

Report to Planning and Environment Committee

To: Chair and Members
Planning & Environment Committee

From: John M. Fleming
Managing Director, City Planning and City Planner

Subject: Provincial Consultation on “Increasing Housing Supply in Ontario”

Meeting on: January 7, 2019

Recommendation

That, on the recommendation of the Managing Director, City Planning and City Planner, with the concurrence of the Managing Director, Housing, Social Services, and Dearness Home, and the Managing Director, Development and Compliance Services and Chief Building Official, the following actions be taken:

- a) That this report **BE RECEIVED** for information;
- b) That the consultation guide entitled “Increasing Housing Supply in Ontario” **BE CIRCULATED** to community and stakeholder organizations (the Housing Development Corporation, London Development Institute, London Home Builders Association, and Urban League) for information; and
- c) That Civic Administration **BE DIRECTED** to submit a response to the Ontario Ministry of Municipal Affairs and Housing before January 25, 2019, it being noted that Civic Administration will provide a subsequent information report to Council with the submission provided to the Province.

Executive Summary

- The Province has identified that rising housing costs and limited supply over the last few years has resulted in rising prices and rents which makes it difficult for many Ontarians to afford the housing they need.
- In response, the Province is developing a “Housing Supply Action Plan”. In support of that Plan, the Province has released a consultation guide entitled “Increasing Housing Supply in Ontario”.
- The consultation guide identifies five themes of consultation and asks for public feedback by January 25, 2019.
- Through this report, the City has identified its approach to respond to the housing cost and supply questions posed in the consultation guide.
- Administration will identify recent and upcoming municipal initiatives that also seek to address these same issues of housing cost, affordability, and supply.
- The information in the report may also serve to inform other organizations or members of the public who wish to respond to the consultation guide.
- Staff will provide comments to the Province regarding actions and initiatives that the Province could undertake to increase housing supply in Ontario.
- Staff will provide a subsequent information report to Council with the submission provided to the Ontario Ministry of Municipal Affairs and Housing.
- Staff have identified that housing affordability is also an important factor in increasing housing supply within Ontario.

1.0 Consultation Document: Increasing Housing Supply in Ontario

1.1 Background

On November 28, 2018, the Ontario Government announced a public consultation process to inform the province's development of a broad-based action plan to help increase the supply of housing in Ontario. To inform the Province's development of a "Housing Supply Action Plan", a consultation guide has been released through the Environmental Registry of Ontario (formerly the Environmental Bill of Rights)

The period to submit comments is **up until January 25, 2019**.

Attached as Appendix "A" to this report is the Province's consultation discussion paper, "Increasing Housing Supply in Ontario". The consultation guide and associated website (see: www.ontario.ca/housingsupply) reflect that this initiative is being driven in recognition that "housing is one of the largest cost burdens for households in Ontario" and notes that "high prices and rents have made it hard for people to afford the housing they need".

Communications from the Ministry of Municipal Affairs and Housing reflect that this is a cross-government initiative that seeks broad participation from any and all interested parties and individuals.

The consultation guide identifies five (5) broad themes related to barriers to housing supply and housing cost. Many of the statements and related public consultation questions are similar to those that have been recently posed by Council related to addressing gaps in housing stock. The categories of questions in the consultation guide are:

- Time taken for development projects to be approved;
- The appropriate mix of housing forms, including the so-called "missing middle" forms of housing (i.e. medium intensity forms of housing that are not single detached dwellings or high rises);
- Costs of development, including land prices and the fees and charges associated with providing services;
- Rent, including improvements for landlords and protection of tenants; and
- Innovation, including any opportunities for innovative forms of homeownership, or improvements to construction and design approaches.

1.2 "Increasing Housing Supply in Ontario" Consultation Guide Questions:

The following is the list of consultation questions by theme:

Theme 1: Speed: It takes too long for development projects to get approved.

- How can we streamline development approval processes, while balancing competing interests and the broader public interest?

Theme 2: Mix: There are too many restrictions on what can be built to get the right mix of housing where it is needed.

- How can we make the planning and development system more effective to build the kind of housing people want, and can afford, in the right places with the right supports (e.g., schools, transit and other amenities)?

- How can we bring new types of housing to existing neighbourhoods while maintaining the qualities that make these communities desirable places to live?
- How can we balance the need for more housing with the need for employment and industrial lands?

Theme 3: Cost: Development costs are too high because of high land prices and government-imposed fees and charges.

- How can we lower the cost of developing new housing while ensuring that funds are available for growth-related infrastructure (e.g., water and sewer systems, fire and police services, schools, roads and transit)?
- How can we make sure that serviced land is available in the right places for housing?

Theme 4: Rent: It is too hard to be a landlord in Ontario, and tenants need to be protected.

- How can we make the current system work better for landlords?
- What additional protections should be provided for tenants?
- How do we encourage homeowners to create legal second units and new rental supply?

Theme 5: Innovation: Other concerns, opportunities and innovations to increase housing supply.

- How do we encourage innovation in the building industry while maintaining high standards of safety and efficiency?
- Are there any innovative forms of homeownership (e.g., shared ownership or rent-to-own models) that you feel could help make housing more attainable?
- Do you have any creative ideas to make better use of existing homes, buildings and neighbourhoods to increase the supply of housing?
- What other creative solutions could help increase the supply of housing?
- What type of protections would help new home buyers?

1.3 Approach to Response

Given the short time for responses, Staff have begun identifying to various stakeholder and network organizations that the Province is seeking comments on this “Increasing Housing Supply” consultation. Although there is not time to provide for a Council endorsed response, information is provided to ensure an understanding of local needs, strategies, and actions to address housing stock and affordability. In addition to information that forms the basis for the City’s response, such information may help to inform other stakeholders and the public in their responses to the “Increasing Housing Supply in Ontario” consultation guide.

Staff will respond with a submission by the January 25, 2019 deadline. The response will identify a number of recent municipal initiatives that address the themes of the consultation guide, including initiatives to address housing supply, affordability, housing forms, as well as timing and cost. Examples of such recent initiatives include:

- *The London Plan* (the new Official Plan for the City of London);
- The Closed Schools Strategy;
- Development Charges (DC) By-law Update;
- The Growth Management Implementation System (GMIS);
- Taxation rates for purpose-built rental buildings;
- Development Services’ Continuous Improvement Strategy;
- CMHC Rental Market Survey;
- CMHC London Housing Market Report.

The summary of what the City is currently doing under each of the five consultation themes will provide the Province with an understanding of what the City of London is currently doing to increase housing supply. These current initiatives are included as Appendix C.

The response will also identify additional municipal initiatives related to housing affordability that are currently underway or scheduled within various service areas' work plans. Examples of upcoming initiatives include:

- Revision and Update to the Homeless Prevention and Housing Plan;
- Council's direction to create an Affordable Housing Strategy (to coordinate various Housing initiatives with related Planning tools);
- Review of Inclusionary Zoning;
- Review of Bonus Zoning (Section 37) and its evaluation criteria regarding housing affordability;

The City's response will build on what the City is currently doing to increase the supply of housing as the basis for identifying what the Province could do to both build on these current initiatives, but also provide tools, incentives or funding to address any gaps between what the City currently does, and what more could be done under the five themes. For example, The London Plan contains many policies to support and encourage residential intensification, however, applications for these types of development often encounter strong resistance from neighbours. The Province could consider limitations on appeals to the Local Planning Approvals Tribunal (LPAT) where residential intensification projects are located in areas identified as appropriate in the Official Plan for these types of projects.

2.0 Housing Affordability

The London Plan identifies a series of key planning challenges facing the community, including: 77,000 new people; a growing senior's population; growing diversity and affordability challenges.

The London Plan, in part, responds to these economic and demographic changes and the gap in housing affordability in London. Housing and rental prices have risen sharply over the past decade and there remains a pressing need to develop affordable housing for those Londoners who need it the most. Average market rent is out of reach for people earning minimum wage or receiving social assistance and the cost of homeownership is increasing faster than household incomes.

A recent study undertaken by the Canada Mortgage and Housing Corporation (CMHC), which provides housing and rental market intelligence for London, further identifies the affordability challenge. CMHC's findings, as well as reports from the MMAH and City of London have recently identified the following affordability issues:

- Required income to purchase an average home is increasing faster than actual household income;
- Mortgage payments on average priced homes are rising;
- Historically low vacancy rates are resulting in rising rents;
- Penalties to move are resulting in lower turnover;
- Strong migration is pushing population growth;
- The number of units under construction is lower in 2018 but remains elevated (with affordability remaining an issue);
- The share of households in core housing need is significant.

It is important to recognize that housing affordability is an important component of any strategy to increase housing supply. Additional information and statistics regarding housing affordability are attached to this report as Appendix "B", and will also be provided as part of the City's submission to the Province.

3.0 Conclusion

Staff will provide a submission to the Province's consultation on "Increasing Housing Supply" by January 25, 2019. The submission will identify actions that the Province could undertake to increase housing supply in Ontario that would help to address matters that the City is currently unable to address, or fill in the gaps of any current initiatives that would require Provincial support. Staff will provide a subsequent information report to Council that includes the submission to the Province.

The Staff report will also be provided to other community stakeholders (HDC, LDI, LHBA, and Urban League) for their information.

Acknowledgements: Douglas Calderwood-Smith, Manager, Strategic Program and Partnerships (Housing); Stephen Giustizia, CEO, HDC London; Brian Turcotte, Development Manager, HDC London; Kevin Edwards, Manager, Development Finance; Matt Feldberg, Manager, Development Services (Subdivisions).

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Note: The opinions contained herein are offered by a person or persons qualified to provide expert opinion. Further detail with respect to qualifications can be obtained from Planning Services	

December 13, 2018
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Appendix A – “Increasing Housing Supply in Ontario”

Copy of the Consultation Document: “Increasing Housing Supply in Ontario”

Increasing Housing Supply In Ontario

Introduction

Housing is one of the largest cost burdens for households in Ontario, and an imbalance between strong demand for housing and limited supply means these costs have risen dramatically over the last few years. Across Ontario – in both urban and rural communities – high prices and rents have made it hard for people to afford the housing they need.

Creating more housing, of the types and sizes people need, will help make home ownership and renting more affordable and give people more choice.

The government is developing a Housing Supply Action Plan to address the barriers to creating more housing. It will include measures that the Province can take to increase the supply of new ownership and rental housing in Ontario.

The Housing Supply Action Plan will support the government’s commitment to reduce red tape and make it easier to live and do business in Ontario.

This consultation does not cover initiatives specifically related to community housing (e.g., social and supportive housing). However, the barriers and potential solutions being explored may have a positive impact on community housing providers, such as by either making it easier to develop new housing, or by easing some of the pressure on waitlists.

Barriers to new housing supply

The government has heard from many individuals and groups that it has become too complicated and expensive to build new housing in Ontario. There are five broad themes:

1. Speed : It takes too long for development projects to get approved.

To get a new home from the drawing board to the market, a number of different planning, building and site-specific approvals and permits are needed. These may be required by municipalities, provincial ministries, agencies, utilities, and occasionally federal authorities.

A single housing project may require approvals from many of these entities. Duplication, lack of coordination and delays add burden to the development process and increase costs for builders and home buyers. Potential appeals of these decisions can add further delays and uncertainty.

The various regulatory requirements and approvals were established to serve specific public interests, policy objectives or government goals. For example, rules and processes exist to ensure the health and safety of residents, protect environmentally and culturally sensitive areas, and support economic development and a vibrant agricultural sector. Efforts to streamline these requirements need to balance these multiple goals.

What do you think?

- How can we streamline development approval processes, while balancing competing interests and the broader public interest

2. Mix: There are too many restrictions on what can be built to get the right mix of housing where it is needed.

Many people have pointed out that the mix of housing types being built does not fully reflect what people are looking for, and certain types of housing are not being built where demand is greatest. For example, the government has heard that not enough housing appropriate for families and seniors wishing to downsize is being built near transit, schools, workplaces and amenities.

Market conditions, provincial policies and plans, local planning priorities, and municipal zoning by-laws can all affect the type and location of housing.

Promoting “gentle” density and a mix of housing, and creative re-use of heritage properties and building design ideas can result in more housing, as well as economic and environmental benefits.

The character of some existing neighbourhoods will begin to change as new types of housing are built. The government has heard that plans to make more room for housing also need to respect the existing qualities of these neighbourhoods.

The 'Missing Middle' in New Homes

In recent years, there has been increasing public discussion about the lack of “missing middle” housing. This typically includes low-to-mid-rises, as well as ground-related housing types such as row/townhouses and semi-detached homes, located close to the services and amenities required for daily living (e.g., workplaces, schools, and transit). “Missing middle” housing has also been used to refer to family-sized condo and apartment units and housing that is affordable to middle-income households, including non-luxury rental housing.

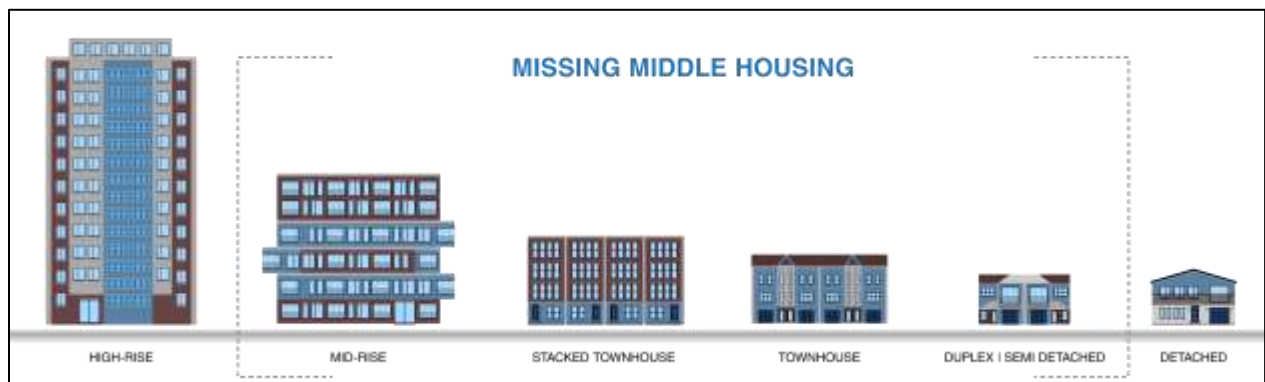


Figure 1 - Examples of different types of homes. 'Missing Middle' housing can come in the form of mid-rise buildings, stacked townhouses, townhouses, and semi-detached houses, and can be for sale or for rent.

What do you think?

- How can we make the planning and development system more effective to build the kind of housing people want, and can afford, in the right places with the right supports (e.g., schools, transit and other amenities)?
- How can we bring new types of housing to existing neighbourhoods while maintaining the qualities that make these communities desirable places to live?
- How can we balance the need for more housing with the need for employment and industrial lands?

3. Cost: Development costs are too high because of high land prices and government-imposed fees and charges.

New housing development requires access to serviced land (land that has critical infrastructure like water and sewer lines in place). Some people have raised concerns that land prices are driven up because there is a lack of serviced land available for development in locations where people want to live. There have also been debates about how best to pay for that servicing and how to ensure it is done in the most cost-effective manner.

Government-imposed costs also make it more difficult and expensive to develop new housing. Examples include municipal and education development charges, planning and building approval fees and federal and provincial taxes.

Rental housing developers have noted that the challenges created by high land prices and government-imposed costs make some of their projects financially unfeasible due to the inability to attract investment capital.

Many of the investments in public infrastructure (e.g., sewer and water services, roads, etc.) needed to support housing development are funded by these fees and charges. There is a need to balance efforts to lower the costs of development with building and maintaining vital public infrastructure.

Development Charges

Under the *Development Charges Act, 1997*, municipalities are permitted to levy certain charges on new developments, including housing and commercial developments. These funds are designed to assist municipalities in paying a portion of the costs for growth related services, such as roads, water services, and police and fire services.

Under the *Education Act*, school boards may also levy education development charges. Education development charges are primarily levied by school boards that cannot accommodate new students in their existing schools and may only be used to purchase and prepare land for future school sites.

What do you think?

- How can we lower the cost of developing new housing while ensuring that funds are available for growth-related infrastructure

(e.g., water and sewer systems, fire and police services, schools, roads, and transit)?

- How can we make sure that serviced land is available in the right places for housing?

4. Rent: It is too hard to be a landlord in Ontario, and tenants need to be protected.

It is hard for Ontarians to find rental housing that is affordable and meets their needs. In many urban areas, vacancy rates have fallen to historic lows. In northern and rural communities, a long-term shortage of suitable rental units has made it difficult for renters to find a home in their communities.

A rental unit can be an apartment, a house, a condominium unit, a unit in a retirement or care home, or a home in a mobile home park or land lease community.

In Ontario, rental housing is regulated by the *Residential Tenancies Act, 2006*. This Act establishes rules for landlords and tenants, including rent increase rules. It also establishes the Landlord and Tenant Board, which helps landlords and tenants resolve disputes.

Many small landlords say the Act makes it difficult to be a landlord. On the other hand, tenants have said they need stronger protections against unlawful evictions, and poorly maintained rental housing.

Second units, such as basement apartments, are an important part of the rental market and can make better use of existing homes. Yet creating new legal second units is difficult because of government requirements, such as the Building Code and local bylaws/restrictions.

Landlord and Tenant Board

The Landlord and Tenant Board (LTB) is an adjudicative tribunal that is accountable to Ontario's Ministry of the Attorney General, and makes decisions independent of government.

The LTB adjudicates disputes and also provides information to landlords and tenants about their rights and responsibilities under the *Residential Tenancies Act, 2006*.

Over the past few years, wait times for hearings and orders have increased at the LTB.

What do you think?

- How can we make the current system work better for landlords?
- What additional protections should be provided for tenants?
- How do we encourage homeowners to create legal second units and new rental supply?

5. Innovation: Other concerns, opportunities and innovations to increase housing supply.

The government is interested in other creative ideas to help increase the supply of housing. Some examples include:

- Innovative forms of homeownership
- State-of-the-art building designs and materials
- Creative building design ideas to improve the quality of the community.

The government is also interested in hearing your input about other issues that people face when trying to find or afford a home, including issues that new home buyers face.

What do you think?

- How do we encourage innovation in the building industry while maintaining high standards of safety and efficiency?
- Are there any innovative forms of homeownership (e.g., shared ownership or rent-to-own models) that you feel could help make housing more attainable?
- Do you have any creative ideas to make better use of existing homes, buildings and neighbourhoods to increase the supply of housing?
- What other creative solutions could help increase the supply of housing?
- What type of protections would help new home buyers?

Appendix B – Additional Housing Affordability Information

Recent Report and Survey findings regarding Housing Affordability

The Canada Mortgage and Housing Corporation (CMHC), which provides housing and rental market intelligence for London, has recently conducted a survey and housing report. This research has identified the magnitude of the affordability challenge in London.

The most recent CMHC Rental Market Survey and CMHC London Housing Market Report are available online at the following addresses:

<https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/rental-market-reports-major-centres>

<https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/housing-market-outlook-canada-and-major-centres>

Recent findings from these CMHC reports, as well as City of London and MMAH reports, have identified the following affordability issues:

- **Required income to purchase an average home is increasing faster than actual household income.**
 - The average value of a dwelling in London has increased 16% between 2013- 2017,^a which exceeds the 11% increase in household incomes within the City over a similar time period.^b
 - Similar to individuals in the rental market, existing homeowners in London are increasingly occupying unaffordable homes and unsuitable accommodations. The average shelter-to-income ratio for a homeowner in London before taxes is 54% of income, which is higher than CMHC's affordability target of 30.
- **Historically low vacancy rates are resulting in rising rents.**
 - The vacancy rate for available units has decreased in recent years, from 5% in 2009 to 2.1% in 2018.
 - With fewer units on the market, prices are increasing. From 2017 to 2018, the rental market in London experienced a 4.4% increase (\$952 – \$995) in the average rent paid to a landlord. This is the largest year over year increase since the CMHC started recording this data in 1993.^c
 - For individuals who are already within rental market, the units they occupy are increasingly unaffordable. In 2018, the average shelter-to-income ratio was 49% of annual gross income, which is much higher than CMHC's affordability target of 30%.
- **Strong migration pushing up population growth.**
 - London has also experienced an unprecedented inter-provincial migration of individuals and families migrating to London from the GTA. In 2016, London experienced a 39% increase in the number of

^a 2018 Housing Data Profile for Service Managers, Ministry of Municipal Affairs and Housing, Table 8.1 Average and Median Value of Dwelling

^b City of London, City of London Profile, <https://www.london.ca/About-London/community-statistics/city-profiles/Pages/City-Profile.aspx>

^c Statistics Canada, Core Housing Need, 2016 Census <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

individuals and families moving to London within a 12 month window compared to the same question asked in 2011.^d

- **The number of units under construction lower in 2018 but remain elevated (but housing affordability remains an issue);**
 - The supply of net-new purpose built rental units has decreased from 1,059 units in 2016 to 681 units in 2018. According to CMHC, in 2017, condo and detached homes accounted for 77% of all new construction development in London.

- **Share of households in core housing need;**
 - In 2016, 13.9% of all households in London were identified as being in core housing need, which means the dwelling type did not suit their family's needs.^e This places London in the top ten nationally for all census metropolitan areas^f.

^d City of London, City of London Profile, <https://www.london.ca/About-London/community-statistics/city-profiles/Pages/City-Profile.aspx>

^e CMHC, Housing Market Information Portal, <https://www.cmhc-schl.gc.ca/hmiportal>, Ontario — Household Type (% of Households in Core Housing Need),

^f Statistics Canada, Figure 1, core housing need prevalence rates for all census metropolitan areas. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

Appendix C – Current Municipal Initiatives to Increase Housing Supply

The following are examples of City initiatives that will be used to inform the response to the five themes of questions in the Consultation Guide.

- **Theme 1: “Speed” and time for development projects to be approved:**
- Local Policies and Initiatives Informing Response to Theme 1:
 - City of London’s commitment to improved response and review times through review and action using the principles of Lean Six Sigma as outlined in the Corporate Continuous Improvement program.
 - Stakeholder working groups with the City of London addressing issues related to lot supply, subdivision approval process enhancements, streamlining the review of similar applications and coordination of public input process.
 - Municipal Benchmarking Network Canada (MBNC) and its annual benchmark reporting for the City’s processing costs and timeline relative to other major cities/regions across Ontario and Canada.
 - Building Permits;
 - Planning and Development Services Applications.
 - City of London’s recent re-organization of Development Services and City Planning’s service area work portfolios.
 - Following extensive public consultation, 2016 Ministry approval of *The London Plan* (new Official Plan for City) with policy framework allowing greater flexibility for range of housing types within neighbourhoods (including “missing middle” forms), and ranges of affordability.
- **Theme 2: “Mix”: How to create the right mix of housing where needed:**
- Local Policies and City Initiatives Informing Response to Theme 2:
 - *The London Plan* policy framework: all decisions of Council are to be in conformity with the community’s official plan (*The London Plan*).
 - Providing more flexible framework for range of housing forms.
 - Providing for ranges of affordability to match needs (including affordability targets).
 - Permitting intensification opportunities within the existing built and serviced urban area.
 - Permitting mixed-use developments and transit-supportive development so amenities and housing combine for complete communities.
 - Permitting small to large scales of intensification (Secondary Suites to regeneration of larger sites, such as Closed School sites and former hospital lands).
 - Providing incentives strategically to encourage urban regeneration (including public housing stock) within existing neighbourhoods.
 - Urban employment and farmland employment areas protected for planned employment uses (managing growth).
 - Closed Schools Strategy (approved 2018).
 - Regional issues (e.g. transportation, economic development) identified as priority area under re-organized City Planning department structure.
 - Upcoming work program (City initiatives): Affordable Housing Strategy, Review of Inclusionary Zoning, and Review of Section 37 (Bonus Zoning) criteria.
- **Theme 3: “Cost”: Development costs are too high because of land prices and government-imposed fees and charges:**
- Local Policies and City Initiatives Informing Response to Theme 3:

- Brief summary of *Development Charges Act/DC* By-law.
 - Paying for growth-related services based on DC By-law update.
 - Development Charges are a capital cost recovery tool to extend/expand public services to accommodate new urban growth (roads, sewers, fire department, library, etc.).
 - Making sure serviced lands are available in the right locations based on the City's annual GMIS review to align growth patterns with DC infrastructure timing and affordability.
 - First phase of Planning and Development fees review completed in Fall 2018 to streamline and coordinate fees, with a commitment to undertake a full review in 2020.
 - Municipal fees are cost recovery – such costs would otherwise be added to property tax.
- **Theme 4: “Rent”: It is too hard to be a landlord in Ontario, and tenants need to be protected:**
- Local Policies and City Initiatives Informing Response to Theme 4:
 - ***London For All, A Road Map to End Poverty*** policy framework: The City has committed to working with landlords to reduce the number of evictions from low income from rental properties. Those discussions are ongoing.
 - **Revision and a five-year Update to the Homeless Prevention and Housing Plan:** The public consultations process that will inform this Plan will seek input from both landlords and tenants to ensure a renewed strategic direction addresses their respective needs.
 - **Vulnerable Occupancy Protocol:** Supporting those living in more challenging accommodations.
 - **Landlord Licencing Team:** Ongoing compliance to ensure residential locations are licensed.
- **Theme 5: “Innovation”: Other concerns, opportunities and innovations to increase housing supply:**
- Local Policies and City Initiatives Informing Response to Theme 5:
 - Opportunity for City to identify other issues with housing cost and supply, emerging trends, gaps in housing supply.
 - Labour market and demographic trends – housing supply to match community's growth.
 - Emerging issues and best practices to be identified: Demographics (Inter-generational homes, aging populations, household sizes); Building Code for Secondary Suites in older neighbourhoods; Tenant protections.
 - A review of best practices from other jurisdictions regarding affordable housing (Affordable Housing Strategy).
 - Creation of the Housing Development Corporation (HDC) London as a subject matter expert and consulting partner to the City on affordable housing matters.