



## REPORT

### Planning and Development Council

Meeting Date: April 20, 2026

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**FROM:** Planning and Development Department

**DATE:** April 7, 2026

**SUBJECT:** Recommendation Report – Town-initiated Official Plan Amendment – Housing Policies (File No. 42.24.28)

**LOCATION:** Town-wide

**WARD:** Town-wide

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#### RECOMMENDATIONS

1. That By-law 2026-055, a by-law to adopt Official Plan Amendment 78 to the Livable Oakville Plan, be passed.
2. That the Town-initiated Official Plan Amendment regarding housing policies (File No. 42.24.28) be approved.
3. That notice of Council’s decision reflect that Council has fully considered all written and oral submissions relating to this matter and that those comments have been appropriately addressed.
4. That the Ministry of Municipal Affairs and Housing be advised that the definition of “additional needs housing” is consistent with the proposed definition of same in Official Plan Amendment 70.

#### KEY FACTS

The following are key points for consideration with respect to this report:

- This report concludes the housing policy review as part of the Town’s Official Plan Review, and represents the advancement of 17 action items from the Town’s Housing Strategy and Action Plan, as well as the advancement of recommendations from the Town’s Housing Needs Assessment.

- This report recommends new and revised housing policies via Town-initiated Official Plan Amendment 78 (OPA 78), attached as Appendix A, for Council’s consideration and approval.
- The recommended OPA 78 is consistent with the Provincial Policy Statement 2024, addresses policy matters in the Regional Official Plan and Livable Oakville Plan and fully considers and appropriately addresses written comments and oral submissions.

## **BACKGROUND**

The purpose of this report is to present the recommended Town-initiated Official Plan Amendment pertaining to new and revised housing policies in the Livable Oakville Plan for Council approval.

This report addresses how the OPA is consistent with the Provincial Planning Statement 2024, how it considers existing regional and Town policies, and how oral and written comments have been addressed. The report provides an overview of the changes made to the OPA since it was presented at a Statutory Public Meeting of Planning and Development Council on January 19, 2026.

### *Chronology of Key Milestones*

- [Planning and Development Council May 16, 2022](#) – A Housing Information Report and Preliminary Policy Analysis Report was received by Planning and Development Council, providing an overview of legislation, plans and policies at the federal, provincial, regional, and Town levels regarding housing. The report included commentary on various emerging matters, trends and themes and a preliminary assessment of the Livable Oakville Plan’s housing-related policies. The report identified issues and matters to be addressed, and although the report is largely out-of-date now, it remains as the early impetus to provide new and updated housing policies in the Livable Oakville Plan.
- Since that time, significant changes have occurred to the legislative and planning frameworks that govern land use planning in Ontario including but not limited to:
  - More Homes Built Faster: Ontario's Housing Supply Action Plan: 2022-2023, and resulting legislation delivering numerous Bills amending the *Planning Act*
  - The repeal of the Provincial Policy Statement 2020
  - The repeal of the Provincial Growth Plan for the Greater Golden Horseshoe
  - A new Provincial Planning Statement 2024
  - The removal of Halton Region as a planning authority on land use planning matters

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- Halton Region’s Official Plan becoming a local plan under the jurisdiction of the Town
  - Provincial Housing Pledge – In response to provincial legislation, on March 20, 2023, Council approved Oakville’s Housing Pledge to facilitate the delivery of 33,000 new housing units by 2031/2032.
  - [Planning and Development Council December 9, 2024](#) – The Town’s Housing Strategy and Action Plan (HSAP) was approved by Planning and Development Council, which includes several action items directing staff to develop new and updated Official Plan policies related to housing. It also identified the need to complete a Housing Needs Assessment (HNA) to inform new and updated Official Plan housing policies.
  - [Planning and Development Council September 8, 2025](#) – A final HNA was received by Planning and Development Council following a comprehensive consultation process. At the same meeting, Council received a draft housing policy Official Plan Amendment (OPA), which was informed by the HNA. Council directed staff to consult on the OPA.
  - [Planning and Development Council on January 19, 2026](#) – Following consultation on the draft housing policy OPA, Planning and Development Council hosted a Statutory Public Meeting on a draft OPA, in accordance with the *Planning Act*. Comments received from the public and Council are addressed in this report.
  - This report concludes the housing policy review and recommends a Town-initiated Official Plan Amendment (OPA 78) for Council’s consideration and approval.

## **OFFICIAL PLAN AMENDMENT**

The new housing policies recommended in the Livable Oakville Plan via Official Plan Amendment (OPA 78) are provided in Appendix A.

### **Subject Lands**

The OPA applies to all lands subject to the Livable Oakville Plan.

### **Purpose of the recommended Official Plan Amendment**

OPA 78 provides an updated policy foundation for housing in Oakville, necessary to facilitate identified housing needs in Oakville over the long-term.

The updated policy framework will assist the Town's consideration of housing as part of evaluating development applications and when making planning decisions. The Official Plan Amendment itself does not propose new development, and does not change land use designations or permissions across the Town. It does, however, provide a basis to ensure future development can better address housing as a key consideration in decision-making.

The policies provide updated housing objectives and associated policies. To this end, the OPA will modify the text of the Livable Oakville Plan to, primarily, accommodate a new Section 7 – Housing, within Part C – Making Oakville Livable, and consider and respond to the documents below to:

- be consistent with the PPS, 2024
- assist to amalgamate the Region of Halton Official Plan with the Livable Oakville Plan
- respond to the Halton Region Comprehensive Housing Strategy
- respond to directions, findings and recommendations of the Town's Housing Strategy and Action Plan and Housing Needs Assessment

### **Effect of the Recommended Official Plan Amendment**

The effect of the OPA will make changes to various sections of the Livable Oakville Plan, including:

- a new Housing section (Section 7)
- revisions to Residential Land Use policies (Section 11)
- revisions to the Mixed Use Land Use policies (Section 12)
- update to the implementation/monitoring policies (Section 30)
- revisions for definitions (Section 31)

The new Section 7 – Housing, provides housing objectives (Section 7.1) and policies to support the objectives under the following headings:

- Supporting Housing Supply and Growth Management (Section 7.2.1)
- Developing Livable and Complete Communities (Section 7.2.2)
- Enhancing Housing Choice (Section 7.2.3)
- Encouraging and Protecting Rental Housing (Section 7.2.4)
- Supporting Affordability (Section 7.2.5)
- Engagement and Collaboration (Section 7.2.6)

The effect of changes to the policies of Section 11 – Residential, include:

- Introductory policies are updated to maintain the objective to protect and enhance the character of existing residential areas, with remaining housing objectives moved to the new Section 7 – Housing
- Policy 11.1.1 and 11.1.2 are deleted and moved to Section 7 – Housing
- Policy 11.1.3 changes the word “dwelling” unit with “residential” unit to reflect provincial regulations
- Revised land use permissions are also considered, including recognizing lodging houses (already permitted in zoning), and additional needs housing including amenities and services needed to support them
- Minor wording updates

The effect of changes to the policies of Section 12 – Mixed Use, include:

- Policy 12.1.5 is updated to permit additional residential units and lodging houses to be consistent with permissions in residential land use designations and better reflect existing zoning permissions

The effect of the changes to the policies of Section 30 – Implementation, is the addition of a new monitoring policy that has been streamlined and moved from the policies in Section 7, Housing, where it was previously proposed in the draft OPA.

The effect of changes to Section 31 – Glossary, include revised and new definitions to be consistent with the PPS 2024.

## **PLANNING POLICY & STRATEGY FRAMEWORK**

### ***Planning Act***

Town Council, in carrying out its responsibilities under the *Planning Act*, shall have regard to matters of provincial interest, which includes but is not limited to:

- the adequate provision of a full range of housing, including affordable housing
- the accessibility for persons with disabilities to all facilities, services and matters to which the *Planning Act* applies
- the appropriate location of growth and development

OPA 78 has regard to the matters of provincial interest by considering housing need and its orderly development thereto.

### **Provincial Planning Statement**

The Provincial Planning Statement 2024 (PPS 2024) came into force on October 20, 2024. All local decisions affecting land use planning matters must be consistent with

the PPS, including housing.

The PPS 2024 directs planning authorities to “provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area” by, among other matters:

- providing minimum targets for the provision of housing that is affordable to low and moderate income households
- coordinating land use planning and planning for housing with Halton Region to address the full range of housing options including affordable housing
- permitting and facilitating all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities
- permitted and facilitating all types of residential intensification, including the development and redevelopment of under-utilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new housing options within previously developed areas, and redevelopment, which results in a net increase in residential units, ensuring the necessary infrastructure and public service facilities are planned for

OPA 78 is consistent with the PPS 2024.

### **Halton Region Official Plan**

As of July 1, 2024, the Halton Region Official Plan is now a local Official Plan. As part of the broader Official Plan Review, it is intended that the Halton Region Official Plan will be amalgamated with the Livable Oakville Plan under one Plan. The Halton Region Official Plan has housing policies which are to be incorporated into the Livable Oakville Plan, as applicable. The Halton Region housing policies have been considered as part of this exercise and incorporated into the recommended Official Plan Amendment, as applicable.

The Provincial *Housing Services Act*, which provides the legislative framework for the delivery of social housing and homelessness services in Ontario, designates Halton Region as the “Service Manager” responsible for delivering assisted and supportive housing, housing programs, as well as coordinating supports for populations experiencing or at risk of homelessness. To inform these requirements, Halton Region maintains a Comprehensive Housing Strategy which is also considered as part of this exercise.

## **Halton Region Comprehensive Housing Strategy**

Halton Region's Comprehensive Housing Strategy (CHS) is a ten-year plan focused on four key priorities:

1. strengthening Halton's homelessness response system
2. protecting and retaining Halton's existing community housing stock
3. creating new assisted and supportive housing
4. advocating for increased funding for housing in Halton Region

To coordinate planning for housing with Halton Region, the priorities of the Region's CHS have been incorporated into the recommended Official Plan Amendment with a policy for the Town to collaborate with Halton Region to achieve the housing targets and priorities established in the CHS.

## **Livable Oakville Plan**

The Livable Oakville Plan was adopted by Council on June 22, 2009, approved by Halton Region on November 30, 2009, with modifications, as it was deemed to conform to the Growth Plan and the Region's Official Plan, as amended, and to be consistent with the Provincial Policy Statement, 2005. The Plan has been amended many times since its approval.

Since the time the Livable Oakville Plan was approved, the new PPS 2024 was put in place, the Provincial Growth Plan for the Greater Golden Horseshoe was repealed, and the Halton Region Official Plan has come under the jurisdiction of the Town. New Livable Oakville Plan policies must respond to these changes.

The Livable Oakville Plan currently does not have a dedicated housing policy section. Instead, it relies on the Town's residential land use designation policies to speak to housing matters, as well as the Regional Official Plan housing policies which are now under the jurisdiction of the Town. As part of this exercise, the development of a new section specific to housing in the general policies (Part C) of the Livable Oakville Plan has been considered so it applies to all areas that have residential permissions, including mixed-use areas and some commercial areas.

## **Housing Strategy and Action Plan**

The Housing Strategy and Action Plan (HSAP) was approved by Planning and Development Council on December 9, 2024. It includes action items directing staff to develop new and updated Official Plan policies related to housing, and complete a Housing Needs Assessment to inform new and updated Official Plan housing policies. The HSAP action items, including the completed Housing Needs Assessment have been considered in the draft policies. Details of the 17 action

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items addressed as part of the recommended Official Plan Amendment are previously discussed in the staff report received by [Planning and Development Council on January 19, 2026](#) as part of the statutory public meeting.

### **Housing Needs Assessment**

SHS consulting was retained to complete a Housing Needs Assessment (HNA), which was received for information by [Planning and Development Council on September 8, 2025](#). As discussed as part of the Statutory Public Meeting Report to Planning and Development Council on January 19, 2026, it provides:

- an analysis of the Town’s housing needs and current housing supply;
- a projection of future housing needs based on socio-demographic analysis and projections;
- identifies housing gaps based on current supply and future projections; and
- provides recommendations for Official Plan policies, including housing targets and definitions of affordable housing.

The HNA identifies the following four key housing gaps:

- 1) Housing is unaffordable to low and moderate-income households, leaving many in housing stress.
- 2) There is a need for more affordable purpose-built rental housing.
- 3) Oakville’s housing stock is inconsistent with current household sizes and is limited in typology.
- 4) Priority household groups face disproportionate or unique housing needs relative to other households.

To address the housing gaps, the HNA indicates the Town must create new housing to meet the needs of low, moderate, and even some high-income households in terms of affordability and suitability, by providing more:

- affordable ownership housing (especially for large low and moderate-income households);
- purpose built rental housing (all unit sizes);
- facilitating housing suitable for one and two-person households; and
- facilitating housing with support for priority households.

To address the gaps/needs, the HNA recommends policy, regulatory, and programmatic initiatives. It also recommends updating Official Plan policies to:

- include affordable and rental housing targets as per the HNA;
- promote opportunities for a more diverse range of housing forms in residential areas (e.g. greater medium and high-density housing forms);

- reduce barriers for the provision of “single room occupancy” dwellings;
- promote alternative and innovative housing forms; and
- align policies regarding demolition and conversion of rental housing with the Town’s rental housing demolition and conversion by-law.

The HNA policy recommendations are considered in the recommended Official Plan Amendment.

## **COMMENTS**

An analysis of comments received and matters of interest to Council identified at the Statutory Public Meeting of Planning and Development Council on January 19, 2026, are discussed and responded to by topic area and/or as part of the discussion of changes to the recommended OPA 78 below.

### **Complete Communities**

As a matter of interest to Council and commentary from the public, staff were asked to review what, if any, policy metrics determine what constitutes a complete community.

The Livable Oakville Plan defines a complete community as: “places such as mixed-use neighbourhoods or other areas within cities, towns, and settlement areas that offer and support opportunities for people of all ages and abilities to conveniently access most of the necessities for daily living, including an appropriate mix of jobs, local stores, and services, a full range of housing, transportation options and public service facilities. Complete communities are age-friendly and may take different shapes and forms appropriate to their contexts.” Inherent to complete communities, is that places are different from one context to the next to meet the diverse needs of their populations. Placing “metrics” on what makes a complete community can therefore be challenging and inflexible.

Complete communities reflect broad themes of community building, with a core foundational element being the need to ensure that growth is managed and coordinated with the provision of infrastructure and public service facilities to ensure quality of life is upheld. These themes are addressed as part of the broader existing policy framework in the Town’s Official Plans via the urban structure and growth management frameworks, as well as master plans which support and implement the Official Plans.

The Town’s master plans align decision-making around infrastructure and facility needs, enhancing community well-being, improving quality of life, and supporting a

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vibrant economy. The plans include the Transportation Master Plan, and Parks, Recreation and Library Master Plan, among others.

The Town’s urban structure provides the foundation for growth and development-related decisions, ensuring long-term protection of natural heritage, public open space and cultural heritage resources, maintaining the fabric of residential areas and is the foundation to direct growth to identified system of centres and corridors. These foundational elements support sustainable city building, and assist in the creation of transit-supportive and walkable development patterns.

All elements of the Official Plan (i.e. urban design, heritage, natural heritage) contribute to the creation of complete communities.

### **Affordability in the Oakville Context**

The recommended Official Plan Amendment provides that for the purpose of assessing the achievement of affordability targets, the Town will use the affordability rates set by the Province through the Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, or any subsequent equivalent thereto. These rates correspond to the definition of “affordable housing” as provided in the PPS 2024, to which OPA 78 is consistent with. The definition is:

*Affordable housing* means:

- a) in the case of ownership housing, the least expensive of:
  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
  2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in Oakville;
- b) in the case of rental housing, the least expensive of:
  1. a unit for which the rent does not exceed 30 percent of gross annual household income for *low and moderate income households*; or
  2. a unit for which the rent is at or below the average market rent of a unit in Oakville.

The most recent provincial bulletin, dated August 1, 2025, provides that housing in Oakville is deemed affordable as follows:

#### *Ownership Housing*

- The affordable purchase price is determined using the income based benchmark as per a)1 of the definition.

- The affordable purchase price of a home is sited as \$575,800 based on income levels in Oakville, whereas the average purchase price is sited as:
  - detached house: \$1,990,000
  - semi-detached house: \$1,190,000
  - row/townhouse: \$1,120,000
  - condo apartment: \$790,000

### Rental Housing

- The affordable rental price is determined using the market-based benchmark as per b)2 of the definition.
- The affordable monthly rental price is sited as:
  - bachelor unit: \$1,317
  - 1-bedroom unit: \$1,888
  - 2-bedroom unit: \$2,251
  - 3+ bedroom unit: \$2,379

As identified in the Town’s Housing Needs Assessment, housing affordability challenges are being experienced by most residents in Oakville and, in particular, by low and moderate-income households. This is evidenced in the Provincial Bulletin showing the affordable purchase price based on income levels in Oakville (\$575,800), compared to the average purchase price of homes on the market (least expensive being condominium apartment at \$790,000).

There is a critical need for more purpose-built rental housing, which as evidenced in the Provincial Bulletin, can better address affordability needs via market rents. An overall diversification in Oakville’s housing stock, with more housing options, including medium and high-density housing choices as well as rental options, is needed to address Oakville’s housing affordability challenges.

### **Growth Management & Housing Targets**

To be consistent with the PPS 2024, OPA 78 contains policies to ensure the Town will work with Halton Region and its local municipalities to provide for an appropriate range and mix of housing options and densities, including affordable housing, required to meet projected needs of current and future residents of the regional market area (i.e. Halton Region).

To this end, the Town will need to coordinate with the local municipalities in Halton to ensure: sufficient land is designated to accommodate a 15-year supply of residential development, sufficient land is zoned to accommodate a minimum three-year supply of residential units, and establishing and implementing minimum targets

for the provision of housing that is affordable to low and moderate income households.

As part of the Town's on-going commitment to ensure growth is managed appropriately within its jurisdiction, and to support coordination efforts with the local municipalities of Halton, the Town hired Watson & Associates Economists Ltd. (Watson) to complete a Growth Analysis Study, providing growth forecasts to the year 2051. Growth analysis work continues.

The work completed by Watson to date confirms that most future housing growth will occur within the Town's strategic growth areas (i.e. Uptown, Midtown, Trafalgar Road corridor among others) in higher density housing forms, reflecting their role as the Town's primary intensification and mixed-use areas. The remaining housing growth will be accommodated, in various forms, within the Town's Residential Areas. Collectively, the allocation of housing growth aligns with existing and planned infrastructure, reinforces major transit nodes, and supports the Town's long-term planning objectives to 2051, as expressed in the Town's urban structure.

Watson's on-going work shows that Oakville has sufficient land supply and intensification potential in low-, medium- and high-density housing forms to accommodate forecast housing growth to the year 2051 and beyond in a manner that aligns anticipated market demand with the Town's policy objectives for compact, transit-oriented, and complete communities.

The Town's Housing Needs Assessment, completed by SHS Consulting, incorporated analysis from Watson's Growth Analysis Study (e.g. population and dwelling projections), as inputs for developing household projections and aligning projected growth that informed housing needs and recommended housing targets for affordability, tenure, unit mix and size.

Housing trends outlined throughout the Housing Needs Assessment indicate the increased need for a diversified range of housing options as the Town grows and, in particular, medium and high-density housing options and rental housing which can assist in addressing affordability.

The housing targets in OPA 78 respond to the Housing Needs Assessment recommendations and consider the existing Halton Region Official Plan housing targets for consistency. The housing targets in OPA 78 are aspirational and express housing need. They do not express what the market may deliver within continuously evolving market conditions. Given this, the achievement of housing targets should be assessed annually on a town-wide basis. No individual development application is required to achieve each target; however, the policies of OPA 78 are intended to encourage, influence and support the provision of the types of housing required to meet projected needs of current and future residents of Oakville.

Amendments to the targets proposed in the recommended OPA are discussed later in this report.

### **Town-wide Policy - Part C of the Livable Oakville Plan (General Policies)**

Part C of the Livable Oakville Plan (Making Oakville Livable – General Policies), contains general objectives and policies to direct growth and development decisions. The policies apply town-wide, as applicable, and pertain to various subject matter areas related to decision-making, such as general policies pertaining to urban design, cultural heritage, transportation, and sustainability, among other matters. The recommended policies for housing are integral to Part C so that housing is an additional lens under which development applications can be considered. These policies apply wherever residential uses are proposed, including Growth Areas and Residential Areas identified in the Town’s urban structure, irrespective of a property’s land use designation.

### **Housing Targets reflect Housing Need, Not Market Demand**

The housing targets contained in OPA 78 are informed by the Town’s Growth Analysis Study and Housing Needs Assessment and reflect housing need to 2036. The housing targets do not necessarily reflect current market demands or conditions, which evolve over time due to external influencing factors.

The policies of OPA 78 are intended to encourage, influence and support the provision of the types of housing required to meet projected needs of current and future residents of Oakville. Notwithstanding, to meet the challenge of continuously evolving housing market conditions, and to enable greater flexibility within the Town’s land use framework, OPA 78 also commits the Town to undertake studies to explore opportunities for growing the housing supply within the town’s established residential areas while upholding the overall urban structure and growth management framework that directs the majority of growth to strategic growth areas.

Studying housing opportunities in the Town’s residential areas may include a gentle density and/or missing middle strategy, with a key consideration to ensure that any new proposed housing opportunities identified within residential areas are contextually appropriate to their surroundings. These studies are intended to realize more housing opportunities in more places, and may expand permissions for ground related housing on under-utilized or vacant commercial and institutional sites, Town-owned lands including as a component of municipal lands and buildings such as fire stations or other community buildings, and overall opportunities for infill development.

Housing targets in the recommended OPA are discussed later in this report.

## **Range and Mix of Housing**

As discussed above, the housing targets contained within OPA 78 are intended to encourage, influence and support the provision of the types of housing required to meet projected needs of current and future residents of Oakville. This includes encouraging a greater housing mix of multiple-attached and high-density housing, as well as addressing unit size mix within high density developments. In this regard, the policies provide additional support when assessing development applications and engaging with the development community about Oakville's housing needs.

Housing targets in the recommended OPA are discussed later in this report.

## **Providing Flexibility in Land Use and Options for Ground Related Housing**

As a matter of interest to Council, staff has provided commentary and analysis of opportunities for low rise housing forms and ground-related housing (e.g., townhouses).

OPA 78 does not make changes to the land use designations or enable a greater variety of residential building typologies within the residential and mixed-use designations. Although increasing land use permissions within the Town's land use designation framework to permit greater flexibility for ground related housing, these opportunities are intended to be realized through future study.

As discussed above, to meet the challenge of continuously evolving housing market conditions, and to enable greater flexibility within the Town's land use framework, OPA 78 commits the Town to undertake studies to explore opportunities for growing the housing supply within the Town's established residential areas while upholding the overall urban structure and growth management framework.

## **Partners in Housing**

All housing providers, including non-profit, co-operative, private entities and more, are welcome to engage with the Town to review and explore opportunities for housing development within the context of the Town's Official Plans. Where partners in the housing system are not an active proponent of a development, OPA 78 encourages developers, as part of the development application process, to solicit Halton Region and affordable housing providers for the purchase or reservation of residential units for the purpose of being provided as affordable housing.

## **Innovative Housing Options**

The existing residential policies in the Livable Oakville Plan, as revised into the new housing policies in OPA 78, encourage innovative housing types and forms to

ensure accessible, affordable, adequate and appropriate housing for all socio-economic groups.

The definition of “housing options” recommended to be added via OPA 78, is consistent with the PPS 2024, provides a list of potential housing opportunities that in many contexts would be innovative:

*Housing options* means a range of housing types such as, but not limited to single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, laneway housing, garden suites, rooming houses and multi-residential buildings, including low- and mid-rise apartments. The term can also refer to a variety of housing arrangements and forms such as, but not limited to, life lease housing, co-ownership housing, co-operative housing, community land trusts, land lease community homes, *affordable housing*, *additional needs housing*, multi-generational housing, student housing, farm worker housing, culturally appropriate housing, supportive, community and transitional housing and housing related to employment, educational, or institutional uses, such as long-term care homes.

As part of the revised policies in recommended OPA 78, staff have added additional policy language to ensure innovative housing types and forms remain contextually appropriate to their surroundings.

### **Priority Household Groups**

Priority household groups, including youth, students, pregnant women, women fleeing violence, black and racialized individuals, individuals with disabilities, and individuals experiencing homelessness, face disproportionate or unique housing needs relative to other households.

OPA 78 commits the Town to support efforts, where possible, to improve social equity for people seeking access to adequate and suitable housing. The Town continues to support Halton Region, as the Housing Service Manager, and may direct existing and future residents to housing programs offered by Halton Region.

OPA 78 supports the provision of a range of housing options (defined term) including additional needs housing (defined term). The policies commit the town to permit and facilitate a range of housing options throughout the Town that are required to meet the social, health, economic and well-being requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities. Further, additional needs housing and amenities and services needed to support them may be permitted

through a range of housing types in all residential and mixed-use land use designations.

In monitoring the housing conditions in Oakville, the Town may implement programs and initiatives to address housing gaps, including the prioritization of the review and approvals of development applications by Halton Region for supportive and assisted housing projects.

### **Flexibility in Policy language**

As a matter of interest to Council, staff reviewed OPA 78 and in certain instances softened the policy language from “shall” to “may” or to “encourage” to ensure flexibility and feasibility in policy implementation.

### **Online Housing Survey**

As a matter of interest to Council, staff reviewed the online housing survey data collected, which was summarized and presented to Planning and Development Council at the Statutory Public Meeting held on January 19, 2026, to assess if there were any response trends when grouped by ward, age, and housing tenure.

As discussed with Council, the survey does not represent a statistically valid survey, with 91 responses received. The online survey was a tool to potentially understand and identify policy gaps or themes not addressed in the draft policy, or if policies could or should be strengthened and/or clarified.

Staff’s review did not identify a discernable trend in comments coming from any particular grouping. Staff continue to note that the survey responses were generally high level. Many comments received were outside of the topic area of housing, specifically, and reflect broader themes of growth management and ensuring that infrastructure and public service facilities are coordinated with housing supply growth. These themes are addressed as part of the broader existing policy framework in the Livable Oakville Plan via the Town’s urban structure.

As a matter of convenience, the raw data sheets will be provided to Council.

### **Discussion of Changes to Recommended OPA**

The following section provides a description of the proposed changes to the recommended OPA 78 from what was previously presented to Planning and Development Council at the Statutory Public Meeting held January 19, 2026.

#### *General Changes*

- Several changes have been made to assist with clarity and are administrative or grammatical in nature.

### Section 11 – Residential

- In response to comments asking staff to consider additional policy language ensuring housing choices do not undermine the stability of established neighbourhoods, additional policy language to ensure growth is contextually appropriate within the Town's residential areas has been added to the introductory policies to reiterate this as an overall objective for the residential area.
- In response to comments seeking policy flexibility, wording has been softened back to its original language in the Livable Oakville Plan which notes that additional needs housing “may” be permitted, as it is still a requirement that it be provided in accordance with the character criteria of current section 11.1.9.

### Section 30 – Implementation / Monitoring

- In an effort to be consistent with the existing policy structure of the Plan, the proposed monitoring policies in OPA 78 (Policy 7.2.1 e) and f)) have been deleted from Section 7 and proposed to be added to Section 30.22 with the other existing implementation and monitoring policies.

### Section 7 – Housing

- In response to comments regarding the mischaracterization of Canada's National Housing Strategy, the reference to housing a fundamental human right has been removed as it is not applicable in this context.
- Minor wording edits have been made to better reflect the Housing Needs Assessment's identified housing gap and the need to diversify Oakville's housing stock with greater housing options.

### Section 7.2.1 – Supporting Housing Supply and Growth Management

As discussed earlier in this report, the housing targets in OPA 78 (both in Section 7.2.1 and Section 7.2.3) respond to the Housing Needs Assessment recommendations and consider the existing Region of Halton Official Plan housing targets for consistency. The housing targets in OPA 78 are aspirational and express housing need. They do not express what the market may deliver within continuously evolving market conditions. Given this, the achievement of housing targets should be assessed annually on a town-wide basis. No individual development application

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is required to achieve each target; however, the policies of OPA 78 are intended to encourage, influence and support the provision of the types of housing required to meet projected needs of current and future residents of Oakville.

- **Affordable Housing Target** – In response to comments regarding the feasibility, applicability and application of the affordable housing target, language has been added to reflect that these are Town-wide targets, and that Town, together with the development community, will work toward achieving these targets over the long-term. A target of 35% is maintained as recommended by the Town’s Housing Needs Assessment, and to be consistent with the PPS 2024 which requires municipalities to establish and implement minimum targets for the provision of housing that is affordable to low and moderate-income households.
- **Purpose Built Rental Target** – In response to comments regarding the feasibility, applicability and application of the purpose-built rental housing target, staff note that this is informed and recommended by the Housing Needs Assessment and is deemed warranted to be kept to express housing need in Oakville.
- As a means to streamline the proposed policies and remove duplication, the policy reference to Halton Region’s Comprehensive Housing Strategy has been deleted as it is referenced in Section 7.2.6 Engagement and Collaboration.
- In an effort to be consistent with the existing policy structure of the Plan, the proposed monitoring policies in OPA 78 (Policy 7.2.1 e) and f)) have been deleted from Section 7 and proposed to be added to Section 30.22 with the other existing implementation and monitoring policies.

#### Section 7.2.2 – Developing Livable and Complete Communities

- In response to comments regarding softening policy language to enable flexibility in implementation, and to ensure development is contextually appropriate, the policy regarding innovative housing has been updated.

#### Section 7.2.3 – Enhancing Housing Choice

- In response to comments regarding softening policy language to enable flexibility in implementation, and to ensure development is contextually appropriate, policies 7.2.3 a), b) and c) have been updated.

- In response to comments regarding the identification of a specific property for review as part of a future study, policy 7.2.3 c) iv) has been deleted as it is duplicative as it would already be generally captured under item 7.2.3 c) i).
- **Housing Mix Target** – In response to comments regarding the feasibility, applicability and application of the housing mix target, this has been deleted and replaced with the existing target already established in the Regional Official Plan, policy 86(6), now under the jurisdiction of the Town, for consistency purposes.

**Unit Size Target** – In response to comments regarding the feasibility, applicability and application of the unit size target, and concern regarding the definitiveness of the draft targets and to consider more flexible, market-responsive wording, staff have reviewed the Housing Needs Assessment and recommend only applying the unit size target to high density housing (e.g. multiple-attached within a high density range and apartment units), inclusive of rental and ownership. Page 111 and 112 of the Housing Needs Assessment projected the following unit size needs: 14,050 net new high density housing units that are 2 or more bedrooms (rental and ownership) / 21,480 projected net new high-density units (rental and ownership), resulting in a need of 65% of net new high-density units be two or more bedrooms.

#### Section 7.2.4 – Encouraging and Protecting Rental Housing

- In response to comments from MMAH, policy 7.2.4 i) has been updated to clarify that the submission requirement for the Declaration of Use and Screening Form is under the Town’s Rental Housing Protection By-law and the *Municipal Act*, and as good business practice has been paired with the submissions for the pre-consultation request process. This is separate from a submission requirement as part of a “complete application” under the *Planning Act*, which policy would require approval of MMAH.

#### Section 7.2.5 – Supporting Affordability

- Policy 7.2.5 a) i), ii) and iii) have been deleted to remove duplication within the overall Livable Oakville Plan, and instead making reference to *Planning Act* tools already identified in Section 30 of the Plan.
- Policy 7.2.5 iv), v) and vi) has been modified and/or replaced to clarify intent.
- Policy 7.2.5 d) has been amended in response to comments regarding the application of the policy, and in consideration of comments regarding softening policy language to enable flexibility in implementation. In consultation with Halton Region and internal Town departments, the policy

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has been amended to specify its application to residential properties, “encourage” the development community to engage with Halton Region and housing providers, and enable the potential to reserve residential units.

Section 7.2.6 – Enabling Process Improvements

- Town staff considered comments received regarding providing additional policy language to identifying key actions the Town may take to improve development application processing timelines and possible self-imposed accountability mechanisms for delays. Given these matters are programmatic and not policy driven, and further that this would apply to all development and not just housing, staff have elected to delete this policy section. Town staff are committed to achieving the development application process timelines under the *Planning Act*, and will continuously work to improve business practices, including advancing digital submissions and ePlans.

Section 7.2.7 – Engagement and Collaboration

- In an effort to create more streamlined policies, a duplicative policy was deleted.

**CONSIDERATIONS**

**(A) PUBLIC**

OPA 78 has been informed by public engagement opportunities that have taken place as part of the Housing Strategy and Action Plan (HSAP) and Housing Needs Assessment (HNA) work programs.

The draft OPA was presented to Planning and Development Council in September 2025, providing an opportunity for engagement. Council directed staff to undertake further consultation on the policies.

An online survey was provided in the fall of 2025. Additional meetings with the development community were also held to assist in review and comment on the draft OPA.

The draft housing policies were circulated for comment via email directly to housing services providers and development community.

The OPA 78 was made available to the public and presented at a Statutory Public Meeting of Planning and Development Council on January 19, 2026. The Public Meeting was held, and notice provided, in accordance with the requirements of the *Planning Act*.

A courtesy notice was provided for the April 20, 2026 meeting of Planning and Development Council to those that provided submissions.

**(B) FINANCIAL**

There are no immediate financial impacts arising from this report.

The *Development Charges Act, 1997* (DCA) and the *Planning Act* mandate exemptions and discounts for specific types of housing from the Town's Growth Funding Tools (GFTs) of development charges, parkland dedication and community benefits charges. As a result, there is a financial impact associated with achieving affordable housing and purpose-built rental housing. The impact will occur over time based on actual development and unit mix, regardless of any aspirational policy target being established in the Official Plan.

Residential units that meet the provincial definition of affordable rental or affordable ownership housing are exempt from development charges, parkland dedication, and community benefits charges. Based on 2026 GFT rates, the amount of these exemptions is estimated at \$30,366 for a bachelor or one-bedroom unit, and \$37,667 for a two or more bedroom unit (note that CBC and Parkland charges are calculated based on land values in accordance with the Town's CBC and Parkland Dedication By-laws, and estimates have been used to approximate the impact). The DCA also mandates development charge discounts and instalment payment plans for purpose-built rental housing that is not affordable, with discounts of 15% for a bachelor or one-bedroom unit (\$3,355), 20% for a two-bedroom unit (\$5,933) and 25% for a three-bedroom unit (\$7,417), and the ability to pay development charges over five years.

**(C) IMPACT ON OTHER DEPARTMENTS & USERS**

As per Council's request, the Legal Department reviewed the recommended OPA and no concerns were raised. There are no implications on other departments and users arising from this report.

**(D) COUNCIL STRATEGIC PRIORITIES**

This report addresses Council's strategic priority/priorities: Growth Management, Community Belonging, Environmental Sustainability and Accountable Government.

**(E) CLIMATE CHANGE/ACTION**

Enabling housing opportunities with outcomes intended to create liveable, complete communities, work to create low-carbon and climate-resilient communities by ensuring new housing is provided in a manner that is less car

dependant, reduces urban sprawl, and creates walkable and transit-supportive development patterns.

## **CONCLUSION**

The Town is committed to playing its part in meeting the need for housing. The Town is also committed to ensuring that new housing growth is contextually appropriate and environmentally and financially sustainable. The Town recognizes that the need for new housing includes a broad range of housing options, including various housing types, sizes and tenures, as well as market-based, rental, affordable, social, and assisted housing.

It is staff opinion that the recommended OPA is consistent with the Provincial Policy Statement, conforms or does not conflict with applicable Provincial Plans, the Halton Region Official Plan and the Livable Oakville Plan, has regard for matters of provincial interest, and represents good planning. Staff's recommendation is that Council approve the OPA.

Council's approval of OPA 78, which introduces new and revised housing policies, is a means to address identified housing needs in Oakville.

## **APPENDICES**

Appendix A      Town-initiated Official Plan Amendment 78 (OPA 78) and By-law 2026-055, a by-law to adopt Official Plan Amendment 78 to the Livable Oakville Plan.

Prepared and recommended by:  
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