



The Corporation of the Town of Milton

Report To: Council

From: Jill Hogan, Commissioner, Development Services

Date: December 8, 2025

Report No: DS-065-25

Subject: Technical Report- Town of Milton Housing Strategy

Recommendation: THAT Council approve the Housing Strategy and Action Plan attached as Appendix 1 and Appendix 2 to Report DS-065-25; and

THAT Council direct Staff to continue implementation of the identified short, medium and long-term actions contained within the Housing Strategy Action Plan; and,

THAT Council direct Staff to continue to monitor achievement of the outcomes of the Housing Strategy based on the metrics of success outlined therein; report back to Council on the progress made on the Housing Strategy Outcomes and Action Plan Implementation on an annual basis.

EXECUTIVE SUMMARY

- The Town's [Housing Needs Assessment](#) (HNA) was completed in February 2025, and approved by the federal government in March 2025. The HNA's technical findings highlight key priorities and actions needed to address current and future housing needs.
- Prior to submitting the HNA to the federal government, Council received the Town of Milton's Housing Needs Assessment for information and directed Staff to prepare a Housing Strategy informed by the five key issues identified in the HNA.
- Since the Federal approval of the HNA, Staff have been working to prepare a Housing Strategy, informed by technical analysis and the input from residents and stakeholders.
- Aligned with the We Make Milton vision, the Housing Strategy sets a path for ensuring that everyone in Milton has access to safe, stable, and affordable housing. It outlines

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specific outcomes to guide housing-related decision-making and includes 28 actions to support Milton's overall housing vision. The Housing Strategy is attached to this report as Appendix 1.

- The Action Plan and Implementation Roadmap (hereinafter referred to as the 'Action Plan') outlines tangible steps the Town can take to strengthen its policies, regulations, programs to help improve housing options and outcomes for all. It is designed to support accountability and to guide implementation by providing detailed direction to meet the community's diverse housing needs. The detailed Action Plan is attached to this report as Appendix 2.
- The Strategy, and associated Action Plan, are a collection of policy directions, programs and tools that will work together in the short, medium and long term to diversify the housing stock, make land available for housing, and support a broader range of housing options. Staff are recommending the approval of the Housing Strategy and the prioritized actions therein
- While the Town plays a key role in setting land use policy and coordinating infrastructure delivery, the Town of Milton's ability to deliver new housing is limited. Achieving the full range of affordability and meeting established housing targets will require strong partnerships with developers and non-profit organizations, sustainable, predictable funding from upper levels of government; and, collective commitment to bridge gaps that cannot be addressed by the private market.

REPORT

Background

A Housing Strategy identifies tools, policies and actions a municipality can take to address identified housing needs and support positive housing outcomes. It works together with other policies, plans and strategic documents to guide decision-making on housing, aiming to increase housing options and reduce barriers to affordability for current and future residents. Through the implementation roadmap that forms part of a Housing Strategy, municipalities can deploy the right tactics at the right time; remain on track and accountable; and measure progress over time. Ultimately, having a Housing Strategy in place helps municipalities make the best use of the tools available to make meaningful progress toward addressing identified housing gaps and creating a healthy, inclusive, and sustainable community.

Background

Milton is expected to experience significant growth over the next 25 years. Although Milton has consistently planned for and met its housing growth targets, the local housing market faces significant challenges. Housing costs are rising, rental vacancy rates are extremely low, and global economic uncertainty is further destabilizing the housing market. At the same time, the cost of building and maintaining infrastructure to support new housing is increasing. Consequently, housing affordability is clearly top of mind for any community.

In February of 2025, Council received report DS-011-25 for information. This report presented the Town of Milton Housing Needs Assessment, completed in accordance with federal requirements. The HNA presented the state of housing need in Milton, and identified key housing issues for the Town to use as a basis to develop a Housing Strategy, to help define the Town's role in addressing housing needs and to meet the Town's obligations under the funding contribution with CMHC for the Housing Accelerator Fund (HAF).

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The HNA used the concept of a "housing continuum" to help illustrate the full range of housing options available in a community. The continuum reflects variations in income level, housing situation, type, and tenure. The Housing Strategy supports actions across the full housing continuum. However, the Town's ability to directly influence housing outcomes is limited by its jurisdiction and sphere of control.

Addressing housing affordability in Milton is a shared responsibility. It requires coordinated action and financial contributions from all levels of government, along with support from community partners, the homebuilding industry, and local agencies. The Town's greatest area of influence lies in the middle to right end of the housing continuum, where it can help improve market affordability for those in the 60th income percentile. At the same time, the Town can work with Halton Region and others, to help address affordability and non-market housing needs for those below the 60th income percentile.

The Housing Strategy has been designed to help the Town: optimize the use of available resources; support greater housing affordability and choice in Milton; guide policy and decision-making; and, drive coordinated, meaningful action. While acknowledging the limited role of a lower-tier municipality, the Strategy identifies meaningful actions the Town can take to influence housing outcomes. The Strategy positions Milton as a leader in shaping land use policy; building and convening strategic partnerships; advocating for systems-level reform; and collaborating to ensure regional services meet the evolving needs of residents.

To achieve this, the Strategy actuates municipal levers that will support market ownership, market rental, below-market ownership, and below-market rental housing. Additionally,

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where possible, these efforts should align with and support Halton Region’s mandate, roles, and responsibilities, including their 10-year Comprehensive Housing Strategy to advance more deeply affordable housing.

The sections below provide more details on the sections of the Housing Strategy

Defining “affordable” in the Milton Context

The HNA reviewed how different definitions can be applied, showing the numeric value of “affordable” based on the Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin and HART. It also referenced the Provincial Planning Statement, 2024 (PPS, 2024).

Municipalities in Ontario must consider and apply PPS directions when preparing and implementing Official Plans and planning for housing. Based on the PPS definitions and policy directions, the Town of Milton is required to establish and implement minimum targets for the provision of housing that is affordable to low- and moderate-income households. Previous work completed through the HNA included preliminary affordability thresholds based on the Provincial Bulletin and Housing Assessment Resource Tools (HART). The HNA did note that additional work was required to determine the thresholds for affordability that align with PPS requirements for Official Plan conformity and implementation. This work has been completed as part of the housing strategy, with the full details included in Section 1, and specifically Tables 1 through 5. The culmination of the analysis is summarized, generally below:

- Based on the PPS direction, the income-based threshold is to be applied to ownership housing where the maximum affordable purchase price for housing in Milton for 2025 is set at \$535,400; and,
- Based on the PPS direction, the market-based threshold is to be applied to rental housing, where the maximum affordable rent in Milton for 2025 is set at \$1,703 per month.

Incorporating these affordability thresholds into the Town of Milton’s Official Plan is essential to ensure conformity with the PPS, 2024 and to support evidence-based housing policy implementation. Embedding these benchmarks will enable the Town to monitor and track progress toward meeting its minimum targets for affordable housing, while also providing clarity and predictability for the development community. The updated draft of the Official Plan for consultation purposes is being presented to Council at tonight’s meeting, through

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Report DS-069-25. From a housing policy standpoint, the affordability thresholds summarized above and set out in greater detail in the Housing Strategy have been incorporated into that draft.

To remain responsive to changing economic conditions and demographic shifts, these thresholds should be reviewed and updated annually based on the Consumer Price Index (CPI) and recalibrated following each Census. This ongoing refinement will help maintain alignment between Official Plan policies and the prevailing affordability landscape, ensuring that Milton continues to plan for and deliver housing that meets the needs of low- and moderate-income households.

Introducing Housing Targets

The PPS requires municipalities to establish and implement minimum targets for the provision of housing that is affordable to low- and moderate-income households in their Official Plans. The targets are to act as a guide for the Town and our housing partners on the types of housing needed, in alignment with growth projections

The current in force and effect OP includes targets for housing that were developed by Halton Region. The HNA identified that additional work would need to be completed in order to arrive at the targets to be included in the new OP, in conformity with PPS policies. This work has been completed as part of the Housing Strategy, and includes Town-wide housing targets, ownership housing targets, and rental housing targets. Methods to achieve the targets are also included. The recommended targets for housing are shown in the tables below:

Table 1: Recommended Town-Wide Housing Targets

Target Type	% of Total Annual Target
Urban Area Built Form Mix	50% of all new housing units to be in the form of townhouses and multi-unit buildings
Town-Wide Affordability Target	25% of all new units to meet the varying affordability needs of residents
Town-Wide Ownership Housing Target	75% of all new housing units to be ownership tenure <ul style="list-style-type: none"> • 76% should be market ownership



The Corporation of the Town of Milton

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	<ul style="list-style-type: none"> • 24% should be affordable
Town-Wide Rental Housing Target	<p>25% of all new housing units to be rental tenure</p> <ul style="list-style-type: none"> • 72% should be market rental • 28% should be affordable

Table 2: Recommended Ownership Housing Targets

Target type	% of total annual target (75% of total targets to be ownership)	Estimated units A. Total by 2051 B. To be achieved annually	What counts toward the target?	How the target can be achieved
Market Ownership Housing	76%	A. 46,560 B. 1,725	New and resale homes of all built forms	Housing market
Affordable Ownership Housing	24%	A. 14,440 B. 534	New and resale homes of all built forms	Housing market, shared equity housing, low down payment options, first-time buyer programs, co-operatives, land trusts, incentive programs, Planning Act tools
Medium Density Sub-target	24%	A. 3,474 B. 129	New and resale homes in medium density grade-related forms	
High Density Sub-target	76%	A. 10,965 B. 405	New and resale homes in high density forms	
Total New Ownership Housing	100%	A. 61,000 B. 2,259	-	-



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Table 3: Recommended Rental Housing Targets

Target type	% of total annual target (25% of total targets to be rental)	Estimated units A. Total by 2051 B. To be achieved annually	What counts toward the target?	How the target can be achieved
Market Rental Housing	72%	A. 14,870 B. 550	New rental housing, both primary and secondary market (rented condos, ARUs)	Primary rental housing development, conversion to rental residential, secondary rental market (rented condos, ARUs)
Affordable Rental Housing	28%	A. 5,875 B. 218		
Below Market (80- 100% AMR) Sub-target	17%	A. 3,595 B. 133	New rental housing, both primary and secondary market (rented condos, ARUs) between average market Rent and 20% below average market rent	Same as above, plus incentive programs, Planning Act tools, land conveyance and/or other assistance to lower development costs, as well as support services
Deeply Affordable (less than 80% AMR)	11%	A. 2,280 B. 85	New primary rental housing, more than 20%	Same as above, but requires rent geared to income

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Sub-target			below average market rent	housing assistance (e.g. rent supplement, housing allowance), capital assistance programs, as well as support services. Typically delivered Halton Region, not-for-profit sector, strategic partnerships, etc.
Total New Rental Housing	100%	A. 20,745 B. 768	-	-

These targets are based on population growth forecasts to 2051 and projected future housing need. The tables will be incorporated into the new Official Plan for the purposes of OP conformity, monitoring, tracking, etc. The updated draft of the Official Plan for consultation purposes is being presented to Council at tonight’s meeting, through Report DS-069-25. The targets summarized above and set out in greater detail in the Housing Strategy have been incorporated into that draft and are complemented by implementation policies. Additional guidance is included in Section 2.3 of the Housing Strategy with respect to policy approaches and other tools, such as financial and non-financial incentives, that should be considered for achieving the desired unit mix.

Housing Strategy Vision

Section 4.1 of the Housing Strategy presents the following vision for housing:

In Milton, everyone has access to safe, stable, and affordable housing. Our diverse housing options provide choice for residents of all ages, abilities, and income levels, helping to make Milton a vibrant and inclusive community. By fostering collaboration among elected officials, town staff, community leaders, and private and not-for-profit partners, we will address

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housing affordability to improve the quality of life for all residents. Together, we will build a Town where everyone has a place to call home.

The vision for housing represents a culmination of the input received through engagement with Council, stakeholders, internal departments, and the public. It is aspirational, describing the desired outcome for housing in Milton, while also serving as a guide for decision making.

Guiding Principles

Section 4.2 of the Housing Strategy presents the following guiding principle:

- Remove barriers
- Support effective growth management
- Collaborate and raise awareness
- Promote equity, diversity and inclusion
- Ensure accountability and transparency

Outcomes

Section 4.3 of the Housing Strategy introduces the five (5) outcomes that the strategy aims to achieve. Each outcome focuses the Town's efforts and resources on actions that address the key housing issues identified in the HNA, while aligning with the Town's role within the broader housing system. The outcomes are as follows:

- Outcome 1: Increased Housing Supply
- Outcome 2: Increased Housing Diversity
- Outcome 3: Greater Access to Below Market Housing/ Improved Housing Affordability
- Outcome 4: Stronger Community and Government Collaboration and Advocacy
- Outcome 5: Monitoring, Tracking and Accountability

Each outcome includes a set of objectives and a description of what success looks like. This will support future reporting and help staff prioritize implementation efforts. Sections 5-9 of the Housing Strategy detail each outcome and the associated key measures of success.

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Actions

Section 10 of the Housing Strategy presents the strategic actions and implementation plan, which represent Milton's path to success. It defines the steps the Town will take to achieve its housing goals, the resources required, and ways to adapt to changing circumstances. The plan includes a detailed timeline of actions that clearly outlines what will be done, when, and by whom. These actions have been carefully developed to ensure that each step contributes to our broader vision and is feasible, subject to available resources – including financial, human, and technological assets.

In total, there are 28 specific actions identified to help the Town progress toward achieving the vision for housing. Section 10 of the housing strategy provides a high-level summary of the actions, while Appendix 2 attached to this report includes a more detailed roadmap for Staff to use as an implementation and monitoring tool.

Once Council endorses the Housing Strategy, additional work will be required to prepare detailed policies and guidance documents. Some actions can be implemented immediately or are already underway (for example, the We Make Milton Official Plan project, which will soon be released for broad consultation purposes will implement Actions 11 a), b and c) of the Strategy's Action Plan). Implementation of other actions will require more time or are dependent upon future Council decisions to allocate available resources.

Engagement

Public engagement opportunities to help refine the vision, principles and outcomes of the Housing Strategy and to help develop the Action Plan were provided in the spring of 2025. Activities included an online survey and a public open house. In addition, a presentation giving an overview of housing in Milton and our work on the Housing Strategy was provided to the Oakville Milton Real Estate Board at their annual symposium on April 10, 2025; and, to the Halton Region Older Adults Advisory Committee on May 13th, 2025.

A summary of the feedback obtained to help inform the development of the Housing Strategy and support the identification of the actions for the Action plan is provided in the Engagement Summary document attached as Appendix 3.

Next Steps

Staff will continue with implementation of the Housing Strategy. This includes continued work on the short, medium, and long-term actions identified in the Action Plan. Staff will



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also maintain a focus on monitoring the achievement of the Strategy's intended outcomes, using the metrics of success outlined within the document and will report back to Council on progress made toward both the implementation of the Action Plan and the realization of the Strategy's outcomes as part of regular annual updates to Council related to growth monitoring.

Financial Impact

Preparation of the Housing Strategy has been completed with existing resources.

Some of the identified actions are already underway and accounted for through existing staff resources and/or approved capital projects (such as the Official Plan, Secondary Plans, etc.). The Town also currently funds incentives such as development charge exemptions and discounts in priority areas such as affordable housing, rental housing and additional residential units.

It is possible that implementation of some of the actions may require further financial support. A high-level estimate of resources associated with each action is included in the detailed Action Plan attached to this report as Appendix 2. Any requests for additional funding that may be required to implement the individual actions identified within the Housing Strategy will be brought forward to Council in accordance with the Town's Budget Management Policy.

Respectfully submitted,

Jill Hogan
Commissioner, Development Services

For questions, please contact: David Twigg

Phone: Ext. 2205



Attachments

Appendix 1- Town of Milton Housing Strategy

Appendix 2- Housing Strategy Action Plan and Implementation Roadmap

Appendix 3- Town of Milton Housing Affordability Strategy Action Plan and Implementation Roadmap - Final Engagement Summary

Approved by CAO
Andrew M. Siltala
Chief Administrative Officer

Recognition of Traditional Lands

The Town of Milton resides on the Treaty Lands and Territory of the Mississaugas of the Credit First Nation. We also recognize the traditional territory of the Huron-Wendat and Haudenosaunee people. The Town of Milton shares this land and the responsibility for the water, food and resources. We stand as allies with the First Nations as stewards of these lands.



Town of Milton

Housing Strategy and Action Plan

November 2025





Land Acknowledgement

A territorial acknowledgement starts with the land. It is about acknowledging the land we reside on and honouring the relationship between the land and the people living and thriving here long before settlers arrived. The acknowledgment offers an opportunity to pay respect to ancestral and traditional territories, be mindful of our collective role as stewards of the land; and build awareness of present-day First Nations, Inuit, and Métis culture in our community.

Recognizing the territory, treaty, and lands to which Milton's resides serves to cultivate strong relationships with the First Nations, Inuit and Métis community, heighten Indigenous cultural awareness, recognize our role as stewards of Milton's lands, and the Town's commitment to reconciliation.



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List of Acronyms and Abbreviations

AMR: Average Market Rent

ARU: Accessory Residential Unit

BFF: Building Faster Fund

CIP: Community Improvement Plan

CMHC: Canda Mortgage and Housing Corporation

CPPS: Community Planning Permit System

GTHA: Greater Toronto and Hamilton Area

HAF: Housing Accelerator Fund

HART: Housing Assessment Resource Tool

HNA: Housing Needs Assessment

IZ: Inclusionary Zoning

KPIs: Key Performance Indicators

PPS/ PPS, 2024: Provincial Planning Statement, 2024

TRREB: Toronto Regional Real Estate Board



Executive Summary

Like many communities, the Town of Milton is navigating the challenges of housing affordability and exploring what we can do to address housing affordability and expand options for current and future residents.

In Milton, more than 10,000 households spend over 30 per cent of their income on housing-- a sign of growing affordability pressures. While rental and ownership costs continue to climb, average household incomes have not kept pace. This gap has steadily eroded housing affordability over the past decade.

According to the Housing Assessment Resource Tools (HART), the Town currently faces an estimated shortfall of approximately 3,500 affordable housing units.

As one of the fastest-growing municipalities in the province, Milton is recognized for its efficient development approval processes and has consistently met or exceeded its annual housing targets. However, the Town must respond to the diverse housing needs of its residents--needs that will continue to grow through 2051.

The Town's [Housing Needs Assessment](#) (HNA) was completed in February 2025 and approved by the federal government in March 2025. The HNA's technical findings highlight key priorities and actions needed to address current and future housing needs, including:

- Establish an approach to support housing affordability and inform decision-making on land use planning matters;
- Foster a broader diversity of housing forms and tenures to meet residents' varying needs;
- Increase the supply of purpose-built primary market rental units;
- Expand the supply of "below-market" ownership and rental housing options that reflect the financial realities of middle-income earners; and
- Collaborate with all levels of government, non-profit organizations, and private developers to ensure that housing options and related services keep pace with growth, meet the diverse needs of residents, and help close the affordable housing gap.



The Housing Strategy is the Town's 10-year plan to diversify the housing stock, make land available for housing, and support a broader range of affordable options.

Aligned with the We Make Milton vision, the strategy sets a path for ensuring that everyone in Milton has access to safe, stable, and affordable housing. It outlines specific outcomes to guide housing-related decision-making and includes 28 actions to support Milton's overall housing vision.

Our Housing Strategy is based on the following vision:

In Milton, everyone has access to safe, stable, and affordable housing. Our diverse housing options provide choice for residents of all ages, abilities, and income levels, helping to make Milton a vibrant and inclusive community. By fostering collaboration among elected officials, town staff, community leaders, and private and not-for-profit partners, we will address housing affordability to improve the quality of life for all residents. Together, we will build a Town where everyone has a place to call home.

The vision for housing represents a culmination of the input received through engagement with Council, stakeholders, internal departments, and the public. It is aspirational, describing the desired outcome for housing in Milton, while also serving as a guide for decision making.

This vision will be achieved through **five** outcomes:



Outcome 1: Increased Housing Supply

We are committed to accelerating the pace of development to meet our various housing supply growth targets and managing the long-term supply of housing to meet the needs of our community



Outcome 2: Increased Housing Diversity

We will offer a range and mix of housing options that are better aligned with the needs of all residents



Outcome 3: Greater Access to Below-Market Housing/ Improved Housing Affordability

We aim to make the full range of housing options available in Milton, ensuring that everyone has a place to call home



Outcome 4: Stronger Community and Government Collaboration and Advocacy

We will work closely with other government bodies and agencies, developers, the not-for profit sector and residents to create effective housing solutions together



Outcome 5: Monitoring, Tracking and Accountability

We will continuously monitor our progress and be accountable to ensure we understand where we're at and where we need to go to achieve our housing goals while remaining flexible and adaptive to potential changes and challenges that may arise

The action plan outlines tangible steps the Town can take to strengthen its policies, regulations and programs to help improve housing options and outcomes for all. It is designed to support accountability and to guide implementation by providing detailed direction to meet the community's diverse housing needs.

While the Town plays a key role in setting land use policy and coordinating infrastructure delivery, the Town of Milton's ability to deliver new housing is limited. Achieving the full range of affordability and meeting established housing targets will require:

- Strong partnerships with developers and non-profit organizations;
- Sustainable, predictable funding from upper levels of government; and,
- Collective commitment to bridge gaps that cannot be address by the private market.



Section 1:

Introduction

What is a Housing Strategy?

Housing affects all residents in a community. A Housing Strategy identifies tools, policies and actions a municipality can take to address identified housing needs and support positive housing outcomes. It works together with other policies, plans and strategic documents to guide decision making on housing, aiming to increase housing options and reduce barriers to affordability for current and future residents. Through the implementation roadmap that forms part of a Housing Strategy, municipalities can deploy the right tactics at the right time; remain on track and accountable; and measure progress over time. Ultimately, having a Housing Strategy in place helps municipalities make the best use of the tools available to make meaningful progress toward addressing identified housing gaps and creating a healthy, inclusive, and sustainable community.

Why are we developing a Housing Strategy?

Milton is expected to experience significant growth over the next 25 years. The recently completed [Phase 1 Residential and Non-Residential Needs Analysis](#) projects the following by the year 2051:

- 87,900 new housing units will be added to the residential land supply; and,
- Milton's population will increase by approximately 263,000 people, reaching a total of 400,400.

In addition to the 2051 projected residential growth, the Ministry of Municipal Affairs and Housing has assigned the Town a housing target of 21,000 units by the year 2031. The Town has committed to this target by making a Housing Pledge that outlines the strategies and actions needed to help facilitate construction of the targeted units. Achieving the Housing Pledge will help support achieving the larger aspirational goal of the Province of Ontario to build 1.5 million homes by 2031.

By making the Housing Pledge, the Town is eligible for funding through the Province of Ontario's Building Faster Fund (BFF). The BFF rewards municipalities that achieve at least 80 per cent of their assigned annual housing target. In the first year of the program, Milton exceeded its target of 1,540 housing starts by 27 per cent, reporting 1,952 starts and earning \$8.4 million in funding. Based on public data from Ontario's housing supply progress tracker, Milton exceeded the 2024 target, achieving 129.14 per cent of the assigned 2024 housing target (2,260 units where 1,750 was assigned). In total, Milton has delivered 5,539 of the targeted 21,000 units to be achieved by 2031.

At the federal level, the Town was awarded \$22,418,300 through the Housing Accelerator Fund (HAF). To be eligible to receive the full amount of this funding over the program's lifecycle, the Town must:

- Complete agreed upon initiatives;
- Prepare a housing needs assessment;
- Meet annual and semi-annual reporting requirements;
- Commit to a growth target of at least 1.1 per cent in new housing units per year; and
- Achieve a 10 per cent increase in the rate of average annual growth.

For Milton, this target translates to 4,223 residential units within the HAF timeframe. At the end of year one, the Town's annual report showed that a total of 2,086 permitted units were recorded, representing almost 50 per cent achievement of the housing supply target. As a result, the second installment of funding was released in February 2025.

Although Milton has consistently planned for and met its housing growth targets, the local housing market faces significant challenges. Housing costs are rising, rental vacancy rates are extremely low, and global economic uncertainty is further destabilizing the housing market. At the same time, the cost of building and maintaining infrastructure to support new housing is increasing.

These pressures make it clear that housing affordability must be a central priority for any community. To align projected growth with actual housing needs, the Town requires a clear and coordinated strategy. A Housing Strategy will help us:

- Defined a shared vision for housing in Milton;
- Clarify the Town's role in supporting housing affordability;
- Set scalable priorities and actions; and,
- Leverage available tools and partnerships to meet our goals.

Recap: What is affordable?

The Housing Needs Assessment (HNA) highlighted that there are many definitions of “affordable” and various ways to measure affordability. This variation makes it challenging to establish a shared understanding of what “affordable” truly means.

To set the Housing Strategy up for success, it is important to clarify what definition will be used and how it will be applied. This will:

- Ensure conformity with provincial policy;
- Support the setting of realistic goals and measurable outcomes; and,
- Provide greater certainty for residents, decision-makers, and partners where everyone is on the same page about our housing goals and what it will take to get there.

In general terms, there are two main ways to define what is “affordable”.

- The first is an income-based definition, where spending more than 30% of your household income on housing means an affordability issue exists.
- The second is a market-based definition, where housing sold at or below the average or median sales price or rent is affordable. This varies by community but does not consider incomes of residents.

Sometimes, the term “affordable housing” is confused with the term “assisted housing,” However “assisted housing” is only one category of housing across the housing continuum.

Assisted housing is housing that is affordable for low- and moderate-income households for rent or purchase where part of the housing cost is subsidized through a government program or other means. It may also be called:

- Deeply affordable housing;
- Rent-geared-to-income housing;
- Subsidized housing;
- Non-market community housing; and,
- Social housing.

In accordance with the *Housing Services Act*, Halton Region is the Designated Service Manager for the Town of Milton, Town of Oakville, Town of Halton Hills, and City of Burlington and is responsible for the delivery of deeply affordable housing in these communities.

Policy Context

The HNA reviewed how different definitions can be applied, showing the numeric value of “affordable” based on the Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin and HART. It also referenced the Provincial Planning Statement, 2024 (PPS, 2024).

The PPS, 2024 came into effect on October 20, 2024. It is a planning document that provides policy direction on matters of provincial interest related to land use planning and development. As a key part of Ontario’s policy-led planning system, the Provincial Planning Statement sets the policy foundation for regulating the development and use of land, helping to achieve the provincial goal of meeting the needs of a fast-growing province while enhancing the quality of life for all Ontarians.

Municipalities in Ontario must consider and apply PPS directions when preparing and implementing Official Plans and planning for housing. Table 1 provides a breakdown of the PPS requirements for determining “affordable” ownership and rental housing:

Table 1: PPS Requirements for determining “affordable” ownership and rental housing.

	In the case of ownership housing, the least expensive of:	In the case of rental housing, the least expensive of:
Income based	1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low- and moderate-income households; or	1. a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
Market based	2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality	2. a unit for which the rent is at or below the average market rent of a unit in the municipality

A key detail in these definitions is the term “low- and moderate-income households,” which the PPS also defines:

- In the case of ownership housing: households with incomes in the lowest 60 percent of the income distribution for the municipality; and,
- In the case of rental housing: households with incomes in the lowest 60 percent of the income distribution for renter households for the municipality.

Based on the PPS definitions and policy directions, the Town of Milton is required to establish and implement minimum targets for the provision of housing that is affordable to low- and moderate-income households.

While the Town is not responsible for administering or delivering “assisted housing”, PPS policy requires collaboration between the Town of Milton and Halton Region, who is the service manager for this type of housing, as well as other levels of government. Together, these partners must work to ensure that there are suitable housing options available for low and very low-income households in Milton.

Previous work completed through the HNA included preliminary affordability thresholds based on the Provincial Bulletin and Housing Assessment Resource Tools (HART). The HNA did note that additional work was required to determine the thresholds for affordability that align with PPS requirements for Official Plan conformity and implementation.

The following sections explain how the PPS policy framework is applied within the Milton context to determine what is affordable for both owner and renter households.

Table 2 presents the household income percentiles (quintiles) for the Town of Milton and Province of Ontario based on 2021 Census data inflated to 2025 estimates. A further breakout of household income percentiles by ownership and renter households is also provided.

Table 2: Income Percentiles of Households in Milton and Ontario, 2025

Type of Household	Milton			Ontario		
	All	Owner	Renter	All	Owner	Renter
Total Number of Households	40,035	33,085	6,950	5,491,200	3,755,720	1,724,970
10th Percentile	\$46,500	\$38,400	\$8,100	\$21,400	\$36,000	\$12,100
20th Percentile	\$56,200	\$65,500	\$32,300	\$40,400	\$62,300	\$20,800
30th Percentile	\$83,700	\$92,400	\$52,500	\$57,300	\$79,500	\$32,100
40th Percentile	\$104,600	\$115,000	\$69,300	\$74,400	\$97,500	\$43,600
50th Percentile	\$125,500	\$137,100	\$84,800	\$92,300	\$115,700	\$56,100
60th Percentile	\$146,400	\$156,900	\$101,100	\$111,300	\$134,300	\$70,200
70th Percentile	\$169,700	\$178,900	\$118,500	\$132,000	\$153,700	\$87,000
80th Percentile	\$192,900	\$202,200	\$137,100	\$155,300	\$173,000	\$105,900
90th Percentile	\$225,400	\$237,000	\$163,800	\$184,800	\$194,400	\$114,000
Median	\$125,500	\$137,100	\$84,800	\$92,300	\$115,700	\$56,100
Average	\$127,900	\$135,900	\$85,300	\$96,600	\$116,300	\$60,200

Table 3 illustrates the maximum monthly rent that renter households by household income percentile in Milton can afford based on the 30% shelter to household income ratio. Based on the data shown in Table 3, the gross annual income for renter households in the 60th income percentile in 2025 is \$101,100. Therefore, the income based affordable rental benchmark is \$2,990 per month.

Table 3: Maximum affordability by income percentile for Milton, 2025

Percentile	10 th	20 th	30 th	40 th	50 th	60 th	70 th	80 th	90 th
Income of Renter Households (\$)	\$8,100	\$32,300	\$52,500	\$69,300	\$84,800	\$101,100	\$118,500	\$137,100	\$163,800
30% gross annual income	\$2,430	\$9,690	\$15,750	\$20,790	\$25,440	\$30,330	\$35,550	\$41,130	\$49,140
Maximum Affordable Monthly Rent (\$)	\$240	\$960	\$1,550	\$2,050	\$2,510	\$2,990	\$3,500	\$4,050	\$4,840

Table 4 illustrates the maximum house purchase price that owner households by household income quintile in Milton can afford based on the 30% shelter to household income ratio. Based on the data shown in Table 4, the gross annual income for owner households in the 60th income percentile in 2025 is \$156,900. Therefore, the income-based affordable ownership benchmark is a purchase price of \$535,400.

Table 4: Affordable homeownership prices by income percentile for Milton, 2025

Percentile	10 th	20 th	30 th	40 th	50 th	60 th	70 th	80 th	90 th
Income of Owner Households (\$)	\$38,400	\$65,500	\$92,400	\$115,000	\$137,100	\$156,900	\$178,900	\$202,200	\$237,000
Affordable House Price (\$)	\$131,100	\$223,500	\$315,300	\$392,500	\$467,800	\$535,400	\$610,500	\$690,000	\$808,800

- Ownership calculation assumes 25-year mortgage terms, 10% down payment, average utility payments and property tax rates.
- Source: Adapted from 2021 Custom Census data table and adjusted to current 2025 income levels by Watson & Associates Economists Ltd.

Table 5 illustrates the process for determining which definition of 'affordable' should be applied to ownership and rental housing in Milton, showing that for 2025, the income-based definition is most appropriate for ownership housing, while the market-based definition is applied for rental housing to ensure conformity with the Provincial Policy Statement (PPS).

Table 5: Determining which definition of “affordable” to apply for ownership and rental housing

	Ownership	Rental
Income Based	The gross annual income for all households in the 60 th income percentile in 2025 is \$156,900 and the maximum affordable purchase price is \$535,400	The gross annual income for renter households in the 60 th percentile in 2025 is \$101,100 and the maximum affordable rent is \$2,990
Market Based	The average resale price of a house in 2025 was \$964,086. The market-based benchmark is set at 10 per cent below the average resale price at \$867,677.	According to CMHC, the average market rental rate in Milton in 2024 was \$1,703
Provincial Bulletin	\$535,400 (2025)	Bachelor: \$1,324 1-Bedroom: \$1,655 2-Bedroom: \$1,762 3-Bedroom: \$2,359
Threshold Milton must apply/ use for PPS Conformity	The market-based benchmark is higher than the income-based benchmark. Therefore, the ownership benchmark for 2025 is set using the income-based benchmark.	The market-based benchmark is lower than the income-based benchmark. Therefore, the rental benchmark for 2025 is set using the market-based benchmark.

Laying the Groundwork for Action

The Town of Milton is committed to understanding the housing tools available and using them effectively to address current and future gaps. The Housing Strategy provides a clear plan for deploying the right tools at the right time to improve housing outcomes over the next 10 years.

The Strategy is designed to guide municipal actions that support the housing vision outlined in Section 4. The goals, outcomes and actions included in this Strategy address the varied housing challenges in Milton head-on, aligning with and complementing regional, provincial, and federal efforts, where possible.

A central focus of the Strategy is the strategic use of available tools. It explains the Town's role in addressing housing needs and outcomes and identifies short, medium, and long-term actions that support progress toward achieving the vision, principles, and outcomes. This commitment aims to foster a more resilient housing sector and sets the stage for the Town to identify priorities, key actions, and performance indicators for successful implementation.

While recognizing the limitations of a lower-tier municipality, the Strategy identifies meaningful actions the Town can take to influence housing outcomes. The Strategy positions Milton as a leader in shaping land use policy; building and convening strategic partnerships; advocating for systems-level reform; and collaborating to ensure regional services meet the evolving needs of residents.

This strategy is organized as follows:

- **Section 1:** Provides an overview of the Housing Strategy and its purpose;
- **Section 2:** Summarizes key facts and findings from the HNA to set the context for housing need in Milton;
- **Section 3:** Describes the roles and responsibilities of different levels of government and key housing partners;
- **Section 4:** Presents the vision, principles, and outcomes of the Housing Strategy;
- **Sections 5-9:** Detail each outcome and the associated key measures of success; and,
- **Section 10:** Outlines the strategic actions and implementation roadmap to guide Housing Strategy implementation going forward.



Section 2:

Housing Need in Milton

2.1 Milton's Key Housing Issues

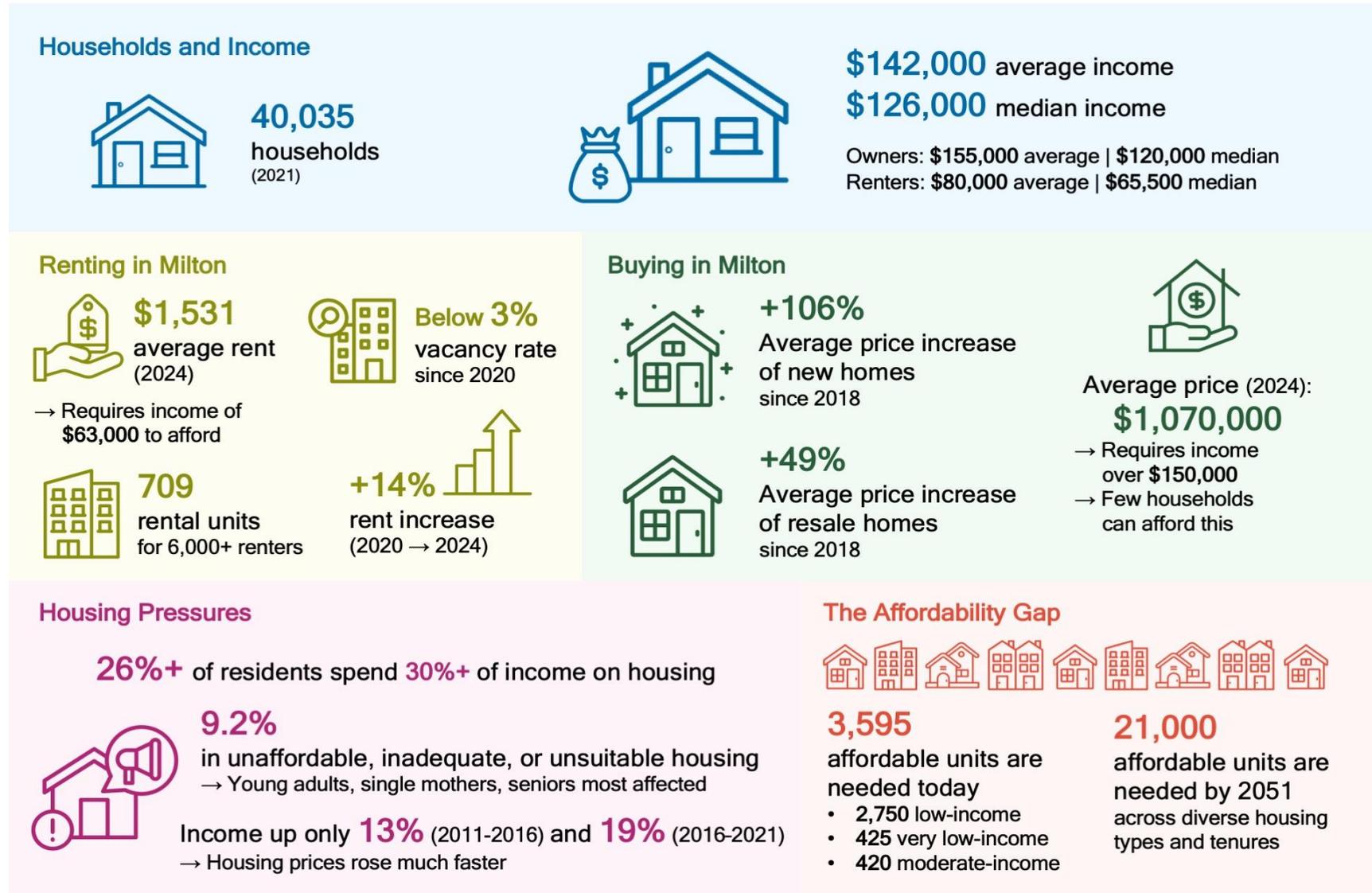
As a first step to inform the development of our Housing Strategy, the Town completed a [Housing Needs Assessment \(HNA\)](#). The HNA used a combination of quantitative and qualitative data sources to estimate housing need and identify housing challenges in Milton.

Data sources included:

- 2021 Census;
- Town of Milton Phase 1 Residential and Non-Residential Needs Analysis;
- Halton Region 2023 State of Housing Report;
- Canada Mortgage and Housing Corporation (CMHC) Rental Market Report;
- Toronto Regional Real Estate Board (TRREB) sales data;
- Local building permit data;
- Housing Assessment Resource Tools (HART); and
- Stakeholder interviews and an online resident survey.

Below is a summary of key facts and findings. For more details, see the full [Housing Needs Assessment](#):

Figure 1: HNA Key Facts and Findings



The following five issues were identified based on the quantitative and qualitative results of the HNA. These findings form the base inputs to inform the development of the Town’s Housing Strategy and support addressing local housing needs:

Issue 1: There is a need to establish an approach to support housing affordability and inform decision-making on land use planning matters;



Issue 2: There is a need for a broader diversity of housing forms and tenures in the Town to meet residents’ needs throughout their lifecycle;



Issue 3: There is a need for an increased supply of purpose-built primary market rental units;



Issue 4: There is a need for an increased supply of “below-market” ownership and rental housing options to align the Town’s housing supply with the reality and financial limitations of middle-income earners; and,



Issue 5: There is a need for the Town to work with other levels of government, the not-for-profit sector and private developers to ensure that housing options and services are aligned with the pace of growth, are available to meet the needs of all residents and address the affordable housing deficit.



Given the key issues identified in the HNA, and considering the Town’s role and area of impact, it was determined that the Strategy’s primary area of focus should be on actions to support addressing housing needs of low-and moderate-income households. The approach to achieve this is to optimize municipal levers in the Strategy that will support market ownership, market rental, below-market ownership, and below-market rental housing. Additionally, where possible, these efforts should align with and support Halton Region’s mandate, roles, and responsibilities, including their 10-year Comprehensive Housing Strategy to advance more deeply affordable housing.

2.2 Housing Need by the Numbers

Meeting housing needs involves more than simply keeping the pace of housing development with the projected population growth. It also requires focusing on ensuring that the types, forms, and tenures of new housing align with the diverse and evolving needs of current and future residents.

This includes:

- Expanding access to affordable and market rental housing;
- Offering a range of ownership options; and,
- Planning inclusive communities that support residents at all life stages.

Recent work completed for the Town offers insight into anticipated housing needs between 2025 to 2051, helping to identify the tools and strategies needed to align projected growth with community demand. Table 6 provides a breakdown of the anticipated affordable housing needs.

Table 6: Housing Affordability Forecast Needs by Tenure, 2024-2051

Household Income	Home Ownership (Dwelling Cost)	Rent (Month)	Forecast Growth, 2025 to 2051		Rental Type	Ownership Type
			Rental Dwellings	Ownership Dwellings		
Less than \$23,600	Less than \$80,000	Less than \$590	963	480	Rental assistance	Home ownership- need for sufficient pre-existing equity or affordable dwellings
\$23,600 to \$35,400	\$80,000 to \$120,000	\$590 to \$885	1,318	1,384		
\$35,400 to \$47,200	\$120,000 to \$160,000	\$885 to \$1,180	1,406	1,643		
\$47,200 to \$60,000	\$160,000 to \$205,000	\$1,180 to \$1,500	2,188	1,953	Potential need for rental assistance	
\$60,000 to \$70,900	\$205,000 to \$240,000	\$1,500 to \$1,775	961	2,299	Free Market	
\$70,900 to \$94,500	\$240,000 to \$325,000	\$1,775 to \$2,365	3,044	5,670		
\$94,500 to \$106,300	\$325,000 to \$365,000	\$2,365 to \$2,660	1,254	3,000		
\$106,300 to \$130,900	\$365,000 to \$450,000	\$2,660 to \$3,275	3,380	11,604		
\$130,900 and Greater	\$450,000 and greater	\$3,275 and greater	6,231	32,966		Home ownership- wide options
Total			20,745	61,000		

- Source: Watson & Associates Phase 2 Inclusionary Zoning Assessment Report, Figure 32; Household income, ownership prices, and rental rates derived from Statistics Canada data, CMHC data, and Provincial Policy Statement - Housing Table; forecast by Watson & Associates Economists Ltd., 2024.
- Notes: numbers may not add due to rounding

Household incomes of less than \$130,900 are considered to have limited home ownership options in Milton, while those earning more than this threshold typically have access to a broader range of market housing.

To meet the affordability needs by type and tenure breakdown shown in Table 6, the Town of Milton will need to:

- Expand the development of purpose-built rental housing, including a share of units that meet the Provincial Planning Statement, 2024 (PPS, 2024) definition of “affordable”
- Continue supporting a broader range of affordable units in the secondary rental market;
- Collaborate with Halton Region to identify ways we can help meet the forecast growth in the more “deeply affordable” brackets and,
- Encourage a wider mix of ownership housing types that are available at lower price points than single-detached homes

2.3 Recommended Housing Targets

As mentioned previously, the PPS requires municipalities to establish and implement minimum targets for the provision of housing that is affordable to low- and moderate-income households in their Official Plans. The targets are to act as a guide for the Town and our housing partners on the types of housing needed as identified in the Housing Needs Assessment and as projected by Watson & Associates Economists Ltd.

Currently, the Town includes targets for housing that were developed by Halton Region. These need to be replaced with more locally specific targets as part of the new Official Plan policy work. Once implemented, these targets will:

- Support effective growth management;
- Advance social equity and inclusive planning;
- Streamline the development review process;
- Enable improved the tracking and reporting of actual housing outcomes relative to projected needs; and,
- Help the Town to monitor progress, identify gaps, and inform future policy decisions.

The recommended housing targets are shown in Tables 7-9. These targets are based on population growth forecasts to 2051 and projected future housing need.

Recommended Town-Wide Housing Targets

The targets presented in Table 7 are designed to be applied comprehensively across the Town and serve several purposes:

- Provide clear guidance to Town staff when assessing development applications;
- Help ensure that new development meets identified housing needs;
- Offer transparency to developers and facilitate proactive planning and collaboration;
- Serve as baseline metrics for the Town’s annual housing monitoring and reporting program; and,
- Enable consistent evaluation and adaptation of the Housing Strategy to reflect changing needs and priorities.

Table 7: Recommended Town-Wide Housing Targets

Target Type	% of Total Annual Target
Urban Area Built Form Mix	50% of all new housing units to be in the form of townhouses and multi-unit buildings
Town-Wide Affordability Target	25% of all new units to meet the varying affordability needs of residents
Town-Wide Ownership Housing Target	75% of all new housing units to be ownership tenure <ul style="list-style-type: none"> • 76% should be market ownership • 24% should be affordable
Town-Wide Rental Housing Target	25% of all new housing units to be rental tenure <ul style="list-style-type: none"> • 72% should be market rental • 28% should be affordable

Recommended Ownership Housing Targets

The ownership housing targets outlined in Table 8 provide a detailed framework to guide Milton’s housing delivery through 2051. These targets break down the overall ownership housing need by affordability category and built form, offering clarity on what constitutes compliance and how these targets can be achieved.

This level of detail will support both:

- Town staff, by helping assess how proposed applications align with the Town’s housing objectives; and,
- The development community, by offering clarity on how projects can meet municipal housing targets.

In addition, these targets serve as key metrics for the Town’s annual housing monitoring and reporting program, supporting progress tracking, policy evaluation and continuous improvement.

Table 8: Recommended Ownership Housing Targets

Target type	% of total annual target (75% of total targets to be ownership)	Estimated units A. Total by 2051 B. To be achieved annually	What counts toward the target?	How the target can be achieved
Market Ownership Housing	76%	A. 46,560 B. 1,725	New and resale homes of all built forms	Housing market
Affordable Ownership Housing	24%	A. 14,440 B. 534	New and resale homes of all built forms	Housing market, shared equity housing, low down payment options, first-time buyer programs, co-operatives, land trusts, incentive programs, Planning Act tools
Medium Density Sub-target	24%	A. 3,474 B. 129	New and resale homes in medium density grade-related forms	
High Density Sub-target ¹	76%	A. 10,965 B. 405	New and resale homes in high density forms	
Total New Ownership Housing	100%	A. 61,000 B. 2,259	-	-

While Table 8 does not include projected bedroom mix for ownership housing, this information was developed as part of the Phase 1 Residential and Non-Residential Needs Analysis and Phase 2 Inclusionary Zoning Assessment Report, conducted by Watson & Associates. The analysis identified the following projected high density type unit mix:

- Bachelor: 1,160 “affordable” units by 2051;
- 1-bedroom: 5,064 “affordable” units by 2051;
- 2-bedroom: 2,424 “affordable” units by 2051; and,
- 3-bedroom: 2,316 “affordable” units by 2051.

¹ Projected bedroom mix and commentary provided in this section, but outside of this table.

Recommended Approach to Unit Mix Policy

Implementing detailed unit mix targets for high-density developments in Official Plan policy can be challenging. A flexible approach is recommended - one that adapts to evolving housing needs while encouraging a more balanced mix of unit types.

To support a more equitable unit mix, the following building-level guidelines are recommended:

- No more than 60 per cent of a building's total units should be smaller units (bachelor, one-bedroom, and one-bedroom + den)
- At least 40 per cent should be a mix of two- and three-bedroom units

To achieve this, the Town may apply a variety of policy tools. These assumptions can be revisited over time as housing needs shift, but the following initial approach is recommended:

Bachelor, one-bedroom and one-bedroom + den units

- Should be encouraged but not incentivized
- The Town will track these annually using development pipeline data (projected units) and building permit data (for realized units)

Two and three-bedroom units

- Should be encouraged and, where a clear need is identified, promoted through financial and other incentives
- Annual tracking will follow the same methodology

Recommended Rental Housing Targets

The rental housing targets outlined in Table 9 provide a detailed framework to guide Milton's housing delivery through 2051. These targets are categorized into:

- Market rental;
- Below-market affordable rental; and,
- Deeply affordable rental.

Special emphasis is placed on the "below market" category, as directed by the PPS.

These targets are intended to:

- Guide Town staff in assessing applications;
- Provide clarity to developers on how to demonstrate compliance;
- Support the Town’s annual housing monitoring and reporting program by offering measurable benchmarks; and,

Table 9: Recommended Rental Housing Targets

Target type	% of total annual target (25% of total targets to be rental)	Estimated units A. Total by 2051 B. To be achieved annually	What counts toward the target?	How the target can be achieved
Market Rental Housing	72%	A. 14,870 B. 550	New rental housing, both primary and secondary market (rented condos, ARUs)	Primary rental housing development, conversion to rental residential, secondary rental market (rented condos, ARUs)
Affordable Rental Housing	28%	A. 5,875 B. 218		
Below Market (80- 100% AMR) Sub-target²	17%	A. 3,595 B. 133	New rental housing, both primary and secondary market (rented condos, ARUs) between average market Rent and 20% below average market rent	Same as above, plus incentive programs, Planning Act tools, land conveyance and/or other assistance to lower development costs, as well as support services
Deeply Affordable (less than 80% AMR) Sub-target	11%	A. 2,280 B. 85	New primary rental housing, more than 20% below average market rent	Same as above, but requires rent geared to income housing assistance (e.g. rent supplement, housing allowance), capital assistance

² Projected bedroom mix and commentary provided in this section, but outside of this table.

Target type	% of total annual target (25% of total targets to be rental)	Estimated units A. Total by 2051 B. To be achieved annually	What counts toward the target?	How the target can be achieved
				programs, as well as support services. Typically delivered by Halton Region, not-for-profit sector, strategic partnerships, etc.
Total New Rental Housing	100%	A. 20,745 B. 768	-	-

Again, Table 9 does not provide a detailed breakdown of “affordable (80-100% AMR)” rental housing units in high density developments by bedroom type. Watson’s projected mix for “affordable (80-100% AMR)” is as follows:

- Bachelor: 346 units by 2051;
- 1- bedroom: 1,518 units by 2051;
- 2- bedroom: 586 units by 2051; and,
- 3- bedroom: 457 units by 2051.

To support delivery of this projected mix - particularly for below-market rental units that may not be naturally supplied through the private market - the Town can apply a range of incentive tools. While the approach can be refined over time, the following initial assumptions are recommended:

Bachelor and one-bedroom units

- Should be encouraged and promoted through financial and other incentives
- The Town will track these annually through development pipeline data (projected units) and building permit data (realized units)

Two-bedroom units

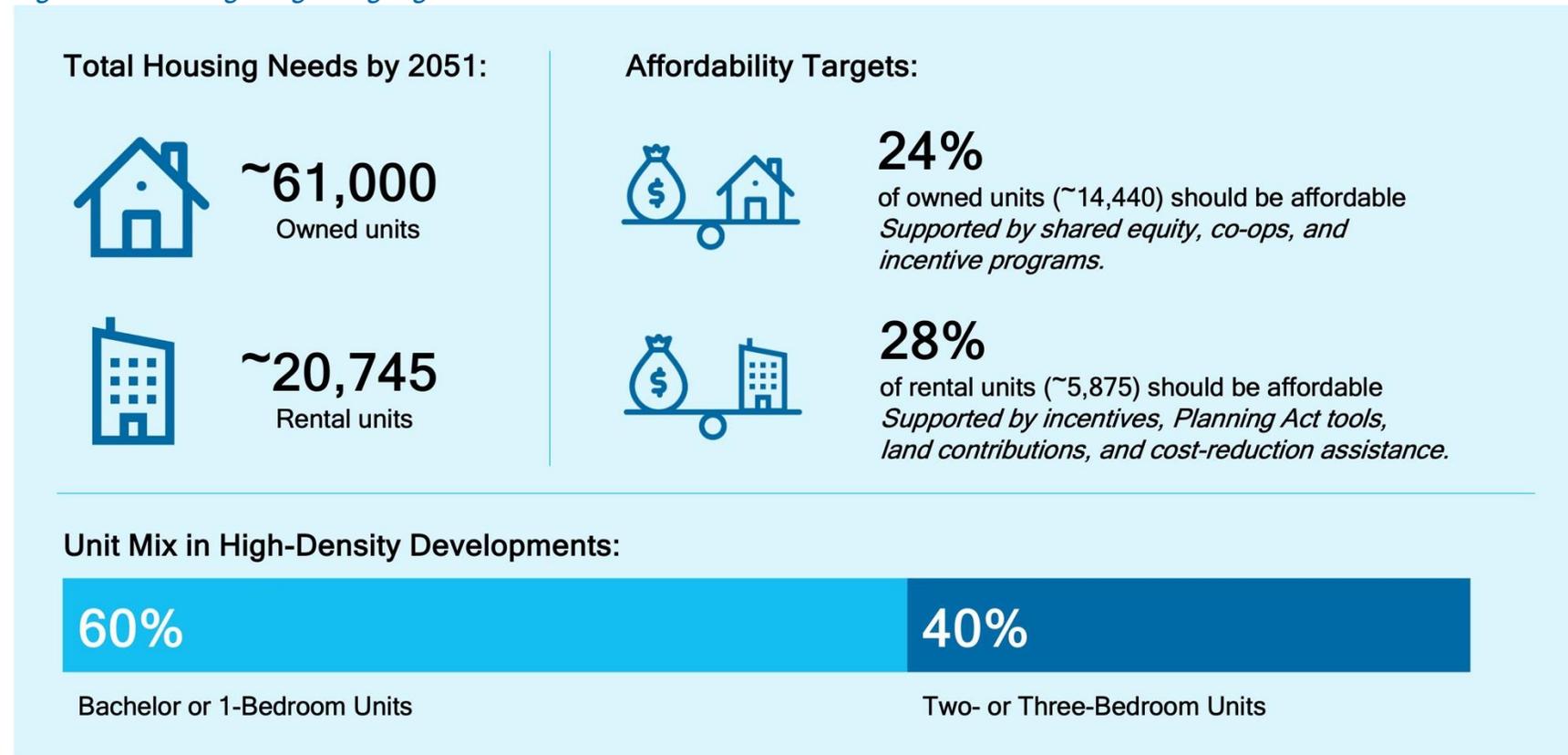
- Should be encouraged and may be incentivized through financial and other measures
- The same annual tracking process will apply

Three-bedroom (larger) units

- Should be encouraged and actively promoted through financial and other incentives (e.g. reduced parking requirements)
- Annual tracking will align with the above methodology

Summary of Housing Targets and Implementation Tools

Figure 2: Housing Target Highlights



This approach supports:

- Applicants by providing guidance on how to demonstrate target achievement or contribution
- Policy implementation by linking housing targets to Official Plan conformity
- Monitoring and accountability, by establishing measurable indicators to inform annual reporting and continues improvement

2.4 Realizing the Targets

The recommended targets outlined in this section are aspirational. Some of the actions in Section 10 (and Appendix 1) of this Strategy are specifically designed to support the Town in reaching these targets. However, the Town cannot achieve these goals alone - success will require coordinated efforts with the development industry, upper levels of government and other community partners.

While Milton can accommodate the projected residential growth over the long term, support is needed to meet the accelerated pace of housing delivery. As a lower-tier municipality, the Town's role is focused on:

- Establishing the land use policy framework;
- Creating positive conditions for housing development;
- Incentivizing the types of housing most needed; and,
- Coordinating the delivery of supporting infrastructure.

Meeting the full spectrum of housing affordability and achieving the recommended targets will also require:

- Significant commitments from the Town and development partners;
- Sustainable and predictable funding from upper levels of government; and,
- Collaborative solutions to address housing needs that cannot be met by the private market alone.



Section 3:

The Role of Milton and Partners

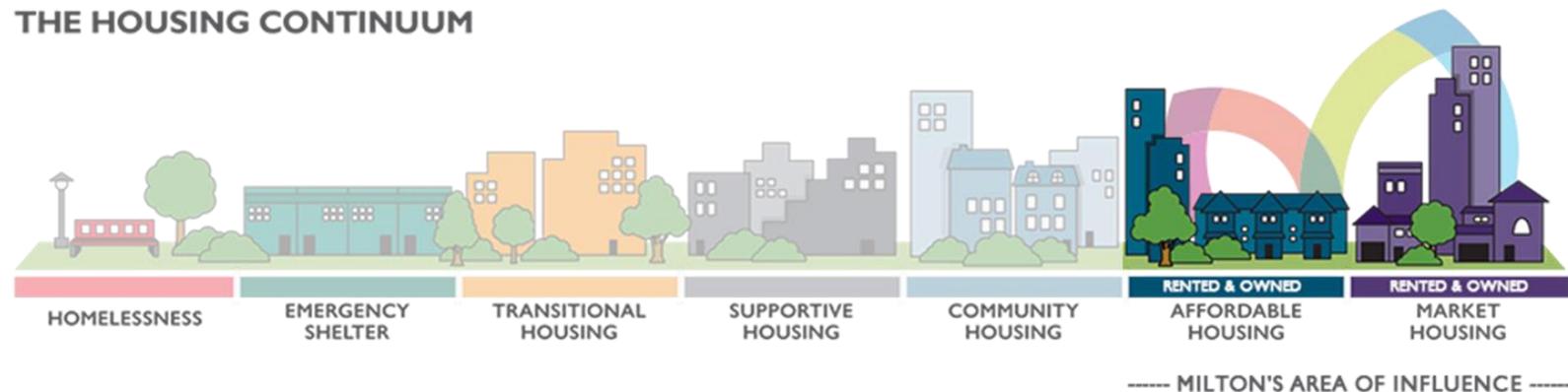
The HNA introduced the concept of a “housing continuum” to help illustrate the full range of housing options available in a community. The continuum reflects variations in income level, housing situation, type, and tenure.

At the left end of the continuum are non-market housing options, such as emergency shelters and transitional housing. These are typically short-term supports intended to provide immediate relief and stability.

In an ideal housing system, individuals move from these temporary forms of housing into more stable options - such as supportive or social housing - and eventually into independent housing on the right end of the continuum, typically provided through the private market.

Figure 3: The Housing Continuum

THE HOUSING CONTINUUM



Within the housing continuum, different levels of government and sectors have distinct roles and responsibilities. These are summarized in Table 10.

Table 10: Roles and Responsibilities of Government and Other Sectors

Government and sectors	Roles and responsibilities
Federal Government:	<ul style="list-style-type: none"> • Sets national housing direction • Provides funding to address homelessness and support housing supply across Canada
Provincial Government:	<ul style="list-style-type: none"> • Establishes the provincial housing agenda and promotes provincial interests • Supports municipalities through transfer payments and program funding for housing and homelessness
Regional Government:	<ul style="list-style-type: none"> • Acts as the service manager for the non-market (social/community) housing system • Funds and operates subsidized housing for low- and moderate-income households • Coordinates all community housing providers within the Region
Municipal Government (Town of Milton):	<ul style="list-style-type: none"> • Does not build or directly manage non-market housing • Responsible for long-term land use planning • Facilitates the development approvals and building permit processes • Creates the conditions to enable housing development across the continuum
Not-for-profit Sector:	<ul style="list-style-type: none"> • Provides deeply affordable or below-market housing not typically delivered by government • Often supports specific populations such as: <ul style="list-style-type: none"> ○ Low-income households ○ Individuals with physical or mental health challenges ○ Those with substance use issues ○ People fleeing domestic violence
Private Sector:	<ul style="list-style-type: none"> • Builds and operates most ownership and rental housing in the community • Can provide affordable housing when incentivized or secured through agreements with the Town

Table 11 shows examples of what the Town has control over in this regard.

Table 11: Examples of Housing-related Elements Within and outside the Town’s Control

In the Town’s Control	Not in the Town’s Control
<ul style="list-style-type: none"> • Development approvals and building standards • Growth management • Identify and understand local needs and opportunities • Incentives • Policies and regulations to encourage a broad range and mix of housing • Advocacy • Partnerships • Building community capacity and awareness • Share information with other levels of government, municipal partners, council, etc. 	<ul style="list-style-type: none"> • List prices for new and resale housing units • Tenure of housing units • Timing for when homebuilders complete projects once approvals have been granted • Provincial or federal legislation, including the definition of “affordable” • Requiring that affordable housing be built (except in circumstances where a regulatory tool would allow this, such as inclusionary zoning or a Town-provided incentive and funding agreement) • Requiring that housing, once built, be provided to specific groups or persons • Direct provision (i.e. development) of housing

The Town of Milton supports the provision of housing across the full housing continuum. However, the Town’s ability to directly influence housing outcomes is limited by its jurisdiction and sphere of control.

While some factors - such as interest rates, construction costs, and broader market dynamics - are outside the Town’s control, Milton is committed to doing what it can to help improve housing affordability for **low- and moderate-income households**. These are individuals and families who may not qualify for subsidies but still face challenges affording market-rate homes or rental units.

The following tools are available to the Town to support affordability and encourage a diverse housing supply:

Figure 4: Tools to Support Affordability



Policy and
Regulation;



Incentives;



Advocacy;



Collaboration and
partnerships; and,



Capacity building.

Addressing housing affordability in Milton is a shared responsibility. It requires coordinated action and financial contributions from all levels of government, along with support from community partners, the homebuilding industry, and local agencies.

By deploying the tools available through a series of targeted actions, the Town can support the housing continuum at multiple levels, advance key outcomes, and move toward realizing its vision for housing.

The Town's greatest area of influence lies in the middle to right end of the housing continuum, where it can help improve market affordability for low- and moderate-income households. At the same time, the Town is committed to supporting Halton Region where possible, in addressing non-market housing needs on the left side of the continuum.

The Vision, Principles, Outcomes, and Action Plan outlined in this Strategy are designed to help the Town:

- Optimize the use of available tools;
- Support greater housing affordability and choice in Milton;
- Guide policy and decision-making; and,
- Drive coordinated, meaningful action.



Section 4:

Our Vision for Housing

4.1 Our Vision for Housing

The vision for housing in Milton is as follows:

In Milton, everyone has access to safe, stable, and affordable housing. Our diverse housing options provide choice for residents of all ages, abilities, and income levels, helping to make Milton a vibrant and inclusive community. By fostering collaboration among elected officials, Town staff, community leaders, and private and not-for-profit partners, we will address housing affordability to improve the quality of life for all residents. Together, we will build a town where everyone has a place to call home.

This vision reflects input gathered from Council, stakeholders, Town departments, and the public. It is aspirational and serves as a guiding statement for all housing-related decision-making in Milton.

4.2 Guiding Principles

The following principles represent the core values that guide the Town of Milton's approach to housing. They inform decisions, shape actions, and support a coordinated response to local housing challenges.

Remove barriers

We will work collaboratively within the Town and with our community-building partners to:

- Streamline and expedite the development approvals process
- Identify and remove obstacles that limit the delivery of diverse housing options

Support effective growth management

We will plan proactively for projected growth to:

- Promote complete communities, sustainable development, economic resilience, and a range of housing and employment opportunities
- Adapt to evolving community needs
- Maintain fiscal responsibility to minimize impacts on property taxes

Collaborate and raise awareness

We will build shared understanding and support by:

- Working with the private sector, not-for-profit organizations, other levels of government, and residents to coordinate housing solutions
- Clearly communicating roles and responsibilities
- Raising awareness and building support for residential projects aligned with the Housing Strategy and Official Plan

Promote equity, diversity, and inclusion

We will foster an inclusive community by:

- Supporting social equity in housing policies and practices
- Promoting inclusive engagement and participation, particularly among underrepresented groups
- Identifying and removing barriers that limit equitable access to housing

Ensure accountability and transparency

We will uphold public trust and deliver results by:

- Clearly communicating goals, targets, and benchmarks
- Regularly reporting on progress and outcomes
- Engaging with the community to inform decisions
- Continuously evaluating and updating the Housing Strategy to meet evolving needs

4.3 Outcomes

Outcomes represent the desired results that the Housing Strategy aims to achieve. Each outcome focuses the Town's efforts and resources on actions that address the key housing issues identified in the HNA, while aligning with the Town's role within the broader housing system.

The key outcomes of our Strategy are:



Outcome 1: Increased Housing Supply

We are committed to accelerating the pace of development to hit housing growth targets and managing the long-term supply of housing to meet the evolving needs of our community



Outcome 2: Increased Housing Diversity

We will promote a greater range and mix of housing types, forms, and tenures, that better reflect the diverse needs of residents



Outcome 3: Greater Access to Below-Market Housing/ Improved Housing Affordability

We aim to make the full range of housing options available in Milton, ensuring that everyone has a place to call home



Outcome 4: Stronger Community and Government Collaboration and Advocacy

We will work closely with other government bodies and agencies, developers, the not-for profit sector, and residents to create effective housing solutions together



Outcome 5: Monitoring, Tracking and Accountability

We will track progress using indicators, report regularly on outcomes, and remain flexible and responsive to emerging needs and challenges.

Each of these outcomes is described in greater detail in the following sections.



Section 5: Outcome 1

Increased Housing Supply

We are committed to accelerating the pace of development to hit housing growth targets and ensuring a long-term supply of housing that meets the evolving needs of our community.

5.1 Outcome Summary

At the local level, the Town plays a key role in facilitating new housing by managing the planning, approvals, and regulatory processes - even though we do not directly build homes.

Milton is creating positive policy conditions for housing development. For example:

- The Official Plan permits developments of up to four storeys as of right along Milton Transit corridors;
- Up to four residential units per lot are allowed within the urban area; and,
- We are actively advancing development in designated greenfield areas through secondary and tertiary planning, in collaboration with landowners.

Milton is ready for growth:

- The Town has some of the fastest development approval times in the Greater Toronto and Hamilton Area (GTHA);
- In 2023, we exceeded our provincial housing pledge target;
- In 2024, we achieved 94 per cent of our annual housing target and were considered on track; and, In 2024, we achieved 94 per cent of our annual housing target and we continue to track favourably; and,
- During our first year of the Housing Accelerator Fund (HAF), we achieved 48 per cent of our assigned growth target.

Maintaining or increasing this pace is essential to meeting housing demand and improving affordability.

Through proactive planning, collaboration and alignment with infrastructure investments, Milton can continue to adapt to changing market conditions and leverage provincial and federal housing initiatives.

This outcome focuses on increasing the housing supply to meet growing demand and improve affordability. We will seek innovative ways to continue to accelerate the pace of development and increase our housing supply to meet projected demand. This includes aligning development efforts with infrastructure costs and timing to ensure sustainable growth.

5.2 Outcome Objectives

To support this outcome, the Town will:

- Implement strategies and processes to maintain or exceed our current pace of housing development;
- Adopt and encourage innovative building practices to improve sustainability, cost-efficiency, and construction timelines;
- Strengthen relationships and collaboration with landowners, developers, and other stakeholders to ensure coordinated and efficient development;
- Improve alignment between housing development and infrastructure planning, inclusive of funding and support from other levels of government and agencies, to enable and facilitate sustainable growth; and,
- Leverage available financial tools to support housing delivery

5.3 Measures of Success

We will track our progress using the following indicators:

- Homes Built
 - Monitor the number, type and density of new homes built
 - Assess whether Milton remains on track to meet or exceed growth targets
- Approval Timelines
 - Maintain or reduce approval times for residential developments
 - Benchmark performance against internal metrics and external comparators (e.g. Altus Group data)
 - Submit municipal planning data in accordance with O. Reg 73/23
- Streamlined Approvals
 - Continue offering a “one-stop shop” model for development advice through the Development Services department.
- Planning Frameworks
 - Ensure key policy tools (e.g. Official Plan, secondary plans, tertiary plans, special amendments like the Rural Accessory Residential Units (ARU) framework) are in place, on schedule, or ahead of schedule
 - Implement policies through regulation - such as a Comprehensive Town-wide Zoning By-law Review and piloting the use of a pilot Community Planning Permit System (CPPS) - to improve predictability and reduce red tape
- Unlocking land
 - Identify opportunities to unlock land supply through:
 - Employment land conversions
 - Adaptive reuse of underutilized or vacant properties
 - Development on publicly owned lands

- Funding Secured:
 - Achieve housing growth targets required for continued funding from the Building Faster Fund and Housing Accelerator Fund (HAF)
 - Explore and pursue additional funding sources to support long-term growth



Section 6: Outcome 2

Increased Housing Diversity

We will offer a mix and balance of housing options that are better aligned with the needs of residents. This includes encouraging a variety of housing forms, tenures, and densities. By diversifying our housing stock, we aim to create inclusive and vibrant communities where everyone can find a suitable and affordable place to live.

6.1 Outcome Summary

Milton's housing stock is currently dominated by low-density, single-detached homes. As of 2024, nearly 60 per cent of occupied dwellings are single-detached units, with an average sale price of \$1 million - well beyond the affordability range for many residents.

In addition:

- Over 80 per cent of dwellings have three or more bedrooms, limiting options for smaller households;
- Priority populations facing barriers to housing access include:
 - One-person households;
 - Young-adult led households (under 25);
 - Single mothers; and
 - Older adults (85+).

These groups typically need smaller, more affordable rental or ownership units.

Growth forecasts suggest the following mix is needed to support future demand:

- 28 per cent low-density (single- and semi-detached);
- 38 per cent medium-density (townhouses); and,
- 33 per cent high-density (apartments);

Demand for rental housing is expected to grow significantly. The share of renter households is projected to rise from 17 per cent in 2021 to 23 per cent by 2051, accounting for nearly 25 per cent of total housing growth.

Additionally, the expanding post-secondary student population—including non-permanent residents—will drive demand for rental housing near schools and transit. Meeting this need will require new purpose-built rentals, shared housing, and flexible unit types that support both affordability and integration.

Without action, the limited availability of smaller units and purpose-built rentals could:

- Hinder older adults from downsizing;
- Make Milton less attractive to small households and new residents; and,
- Have long-term economic impacts, as noted in the HNA.

This outcome focuses on identifying and using the right tools to support a balanced housing mix, ensure a diversity of forms and tenures, and create inclusive, complete communities.

6.2 Outcome Objectives

To support this outcome, the Town will:

- Introduce incentives to help meet forecast rental housing targets and housing mix targets;
- Increase the overall supply of purpose-built rental housing;
- Ensure that housing options are aligned with the diverse needs of Milton residents;
- Support the development of student-oriented housing;
- Create inclusive neighborhoods that offer housing options for people of all ages, incomes, and backgrounds;
- Support innovative housing solutions, such as co-housing, modular homes, and mixed-use developments, to meet the evolving needs of the community; and,
- Ensure that new higher density housing developments provide a variety of unit types, including accessible units.

6.3 Measures of Success

We will track success using the following indicators:

- Rental Housing Vacancy Rate
 - Private rental vacancy rate relative to the 3 per cent benchmark, as reported by CMHC
- Number of Rental Units
 - Annual increase in purpose-built rental units, based on CMHC and building permit data
 - Increase in overall rental units supply, including:
 - Accessory residential units (ARUs)
 - Ground-oriented rental units
 - Condominiums rented by private owners
 - Census data on the number of renter households
- Student Housing Availability
 - Growth in student-oriented rental options (e.g. shared housing, purpose-built accommodations)
 - Monitored through:
 - Number of student-focused units built
 - Changes in housing demand among students and non-permanent resident students
 - Alignment with enrolment projections and institutional plans
- Incentive Funding Issued
 - Amount of funding delivered through:
 - Existing building permit rebate programs
 - New initiatives supporting purpose-built rentals and diversified housing
- Innovative Housing Projects
 - Number and impact of innovative housing projects (e.g. modular, mixed-use, co-housing)

- Diversified Housing Stock
 - Measured increase in unit variety, especially for smaller households
 - Tracked through housing starts and completions by type

- Rental Housing Protection Tools in Use
 - Frameworks in place to protect existing rental stock:
 - Demolition, conversion, and rental replacement by-laws
 - Licensing, tracking, and enforcement for short-term rentals
 - Ongoing monitoring of ARUs
 - Research into potential renovation policy framework



Section 7:

Outcome 3

Greater Access to Below-Market Housing and Improved Housing Affordability

We aim to make housing more affordable and accessible, ensuring that everyone has a place to call home. We strive to work with other levels of government and our development partners to support residents who are struggling with housing costs. Our goal is to create a community where housing is within reach for all, regardless of income level.

7.1 Outcome Summary

Most ownership and rental housing in Milton is unaffordable for low- and moderate-income households. Homeownership is typically only feasible for residents in the highest income category or those with substantial savings for a down payment. Renters face rising costs and limited supply, making it increasingly difficult to secure stable housing.

“Below Market” housing refers to rented or owned housing priced at or below current market rates that are built by developers in the private market and can be priced that way due to government incentives, regulations, or other offsets. Typically, these homes are intended for middle income households, who earn too much to qualify for government subsidies yet not enough for market rate housing or saving for a downpayment. This is also sometimes called “workforce housing.”

The lack of housing options for Milton’s middle-income earners poses a significant economic barrier. Businesses across sectors struggle to attract and retain workers due to unaffordable local housing. This dynamic affects workforce stability and could undermine Milton’s economic growth as the population continues to rise.

Projecting “below market” need

- Renter Households: Milton is projected to add 20,745 renter households between now and 2051. Of these, 5,875 “below market” units are needed.
 - 3,595 units should be affordable to low and moderate-income households.
 - 2,280 units should be deeply affordable (delivered by the Region or subsidized in some other way).

- Owner Households: Milton is projected to add 61,000 owner households between now and 2051. Of these, 14,440 units should be priced “below market” to meet the affordability needs of low- and middle-income households.

As mentioned elsewhere, the Town does not build housing and is not responsible for the delivery of deeply affordable housing. Developers build housing and are responsible for delivering housing at market rates. Halton Region, as the service manager, is responsible for the delivery of deeply affordable housing.

The Town is responsible for:

- Establishing and implementing minimum targets for the provision of housing that is affordable to low- and moderate-income households; and,
- Coordinating land use planning for housing with Halton Region, to address the full range of housing options.

This outcome focuses on leveraging the tools available at the municipal level to identify actions we can take to work with our partners in development to help us meet our projected “below market” rental and ownership units, and to support the Region in achieving the projected 2,280 “deeply affordable” units needed in Milton.

7.2 Outcome Objectives

To support this outcome, the Town will:

- Expand affordable homeownership and rental options
- Establish clear targets for housing affordable for low- and moderate-income residents
- Increase a framework to help achieve those targets
 - Offer incentives for below-market homeownership
 - Offer incentives to expand the rental supply
 - Review development standards to support more affordable housing (e.g. reduced parking, green standards)
- Advocate for increased support from senior governments
- Collaborate with:
 - Non-profit housing providers
 - Shared equity developers
 - Private sector partners
- Strengthen partnerships with Halton Region

- Monitor and respond to housing market changes to ensure tools remain effective
- Identify and prioritize surplus or underutilized public lands for housing

7.3 Measures of Success

- Affordability index
 - Track average sale prices and rents
 - Monitor trends in housing costs relative to income
- Core housing need
 - Track and aim to reduce the percentage of households in core housing need between Census periods
- Below-Market housing supply:
 - Track number of new below-market units built annually
 - Measure against targets for rental and ownership units
- Policy implementation:
 - Evaluate, identify suitability for Milton, and begin implementation of tools such as:
 - Inclusionary zoning (IZ)
 - Community planning permit system (CPPS)
 - Community improvement plans (CIPs)
 - Municipal capital facilities by-law
 - Development Charge (DC) waivers or reductions
 - Affordable housing reserve fund,
 - Rental protection or renovation policies
 - Flexible development standards
 - Green building design
- Public lands partnership
 - Maintain an inventory of publicly owned lands suitable for residential development

- Identify existing public assets that can be leveraged to facilitate the development of a wider range of affordable housing options
- Identify potential partners to deliver affordable housing on existing public assets
- Develop a framework for a pilot project
- Stakeholder Collaboration
 - Evaluate how well partnerships with non-profits, developers, and agencies are helping to deliver and maintain affordable housing



Section 8:

Outcome 4

Stronger Community and Government Collaboration and Advocacy

We will work closely with other government bodies and agencies, developers, the not-for profit sector, and residents to create effective housing solutions together.

8.1 Outcome Summary

Many factors influence housing affordability, but the Town can only directly control certain elements - such as land use planning, policy frameworks, and some financial tools. To address challenges beyond our jurisdiction, we need strong partnerships.

Each partner - whether another level of government, developer, or community agency - brings unique responsibilities, resources, and expertise that are critical to implementing the Housing Strategy.

During engagement for the Housing Needs Assessment (HNA), business leaders and developers commended the Town's proactive planning approach, efficient approval processes, and relatively low development fees. Participants also emphasized the need for stronger and more consistent collaboration across sectors.

The outcome focuses on fostering partnerships with:

- Halton Region (as Service Manager for non-market housing);
- Upper levels of government;
- Non-profit housing providers;
- Educational institutions;
- Shared equity developers; and,
- The broader Milton community.

These collaborations will support the development of a full range of housing, including below-market and deeply affordable options. Together, we can identify key assets and opportunities to better meet Milton's growing housing needs.

8.2 Outcome Objectives

The Town will work to:

- Strengthen collaboration with Halton Region to better coordinate housing solutions;
- Engage partners to identify shared priorities and deliver coordinated action;
- Increase the supply of affordable housing, especially within a broader mix of housing types and neighbourhoods;
- Attract new funding for affordable and supportive housing from upper levels of government; and,
- Maintain consistent communication and advocacy to elevate housing as a top community and government priority.

8.3 Measures of Success

- Clear roles and responsibilities
 - Residents understand the housing roles of the Town and Region
 - Staff can direct residents to the appropriate representatives or service providers
- Policy alignment:
 - Coordination with partners on shared goals, improved data-sharing, and aligned communications
 - Local, regional, and federal policies and legislation work together to support housing affordability
- Joint advocacy:
 - Collaborative advocacy with Halton Region and local municipalities for funding and policy support
 - Amount of provincial and federal funding secured for individual and joint housing initiatives
- Effective partnerships:
 - Number of new partnerships established
 - Number of affordable housing units developed as a direct result of partnerships

- Cross-sector planning:
 - Improved data-sharing between sectors
 - More timely, transparent access to housing and demographic data

- Public understanding and support:
 - Increased public awareness about the importance of a full range of housing options
 - Stronger community support for affordable housing projects and innovative housing solutions



Section 9:

Outcome 5

Monitoring, Tracking and Accountability

We will track progress using indicators, report regularly on outcomes, and remain flexible and responsive to emerging needs and challenges.

9.1 Outcome Summary

Effective monitoring, data collection, and implementation tracking are central to delivering on the Housing Strategy. These tools allow the Town to assess how well actions are addressing Milton's housing needs, inform evidence-based decisions, and make timely adjustments in response to shifting market dynamics or new funding opportunities.

This outcome focuses on building a robust system of evaluation that is transparent, adaptive, and action oriented. Through regular performance tracking and stakeholder engagement, the Town will maintain momentum, identify gaps early, and ensure housing affordability remains a community priority.

9.2 Outcome Objectives

To support continuous improvement and accountability, the Town will:

- Monitor and report on the progress of the Housing Strategy and related actions;
- Track and manage progress toward established housing targets;
- Keep Council, the public, and Town departments informed about housing needs, challenges, and successes;
- Develop and implement an annual monitoring system and release a public-facing annual housing report;
- Use reliable and current housing data to inform strategic decisions;
- Adjust policies and action plans based on results and evolving housing trends;
- Engage with housing partners to align efforts and maintain strong collaboration; and,
- Keep housing issues visible and prioritized in the Town's planning and policy frameworks.

9.3 Measures of Success

- Enhanced data collection
 - Establish comprehensive data collection methods so current information is available upon request
- Annual work planning
 - Informed by the Section 10 implementation plan, establish a detailed annual work plan with defined priorities, timelines, responsibilities, and resource allocations
- Regular and consistent reporting
 - Regularly track Key Performance Indicators (KPIs)
 - Provide an annual housing report including metrics such as unit production, program uptake, affordability outcomes and market conditions
 - Update the Housing Needs Assessment to align with the Census cycle
 - Review and update the Housing Strategy every five years
- Implementation of recommended actions
 - Implement the Strategy's recommended actions within established timeframes
- Allocated staff resources
 - Allocate appropriate staff to administer and implement the Housing Strategy, support inter-departmental and external collaboration, and ensure consistent data collection, monitoring, and reporting
- Level of engagement
 - Continue engagement with housing partners and the public, fostering better understanding of Milton's housing needs and opportunities

Section 10:

Strategic Actions and Implementation Plan

This strategic action and implementation plan outlines the Town of Milton's path to success. It defines the steps the Town will take to achieve its housing goals, the resources required, and ways to adapt to changing circumstances. The Town will measure success by its ability to respond effectively to shifts in the housing market and to leverage opportunities from government programs and policies.

The plan includes a detailed timeline of actions that clearly outlines what will be done, when, and by whom. These actions have been carefully developed to ensure that each step contributes to our broader vision and is feasible within our existing and projected resources - including financial, human, and technological assets.

To remain flexible and responsive, we will monitor our progress regularly and adjust our strategies as needed. This plan also features detailed action tables that serve as a clear and structured roadmap for implementation, helping ensure accountability and measurable progress.

Once Council endorses the Housing Strategy, additional work will be required to prepare detailed policies and guidance documents. While some actions can be implemented immediately – and some are already underway – others will require more time and resources. These actions may include further technical analysis, public engagement, intergovernmental collaboration, and consideration of timing, budgets, staffing, and legal authority.

Cross-departmental staff teams will lead and coordinate implementation. Resources will also be identified to support priority projects critical to delivering on the Strategy's objectives.

Appendix 1:

Action Plan and Implementation Roadmap

In total, there are 28 specific actions identified to help the Town progress toward achieving the vision for housing. The tables below provide a summary of the actions for implementation.

Table 12: High Priority Actions

Action Item	Description/ Summary of Action	Estimated Timeframe for Implementation	Status
4	Allocate appropriate staff resources and time to implement actions, and to track and monitor progress.	Ongoing	Ongoing
8	Use financial tools available to the Town to help address housing gaps in priority areas and monitor their use to assess adequacy and effectiveness.	Short term (0 to 2 years)	Ongoing
9	Define the roles and responsibilities of Halton Region and the Town of Milton in delivering housing and housing programs.	Short term (0 to 2 years)	Ongoing
11	Complete Official Plan (Part 2).	Short term (0 to 2 years)	Started
11 a)	Implement final housing targets and a framework for assessing how developments meet those targets through site-specific development applications. Include this in the Official Plan (Part 2).	Short term (0 to 2 years)	Started
11 b)	Develop a policy requiring applicants to submit a housing impact statement for applications proposing residential development, as part of the Official Plan (Part 2) process.	Short term (0 to 2 years)	Started
11 c)	Introduce flexible, less exclusionary Official Plan policies that: <ul style="list-style-type: none"> Support housing options in form and tenure Support innovative housing solutions and alternative construction methods 	Short term (0 to 2 years)	Started

Action Item	Description/ Summary of Action	Estimated Timeframe for Implementation	Status
	<ul style="list-style-type: none"> Support reduced or relaxed development standards (e.g. parking) for certain housing types Support use of surplus publicly owned lands for affordable housing 		
12	Complete rural Additional Residential Unit (ARU) policies and regulations.	Short term (0 to 2 years)	Started
13	Develop and deliver an annual housing monitoring and reporting system, including updates on implementing the Housing Strategy.	Short term (0 to 2 years)	Started
18	Advocate for increased provincial funding for affordable and supportive housing projects, including funding for new units and ongoing support services.	Ongoing	Ongoing
19	Maintain and expand customer service and support for affordable housing developers and providers. Provide dedicated planning resources from the pre-development stage to help shorten and simplify the approval process.	Medium term (2 to 5 years)	Started
23	After adopting the Official Plan (Part 2), begin preparing a new Comprehensive Zoning By-law (CZBL).	Medium term (2 to 5 years)	Not started
25	Raise awareness within Milton's development industry about the Town's housing priorities and preferred locations for new housing, in alignment with the urban structure.	Ongoing	Ongoing

Table 13: Medium Priority Actions

Action item	Description/summary of action	Estimated timeframe for implementation	Status
1	Preserve and protect existing purpose-built rental housing through a demolition and conversion control framework.	Medium term (2 to 5 years)	Not started
2	Preserve and protect existing purpose-built rental housing through a rental replacement framework.	Medium term (2 to 5 years)	Not started
5	Confirm the Town's approach for inclusionary zoning	Medium term (2 to 5 years)	Started

Action item	Description/summary of action	Estimated timeframe for implementation	Status
6	Partner with Halton Region to identify and advance priority supportive and assisted housing projects. Coordinate efforts to maximize the impact of available funding and service resources.	Medium term (2 to 5 years)	Ongoing
7	Examine potential for fee waivers or partial fee waivers on planning application fees for certain types of development (e.g. affordable housing, rental housing).	Short term (0 to 2 years)	Not started
10	Collaborate with Halton Region, as the service manager, to clarify roles and responsibilities within the housing continuum and support implementation of Halton Region's Comprehensive Housing Strategy.	Short term (0 to 2 years)	Ongoing
14	Create and maintain a list of publicly owned land that can be used for housing, including affordable units. Implement a framework for securing and disposing of Town-owned land assets for affordable housing. Review proposed projects on publicly owned land to assess housing potential (e.g. building housing on top of a new library, police station, fire station or community hub).	Medium term (2 to 5 years)	Started
15	Ensure that Town's Development Charge By-law, Community Benefits Charge By-law, and Parkland Dedication By-law are clear, transparent, and pre-determined to support timely development with known costs.	Short term (0 to 2 years)	Started
16	Administer federal and provincial programs that provide funding through municipalities to support new housing.	Short term (0 to 2 years)	Ongoing
17	Seek funding opportunities and participate in future federal and provincial housing programs to support housing supply and affordability.	Ongoing	Ongoing
22	Complete remaining secondary and tertiary plans.	Short term (0 to 2 years)	Started
22 a)	Agerton Secondary Plan.	Short term (0 to 2 years)	Started
22 b)	Complete Britannia Tertiary Plan(s).	Short term (0 to 2 years)	Started
22 c)	Complete Trafalgar Tertiary Plan.	Short term (0 to 2 years)	Started

Action item	Description/summary of action	Estimated timeframe for implementation	Status
24	Consider using one of the secondary plan areas as a pilot project for a CPPS/ CPP by-law in lieu of zoning to support streamlined, expedited development approvals.	Medium term (2 to 5 years)	Not started
26	Amplify public awareness and understanding of housing affordability challenges and affordable housing needs.	Ongoing	Ongoing
27	Explore opportunities to collaborate with other municipalities, governments, and interest groups to advocate for improved accessibility regulations. Facilitate local input and share community insights to help shape provincial legislation.	Short term (0 to 2 years)	Not started
28	Continue to collaborate with local post-secondary institutions to co-develop housing solutions, support student housing needs, and balance student housing needs with those of the broader community.	Ongoing	Ongoing

Table 14: Low Priority Actions

Action item	Description/summary of action	Estimated timeframe for completion	Status
3	Support existing and future tenants through a renoviction framework.	Long term (5+ years)	Not started
20	Review and update the Housing Needs Assessment.	Long term (5+ years)	Not started
21	Review and update Housing Strategy.	Long term (5+ years)	Not started

Action Item	Description/ Summary of the Action	Outcomes Supported					Estimated Timeframe	Priority	Status	Scope of Work	Responsibility	Performance Indicator(s)	Financial Implications	Other Implications/ Notes
		Outcome 1 Increased Housing Supply	Outcome 2 Increased Housing Diversity	Outcome 3 Greater Access to Below-Market Housing/ Improved Housing Affordability	Outcome 4 Stronger Community and Government Collaboration and Advocacy	Outcome 5 Monitoring Tracking and Accountability								
1	Preserve and protect existing purpose-built rental housing through a demolition and conversion control framework			X			Medium Term (2 years to 5 years)	Medium	Not Started	Enabling policy incorporated into Official Plan Policy research Legal review Draft by-law Public consultation Final By-law for approval	Town staff (representatives from policy planning, building services, legal services, finance) Council as a decision maker where approvals are required	Policy adopted Number of rental units preserved	Low- lower effort by staff, but can be completed in-house	May require legal review and ongoing enforcement resources
2	Preserve and protect existing purpose-built rental housing through a rental replacement framework			X			Long Term (5+ years)	Medium	Not Started	Enabling policy incorporated into Official Plan Policy research Legal review Draft by-law Public consultation Final By-law for approval	Town staff (representatives from policy planning, building services, legal services, finance) Council as a decision maker where approvals are required	Policy adopted Number of rental units replaced	Low- lower effort by staff, but can be completed in-house	May require legal review and ongoing enforcement resources
3	Support existing and future tenants through a renovation framework			X			Long Term (5+ years)	Low	Not Started	Enabling policy incorporated into Official Plan Policy research Legal review Draft by-law Public consultation Final By-law for approval	Town staff (representatives from policy planning, building services, legal services, finance) Council as a decision maker where approvals are required	Policy adopted Number of renovations prevented	Low- lower effort by staff, but can be completed in-house	May require legal review and ongoing enforcement resources
4	Allocate appropriate staff resources and time to implement actions, track and monitor progress				X	X	Ongoing	High	Ongoing	Onboarding and oversight of the Housing Strategy implementation Develop internal work plans and timelines for priority actions Create internal tracking tools or systems to monitor progress on action items Provide regular internal updates and briefings to leadership on implementation progress and resource needs	Town staff (policy planning)	Annual progress reports delivered on time Internal tracking system established for monitoring action items % of action items initiated or completed within planned timeframe	Medium- higher effort by staff, but primarily can be completed in-house	Required for ongoing implementation
5	Confirm Approach for Inclusionary Zoning		X	X			Short Term (0 to 2 years)	Medium	Started	Retain consultant to undertake independent review of Inclusionary Zoning Assessment Report Options for a framework to be explored Report to Council on options Council to decide on recommendation	Town staff (policy planning, finance, legal services)	Decision on approach Implementation of approach based on Council direction Development activity/ take up rate	High- staff and consultant time and costs	Changing legislative framework and economic conditions may warrant further assessment of viability and practicability of implementing this tool.
6	Partner with Halton Region to identify and advance priority supportive and assisted housing projects, and coordinate efforts to maximize the impact of available funding and service resources			X	X		Ongoing	Medium	Ongoing	Meet regularly with Halton Region to discuss supportive housing needs and opportunities Identify priority projects in Milton that need funding or support Coordinate efforts to apply for funding and align services Share updates with Council and the public on progress and outcomes	Town staff (policy planning- project manager- affordable housing) Halton Region staff (housing services)	Number of projects identified Amount of funding coordinated and leveraged Number of supportive housing units advanced	Medium- higher effort by staff, but primarily can be completed in-house	The Town and Region have been working together to support development of the Allendale site/ project. The Town will continue to work with Halton Region to facilitate bringing this site to development and work to identify additional opportunities for partnership projects
7	Examine potential for fee waivers or partial fee waivers of planning application fees for certain types of development (e.g. affordable housing, rental housing)		X	X			Short Term (0 to 2 years)	Medium	Not Started	Conduct research/ technical analysis to identify what type of fee waivers, if any, are most appropriate for Milton Consultation on any proposed fee waivers Report to Council with recommended approach to fee waivers Implement Council direction	Town staff (policy planning, finance, legal services, project manager- affordable housing)	Completion of feasibility review Implementation of recommended approach Post-implementation: number of waivers provided, dollar amount of fees waived, number of affordable or rental units approved or built as a result of any implemented program, feedback on program	High- higher effort by staff and can primarily be completed in-house, but ongoing financial commitment required	
8	Utilize financial tools available to the Town to support addressing housing gaps	X	X	X			Short Term (0 to 2 years)	High	Ongoing	Monitor existing use of financial incentives in priority areas to assess adequacy and effectiveness	Town staff (policy planning, finance, legal services, project manager- affordable housing)	Number of financial tools formally adopted Annual count of housing units realized as a result of financial support through any implemented program Cost-effectiveness of financial tools in delivering housing outcomes Number of projects supported Feedback on any tools implemented	High- staff and consultant time and costs, and ongoing financial commitment required	
9	Define the roles and responsibilities of Halton Region and the Town of Milton in the delivery of housing and housing programs				X	X	Short Term (0 to 2 years)	High	Ongoing	Develop clear, accessible materials (e.g., infographics, fact sheets, web content) that explain the distinct roles of the Town of Milton, Halton Region, and other levels of government in housing delivery Host or participate in public information sessions, workshops, or webinars to educate stakeholders and residents Integrate messaging into Town communications, including social media, newsletters, and planning documents Collaborate with Halton Region to ensure consistent messaging and shared understanding Engage with local organizations, developers, and community groups to disseminate information and gather feedback Monitor public understanding and adjust communication strategies as needed	Town staff (policy planning- project manager- affordable housing) Halton Region staff (housing services)	Number of communication tools developed (e.g., brochures, web pages, presentations) Number of events, workshops, or sessions conducted to raise awareness Website visits, social media engagement, and attendance at events related to housing roles education Survey results or qualitative feedback indicating improved understanding of roles and responsibilities Number of joint communications or initiatives with Halton Region and other partners Inclusion of role clarity messaging in planning reports, development review materials, or council briefings	Low- lower effort by staff, but can be completed in-house	
10	Collaborate with Halton Region, as the Service Manager, to clarify roles and responsibilities within the housing continuum and support implementation of Halton Region's Comprehensive Housing Strategy			X	X		Short Term (0 to 2 years)	Medium	Ongoing	Create a clear collaboration plan that outlines how the Town and Region will work together Establish a system for information sharing Establish a schedule of regular check-ins and communications Develop a communication plan to explain each partner's role and highlight the benefits together, to help keep the public informed and enhance public understanding Participate in the implementation of strategic directions from the Region based on their Comprehensive Housing Strategy, as applicable.	Town staff (policy planning- project manager- affordable housing) Halton Region staff (housing services)	Development and adoption of a formal collaboration framework Frequency and effectiveness of regular meetings and communication between the Town and Halton Region and Wellington County Improvement in staff capabilities and understanding of their roles and responsibilities	Medium- higher effort by staff, but primarily can be completed in-house	

Action Item	Description/ Summary of the Action	Outcomes Supported					Estimated Timeframe	Priority	Status	Scope of Work	Responsibility	Performance Indicator(s)	Financial Implications	Other Implications/ Notes
		Outcome 1 Increased Housing Supply	Outcome 2 Increased Housing Diversity	Outcome 3 Greater Access to Below-Market Housing/ Improved Housing Affordability	Outcome 4 Stronger Community and Government Collaboration and Advocacy	Outcome 5 Monitoring Tracking and Accountability								
11	Complete Official Plan (Part 2)	X	X	X			Short Term (0 to 2 years)	High	Started	Prepare draft Official Plan Present draft Official Plan to Council and the public for feedback Refine Official Plan based on feedback Complete the necessary processes required under the Planning Act for approval of an Official Plan Present final Official Plan to Council for adoption Forward final Official Plan to the Province for approval	Town staff (policy planning)	Official Plan completed and adopted by Council on schedule Official Plan approved by Province	High- staff and consultant time and costs	
11 a)	Implement final housing targets and a framework for assessing how developments can demonstrate applicable targets are met through a site specific development application into the Official Plan as part of the Official Plan (Part 2) process and a framework in the OP		X			X	Short Term (0 to 2 years)	High	Started	Engage with the development community and the broader public on the recommended targets Work with consultants and Official Plan team to refine and finalize targets Prepare necessary implementing text (policies) to be incorporated into the Official Plan Work to resolve any issues that may arise through the statutory approval process for the Official Plan	Town staff (policy planning)	Approved Official Plan, informed by Housing Strategy and iterative engagement process Housing mix aligns with forecast need Housing meets established targets and thresholds	Medium- higher effort by staff, but primarily can be completed in-house	Accounted for as part of Official Plan (Part 2) work program and budget
11 b)	As part of the Official Plan (Part 2) process, develop a policy that requires applicants to submit a housing impact statement as part of any application where residential development is proposed		X			X	Short Term (0 to 2 years)	High	Started	Engage with the development community and the broader public on proposed policies included in the Official Plan Work to resolve any issues that may arise through the statutory approval process for the Official Plan	Town staff (policy planning)	Approved Official Plan, informed by Housing Strategy and iterative engagement process Housing mix aligns with forecast need Housing meets established targets and thresholds	Medium- higher effort by staff, but primarily can be completed in-house	Accounted for as part of Official Plan (Part 2) work program and budget
11 c)	Introduce flexible, less exclusionary official plan policies that: Support housing options in both form and tenure Support innovative housing solutions and alternative forms of housing construction Support reduced or relaxed development standards (e.g. parking) for certain forms and types of housing units Support the use of surplus publicly owned lands for affordable housing	X	X	X			Short Term (0 to 2 years)	High	Started	Engage with the development community and the broader public on the proposed policies introduced in the Official Plan Work to resolve any issues that may arise through the statutory approval process for the Official Plan	Town staff (policy planning)	Approved Official Plan, informed by Housing Strategy and iterative engagement process Housing mix aligns with forecast need Housing meets established targets and thresholds	Medium- higher effort by staff, but primarily can be completed in-house	Accounted for as part of Official Plan (Part 2) work program and budget
12	Complete Rural ARU policies and regulations	X	X				Short Term (0 to 2 years)	High	Started	Prepare draft Official Plan policies and Zoning By-law regulations Engage on draft Official Plan policies and Zoning By-law regulations Finalize Official Plan policies and Zoning By-law regulations Present recommended Official Plan policies and Zoning By-law regulations to Council for approval	Town staff (policy planning)	Official Plan and Zoning By-law Amendments adopted and approved Appropriate policies incorporated into Official Plan (Part 2) Number of Rural ARUs approved annually	Low- lower effort by staff, but can be completed in-house	Targeted Council approval date in Summer 2025
13	Develop and deliver an annual housing monitoring and reporting system, inclusive of an update the progress made on Housing Strategy implementation					X	Short Term (0 to 2 years)	High	Ongoing	Research best practices for progress reporting from other municipalities and organizations Develop a comprehensive content outline for the progress report, including key sections such as objectives, actions taken, outcomes, challenges, and next steps Identify and integrate data sources needed for the report, most likely derived from the HNA and other development monitoring reports Prepare a draft version of the Annual Actions Progress Report using the developed template Revise and finalize the report for public release/ presentation to Council	Town staff (policy planning)	Report brought forward on an annual basis Council informed on housing strategy implementation progress Council informed on growth monitoring metrics Improved metrics and staff understanding of growth monitoring	Medium- higher effort by staff, but primarily can be completed in-house	
14	Create and keep an updated list of publicly owned land that can be used for housing, including affordable units; implement an evaluative framework for securing and disposing of Town-owned land assets for affordable housing; and, review any proposed projects on publicly owned land to see if housing can be added, like building housing on top of a new library, police station, fire station or community hub	X	X	X			Medium Term (2 years to 5 years)	Medium	Started	Prepare inventory of publicly-owned land Define criteria for evaluating the suitability of land for development Develop scoring system to prioritize land parcels based on potential for housing development Identify potential projects Conduct feasibility study on potential projects Conduct best practice review of how this has been applied elsewhere Prepare recommendations on how to incorporate housing into municipal projects Establish partnerships with developers, non-profits, and other entities to facilitate the development of affordable housing on publicly owned land Implement projects that may arise	Town staff (policy planning, GIS, economic development) May require support from consultants, but could be completed in-house	Number of parcels identified Number of affordable housing units created as a result of inventory Partnerships developed/ established to deliver housing units	Medium- higher effort by staff, but primarily can be completed in-house	
15	Ensure that Town's Development Charge By-law, Community Benefits Charge By-law, and Parkland Dedication By-law are clear, transparent, and pre-determined to ensure timely development with understood costs	X					Short Term (0 to 2 years)	Medium	Started	Prepare a Development Charge Background Study in accordance with the requirements outlined in the Development Charges Act; followed by the implementation of a Development Charge By-Law. Complete a comprehensive review and analysis of the potential usage of a Community Benefit Charge to be imposed on development/redevelopment within the Town. Pending the results of the analysis, complete a Community Benefits Charge Strategy, and corresponding CBC By-law, in accordance with the requirements outlined in the Planning Act. Once approved by Council, impose charges on applicable developments in accordance with the by-laws.	Town staff (finance led; corporate-wide involvement)	Development Charge By-law Approved by Council Development Charge Revenues Collected Community Benefit Charge By-law Approved by Council, if determined appropriate given the current economic environment and scope of applicability Community Benefits Charge Revenues Collected (if applicable)	High- staff and consultant time and costs	Project underway for DC Background Study and CBC Strategy with target to reach Council before June 2026 when existing DC By-law expires.

Action Item	Description/ Summary of the Action	Outcomes Supported					Estimated Timeframe	Priority	Status	Scope of Work	Responsibility	Performance Indicator(s)	Financial Implications	Other Implications/ Notes
		Outcome 1 Increased Housing Supply	Outcome 2 Increased Housing Diversity	Outcome 3 Greater Access to Below-Market Housing/ Improved Housing Affordability	Outcome 4 Stronger Community and Government Collaboration and Advocacy	Outcome 5 Monitoring Tracking and Accountability								
16	Administer federal and provincial programs that provide funding through municipalities to get more housing built	X	X	X	X		Short Term (0 to 2 years)	Medium	Ongoing	Continue working with CMHC to advance and secure HAF funding for Year 2 and Year 3 Continue working with the province to achieve housing pledge targets and secure funding for meeting/ exceeding targets Identify additional funding streams and opportunities	Town staff (policy planning, finance, legal)	HAF Housing Supply Growth Target achieved Year 2 and 3 HAF funding disbursed Municipal housing pledge targets on track and Provincial Building Faster Fund distributed to the Town	Low- lower effort by staff, but can be completed in-house	
17	Seek funding opportunities and participate in future federal and provincial housing programs to support increasing housing supply and affordability.			X	X		Ongoing	Medium	Ongoing	Conduct a comprehensive analysis of available funding sources, including federal, provincial, and private sector grants, loans, and subsidies Identify the specific funding needs to meet the Town's housing targets Schedule meetings and presentations with government officials and agencies to advocate for more funding to support addressing housing needs and achieving long-term housing targets Prepare regular reports on the status of funding requests	Town staff (policy planning- project manager, affordable housing)	Number of new housing units created as a result of funding received Number of new affordable housing units created as a result of funding received Partnerships developed/ established to deliver housing units	Medium- higher effort by staff, but primarily can be completed in-house	
18	Advocate that the Province increases funding for affordable and supportive housing projects to address the growing need for this type of housing, which would include funding for new units as well as ongoing support services.			X	X		Ongoing	High	Ongoing	Ensure local housing data is readily available Work with Halton Region to identify specific funding needs and prepare case studies to illustrate funding impacts to support any requests or advocacy efforts to the province Schedule meetings with representatives of the provincial government, Ministry of Housing, etc. Track provincial funding announcements and budget allocations.	Town staff (policy planning, corporate services/ government relations) Halton region staff (housing services, government relations) Other local partner municipalities, where applicable (Burlington, Oakville, Halton Hills) Council	Collaborative efforts Number of meetings held with provincial representatives Policy influence and inclusion of regional/ town needs in provincial housing strategies/ budgets Dollar value of any funding secured Number of new affordable or supportive housing units enabled by advocacy-influenced funding	Medium- higher effort by staff, but primarily can be completed in-house	Requires coordinated efforts with Halton Region and potentially other local partner municipalities (Burlington, Halton Hills, Oakville)
19	Maintain and expand increased customer service and support to affordable housing developers and providers through dedicated planning resources, active from the predevelopment stage, to facilitate a shorter and easier planning approval process.	X	X	X			Medium Term (2 years to 5 years)	High	Started	Assign staff resource Identify contact details Develop expedited review process for priority applications Prepare on-line guidance materials/ templates/ models	Town staff (policy planning, development planning, other departments as needed through the development approvals process)	Number of enquiries related to expedited review of affordable housing and rental projects Number of development applications/ building permits resulting from assistance Response times Request fulfillment rates Customer satisfaction scores	Medium- higher effort by staff, but primarily can be completed in-house	
20	Review and update Housing Needs Assessment					X	Long Term (5+ years)	Low	Not Started	Utilizing data from the next available Census period, as well as other information, update the HNA in accordance with federal requirements and reporting deadlines	Town staff (policy planning- project manager, affordable housing)	Updates meet federal requirements and timelines Up-to-date data available to assess/ reassess gaps and needs for local housing	Medium- higher effort by staff, but primarily can be completed in-house	
21	Review and update Housing Strategy					X	Long Term (5+ years)	Low	Not Started	In alignment with other review cycles (e.g. Official Plan Review(s), HNA Review/ Updates, etc.), comprehensively review the status of the Housing Strategy, implementation progress and determine if adjustments to actions and timeframes need to be made based on new information	Town staff (policy planning- project manager, affordable housing)	Housing strategy updated and in alignment with other Town-wide strategic priorities	Medium- higher effort by staff, but primarily can be completed in-house	
22	Complete remaining Secondary/ Tertiary plans						Short Term (0 to 2 years)	Medium	Started	scope as noted in subsections below				
22 a)	Agerton Secondary Plan	X	X				Short Term (0 to 2 years)	Medium	Started	Complete Secondary Plan by: completing technical background studies, updating draft schedules, updating policy framework Consult with TAC on secondary plan drafts Consult with public on secondary plan drafts Hold statutory public meeting Update secondary plan policies and schedules following public meeting Council endorsement of Secondary Plan and schedules.	Town staff (policy planning) Developer/ landowner groups	Completion of Secondary Plan on schedule, allowing for	High- staff and consultant time and costs	
22 b)	Britannia Tertiary Plan(s)	X	X				Short Term (0 to 2 years)	Medium	Started	Complete background work terms of reference review work with landowner's group (LOG) to review initial submissions of Tertiary Plan and background studies LOG to update work Once full submission is received, circulate to Agencies for review and provide LOG with comments Circulate again for secondary draft review Host public information meeting Final review of LOG submission Completion of background studies Council endorsement of the Tertiary Plan. *Note that Britannia Secondary Plan will have multiple tertiary plans.	Town staff (policy planning) Developer/ landowner groups	Completion of Tertiary Plan on schedule, allowing for su	High- staff and consultant time and costs	

Action Item	Description/ Summary of the Action	Outcomes Supported					Estimated Timeframe	Priority	Status	Scope of Work	Responsibility	Performance Indicator(s)	Financial Implications	Other Implications/ Notes
		Outcome 1 Increased Housing Supply	Outcome 2 Increased Housing Diversity	Outcome 3 Greater Access to Below-Market Housing/ Improved Housing Affordability	Outcome 4 Stronger Community and Government Collaboration and Advocacy	Outcome 5 Monitoring Tracking and Accountability								
22 c)	Trafalgar Tertiary Plan	X	X				Short Term (0 to 2 years)	Medium	Started	Work with Landowner's group to complete final review and updates of the Trafalgar Tertiary Plan. Complete the Master Environmental Servicing Plan Council endorsement of the Trafalgar Tertiary Plan.	Town staff (policy planning) Developer landowner groups	Completion of Tertiary Plan on schedule, allowing for su	High- staff and consultant time and costs	
23	Following adoption of Official Plan (Part 2), begin the process of preparing a new Comprehensive Zoning By-law (CZBL)	X	X				Medium Term (2 years to 5 years)	High	Not Started	Establish a project team, project scope, timeline, budgets and key milestones Retain planning consultants (if determined this cannot be completed in-house) to support technical work Conduct policy and regulatory alignment assessment to determine inconsistencies, outdated standards, etc. Prepare draft schedules Prepare draft by-law Engage on draft by-law and schedules Refine and finalize by-law and schedules Prepare final by-law and schedules for approval	Town staff (policy planning, development planning, zoning) Planning consultants (potentially)	Timeframe for completion (project completed on schedule) Adoption of CZBL by Council	High- staff and consultant time and costs	
24	Consider utilizing one of the Secondary Plan areas as a pilot project for a CPPS/ CPP by-law in lieu of Zoning to support streamlined and expedited development approvals	X	X	X			Medium Term (2 years to 5 years)	Medium	Not Started	Conduct a review of CPPS legislation under the Planning Act Analyze case studies from Ontario municipalities that have implemented CPPS Identify benefits, challenges, and outcomes of CPPS in comparable contexts Evaluate the Town's current planning framework, staff capacity, and digital systems to determine readiness for CPPS Identify one or more candidate secondary plan areas for potential CPPS implementation Prepare a feasibility report with recommendations on whether to proceed If CPPS is recommended, initiate the development of a Community Planning Permit By-law for the selected area	Town staff (policy planning) Planning consultants (potentially to support feasibility assessment, and required if proceeding forward to implementation)	Report with recommendations on whether to proceed with CPPS within 8 months Council decision on whether to proceed with CPPS within 1 year	High- staff and consultant time and costs	Determination on whether to proceed needs to occur prior to or concurrent with beginning stages of CZBL to avoid duplication and complication, as zoning would need to be repealed for any area under a CPP by-law, as the CPP by-law is the regulatory mechanism
25	Raise awareness with Milton's development industry about the Town's priorities and locations for new housing opportunities in alignment with the Urban Structure.	X	X	X	X		Ongoing	High	Ongoing	Develop and share clear, accessible communication re: Milton's housing priorities and key growth areas based on the urban structure. Consider a variety of formats (e.g., maps, fact sheets, presentations). Plan in-person and virtual engagement sessions (e.g. roundtables, webinars, developer forums.) Maintain communication as appropriate (e.g. newsletters, email updates, Town website).	Town staff (development planning, building, policy planning, project manager- affordable housing, communications, and other departments or identified individuals who work with developers on a regular basis)	Development community awareness, engagement and feedback.	Low- lower effort by staff, but can be completed in-house	
26	Amplify public awareness and understanding of housing affordability challenges and affordable housing needs				X		Ongoing	Medium	Ongoing	Develop and share clear, accessible communication re: housing affordability in Milton. Consider a variety of educational formats (e.g. infographics, videos, fact sheets). Maintain communication as appropriate (e.g. social media, newsletters, events, Town website). Invite the community to provide input and support as appropriate (e.g. public campaigns, town halls, surveys, etc.).	Town staff (policy planning, project manager- affordable housing, communications, other departments and key individuals as appropriate)	Outreach conducted each year. Resident awareness, engagement and participation.	Low- lower effort by staff, but can be completed in-house	
27	Explore opportunities for the Town to collaborate with other municipalities, other levels of government, and interest groups to advocate for improved accessibility regulations that better reflect evolving accessibility needs; and, act as a connector by facilitating local input and sharing community insights to help inform and shape provincial legislation.				X		Short Term (0 to 2 years)	Medium	Not Started	Monitor changes to the Ontario Building Code and identify gaps related to affordability and accessibility. Identify current and upcoming provincial initiatives related to accessibility and building code updates. Connect with local accessibility advisory committees, community organizations, and residents to gather input on accessibility needs Explore opportunities to co-sign or support broader advocacy efforts led by other municipalities or organizations Participate in relevant forums or working groups where accessibility standards are discussed Engage with provincial ministries (e.g., Municipal Affairs and Housing) to share Milton's housing priorities and challenges.	Town staff (policy planning, building, corporate services/ government relations, communications) Council	Collaborative efforts Number of meetings held with provincial representatives or accessibility advocacy groups Number of forums, workshops, or consultations hosted to gather local input on accessibility needs Number of formal communications (e.g., letters, reports, presentations) submitted to the Province Updates provided to Council or the public on advocacy efforts and outcomes, as appropriate	Low- lower effort by staff, but can be completed in-house	Flagged as an important action by respondents to online survey and at public open house
28	Continue to collaborate with local post-secondary institutions to co-develop housing solutions, support student housing needs and balance student housing needs with the housing needs of the broader community				X		Ongoing	Medium	Ongoing	Confirm key representatives to be engaged Establish working group Establish regular occurrences for meetings/ touchpoints Identify and evaluate key issues and needs	Developers Post secondary representatives Student association representatives Town (ec dv, planning, legal/ finance)	Permissions in place for residences throughout MEV Connections between post-secondary institutions and local developers to support student residences Student enrollment relative to projections and supply/development pipeline	Low- lower effort by staff, but can be completed in-house	



Housing Strategy Engagement Summary



INTRODUCTION

The Town of Milton is working on preparing a Housing Strategy to help address local housing needs and challenges identified within our Housing Needs Assessment (HNA). The Housing Strategy is intended to serve as Milton’s comprehensive plan to diversify the housing stock, make land available for housing, and support a wider range of affordability over the next 10 years.

The Town is completing the Housing Strategy in Phases, as shown in the graphic below



This document summarizes the feedback obtained from engagement on the Housing Strategy that occurred during Phase 2. Getting this feedback directly from residents and other stakeholders has helped to inform the development of the Housing Strategy and support the identification of actions for the Action Plan.

ENGAGEMENT OBJECTIVES

As part of Phase 1 (Housing Needs Assessment), an online survey and one-on-one interviews with a variety of identified stakeholders occurred to help better understand local perspectives on current housing challenges and opportunities. The outcomes of the Phase 1 engagement, combined with technical data and analysis, allowed for the identification of five key housing issues of focus to inform developing the draft vision, principles and outcomes for the Housing Strategy.

The key focus of the Phase 2 engagement focused on the following objectives:

- Inform the community about the findings of the HNA;
- Provide an overview of the Housing Strategy project purpose and process;
- Communicate the Town’s role and area of influence in addressing housing challenges;
- Involve residents in the development of draft vision, principles and outcomes for feedback; and,

- Provide an opportunity for residents to identify actions that they feel the Town should consider deploying to help address housing issues.

ENGAGEMENT AND COMMUNICATION ACTIVITIES

Communications and Outreach

At the outset, to inform the community about the project and create a touchpoint for information and engagement, a project page was created on the Town's Let's Talk engagement platform. The [Let's Talk page](#) includes project information and background, key components of the project lifecycle, key engagement dates, important links, announcements and updates, and tools for the community to participate in activities such as surveys.

In addition, a [landing page](#) on the Town's website was also prepared to provide general information about housing in Milton, with dedicated sub-pages for specific topics, including the [Housing Strategy](#), linked.

The community was also informed through news releases, social media posts, digital newsletters, information shared via Council, open house resources, and social media advertising.

Opportunities for both online and in-person engagement were provided during Phase 2, which are further described in the sections that follow.

Engagement Activities

As part of the Phase 2 engagement program, public engagement opportunities to help refine the vision, principles and outcomes of the Housing Strategy and to help develop the Action Plan were provided in the spring of 2025. Activities included an online survey and a public open house. In addition, a presentation giving an overview of housing in Milton and our work on the Housing Strategy was provided to the Oakville Milton Real Estate Board at their annual symposium on April 10, 2025; and, to the Halton Region Older Adults Advisory Committee on May 13th, 2025.

A detailed summary of the in-person open house and online survey are provided below.

In-Person Open House

On the evening May 27th, 2025, an in-person open house was held at the FirstOntario Arts Centre in the main lobby area. The event ran from 5pm until 8pm, with a casual "drop-in" format, where attendees were able to view a series of informational display posters, talk to staff one-on-one about the Housing Strategy, get questions answered, leave comments and participate in the feedback activities. Twelve individuals signed in at the open house, however due to the drop-in nature of the event and its location within

the main lobby of the Arts Centre, the estimated number of attendees throughout the evening was approximately 50-60.

The display boards provided an overview of the background facts and findings that are being used as inputs into the Housing Strategy, an explanation of why the Town is preparing a Housing Strategy, a summary of how “affordable” is defined and a numerical output of the “affordable” benchmarks for Milton’s owner and renter households, and what the Town has influence and control over in relation to addressing housing challenges.

Attendees were also invited to participate in the following tactile exercises:

- An exercise to place a dot sticker on what they believe is the most important housing priority action area for Milton to focus on;
- An opportunity to provide written comments on suggested actions the Town should consider as part of the Strategy; and,
- An opportunity to provide written comments on suggested metrics the Town should consider for tracking progress and reporting back.

In addition to these specific exercises, sticky notes were included on the display boards, where participants could provide their comments on:

- The draft vision;
- The draft principles; and,
- The draft outcomes.

A copy of the display boards used at the event can be found at Appendix 1, and a summary of the feedback received is provided in the following sections

Draft Vision

Our draft vision for housing in Milton

In Milton, everyone has access to **safe, stable, and affordable housing**. Our **diverse housing options** provide **choice** for residents of all ages, abilities, and income levels—helping to make Milton a **vibrant, inclusive** community.

By fostering collaboration among elected officials, staff, community leaders, and private and non-profit partners, we will address **affordability** and **improve quality of life** for all.

Together, we will build a town where **everyone has a place to call home**

What do you think of the draft vision?
Leave your comments on sticky notes or online.

MILTON

Some participants chose to leave comments about the draft vision on post-it notes. Generally, those who attended were supportive of the vision. While collaboration was acknowledged as a positive element of the vision, residents emphasized that it must be underpinned by strong leadership and adequate funding to be truly effective in building a resilient and inclusive community. One of the comments left expressed a desire for Milton to exceed provincial planning and development standards, suggesting that the town should aim higher than the minimum requirements to better serve its residents.

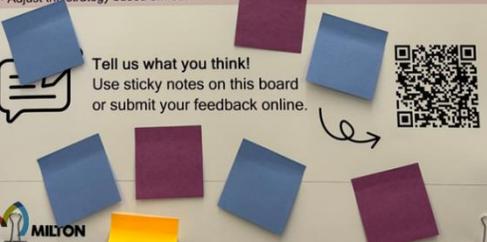
Draft Principles

Guiding principles for Milton's Housing Strategy

These principles reflect our values and will guide decisions and actions:

- 1. Remove Barriers**
 - Streamline development approvals
 - Remove obstacles to a variety of housing options
- 2. Manage Growth Effectively**
 - Plan for complete communities and economic strength
 - Offer housing and employment choices
 - Stay flexible to meet evolving needs
 - Maintain fiscal responsibility
- 3. Collaborate and build awareness**
 - Partner with private, public, and non-profit sectors
 - Clarify roles and responsibilities
 - Build support for well-aligned housing projects
- 4. Promote equity, diversity and inclusion**
 - Advance equitable housing policies
 - Support engagement from underrepresented groups
 - Identify and address access barriers
- 5. Ensure accountability and transparency**
 - Communicate goals and benchmarks clearly
 - Provide regular progress updates
 - Engage meaningfully with the community
 - Adjust the strategy based on results

Tell us what you think!
Use sticky notes on this board or submit your feedback online.



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There were no written comments provided on post-its at the open house related to this topic area for feedback.

Draft Outcomes

Two post-it notes with comments were left on the display board. The first comment emphasized that infrastructure should be a top priority for the Town, with a focus on quality of homes rather than increasing supply. The other comment indicated skepticism about the pace of implementation and concern that meaningful action may be too slow to benefit current residents.

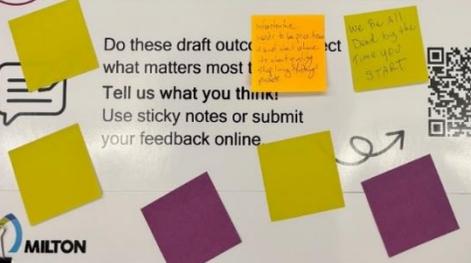
What are we working toward?

These draft housing outcomes will guide action and measure progress.

- More housing supply**
Support faster development to meet growth targets
- More housing variety**
Offer diverse housing types, tenures, and price points.
- Better housing affordability**
Increase access to below-market housing
- Stronger partnerships and advocacy**
Co-create solutions with governments, developers, and residents
- Transparent monitoring and accountability**
Track and report on progress. Adjust as needed

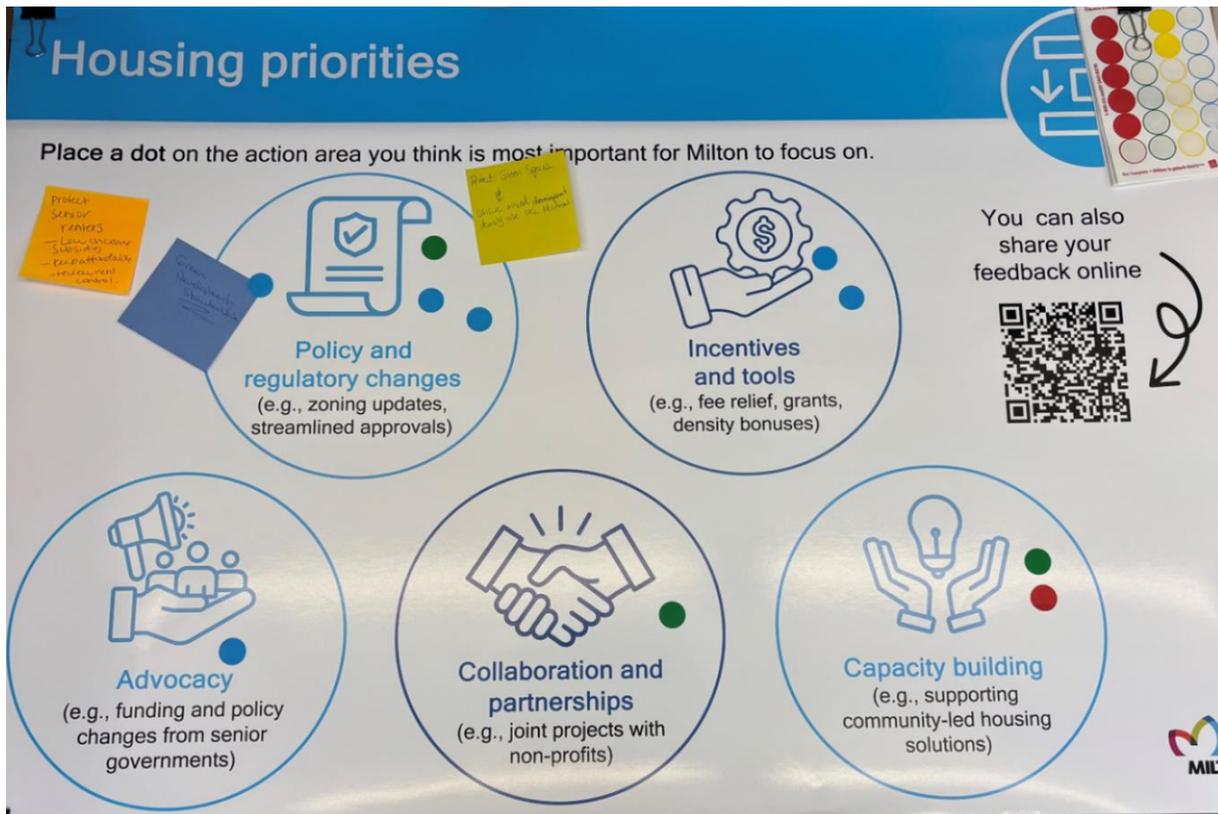
Do these draft outcomes address what matters most to you?

Tell us what you think!
Use sticky notes or submit your feedback online.



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Housing Priorities



As part of the engagement process, participants were asked to identify the action area they felt was most important by placing a dot on a display board. Policy and Regulatory Changes received the highest number of dots. This suggests that residents view structural and legislative reforms as the most effective means of addressing community challenges. Incentives and tools; and, capacity building were tied in second place, indicating that participants also value practical supports and the development of skills and resources to enable action. Advocacy received the fewest dots, suggesting that while still important, it is seen as less impactful compared to more direct or systemic approaches. Overall, the results highlight a community interest in tangible, policy-driven solutions supported by enabling tools and capacity-building efforts.

In addition to ranking action areas, participants were invited to share written comments on post-it notes. These comments provided valuable insights into community priorities and concerns. A strong theme emerged around housing affordability and protection for vulnerable populations, with suggestions including rent control reviews, subsidies for low-income residents, and protections for senior renters. Environmental sustainability was also a concern, with calls to protect green spaces and implement green development standards. Additionally, participants expressed support for mixed-density development, referencing cities like Montreal as models for integrating diverse housing types within neighborhoods.

Suggested Actions

Participants provided range of suggestions to address housing affordability, reflecting a holistic view of the issue. The feedback can be grouped into the following key themes:

1. Housing Supply and Affordability
 - Ensure the supply of truly affordable housing units
 - Promote mixed-density developments and smaller-scale complexes
 - Review rent control policies and provide subsidies for low-income households
 - Protect senior renters and support adaptable housing to allow aging in place
2. Financial Incentives and Tax Relief
 - Offer grants and relief funding for lower-income families.
 - Provide incentives for accessible and adaptable housing.
 - Reduce or reform property taxes to ease financial burdens on residents.
3. Infrastructure and Transportation
 - Improve infrastructure to support new housing, including roads, pedestrian trails, bike routes, and public transit.
 - Build complete communities with micro-mobility options and better connectivity.
 - Construct a pedestrian bridge over the railway to improve access in high-density areas.
4. Land Use and Environmental Protection
 - Preserve greenbelts and limit development around farmland
 - Encourage mixed-use neighborhoods with small-scale commercial and retail spaces
 - Allocate more green space between homes to enhance livability
5. Social and Community Infrastructure
 - Invest in social infrastructure to offset housing costs by providing accessible community, cultural, and recreational spaces
 - Create more community and entertainment opportunities for residents, including those without children
6. Employment and Economic Development
 - Support local employment opportunities to reduce commuting and help residents stay close to home
7. Accessibility and Inclusivity
 - Review and update accessibility standards in consultation with the community
 - Incentivize developments that include accessible and adaptable units



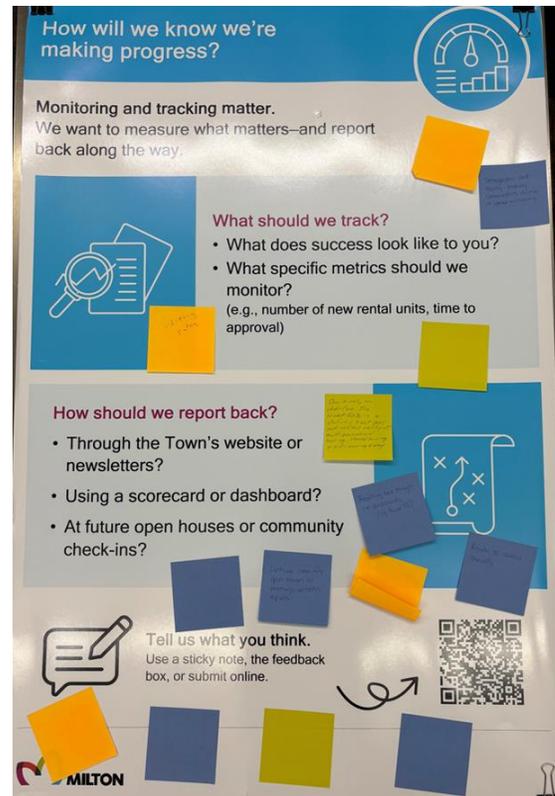
Suggested Metrics and Reporting

Participants shared a variety of ideas on how the Town can measure progress on housing affordability and keep the community informed. The feedback can be grouped into two main areas:

1. What to track

Residents suggested a mix of quantitative and qualitative indicators to assess progress, including:

- Key Performance Indicators (KPIs) developed through public surveys
- Housing-related metrics, such as:
 - Number of homes sold to multi-generational families;
 - Number of legal basements created and audits conducted on illegal units;
 - Number of new residential housing approvals;
 - Vacancy rates and demographic-specific housing access;
- Financial indicators, including:
 - Number of residents supported through grants or funding;
 - Increases in funding allocated to housing projects; and,
- Progress toward goals, such as tracking the achievement of specific objectives and milestones.



Participants also cautioned against over-reliance on broad national statistics (e.g., Statistics Canada), noting that local realities, like shared housing and youth moving away because of affordability issues, may not be accurately reflected.

2. How to report back

Participants emphasized the importance of transparent and accessible reporting. Suggested methods included:

- Town halls and community open houses with regular status updates.
- Newsletters and surveys to keep residents informed and engaged.
- Live dashboards (e.g., Power BI) to provide real-time data access.
- Annual reports to Council to ensure accountability and visibility

Online Survey

In order to provide an opportunity for residents who were not able to attend the in-person open house to participate in providing feedback, the engagement materials were adapted to an online survey format. The online survey was available on the Housing Strategy Let's Talk page from May 22nd, 2025 to June 13th, 2025. During this time, there were 51 submissions. The online survey was promoted through news releases, social media, QR codes at the open house, digital newsletters, and the Town website.

An introduction to the purpose of the survey and a link to the poster board materials used at the in-person event to help give context and background was included as a preamble to the survey. The survey asked questions about the following topics:

- Draft vision for housing in Milton;
- Draft principles for the Housing Strategy;
- Draft outcomes of the Housing Strategy;
- Priority actions to help address housing challenges; and,
- Monitoring and reporting.

The survey is not considered to be scientific in nature, and was used as a means to solicit and obtain public input broadly. Overall, the survey should be looked at as a tool to help refine the vision, principles, outcomes and help identify actions for the Strategy.

A summary of the survey results is provided below by topic. Responses were analyzed based on the number of responses as a calculated percentage, unless otherwise noted. Questions that prompted respondents to provide short written answers were coded for common themes.

A copy of the survey used can be found at Appendix 2.

Vision for housing

64 per cent of respondents indicated that they considered the draft vision to be “on the right track” and 36 per cent indicated that the draft vision “needs work”. For those respondents that indicated the draft vision needs work, an opportunity for further explanation through an open-ended text-based dialog box was provided. The majority of the open-ended responses relate to addressing infrastructure deficiencies and/ or aligning infrastructure with the pace of growth. Some respondents also indicated that ensuring safety, housing options for seniors and smaller housing options are important for the future of housing. The following quotes were extracted from the survey as examples of considerations residents feel the Town should take as it relates to the vision and future state of housing in Milton:

“I do not see in our vision a place holder for community center development. With increase in population we need more swimming pools, preferably a 50m one to make Milton the only town in GTA to have one!!!”

“Hopefully this plan will address need for housing for seniors. Milton needs something similar to St. Elizabeth Village in Hamilton.”

“How? What infrastructure? Without comprehensive walking and cycling infrastructure people will have to buy cars therefore making housing less affordable than on paper.”

“The key word is safe - plan for safer roads through urban planning and traffic safety aimed for bigger population. Increase police services that can cover and protect residents with the increase in crime that goes with increase in population.”

“Infrastructure, better roads, taxes increasing more community centres, investment more in seniors, inspection of trees as barks are peeling off and the tree trunks are bare unable to protect itself”

“It states “affordable housing”. However there is currently no affordable housing in Milton”

“Along with housing is infrastructure. The roads in Milton are a mess and getting worse. Traffic at all times of the day, and the majority of the new high-rise condominiums have not even been populated yet. Additionally, as the community grows there needs to be a larger police presence.”

Draft principles

64 per cent of respondents indicated that they considered the draft principles to be “on the right track” and 36 per cent indicated that the draft vision “needs work”. For those respondents that indicated the draft vision needs work, an opportunity for further explanation through an open-ended text-based dialog box was provided. Similar to the responses on the vision, the majority of the open-ended responses relate to infrastructure. The following quotes were extracted from the survey as examples of considerations residents feel the Town should take as it relates to the draft principles for the Housing Strategy:

“While you mention “complete communities” I think there needs to be stronger wording related to ensuring community infrastructure such as community centers, parks, schools and libraries are in place to support the housing.”

“Again. There is no mention of infrastructure or passive and active transportation.”

“Managing growth includes careful planning of roads, traffic routes and maintenance. I do not see it in your strategy. Your strategy is vague and not objective at all.”

“Adding housing also leads to more traffic in grocery stores, parks etc. the city is doing a lot job of addressing these needs. Every new community needs to have better access to stores, retail space etc.’

“remove barriers: Ensure that environmental assessment and indigenous consultation aren't considered barriers that should be removed.”

Draft outcomes

52 per cent of respondents indicated that they considered the draft outcomes to be “on the right track” and 47 per cent indicated that the draft vision “needs work”. For those respondents that indicated the draft vision needs work, an opportunity for further explanation through an open-ended text-based dialog box was provided. Infrastructure was again a common theme; however, with respect to the outcomes a more prominent theme was the need to have more diverse housing options and encouraging rental housing. The following quotes were extracted from the survey as examples of considerations residents feel the Town should take as it relates to the draft outcomes for the Housing Strategy:

“There should be actions on mixing both rental and owner occupied housing together - we shouldn't put lower income housing, multi-family units, etc. in separate or segregated neighbourhoods.”

“Add building infrastructure to keep up with housing supply. Widening roads, improving public transportation, more bike lanes, and small businesses.”

“We have to make more townhouses than single detached. We need more strip malls and more options to buy food, alluring Costco would be great!!”

“Are more single detached really necessary? Why is this not looking at the entire communities? How are people travelling?”

“For lower incomes, it would be nice to have options that are not just condos and rental properties. What about 4-plexes where each unit has access to outdoor space? Maybe that's a bit like a condo, but also more like a co-op.”

“More housing variety could be more specific to help guide the focus around the full housing continuum. I believe Milton should be proactive in eliminating barriers for supportive housing, as well as

consider opportunities for a land trust/co-op to provide affordable homeownership or rental opportunities.'

"Ensure that environmental assessment and indigenous consultation aren't ignored for the sake of faster development."

Priority actions

Respondents were asked to rank and prioritize the action areas for the Town to focus on as part of the Housing strategy. Capacity building was the highest ranked action, followed by policy and regulatory changes, incentives and tools, collaboration and partnerships and advocacy. The results of the rank exercise are shown in the table below.

Rank	Average Rank	Action Area
1	2.67	Capacity building (e.g., supporting community-led housing solutions)
2	2.78	Policy and regulatory changes (e.g., zoning updates, streamlined approvals)
3	2.87	Incentives and tools (e.g., fee relief, grants, density bonuses)
4	3.17	Collaboration and partnerships (e.g., joint projects with non-profits)
5	3.36	Advocacy (e.g., funding and policy changes from senior governments)

Respondents were also asked to list up to five (5) actions that they believe the Town should consider as part of the Housing Strategy and Action Plan. The following quotes were extracted from the survey as examples of the types of responses provided and suggested actions the Town might want to consider:

"stop condo building"

"keep spaces open not shove everything into every single space"

"Seniors housing, subsidized housing, more rentals"

"Communication"

"Streamline the development approvals process"

"Social infrastructure support and investment to offset housing costs for people to access free or low cost public space"

"Improving infrastructure to support affordable housing with affordable transportation"

“Integrating a variety of housing types into mixed and complete communities. Less housing only subdivisions. Much more bungalow, semi detached housing types”

“Affordability, teaming with local contractors and businesses”

“Church sites without development fees”

“I believe the Town has good variety of tenure, but as the size grows, there will be a need for more housing options in the full continuum”

“There are no housing developers who are going to build for free, so either fees need to be reduced for them, or land has to be given at a greatly reduced cost. But I will tell you that as a long term Milton resident, I I’m tired of taxes going sky high”

“Reduce development costs and shorten permit times”

“Increase purpose-built rental housing”

“Stop focusing on dense communities”

“Reduce any duplicate review processes. Process anything as fast as possible to reduce builder’s expenses and timelines.”

“I am concerned with streamlining development approvals as I feel they are not taking into consideration the neighborhoods that are being affected both in old Milton as well as the development of necessary green spaces and farmland”

“Rent control. Renovation for the sake of evacuation.”

Monitoring and reporting

The survey asked respondents to provide short-answer responses to indicate what metrics they feel are important for the Town to track, monitor and report on as it relates to housing. Below is a summary of the suggested metrics for the Town to consider:

- Vacant units;
- Traffic;
- New rental units, new builds;
- Affordability;
- Approval timelines;
- Variety of housing offered
- Number of equity seeking communities that are able to afford housing;
- Amount of land available for residential, industrial, parkland;

- Number of accessible units;
- Number of units with "shovels in the ground", number of completed units;
- Population trends;
- Number of new rental units; new housing units in current serviced boundaries vs ones in previously unserved areas; types of housing being built (single, semi-detached, multi-story), and for whom (1, 2, 3, or more bedrooms);
- Infrastructure availability vs. new housing units created;
- Number of new rental units, number of new purchase units, number of affordable units under \$500,000.00, average rent cost per month; and,
- Instances where the town say they reduced builder's costs or approval/construction times

Respondents were asked about their preferences for how they would like to stay informed and the best methods for the Town to report back on progress. They were provided with the following options for reporting: annual reports to Town Council, Town of Milton website/ newsletters, dashboard/scorecard, informational events and other.

Using the Town of Milton website/ newsletters was the most preferred form of communication and reporting, followed by annual reports to Town Council, Informational events, and dashboard/scorecard. For those that indicated "other", an opportunity for further explanation through an open-ended text-based dialog box was provided. Other methods of reporting suggested included:

- Social media;
- Send an e-mail;
- Flyers and social media;
- Open town hall community meetings;
- Sharing on Let's Talk Milton and social media; and,
- Meetings with residents;

Other comments received

Formal written comments prepared by Conestoga Students Inc. (CSI), the official student association of Conestoga College. Within these written comments, CSI expressed support for the proposed draft vision, guiding principles and outcomes, indicating that they strike the necessary balance between the growth necessary in Milton and ensuring that this growth is managed effectively, all the while staying within the aspects of housing that are within the control of the Town of Milton. CSI recommended that the Town prioritize policy and regulatory changes, such as inclusionary zoning and rental licensing to help address housing needs and challenges locally. A copy of their submission can be found at Appendix 3.

Appendix 1

Open House Boards



Welcome

to Milton's Planning Night Open House!

This is your opportunity to:

- Learn more about the policy planning projects underway at the Town, including Milton's
 - Official Plan;
 - Agerton Secondary Plan
 - Rural Additional Residential Units (ARUs); and,
 - Housing Strategy
- Ask questions and speak directly with Town staff
- Share your feedback to help shape Milton's first Housing Strategy

How to get involved:

- Add your thoughts using sticky notes or comment cards
- Speak with staff—we're here to listen and record your input
- Complete the online survey for the housing strategy by scanning the QR code

Your feedback will help guide the development of a draft Housing Strategy, which will be presented to Council later this year.

Your input matters—it will help define our community's vision, goals, and future direction on housing.

Thank you for being part of the conversation and for helping make Milton...

A Place of Possibility.



Milton's Housing Strategy



What is a Housing Strategy?

Housing affects everyone. A Housing Strategy is a plan that identifies tools, policies, and actions to help address housing needs in a community. It works alongside other municipal plans and strategies to guide decisions that improve housing options and reduce barriers to affordability—for both current and future residents.

Why is Milton creating one?

Milton is growing—fast. By 2051, our population is expected to reach 400,400, with 87,900 new housing units needed to accommodate this growth.

While the Town has consistently met housing growth targets, **new challenges are emerging:**

- Housing costs continue to rise
- Rental vacancy rates are extremely low
- Infrastructure costs are increasing
- Economic uncertainty is impacting the housing market

These pressures make it clear: **we need a focused, forward-looking strategy to guide how we respond.**

This Housing Strategy will help:

- **Align growth** with evolving housing needs
- Establish a **long-term vision for housing** in Milton
- **Support affordability** and choice
- Set clear **priorities and scalable actions**
- **Use available tools effectively** for meaningful change

What is our project timeline?



How can the Town influence housing affordability?



While the Town doesn't build homes or operate assisted housing (this is the role of Halton Region), **we shape housing outcomes** by:

- **Planning for the future:** Using land use tools under the Planning Act and Municipal Act to support a full mix of housing types and price points
- **Facilitating development:** Reviewing and approving development applications and building permits to keep projects moving
- **Collaborating with others:** Partnering with Halton Region, the development industry, and non-profit housing providers to support more affordable and below-market housing options

In the Town's Control
<ul style="list-style-type: none"> • Development approvals • Building standards • Growth management • Identify and understand local needs/ opportunities • Incentives • Policies and regulations • Advocacy • Partnerships • Build community capacity • Research and share information

Not in the Town's Control
<ul style="list-style-type: none"> • List price for new and resale housing • Tenure of housing units • When homebuilders complete projects after Town approval • Provincial or federal legislation, including definition of "affordable" • Requiring that affordable housing be built <i>(except where a regulatory tool would allow this, such as inclusionary zoning or Town-provided incentives)</i> • Requiring housing be provided to specific groups or persons • Direct provision (i.e. development) of housing

	Municipality	Provincial Government	Federal Government	Halton Region/ Service Manager	Community Based Organizations	Developers
Regulate	✓	✓				
Approve	✓	✓				
Incent	✓	✓	✓	✓		
Partner	✓	✓	✓	✓	✓	✓
Build		✓	✓	✓	✓	✓
Advocate	✓	✓		✓	✓	
Build Capacity	✓			✓	✓	
Research and Share Information	✓	✓	✓	✓	✓	✓

The Town's role is to set the conditions that make diverse, affordable housing possible—especially as we grow.

What are Milton's housing needs?

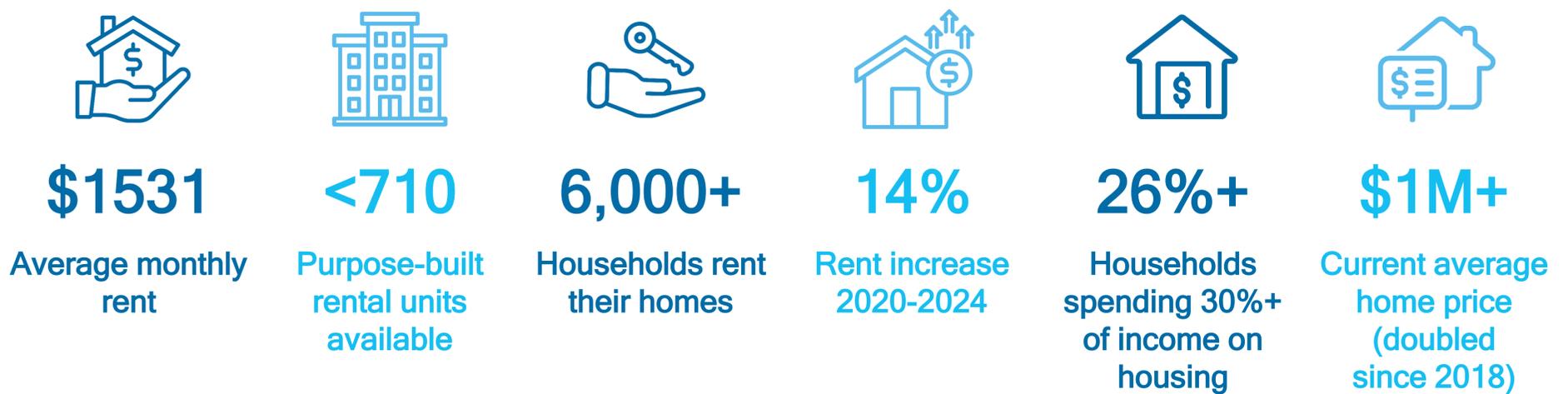


Based on our recent Housing Needs Assessment (HNA), here are some of the things we are keeping in mind as we develop our Housing Strategy:

Population and households



Affordability challenges



Core housing need (2021)



Looking ahead

- Previous work on our Official Plan has provided context to the amount of new housing units Milton can expect based on population projections. Based on growth projections, the Town will need to add more than **80,000 new housing units** between now and 2051. Around 20,000 of those units will need to be provided in a range of affordable housing types and tenures
- The Province requires us to include policies in our Official Plan that identify targets for housing units that would be affordable to households in Milton with incomes in the 60th percentile of the income distribution.
- We are working with our team to better understand what proportion of the projected 20,000 affordable units needed falls within the Town's requirement for meeting the provincial definition and to determine the best way to include policies that support achieving that number.

What we heard



Between December 2024 and January 2025, we gathered input through surveys and interviews.

You told us:

Affordable housing is lacking

Working families are struggling to afford market-rate housing

Homelessness—both visible and hidden—is on the rise

There is limited supportive housing for residents at risk of homelessness

Student housing pressures are increasing with new campus developments

Strong collaboration is needed across sectors

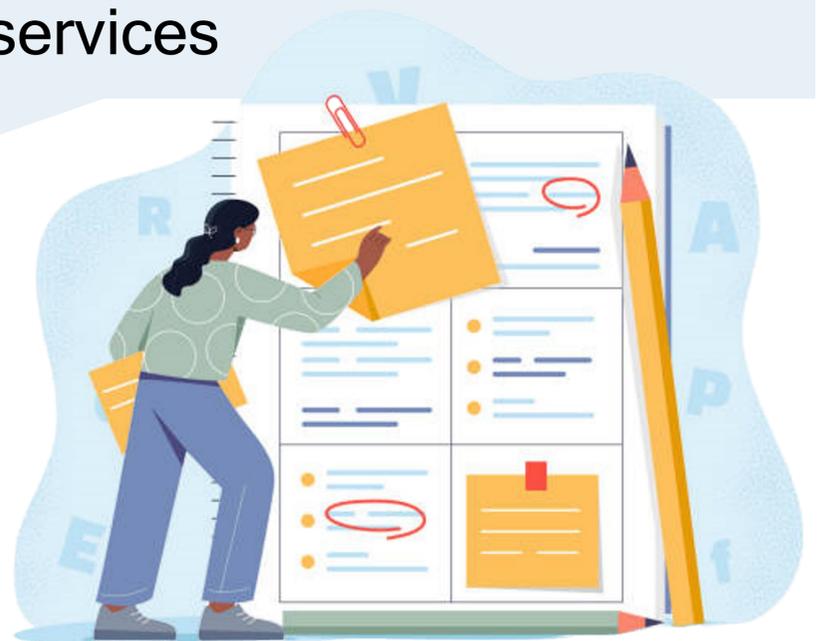
Developers face challenges delivering a wider range of housing

There is strong support for a variety of housing types

Growth must bring corresponding infrastructure, amenities, and community services

Milton's approach must stay flexible as the market evolves

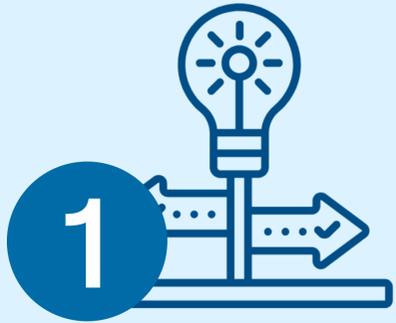
This isn't a complete list—but it highlights key themes shaping our work.



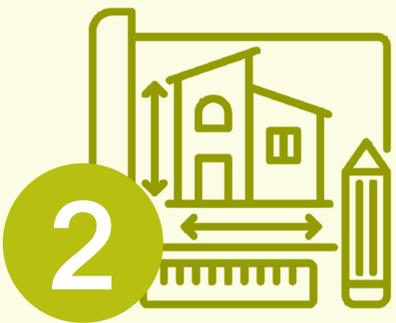
Five key housing issues



We've identified the following five key housing issues to be addressed:



The need to establish an approach to support housing affordability and inform decision-making on land use planning matters



The need to foster a broader diversity of housing forms and tenures in the Town to meet residents' needs throughout their lifecycle



The need to increase the supply of purpose-built primary market rental units.



The need to increase the supply of “below-market” ownership and rental housing options to align the Town’s housing supply with the reality and financial limitations of middle-income earners



The need to work with other levels of government, the not-for-profit sector and private developers to ensure that housing options and services are aligned with the pace of growth, are available to meet the needs of all residents and address the affordable housing deficit.

What do we mean by “affordable housing”?



The Provincial Planning Statement (2024) defines “affordable” as:

Owned Housing:

- the lesser of:
 - housing for which the purchase price results in annual accommodation costs which do not exceed 30 per cent of gross annual household income for low- and moderate-income households; or,
 - housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the municipality



Rented Housing:

- the lesser of:
 - a unit for which the rent does not exceed 30 per cent of gross annual household income for low- and moderate-income households; or,
 - a unit for which the rent is at or below the average market rent of a unit in the municipality. (“Low and moderate incomes” are defined as those in the lowest 60 per cent of the municipality’s owner or renter population (PPS).

As a Town, we will define affordability for owned and rented housing after determining which method results in the least expensive option for each.

What is considered affordable?



We define affordability using benchmarks for rental and ownership housing. The province of Ontario has set the following ownership and rental benchmarks based on their 2024 Bulletin. We still need to do some additional work to understand what the affordable benchmark is for Milton in 2025 based on the requirements under the PPS.

2024 market- and income-based ownership thresholds and the established “affordable benchmark” based on the Provincial Bulletin

Unit type	Market-based threshold	Income-based threshold	Affordable housing benchmark price
Single- detached	\$1,161,000	\$524,600	\$524,600
Semi- detached	\$918,000	\$524,600	\$524,600
Townhouse	\$801,000	\$524,600	\$524,600
Condominium Apartment	\$576,000	\$524,600	\$524,600

2024 market- and income-based rental thresholds and the established “affordable benchmark” based on the Provincial Bulletin

Rental unit size	Market-based threshold	Income-based threshold	Affordable housing benchmark price
Bachelor	\$1,243	\$2,920	\$1,243
1- bedroom	\$1,451	\$2,920	\$1,451
2- bedroom	\$1,626	\$2,920	\$1,626
3+ bedroom	\$1,864	\$2,920	\$1,864

Our draft vision for housing in Milton



In Milton, everyone has access to **safe, stable, and affordable housing**. Our **diverse housing options** provide **choice** for residents of all ages, abilities, and income levels—helping to make Milton a **vibrant, inclusive** community.

By fostering **collaboration** among elected officials, staff, community leaders, and private and non-profit partners, we will address **affordability** and **improve quality of life** for all.

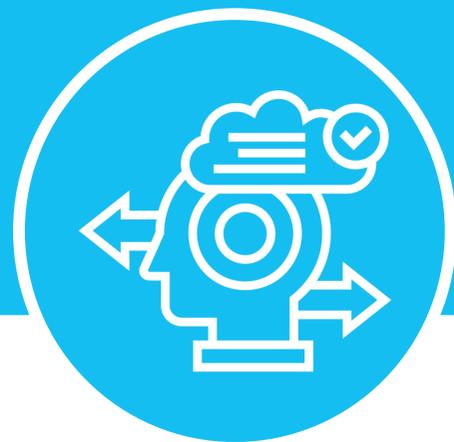
Together, we will build a town where **everyone has a place to call home**



What do you think of the draft vision?
Leave your comments on sticky notes or online.



Guiding principles for Milton's Housing Strategy



These principles reflect our values and will guide decisions and actions:

1. Remove Barriers

- Streamline development approvals
- Remove obstacles to a variety of housing options

2. Manage Growth Effectively

- Plan for complete communities and economic strength
- Offer housing and employment choices
- Stay flexible to meet evolving needs
- Maintain fiscal responsibility

3. Collaborate and build awareness

- Partner with private, public, and non-profit sectors
- Clarify roles and responsibilities
- Build support for well-aligned housing projects

4. Promote equity, diversity and inclusion

- Advance equitable housing policies
- Support engagement from underrepresented groups
- Identify and address access barriers

5. Ensure accountability and transparency

- Communicate goals and benchmarks clearly
- Provide regular progress updates
- Engage meaningfully with the community
- Adjust the strategy based on results



Tell us what you think!
Use sticky notes on this board
or submit your feedback online.



What are we working toward?



These draft housing outcomes will guide action and measure progress.



More housing supply
Support faster development to meet growth targets



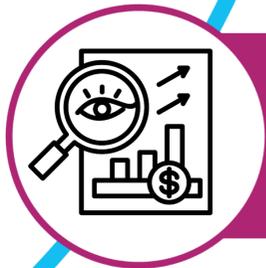
More housing variety
Offer diverse housing types, tenures, and price points.



Better housing affordability
Increase access to below-market housing



Stronger partnerships and advocacy
Co-create solutions with governments, developers, and residents



Transparent monitoring and accountability
Track and report on progress. Adjust as needed



Do these draft outcomes reflect what matters most to you?
Tell us what you think!
Use sticky notes or submit your feedback online.

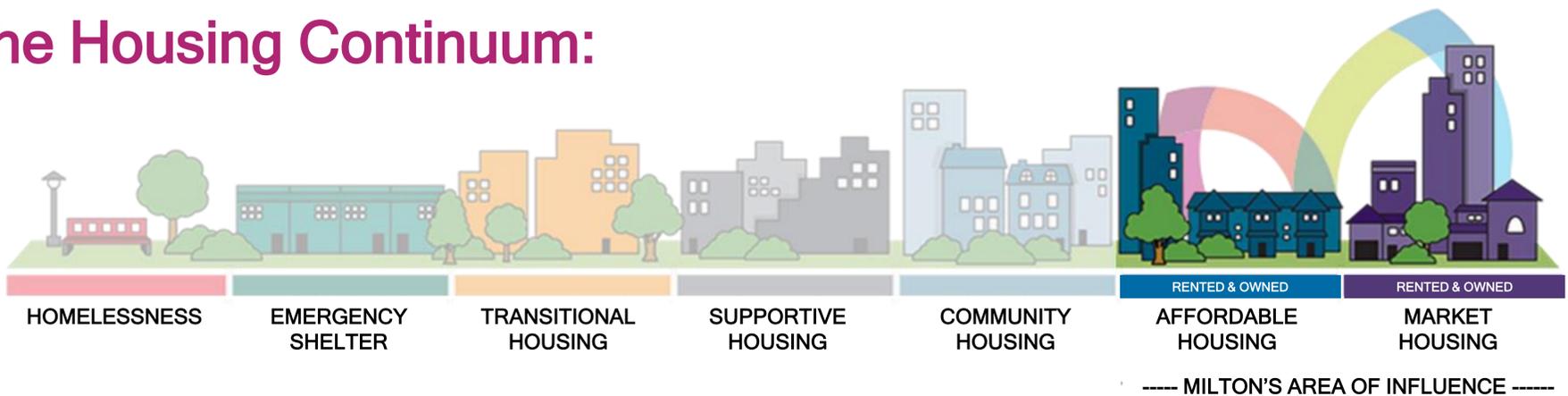


Taking action on housing affordability



Improving affordability requires **shared responsibility**. It will also take time. We will need to focus on things we can do right now, as well as things we can do in the future, to help improve housing affordability. As noted previously, the Town defines low- and moderate-income household as those in the lowest 60 per cent of the municipality's owner or renter population (PPS, 2024).

The Housing Continuum:



While some factors are beyond our control, we want to do what we can to help make buying and renting homes more affordable for low- and moderate-income households--those who aren't eligible for subsidies but still struggle to afford current market prices.

What can the Town do?

We'll focus on:



Policy and regulatory changes
(e.g., zoning updates, streamlined approvals)



Incentives and tools
(e.g., fee relief, grants, density bonuses)



Advocacy
(e.g., funding and policy changes from senior governments)



Collaboration and partnerships
(e.g., joint projects with non-profits)



Capacity building
(e.g., supporting community-led housing solutions)



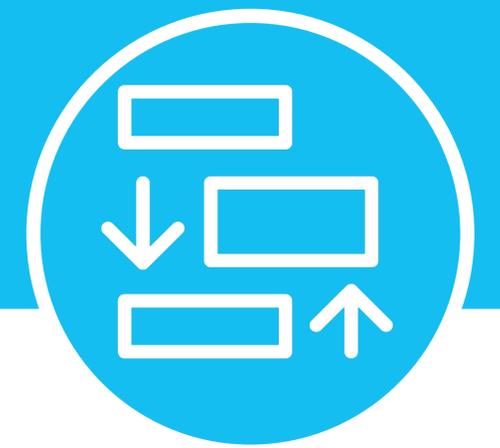
What should we prioritize?

Think of up to five actions you think the Town should do to support housing affordability and:

- Write them on a postcard and drop in the box
- Add a sticky note to this board
- Or share your input online



Housing priorities



Place a dot on the action area you think is most important for Milton to focus on.

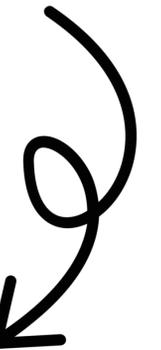


Policy and regulatory changes
(e.g., zoning updates, streamlined approvals)



Incentives and tools
(e.g., fee relief, grants, density bonuses)

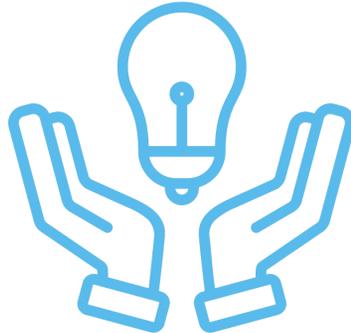
You can also share your feedback online



Advocacy
(e.g., funding and policy changes from senior governments)



Collaboration and partnerships
(e.g., joint projects with non-profits)



Capacity building
(e.g., supporting community-led housing solutions)

How will we know we're making progress?



Monitoring and tracking matter.

We want to measure what matters—and report back along the way.

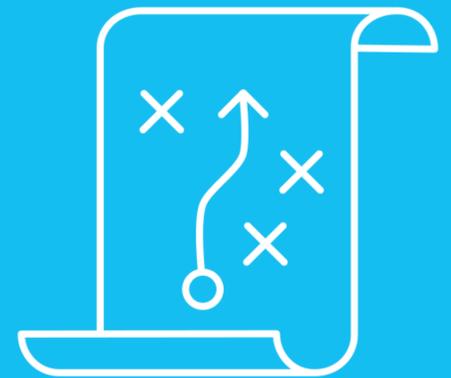


What should we track?

- What does success look like to you?
- What specific metrics should we monitor?
(e.g., number of new rental units, time to approval)

How should we report back?

- Through the Town's website or newsletters?
- Using a scorecard or dashboard?
- At future open houses or community check-ins?



Tell us what you think.

Use a sticky note, the feedback box, or submit online.



Thank you

for joining the conversation!

We appreciate your time and ideas.

What's next?

- We'll use your feedback to refine our direction
- We will present a draft Housing Strategy later this year
- You'll be able to provide input before the final Housing Strategy goes to Council

Have more to share?

- Add a sticky note to this board
- Or visit our website and share more online



Thank you for helping make Milton
A Place of Possibility,
for everyone.



Appendix 2

Online Survey Questions



Q Search

Home / Housing Strategy / Housing Strategy Vision

Housing Strategy Vision

Your feedback will help guide the development of a draft Housing Strategy, which will be presented to Council later this year.

Your input matters—it will help define our community’s vision, goals, and future direction on housing.

Thank you for being part of the conversation and for helping make Milton... A Place of Possibility.

For context that will help complete this survey, please [view materials from our 2025 open house](#).

THE HOUSING CONTINUUM



This is our draft vision for housing in Milton:

"In Milton, everyone has access to safe, stable, and affordable housing. Our diverse housing options provide choice for residents of all ages, abilities, and income levels—helping to make Milton a vibrant, inclusive community.

By fostering collaboration among elected officials, staff, community leaders, and private and non-profit partners, we will address affordability and improve quality of life for all.

Together, we will build a town where everyone has a place to call home."

1. How does this vision sound to you?

Good. You are on the right track.

Needs work. Tell us what it needs.

These are our guiding principles for Milton's Housing Strategy:

- **Remove barriers**
 - Streamline development approvals
 - Remove obstacles to a variety of housing options
- **Manage growth effectively**
 - Plan for complete communities and economic strength
 - Offer housing and employment choices
 - Stay flexible to meet evolving needs
 - Maintain fiscal responsibility
- **Collaborate and build awareness**
 - Partner with private, public, and non-profit sectors
 - Clarify roles and responsibilities
 - Build support for well-aligned housing projects
- **Promote equity, diversity and inclusion**
 - Advance equitable housing policies
 - Support engagement from underrepresented groups
 - Identify and address access barriers
- **Ensure accountability and transparency**
 - Communicate goals and benchmarks clearly
 - Provide regular progress updates
 - Engage meaningfully with the community
 - Adjust the strategy based on results

2. How do these principles sound to you?

Good. You are on the right track.

Needs work. Tell us what it needs.

These are the draft outcomes we are working toward:

- **More housing supply.**
 - Support faster development to meet growth targets.
- **More housing variety.**
 - Offer diverse housing types, tenures, and price points.
- **Better housing affordability.**
 - Increase access to below-market housing.
- **Stronger partnerships and advocacy.**
 - Co-create solutions with governments, developers, and residents.
- **Transparent monitoring and accountability.**
 - Track and report on progress. Adjust as needed.

3. How do these outcomes sound to you?

Good. You are on the right track.

Needs work. Tell us what it needs.

These are possible actions we can take

While some factors are beyond our control, we want to help make buying and renting homes more affordable for low- and moderate-income households. As we develop our Housing Strategy, our approach will fall within the following categories.

- Policy and regulatory changes (e.g., zoning updates, streamlined approvals)
- Incentives and tools (e.g., fee relief, grants, density bonuses)
- Advocacy (e.g., funding and policy changes from senior governments)
- Collaboration and partnerships (e.g., joint projects with non-profits)
- Capacity building (e.g., supporting community-led housing solutions)

4. Rank the areas of action by priority. (1 = most important to you, 5 = least important to you.)

Advocacy (e.g., funding and policy changes from senior governments)

Incentives and tools (e.g., fee relief, grants, density bonuses)

Capacity building (e.g., supporting community-led housing solutions)

Collaboration and partnerships (e.g., joint projects with non-profits)

Policy and regulatory changes (e.g., zoning updates, streamlined approvals)

5. Let us know: What are the top five actions the Town should pursue?

Maximum 250 characters

0/250

6. What housing metrics are important for the Town to report back on?

Maximum 255 characters

0/255

What does success look like to you? What specific metrics should we monitor? (e.g., number of new rental units, time to approval)

7. How should we report back? Select all that apply.

Annual reports to Town Council

Town of Milton website/newsletters

Dashboard/scorecard

Informational events

Other (please specify)

Submit

[Terms and Conditions](#) [Privacy Policy](#) [Moderation Policy](#) [Accessibility](#) [Technical Support](#) [Site Map](#)

[Cookie Policy](#)

Appendix 3

Comment Submission from Conestoga Students Inc.

Alexandra Oestreicher
Conestoga Students Incorporated (CSI)
Room 2A106
299 Doon Valley Drive
Kitchener, Ontario
N2G 4M4

June 9, 2025

Kelly Martel
Project Manager
Town of Milton
150 Mary St,
Milton, Ontario
L9T 6Z5

RE: Support for Housing Strategy Vision, Principles, and Outcomes

Dear Kelly Martel,

On behalf of Conestoga Students Inc. (CSI), the official student association of Conestoga College and representing 700 students attending school in the Town of Milton, I would like to express our support for the draft vision, guiding principles, and outcomes the Town of Milton is proposing for the Housing Strategy.

As the Town of Milton is aware, housing, and specifically affordable housing, continues to be a key concern for residents – and Conestoga College students in Milton are no different. From CSI's own research, 85.8% of students attending class in Milton make less than \$30,000/year – meaning the vast majority of students are below, or just above, the Low-Income Cut Off (LICO).¹ Furthermore, the majority of students attending school in Milton are also renters (57.5%),² a target group that the Town of Milton has identified in the Housing Needs Assessment as needing additional support and attention. Finally, it is vital to note that students, particularly international students (who attend the Milton campus at higher rates than domestic students), have specific needs and constraints when it comes to housing, such as more readily accessible transit services, deeper affordability, and diverse housing options (such as ARUs). Recognizing the growing student population in Milton, particularly with the anticipated future development and opening of the Milton Education Village, CSI is pleased to see the Town of Milton taking proactive actions to address housing needs.

CSI believes that the proposed draft vision, guiding principles, and outcomes strike the necessary balance between the growth necessary in Milton and ensuring that this growth is managed effectively, all the while staying within the aspects of housing that are within the control of the Town of Milton. As such, we hope to see the Town of Milton prioritize policy and regulatory changes, such as comprehensive rental licensing and inclusionary zoning, to most accurately address the needs for affordable and safe housing options. While there is a need to generally increase the housing supply, CSI believes it should be done in such a way that prioritizes and measures the effect for low-income residents, as these are the community members most hard-hit by the ongoing housing crisis.

¹ Nathan R. G Barnett, 'CSI 2024 Year-End Survey' (Kitchener, ON: Conestoga Students Inc, 5 May 2025), <https://www.conestogastudents.com/pageassets/representation/advocacy/Year-End-Survey-2024-27.01.2025-1.pdf>.

² Barnett, 'CSI 2024 Year-End Survey'.

As the Town of Milton continues to grow, it is vital to ensure that all residents have a place to call home – regardless of their age, abilities, and income level. It is for these reasons that CSI supports the draft vision, principles and outcomes of the Housing Strategy, while further urging the Town of Milton to ensure the increases to the housing supply address the diverse needs of Milton residents, in terms of both housing style and levels of affordability. CSI is grateful for the opportunity to submit our comments regarding the Housing Strategy, and we look forward to continuing to work with the Town of Milton and other stakeholders to address the housing needs within the Milton community.

Sincerely,



Alexandra Oestreicher
President