junior staff with senior staff on large or major files. Consider contract mentoring from recently retired planners.
- Prioritize timely in-person meetings for pre-consultation and to resolve issues during detailed design.

The Other 50 Recommendations

The recommendations noted above are priority recommendations. As these are implemented, **the Task Force expects the City of Ottawa to review its other recommendations and make successive and continuous improvements.** The full slate of the Task Force’s recommendations are provided in **Appendix A**, spanning these areas for action:

- Review Community Benefit Charges;
- Review Development Charges;
- Review Cash-in-Lieu of Parkland;
- Explore incentives to grow the supply of private sector developed affordable housing;
- Review and align guiding documents to provide clarity on City goals and expectations;
- Ensure flexibility in park policies to meet the goals and objectives of housing;
- Enable greater design flexibility;
- Streamline legal agreements;
- Speed up the legal review process; and,
- Make development approval processes more streamlined and efficient.



Meeting Summaries

The following high-level summary briefs provide a snapshot of the topics discussed during each Task Force meeting.

Meeting #1 – April 8, 2025

The Task Force discussed **existing barriers to housing**, including inefficient processes, communication issues, and lack of city staff empowerment to make decisions. Overall costs for land, labour, and materials are rising, but the Task Force noted that the current approach is preventing otherwise financially viable developments. In discussing **opportunities to streamline and improve city processes**, the Task Force emphasized building relationships between city staff and developers, establishing common goals and more structured processes to streamline the application process. Regarding **incentives and supports to build more, and faster**, the Task Force addressed the elimination or reduction of development fees, the deferral of development charges, and tax-free periods. Challenges with building mixed-use developments were noted, as well as the changing demands on the downtown due to higher work-from-home trends.

Meeting #2 – May 7, 2025

The Task Force discussed **policies, zoning, and guidelines**, noting that vague policy language forces individual interpretation of the policies, resulting in slow, inconsistent decisions. Tighter restrictions within Secondary Plans may block development that would otherwise be approved under the Official Plan. Changes to **streamline city processes** were suggested through improving timeliness from legal services on agreements, relief from the site plan requirements for 20-unit developments, and reducing the number of studies required. The Task Force expressed interest in seeing city staff reorganize into teams based on technical expertise of housing typologies to promote confident decision-making. For **incentives and cost saving measures**, the Task Force discussed financial incentives such as freezing or waiving development charges and community benefit charges for affordable units. The fast-rising rates for cash-in-lieu of parkland, and the reduction in built parkland were noted. Leveraging **public lands to unlock housing innovation** may be possible through cooperation with the Federal government. The lands occupied by places of worship are potential areas to facilitate rapid housing development, particularly if the housing is secondary to the principal place of workshop land use.

Meeting #3 – June 3, 2025

The Task Force discussed ways for the **housing industry to support the outcomes of development applications**. The pre-consultation process can be valuable, but the Task Force noted that more appropriate (reduced or focused) details for pre-consultation submissions would streamline the process, since the current requirement by the City are submissions akin to making a full application. The Task Force then participated in a ‘dotmocracy’ working exercise to **explore potential priority actions** to initiate change in housing development within the City of Ottawa by



ranking thematic actions and sub-actions. The exercise was followed by a discussion of the results, during which the Task Force identified three main themes across all actions and sub-actions that capture the recommended set of actions: **cost**, **process**, and **culture**.



Interviews After Meeting #3

Additional feedback was received from some Task Force members after the third meeting to provide deeper insight on the discussions from the previous meetings.

Meeting #4 and Meeting #5 – June 24 and August 6, 2025

The Task Force discussed the draft report **and finalized the lists of recommendations and the priority actions**. An in-person working session was held on June 24, where the full list of recommended actions was reviewed and adjustments to priority levels were made. Following the June 24 meeting, Task Force members provided additional feedback to clarify recommended actions and their purpose. A virtual meeting was held on August 6 for the Task Force to confirm the final list of recommended actions and to gain consensus on the final report.



Conclusion/Next Steps

The Task Force has been clear in its intent to move the City of Ottawa towards more housing faster as a shared goal. There is enthusiasm among the Task Force to see immediate action that can quickly move the needle on new housing starts. This arises through changes that are needed to lower financial costs and remove process barriers for new development.

The Task Force has also made a wide range of recommendations for medium- and long-term targets to elicit the necessary changes, based on their extensive professional experience and knowledge of the Ottawa housing market. There is great potential for the City of Ottawa to adopt these new measures that will move the housing market collectively towards the shared goal of more housing faster, to the benefit of all of Ottawa's residents.



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Appendix A: All Recommended Action Items

Theme	Action	Recommendations
Create Incentives & Cost Saving Measures	Review Community Benefit Charges	a) Temporarily repeal the Community Benefit Charges By-law for 5 years to support housing starts
Create Incentives & Cost Saving Measures	Review Development Charges	a) Permit Development Charge deferrals and waive interest b) Waive Development Charges for 3-bedroom units in multi-unit residential developments c) Allow the Development Charge rate payable to be the lower of the rate in effect at the time of a complete application or the rate in effect at the time of building permit issuance



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Theme	Action	Recommendations
Create Incentives & Cost Saving Measures	Review Cash-in-Lieu of Parkland	a) Remove cash-in-lieu of parkland/parkland dedication for office-to-residential conversions.
		b) Set a flat rate for cash-in-lieu of parkland for small-scale infill not subject to site plan control.
		c) Reduce or waive CILP for small or adaptive developments
		d) Reduce or waive CILP for affordable units that are exempt from DCs, in line with provincial legislation
		e) Reduce CILP for all projects less than 20 units and reduce charge to 5% for all projects in historical plans of subdivision within the greenbelt
		f) Cap cash-in-lieu of parkland at 10% for hubs and major corridors.
Create Incentives & Cost Saving Measures	Explore incentives to grow the supply of private sector developed affordable housing	a) Prorate planning fees for affordable housing in line with the percentage of affordable units.
Create Incentives & Cost Saving Measures	Other incentives to explore	a) Increase brownfield incentives near transit.
		b) Repeal the Demolition Control By-law
		c) Review and reform property tax policies related to development lands, specifically exploring adjustments to tax classification at the point of ownership transfer rather than at rezoning or plan registration
Policies, Zoning & Guidelines	Review and align guiding documents to provide clarity on City goals and expectations	a) Ensure all Secondary Plans align with the Official Plan and implement the in-force Zoning By-law
		b) Remove outdated Secondary Plans
		c) Finalize and implement new Zoning By-law
		d) Allow market conditions to dictate parking requirements regardless of proximity to transit
		e) Ensure new Zoning By-law includes minimum density targets in alignment with Official Plan targets
		f) Dual zone neighbourhood institutional lands (schools, place of worship, etc.) to allow residential uses and avoid requiring zoning by-law amendments
		g) Prioritize the completion of Secondary Plans for expansion areas.

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Theme	Action	Recommendations
Policies, Zoning & Guidelines	Ensure flexibility in park policies to meet the goals and objectives of housing	<ul style="list-style-type: none"> a) Permit stratified ownership of parkland instead of dedicating parkland to the City b) Permit park encumbrances (e.g. stormwater management solutions; parkland over underground parking garages) c) Allow more flexibility in application of the Parkland First policy d) Make it easier to provide parkland by considering flexible park configurations, not only a large rectangle configuration e) Allow staff to consider parkland and open space availability, especially in infill locations, prior to requesting on-site parks. Allow cash-in-lieu to fund development in existing City Parks f) Consider parks to be city owned but privately programmed and operated under an accountable framework
Policies, Zoning & Guidelines	Enable greater design flexibility	<ul style="list-style-type: none"> a) Relax the floor plate guideline to increase flexibility and allow larger floor plates to support constructability and building efficiencies b) Remove angular planes in designated high-density nodes and for mid-rise built form along corridors c) Amend noise attenuation requirements to eliminate window streets in new subdivisions d) Change the definition of a mid-rise to include up to 12 stories e) Amend site plan control by-law to exempt projects of 20 units or less from site plan control f) Consolidate and reduce the number of Urban Design Guidelines g) Revise guidelines with a lens to affordability of construction
Streamline City Processes	Streamline legal agreements	<ul style="list-style-type: none"> a) Reduce and standardize the number of conditions and remove duplication b) Establish general conditions and incorporate by reference c) Special conditions to be used sparingly and subject to additional training d) Avoid incorporating engineering and/or construction specifications as planning conditions if covered in existing documents

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Theme	Action	Recommendations
Streamline City Processes	Speed up the legal review process	<ul style="list-style-type: none"> a) Permit applicants or external firms to prepare legal agreements for City review b) Expand the use of letters of undertaking c) Clearly delineate between business decisions that can be made by Staff in Planning Services without legal review and legal matters that must be reviewed by Legal Services. d) Provide solutions more proactively in an effort to reduce the need to go to the Ontario Land Tribunal
Streamline City Processes	Make development approval processes more streamlined and efficient	<ul style="list-style-type: none"> a) Expand the pilot for scoped Site Plan Agreements b) Eliminate the need for early servicing and conditional building permits c) Introduce a Community Planning Permit system d) Simplify quantity estimates and reduce securities for developers with a proven track record e) Reduce the number of studies and plans required, and timing. f) Accept studies prepared by certified professionals without requiring duplicate review g) Increase flexibility in interpretation of Terms of Reference for studies and plans h) Explore opportunities to remove the need for transportation studies in certain areas of the city i) Increase flexibility when interpreting and implementing guidelines j) Create an interpretation guide to increase flexibility and ensure consistent interpretations of guidelines k) Explore master foot printing for more buildings to allow for a streamlined building permitting process l) Pilot the use of AI tools to support planning reviews, application completeness checks, and compliance assessments m) Allow complete applications of high quality to be streamlined through the approval process to encourage the submission of strong applications n) Lower level of detail required for pre-consultation and limit participants to members of city staff o) Work collaboratively with staff and industry to improve oversight and effectiveness of Committee of Adjustment

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Theme	Action	Recommendations
Culture	Increase timely review and inter-departmental collaboration to support efficiency	<p>a) Ensure that no new comments are introduced on previously reviewed or resolved issues, during later stages of the development review process</p> <p>b) Ensure staff comments provided as part of development review do not conflict. Any conflicting comments should be resolved internally before they are shared with the applicant</p> <p>c) Consider opportunities for in-person meetings; require them for pre-consultations and issue resolution meetings</p> <p>d) Ensure early and proactive involvement of all relevant departments—including legal and forestry services—during the pre-consultation stage to identify potential issues and support coordinated, well-informed decision-making</p>
Culture	Enhance organizational culture	<p>a) Empower staff to resolve interdepartmental conflicts early (for example, policies supporting intensification/ infill development vs policies supporting retention of existing trees) and deliver coordinated, issue-resolved comments to applicants</p> <p>b) Mentor more junior staff through a formal program to empower decision making; this could include pairing junior staff with senior staff on large or major files. Consider contract mentoring from recently retired planners.</p> <p>c) In order to develop subject matter experts that can respond faster and more confidently to applications, consider organizing staff based on technical expertise and experience with housing typologies rather than by geography</p> <p>d) Encourage staff to take a risk-based and outcomes-based approach to development review as opposed to the current checklist or process-oriented approach</p> <p>e) Encourage staff to incentivize results not standards</p> <p>f) In addition to process improvements, increase capacity in legal and planning to support reducing lengthy timelines</p> <p>g) Identify common deficiencies in application materials for the industry to improve the quality of their submissions</p> <p>h) City Council continues to champion “more housing faster”</p> <p>i) Prioritize timely in-person meetings for pre-consultation and to resolve issues during detailed design</p>



Theme	Action	Recommendations
Public Lands	Advance a plan for public and ecclesiastical lands	a) Create and implement 10-year housing roadmap for city-owned land b) Provide lands for an innovative housing design competition c) Pre-zone institutional lands (e.g., ecclesiastical, schools, hospitals, etc.) for housing development d) Proactively permit residential uses on church lands to eliminate costly rezonings e) Establish a working group between the City, Federal Government, and agencies to identify lands for residential development
Advocacy ¹	Advocate to other levels of government for support	a) Advocacy to Provincial Government: improve environmental approval timelines b) Advocacy to Provincial Government: for the switch from Development Charges to Levies or Local Improvement Charges for new infrastructure c) Advocacy to Provincial Government: for increased options for developing a local workforce of skilled trades professionals, such as partnering with the province in providing quick rezoning and DC waivers to support the creation of any facility that intends to train skilled trades in Ottawa d) Advocacy to Provincial Government: for immigration policies that match new Canadians who have skilled trades background with available jobs in the industry. Similarly, advocate for the province to support streamlined certification for foreign-trained professionals e) Advocacy to Federal Government: Work with Federal Government to unlock more federal land for housing f) Advocacy to Federal Government: Advocate for the removal of all interprovincial labour mobility restrictions via a system of mutual recognition, particularly where they impact skilled trades and engineering professionals g) Advocacy to both Federal and Provincial Governments: return of former programs to fund housing h) Advocate to both Federal and Provincial governments for dedicated funding and grant programs to support critical infrastructure development in targeted growth areas

¹ The Advocacy actions were moved to the Cost recommendations category within the Report to access more funding.



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Appendix B: HITF Background Research

Appendix B1: Summary of Background Research

Prior to the first Innovative Housing Task Force (the “Task Force”) meeting, background research was conducted to identify systemic challenges in the City of Ottawa’s planning process and to confirm policy examples and tools used in other Canadian cities that have been supported by the Canadian Mortgage and Housing Corporation (CMHC). Examples of housing strategies and development tools from across Canada were identified in the background resources as potential solutions to some of Ottawa’s existing development challenges. Recommendations from each research item are included in this memo, to further the Task Force’s solution-oriented discussion.

Ottawa-Specific

Specific to the City of Ottawa, research, recommendations, and presentations have been provided to the Task Force to expedite the identification of issues and provide potential solutions.

Input from Development Interests

Challenges/Opportunities

Six core areas of reform to accelerate housing delivery and improve affordability in Ottawa have been identified.



1. Regulatory Clarity and Consistency – Tackling unpredictable and conflicting standards through better-defined rules, professional trust, and modernized regulations. Challenges include inconsistent and unclear standards, professional accountability and trust issues, policy overreach, obsolete requirements, and the slow pace of updating study terms of reference (ToRs).

Opportunities involve standardization and clarity, streamlined review and professional trust, rationalized policy and regulation, and system reforms and legislative engagement.

2. Process Efficiency and Timeliness – Streamlining application flow, enforcing review timelines, and enhancing transparency to speed up approvals. Challenges include unclear and lengthy review timelines, application management and flow issues, and legal and agreement processing delays.

Opportunities include establishing predictability through process reforms, enforcing timelines and strengthening accountability, improving transparency and tracking, and enhancing legal coordination and capacity.

3. Interdepartmental Coordination and Communication – Breaking down silos to ensure aligned direction, faster resolution, and greater responsiveness. Challenges include misalignment across departments, inefficient communication protocols, and staff turnover and file continuity issues.

Opportunities involve strengthening cross-departmental coordination, improving communication systems and culture, and building capacity and continuity.

4. Infrastructure and Assumption Standards – Creating clearer and more reasonable servicing expectations to reduce cost burdens and improve certainty. Challenges include inconsistent and excessive infrastructure demands and lack of assumption criteria and transparency. Opportunities include improving clarity and consistency in infrastructure requirements and standardizing and streamlining the assumption process.

5. Governance, Oversight, and Culture – Embedding accountability, empowering staff, and shifting from gatekeeping to facilitation. Challenges include lack of accountability and performance management, staff empowerment and decision-making issues, and a culture of facilitation versus gatekeeping. Opportunities involve strengthening oversight and accountability, empowering staff and improving decision-making confidence, and cultivating a housing-focused, service-oriented culture.

6. Systemic and Financial Barriers – Addressing high development charges, overlapping regulations, and funding fragmentation to improve affordability and unlock housing innovation. Challenges include high costs and affordability constraints, development charges and revenue models, and fragmented intergovernmental coordination. Opportunities include reducing upfront financial barriers, strengthening incentive integration and intergovernmental alignment, reforming municipal revenue and cost structures, supporting innovative housing models, expanding the City's role as a housing partner, and advocating for broader economic reforms.



Specific Recommendations

Application Completeness & Technical Study Requirements

- Reducing the 30-day timeline for deeming applications complete and significantly narrowing the number and scope of required technical studies.
- Turn around updated Terms of Reference (ToRs) for studies more quickly.

Engineering and Urban Design Reviews

- Remove City engineering staff from technical approval roles, making applicant engineers solely responsible and liable.
- Enforce strict timelines for engineering reviews or automatically deem them complete.
- Reduce the number of studies and improve the quality of feedback provided at pre-consultations.
- Make GIS data publicly accessible and streamline utility and environmental approvals.
- Eliminate or significantly restructure the Urban Design Review Panel (UDRP).

Delays and Red Tape

- Allowing delegated authority for minor variances and deferring certain registration requirements to later stages of development.

DRAW Team Enhancements

- Expand the Development Review All Wards (DRAW) team to include staff from Building Code and Legal Services.
- Assign senior staff (e.g., Planner IIIs) to lead special project reviews.

Streamlined Requirements

- Allow the City to act as the applicant for affordable housing development.
- Eliminate the requirement for Site Plan Agreements, using a simplified Letter of Undertaking instead.
- Waive unnecessary reports (e.g., TIAs, Design Briefs) and design/parks staff reviews for priority or special projects.
- Consolidate comments into a single email within 1.5 months.

Conflict Resolution Process

- Empower DRAW managers to reject or modify minor conflicting feedback.



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- Escalate substantive conflicts efficiently to senior City officials or City Council if unresolved.

Building Code Services Enhancements

- Establish a dedicated liaison team within Building Code Services for dedicated housing providers.
- Streamline and clarify submission requirements to avoid delays and redundant documentation.
- Create an expedited process for demolition and building permits, similar to DRAW.

Added Fee Exemptions

- Expand existing exemptions to include up to 25 additional City fees (e.g., demolition permits, license fees, shoring/crane agreements).
- Formalize all fee exemptions through a City Council motion to prevent staff-level inconsistencies.

Memorandum of Understanding (MOU)

- Consolidate and adopt the above measures via an MOU in early 2025.

Agile Planning Process Presentation and Briefing Note

The document titled "**Agile Planning Process Briefing Note**" presents an overview of the City of Ottawa's current development planning system and offers recommendations to shift toward a more agile, efficient process. It was prepared considering the City Council's recent approval (January 29, 2025) of a housing taskforce aimed at advancing housing projects and expediting development application approvals.

Recommendations

The memo proposes targeted reforms:

Decision-Making & Leadership

- Appoint a senior staff member responsible for reform and interdepartmental coordination.
- Reinstate authority within the Planning Department for development-related decisions.

Culture and Operational Mindset

- Encourage proactive problem-solving and reward effective staff.
- Create a supportive environment that encourages staff to make decisions.
- Recognize and reward proactive and efficient staff behavior.
- Reframe the Development Review role to be more solution-oriented and team-focused.



Right-Sizing the Review Process

- Reorganize departments to consolidate planning authority and simplify procedures.
- Simplify City documentation and procedures.
- Enhance engineering review with training, clarified roles, and dispute resolution via an Engineering Ombudsperson.
- Boost post-approval processing resources to tackle existing backlogs.

Study Creep and Policy Continuum

- Simplify and streamline application requirements.
- Clarify policy interpretations and repeal outdated policies.
- Update the Zoning By-law incrementally to speed up policy alignment.
- Tactically update or repeal outdated policies to expedite applications.
- Improve the technical circulation and review systems.

Examples from Other Jurisdictions

Examples from other municipalities across Canada are provided to highlight success stories and innovative tools being used to tackle the housing crisis in various jurisdictions.

Calgary Housing and Affordability Task Force Recommendations

The *Housing and Affordability Task Force Recommendations* (May 2023) is a strategic report developed by Calgary's Housing and Affordability Task Force in response to the City's escalating housing affordability crisis. With a rapidly growing and diversifying population, Calgary faces mounting pressure to provide accessible, diverse, and affordable housing options. The Task Force was established to propose bold, actionable strategies that address systemic barriers and enable long-term, sustainable solutions.

Recommendations

Increase and diversify housing supply

Goal: Add at least 1,000 additional market homes and 3,000 affordable non-market homes annually.

- Simplify building processes: Amend land use bylaws to support a variety of housing forms, make Residential – Grade-Oriented zoning the default, and remove parking minimums.
- Expand land availability: Prioritize City-owned lands for development, allocate \$100M annually to a Housing Land Fund, and promote public/private partnerships.
- Target support for Indigenous and Equity-Deserving populations: Provide land and capital funding and develop a Community Land Trust to meet culturally specific needs.

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Strengthen the housing sector

Goal: Foster cross-sector collaboration to amplify collective impact.

- Convene stakeholders: Establish forums for advocacy, awareness campaigns to reduce housing stigma, and collaborative intake systems like the “One Window” model.
- Support non-profits: Advocate for tax exemptions and increased government funding, update municipal incentives, and reduce financial barriers for providers.

Improve rental housing conditions

Goal: Ensure safe, stable rental housing for all Calgarians.

- Tenant protections and supports: Develop awareness programs on tenant rights, investigate rent control models, and advocate for provincial reforms such as stricter health inspections and a Housing Ombudsperson.
- Financial assistance for renters: Provide seed funding to community programs that help tenants secure housing or avoid eviction due to arrears.

The report recommends integrating its actions into existing strategies, including the Corporate Affordable Housing Strategy and the Mental Health and Addiction Strategy. While the recommendations were released ahead of their formal presentation to City Council in June 2023, further refinement by City Administration is necessary to determine precise resourcing and community engagement plans.

National Housing Strategy Demonstration Initiative 2024

The **National Housing Strategy (NHS) Demonstration Initiative 2024** highlights innovative, community-led approaches to affordable housing across Canada. It showcases ten initiatives aimed at addressing key challenges such as housing shortages, gentrification, aging populations, and energy inefficiency, while prioritizing scalability, sustainability, and inclusivity.

Affordable360 by MapYourProperty provides digital tools to streamline the planning and approval process for affordable housing. It connects experts with rural, small, and Indigenous communities, helping them navigate zoning and construction, thus accelerating timelines and reducing costs.

Toboggan Living repurposes vacant office spaces into co-living units through an AI-enhanced planning tool. This method lowers development costs and timelines, providing a practical solution to housing shortages in urban areas.

221A Artist Housing Society's model utilizes long-term land leases from benevolent societies to build mixed-use developments. These combine residential, cultural, and commercial spaces, supporting financial sustainability and leveraging underused community-owned land, especially in Vancouver’s Chinatown.

CHAP (Canadian Housing Affordability Partnership), led by Social Innovation Canada, focuses on affordable housing in transit-rich areas. It forms partnerships among governments, developers,

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and community organizations to address displacement and gentrification through collaborative planning and sustainable financing.

The Good Neighbour Network, developed in Quebec, provides affordable, community-integrated housing for seniors 55+. It uses a mix of subsidized and market-rate units, shared governance, and integrated services, with a target to create 1,000 units by 2030.

The Canadian Centre for Housing Rights introduces a tool to help governments and non-profits identify and acquire low-end market rental properties. This preserves deeply affordable rentals and combats displacement.

York University's roadmap project documents the construction of a 41-unit prefabricated supportive housing complex for women and children escaping violence. The project, completed in 12 months, offers a model that could be replicated across 28 other YWCA sites.

Housing Research Collaborative's mapping initiative in British Columbia identifies public lands suitable for affordable housing development. It scores locations based on access to amenities and aims to support Indigenous and northern communities in prioritizing housing investments.

Alliance des corporations d'habitations abordables du territoire du Québec compiles successful collaboration models between non-profits, private developers, and community groups. These examples will help other regions replicate effective partnerships for affordable housing.

The Pembina Institute analyzes six deep energy retrofit projects to extract lessons on design, cost, decision-making, and barriers. The goal is to spread retrofit methods that preserve affordability and improve energy efficiency for vulnerable populations.

Collectively, these projects emphasize innovation, collaboration, and equity, aiming to create more inclusive, accessible, and resilient housing systems across Canada.

NHS Solutions Labs 2024

The NHS Solutions Labs 2024 Overview presents 13 innovative projects across Canada aimed at addressing the country's affordable housing crisis. Each lab, led by a different organization, explores novel strategies to increase access to affordable, inclusive, and sustainable housing.

Bundling Community Housing Assets

Led by the School of Cities, this project enables community housing providers to pool resources regionally without sacrificing independence. The goal is to access larger financing, acquire land, and develop mixed-income housing more effectively.

Preserving Chinatown's Housing

Spearheaded by the Toronto Chinatown Land Trust, this lab combines traditional housing models with modern land trust strategies to preserve aging housing stock and maintain cultural identity, ensuring long-term affordability.

REMOVING BARRIERS, OPENING DOORS



Addressing Barriers for Partnerships

This initiative, led by Centretown Affordable Housing, seeks to streamline partnerships between community housing providers and smaller developers by creating flexible legal and operational frameworks.

Supportive Housing with CLTs

Extend-A-Family Kingston explores legal and financial models for families to contribute properties to community land trusts (CLTs), ensuring permanent supportive housing for people with disabilities.

AI-powered Toolkit for Faith-based Lands

Relèven is developing AI and mapping tools to help faith-based organizations repurpose underused land for affordable housing, maintaining their social missions while increasing housing supply.

Simplifying Zoning for More Homes

Kehilla Residential Programme's project brings stakeholders together to reform zoning regulations, making it easier to build housing on community and faith-based lands.

Unlocking Private, Prime Land

York University explores transferring high-potential private lands to non-profit housing providers, creating partnerships and financial structures that facilitate affordable development in established neighborhoods.

National Community Bond for Housing

Raising the Roof is piloting a national bond initiative to fund early-stage housing projects, tailored to diverse regional needs and uniting organizations of all sizes.

Integrating Housing Providers for Growth

Nepean Housing Corporation promotes the consolidation of community housing providers' assets into unified portfolios to reduce costs and enhance scalability.

Scaling Community Investment

Lansdowne Consulting Group refines community investment tools like bonds by analyzing investor attitudes and improving legal frameworks to unlock local capital for housing.

New Investment Model, More Capital

Everbloom Homes introduces a Community Interest Company (CIC) model that balances community needs and private investor returns, aiming to reduce financial barriers and attract more investment.



Factory Built Housing

The Keesmaat Group’s lab promotes modular and industrialized housing construction to speed up the supply of affordable homes, particularly through collaboration with public landowners and builders.

Together, these projects represent a multi-faceted, scalable approach to solving Canada’s housing crisis, emphasizing innovation, collaboration, and cultural responsiveness.

Mississauga Partners in Homebuilding

The Partners in Homebuilding: Mayor’s Housing Task Force Report from the City of Mississauga outlines a collaborative, action-oriented approach to addressing the region’s worsening housing crisis. Spearheaded by Mayor Carolyn Parrish and a task force of over 30 industry experts, the report identifies key barriers to housing development and offers more than 30 targeted recommendations to boost supply, improve affordability, and streamline processes.

Recommendations

Reform Development Charges, Taxes, and Fees

Recommendations include deferring or eliminating development charges and taxes for affordable and rental housing, offering property tax incentives, and advocating for provincial and federal funding to offset municipal costs.

Update Building and Design Standards

Suggestions include reducing costly urban design mandates (e.g., step-backs, excessive amenity requirements), streamlining site plan approvals, and standardizing green and accessibility standards. A phased approach to implementing sustainability standards is encouraged.

Transform Zoning to Unlock Housing

The report calls for citywide upzoning, especially in transit-accessible areas, eliminating parking minimums, and delegating minor variance approvals to City staff for affordable housing. Aligning zoning with Mississauga’s evolving urban identity is key.

Create Sustainable Programs and Funding for Affordable Housing

Recommendations urge senior governments to re-engage as direct housing suppliers and funders, establish long-term strategies, and strengthen landlord protections. It also emphasizes expanding the Region of Peel’s capacity and funding for inclusionary zoning units.

Mississauga’s Initial Actions

The City has already begun implementing reforms, including:

- Planning permissions for over 124,000 new housing units.
- Pre-zoning major transit station areas to speed up approvals.
- Creating financial incentives for purpose-built rentals.



- Reducing fees for non-profit developers.
- Exploring mixed-use development on City-owned land.

The Mississauga Task Force's recommendations serve not only as a local strategy but also as a potential blueprint for municipalities across Canada.

Appendix B2: Canadian Municipality Case Studies

Halifax Regional Municipality Interview

Tools and policies the city has adopted to enable faster housing starts for more units

As the Halifax Regional Municipality (HRM) is an amalgamation of over 20 towns, their preexisting and outdated community plans are in the process of being replaced by comprehensive plans for the Suburban and Rural areas. HRM has a permissive planning framework, allowing for 40 storeys as-of-right with no public consultation within the new Regional Centre Plan area. There is little opportunity to recoup costs to pay for growth, as no development charges are being collected on these as-of-right developments.

Four units are permitted as-of-right on lots of all sizes in suburban areas, and up to 8 units permitted in urban areas; this will allow for up to 200,000 housing units to be built in HRM. Allowing for 8 units in the urban core has created substantial growth in missing middle housing. Permitting a higher unit-count in the urban core improves affordability feasibility for developers, as the land in the urban centre is most expensive around desirable transit stations. Staff noted that there has been pushback from the community on allowing up to 8 units along the Halifax Peninsula, but that housing is now being built on the peninsula where it was effectively illegal to do so previously. Several proposed heritage districts do not allow the 8 units as-of-right, but HRM does permit additional density if the original structure is maintained during an internal reconstruction.

Representatives noted that they were supported by a willing council, who approved nearly all policies that staff presented. City staff encouraged Council to consider housing, not infrastructure, to be the immediate priority to alleviate housing pressures.

Design standards, not guidelines, have allowed for faster development as there is less need for interpretation when applying those standards to a development. HRM is open to refining the design standards further, particularly for missing middle housing.

In response to community pushback around allowing 14 storeys as-of-right, HRM staff developed a 3D model of a typical neighbourhood to illustrate what the zoning changes would look like. This helped reduce the community's concern of how their neighbourhood would be affected.



Funding and financial incentives used to encourage development

The Second Unit Incentive, offered by HRM and funded by the Housing Accelerator Fund (HAF), provides \$12,912.62 to cover the costs of water/wastewater connection or improvements, which was identified by property owners as one of the highest barriers to constructing a second unit.

Permit fees have been waived for office-to-residential conversions within the downtown core, allowing developers to lower their costs for a building permit, and reducing initial start-up costs for office conversions.

City staff noted that the Province of Nova Scotia has instated a legislative freeze, which prevents the implementation of new development charges at this time.

Strategies the city has tried that were ineffective

Manufactured housing such as mobile homes and tiny homes are permitted as per provincial direction, and do not have minimum parking requirements. However, there does not currently appear to be much demand for manufactured housing in HRM, although staff speculate that demand may rise in the future as manufactured housing options are more popular in Western Canada.

Strategies the city is looking to roll out in the future

HRM is in the process of developing a Suburban Plan that will replace over 10 by-laws dated to the 1970s. The Suburban Plan will introduce a modern planning framework, with emphasis on development around public transportation corridors.

HRM will re-examine the regional centre and ensure that the rules are reflective of current interest, such as timber builds. City staff will revisit the urban design standards for missing middle housing in response to community feedback and make the necessary changes to meet community needs.

Acknowledging the success of allowing for 8 units as-of-right in the urban core, HRM is open to revisiting this policy and raising the unit count in desirable areas along transportation corridors. Within heritage districts, staff would like to develop a more detailed set of design requirements regarding density and maintaining the vernacular of the neighbourhood.

Changes in housing typologies

HRM has seen a significant increase in backyard suites and basement units across the municipality, particularly popular in suburban areas. HRM increased the maximum building height for an Additional Dwelling Unit from 18 to 25 feet to allow the necessary space for housing units to be built over a garage. City staff noted that approximately 30% of these gentle density units are formerly illegal units becoming legalized, and do not represent newly-built units.

Mid-rise buildings (4-8 storeys) are also seeing significant development, which may be attributed to the federal tax credit for multi-unit buildings. Staff noted that HRM has a more robust rental market than most of the country, which may also contribute to rising rates of multi-unit building development.



Changes in affordability due to incentive structures

The most recent statistics do not show increased affordability, but there is anecdotal evidence that the housing market is becoming more stable, with units on the market longer and slower jumps between tenants. It is expected that substantially more progress is needed before rent rates will decrease, understanding that rents are influenced by more than supply-and-demand. Vacancy rates have lowered in HRM, improving from 0.5% to 2.1% for purpose-built rental units (3% to 5% as a healthy target). However, this change may not be due to any particular housing incentives and may be the result of changing immigration policies at the provincial level and shifting interest rates.

City staff noted that larger construction projects are still underway, and that it will take 3 to 7 years before the implemented changes in HRM begin to demonstrate change. It is expected that rents will decrease at the city outskirts before trickling into the urban core over time.

City of Edmonton Interview

Tools and policies the city has adopted to enable faster housing starts for more units

Edmonton is working on a culture change to become development-friendly, not developer-friendly. This includes accepting risk and the consequences of risk in the effort to shift towards a 15-minute city typology. Staff are open to changing what does not work and acknowledge that the unfamiliar is always uncomfortable at the start, in the journey to meet their goals.

The city has implemented a digital process to handle all development applications and continues to improve the system. This covers both external and internal processes, with 99% of the system now digitized, allowing for process automation and risk identification. Dedicated teams support affordable housing applications.

Edmonton adopted open-option parking in 2020 with the understanding that this will cause parking problems, but also note that there have already been problems with parking. Removing parking requirements reduces barriers to development, as city staff no longer need to count individual spaces to determine if they meet minimum requirements. City representatives noted that there was some internal frustrations with the open-option project, with some believing that bike racks and other amenities should be required in exchange. However, the city has chosen to put the onus on the free market to determine what gets built.

By simplifying the zoning by-law and making 'residential' its own use, there is less concern over how housing units are developed and delivered. Through Safety Codes work, a building's footing and foundation are automatically approved when the development permit is issued, reducing waiting times for developers.

Greenfield developments use a Development Permit process in Alberta, where all relevant information is received at once, and Development Permit approval also allows for the building footing and foundation to be laid immediately. If a greenfield application meets regulations, it is automatically approved with no human intervention.

REMOVING BARRIERS, OPENING DOORS



Infill development has seen ongoing change over 15 years, enabling suites and duplexes in traditionally zoned areas, lot splits to create “skinny homes”, and a variety of garage/garden suites.

Edmonton tracks customer satisfaction scores and feedback, noting that only 10% of developers represent all complaints received at council. Overall, developers are satisfied with the current system and their interactions with city staff. This information provides support for decisions made by city staff regarding development processes.

Funding and financial incentives used to encourage development

While Edmonton previously used density bonusing, this incentive was scaled back with the implementation of the new zoning by-law. A secondary suite incentive program received some uptake but was cumbersome to implement. City staff noted that viable programs and developments will always move forward, regardless of available incentives.

Edmonton has chosen to provide fewer financial incentives, and instead prioritize the removal of zoning barriers to allow development to happen, including a proactive rezoning spearheaded by the city to remove the need for site-by-site rezoning applications in the Priority Growth Area (PGA).

Strategies the city has tried that were ineffective

As 8 units are allowed as-of-right on standard lots (50 feet of lot frontage, ranging from 120 feet to 150 feet of lot depth), there has been a huge increase in rowhouses built in infill areas. There has been community frustration over the large massing of the buildings, which feels overwhelming, and residents think the buildings are ugly. The window placement and articulations were deregulated, and staff are considering reintroducing some design guidelines to check the community’s concerns. However, they do not intend to remove 8-unit density on these lots, to continue meeting Edmonton’s housing goals.

While city staff do not regret the big changes they have implemented, they acknowledge that these big moves were bumpier and more difficult than expected. Suggestions to improve rollouts in the future include doubling contingency timelines, maintaining strong stakeholder management, and having conversations in advance to improve proactive engagement.

Strategies the city is looking to roll out in the future

The team will continue to leverage AI and automation to speed up processes. Improvements will be made to the online portal, which supports city staff planners by requiring the applicant to do a bit more work upfront. The application process will be examined and adjusted to remove barriers for applicants. The city will consider products to support automated plan reviews and will train staff to ensure consistency in all processes.

Staff also restated their belief that the status quo must be shaken to affect change, acknowledging that the zoning by-law document is a living thing that will continue changing with time.



Changes in housing typologies

There has been an increase in rowhouses and backyard suites in both greenfield and infill areas. All linear townhomes are rental units due to the Canadian Mortgage and Housing Corporation (CMHC) product but could be turned into condos later due to their structure. Mini apartments are possible but expensive to build, and Edmonton sees few of these buildings developed. Single-detached and semi-detached homes still make up most of the new build volume.

Edmonton saw a record year for housing builds in 2024, with very low vacancy rates in rentals, and low inventory in ownership. However, the industry is nervous due to tariff fears and the federal government lowering immigration targets, which may lead to slowed starts.

While single-family and semi-detached homes in greenfield developments have declined, they are expected to rise again when funding sources change. There may be a change to rental demand with lower immigration levels. Staff indicated that most people arriving from Ontario are drawn to Edmonton due to their financial ability to buy a house there, resulting in higher demand for that housing typology.

Changes in affordability due to incentive structures

Edmonton is maintaining some affordability compared to other Canadian cities (with average MLS sales roughly 0.4 of Toronto prices), but Canada is becoming more expensive overall. Most people in Edmonton can still afford to rent, although they are sometimes renting for longer before buying a house. There are not too many people slipping into the threshold for core housing.

As housing units have boomed, an imbalance between residential and non-residential communities has grown. Non-residential businesses carry the heavier burden of the tax rate, and industrial uses are not coming into Edmonton as quickly.

City of London Interview

Tools and policies the city has adopted to enable faster housing starts for more units

London has implemented a 'Roadmap to 3000 Affordable Units' strategy, a property tax-supported program to build 3000 housing units within 5 years. At the end of 2024, with 2 years remaining, there are only 900 units left to build. This strategy changed how London engaged with the private sector, both for-profit and not-for-profit developers, on how to bring more affordable units to the city.

The end of mortgage (EOM) regime provides social housing providers to take advantage of their financial assets when those mortgages come due, allowing refinancing to fund redevelopment.

Four units as-of-right are now permitted across the city to encourage gentle density, and the land 1.5 kilometres from transit corridors has been upzoned for greater height. Through these zoning changes, London has approved 20,000 possible new housing units. Building starts now rely on the development industry to take advantage of this upzoning.

REMOVING BARRIERS, OPENING DOORS



London has a dedicated team of planners, architects, and engineers who focus on facilitating affordable housing, including spearheading new subdivision sites on a few former school sites that were purchased by the City.

Funding and financial incentives used to encourage development

Grants are available through Community Improvement Plans (CIP) for affordable units at 80% of average market rent (AMR). The City includes Additional Residential Units (ARUs) within their CIP. There is one available \$45,000 ARU incentive for any type of ARU (e.g., garage conversion, basement apartment, etc.), and three incentives for detached-only ARUs: \$20,000 for a backyard ARU, \$45,000 for a 10-year 100% market rate commitment, and \$45,000 for indigenous homeowners or organizations, all structured as forgivable loans.

The 'Roadmap to 3000' strategy established a grant of \$45,000 per unit and incorporated that number into the CIPs. This is the benchmark, plus the development charge (DC) exemption that developers can receive. Other CIPs include money available to developers for office-to-residential conversions, or \$15,000 per unit for transit-oriented development. If applicable, CIPs can be stacked. Many of these CIPs are structured as a forgivable loan.

London staff have chosen to spread grant money widely amongst many developers, instead of providing higher rates to fewer developers. When an additional \$20M was made available through the Housing Accelerator Fund (HAF), the City chose to add more incentives, as the office-to-residential and transit-oriented funds were already well-funded.

Strategies the city has tried that were ineffective

The CIP programs were implemented in February 2025 in response to a cumbersome partner procurement process. The previous system was difficult to navigate, had a complex financial structure, and did not provide opportunities to converse with potential partners. Through the new system, potential partners can be incubated to create space for ongoing conversations and the chance to support partners' learning. These partners are also encouraged to work alongside consultants with specialized skills and knowledge, often in housing and land use development.

Staff are currently working to refine the Indigenous-specific stream of the ARU program by defining Indigenous in a way that is both culturally sensitive and consistent with other entities, such as universities and hospitals.

Strategies the city is looking to roll out in the future

London is preparing lands and acting as a developer, to jumpstart the process for non-profit organizations who lack development expertise. The city handles the more challenging work, such as protected tree species, absolute titles, property boundary issues, etc., so that non-profits only need to hire an architect and get their building permit. This planning work is provided as a capital grant to the non-profit organizations, who commit to maintaining affordable units for 25 years in exchange.



Changes in housing typologies

There has been some increase in gentle density in areas across the city, particularly around schools with heavier student populations. Like other cities nationwide, there has been a recent slowdown in permits.

Some larger developments with 30 to 40 storeys are being proposed, taking advantage of the implemented as-of-right zoning. Staff noted that these buildings are in great locations along the rapid transit corridors and in the downtown area, where the City is most interested in seeing development occur. A notable proposal in downtown London is for a building with dual towers: a 40 storey condo tower, and a 50 storey rental tower.

Changes in affordability due to incentive structures

There have not yet been any changes to affordability, with London's average market rate rising from \$1,192 to \$1,299 over the past year, but staff noted that many of these programs are very new and have not yet had an effect on market rates.

There are still core housing needs to focus on, including single-parent households led by women, single-parent households in general, seniors over 65, and all people who rent. A shortage of 18,000 single and bachelor units has been identified, and a shortage of larger family households to be served. London estimates that fulfilling the need for single and bachelor units will allow "over-housed" residents to move into housing that is more appropriately sized, and free up larger units for families.

With many units scheduled to become available within the next 6 to 12 months, staff hope to see stabilization in rent within 2 years. The rental vacancy rate is currently under 2%.

Is London using or planning to use a CPPS to accelerate housing in the City?

London is not using, or planning to use, a Community Planning Permit System (CPPS), but did consider such a system a few years previously. Their analysis indicated that a CPPS structure would not work well within the London context. Instead, the City has chosen to focus on helping non-profits and social housing organizations to find opportunities for provide affordable housing. Additionally, infill opportunities within the city are plentiful to develop social housing townhouse sites.

Case Study Desktop Analysis

To complement interviews with key housing staff in the three case study municipalities, desktop analysis was also conducted to understand the information available about housing innovation in Halifax, Edmonton, and London. Key initiatives from each case study municipality are highlighted here.

All three case study municipalities are recipients of the Housing Accelerator Fund (HAF), and they have each taken a unique approach to using this funding to best address local housing needs. As part of the HAF, municipalities must create and deliver on an HAF Action Plan.



London

The City of London was the first municipality in to receive a grant through CMHC’s Housing Accelerator Fund (HAF) (Colliers, 2024). In March 2025, it was announced that London was rewarded an additional \$7.4 million dollars, on top of the approximately \$74 million received in 2023, for being a top-performing municipality in the program (Newcombe, 2025). The City of London’s Year 1 housing target was to construct 3,184 units, which was exceeded by 157 units for a total of 3,341 units, making the city third in the country for its performance (Newcombe, 2025).

Some key HAF initiatives in London include (CMHC, 2024b):

- Proactive As-of-Right Zoning to Promote High-Density Development
 - Four units as-of-right in most areas, with lands within 1.5 kilometres of rapid transit corridors rezoned to permit much higher density as-of-right
- Encouraging Alternative Methods of Housing Construction
 - Such as modular, manufactured, and prefabricated homes
- Making City-Owned Land Available for the Development of Affordable Housing
 - This includes using surplus school sites
- Sector Partnerships to Preserve and Increase the Stock of Affordable Housing
 - Work with selected non-profit providers to preserve existing and develop new affordable units

Noteworthy Program in London #1: Transit Oriented Development Per-Unit Forgivable Loan Program

In May 2025, the City of London launched the Transit Oriented Development Per-Unit Forgivable Loan Program for eligible residential development in key transit-accessible areas (City of London, 2025). The program provides developers / property owners \$15,000 per residential unit near major transit routes (City of London, 2025).

Key Program Details:

- For residential developments of 20+ units, or office-to-residential conversions (no minimum unit requirement)
- Must be located within the Transit Oriented Development Community Improvement Area
- \$15,000 per unit is available as a forgivable loan – the loan is issued when all requirements are met, and forgiven when final building inspection is passed
- No maximum amount per building, but funding is limited and subject to availability



Edmonton

In Edmonton, up to \$175 million will be received by the City to implement its HAF Action Plan from 2024 to 2026 (City of Edmonton, 2025).

Some of the City of Edmonton's key HAF initiatives include (CMHC, 2024a):

- Zoning Bylaw Renewal
 - To help meet its housing targets as part of the HAF Action Plan, Edmonton's new Zoning Bylaw came into effect in January 2024. Under this bylaw, up to eight residential units are permitted on any residential lot of a certain size and permitting three-storey apartment buildings, townhouses, rowhouses, duplexes, and backyard housing (Frew, 2025).
- Streamlining Regulatory Approvals Through Technology
 - Automated permits for high-volume, low-complexity applications
 - The City of Edmonton has determined that its Auto-Review service, which has automated permits for high-volume, low-complexity permit applications, has cut approval times from two weeks to one day (Olive, 2025). It estimates that, so far, permitting reforms have saved applicants about \$5.3 million and 67,600 days a year (Olive, 2025).
- District Energy Infrastructure Rebate
 - Introduce fee rebate for connections to a renewable energy district system
- Fire Flow Infill Regulations Review and Capacity-Building Campaign
 - Update firefighting water regulations to promote densification without the need for infrastructure upgrades

Noteworthy Program in Edmonton #1: Infill Infrastructure Fund

Edmonton has a target of 50% of new housing being added through infill by the time the City's population reaches 2 million (City of Edmonton, 2025b). Infrastructure can be a major barrier to infill development, so the City has launched the Infill Infrastructure Fund, as part of its HAF Action Plan, to help cover the cost of shared public infrastructure upgrades, thereby making the construction of multi-unit market and non-market housing easier (City of Edmonton, 2025b). The focus is on Edmonton's redeveloping area, with emphasis on urban centres, corridors (main streets), and around transit.

The fund is designed to cover up to 100% of eligible off-site infrastructure costs, from \$100,000 to a maximum of \$4 million per project for market housing, and from \$250,000 to \$4 million for non-market housing projects (City of Edmonton, 2025b). To be eligible, a development must have at least 10 dwelling units.

Noteworthy Program in Edmonton #2: Surplus School Sites

Sites were declared surplus by the Edmonton Public School Board in 2009, and the City is preparing them for residential development, prioritizing access to affordable housing (City of Edmonton, 2025a). The project kicked off in Spring 2024, and in Fall 2024, Council approved rezoning



applications for the sites (City of Edmonton, 2025a). The City is targeting 2027 construction and 2028 occupancy of the housing units.

Halifax

Halifax is also a HAF recipient. Some of the key HAF Initiatives include (Halifax Regional Council, 2025):

- Reducing upfront costs for permit applications
- Incentivizing non-residential to residential conversions
- Encouraging increased development along rapid transit corridors
- Expedite heritage development agreements – deemed complete
- Developing a program for pre-approved building plans

Noteworthy Program in Halifax #1: Urgent Changes to Planning Documents for Housing

Halifax Regional Council unanimously passed amendments to planning documents through its Urgent Changes to Planning Documents for Housing initiative in May 2024 (Halifax, 2024). This initiative involved collaboration across levels of government to support housing supply and led to the municipality making amendments to planning documents to enable increased diversity in housing types across the region (Halifax, 2024).

Changes to planning documents as part of this included:

- Expanding the list of permitted dwelling types in Established Residential (ER) Zones
- Increased height in Higher Order Residential and Corridor Zones
- Increase height and Floor Area Ratio (FAR) in Centre Zones
- Increased density near universities
- Permit up to four-unit dwellings in all residential zones within the Urban Service Boundary
- Removed/reduced minimum parking requirements
- Increased as-of-right development approvals
- Work with Province to discharge Development Agreements

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