



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.



Contents

List of Acronyms and Abbreviations	4
Executive Summary	5
Section 1: Introduction	9
Section 2: Housing Need in Milton	18
Section 3: The Role of Milton and Partners	30
Section 4: Our Vision for Housing	34
Section 5: Outcome 1	37
Section 6: Outcome 2	41
Section 7: Outcome 3	45
Section 8: Outcome 4	49
Section 9: Outcome 5	52
Section 10: Strategic Actions and Implementation Plan	54
Appendix 1: Action Plan and Implementation Roadmap	55



List of Acronyms and Abbreviations

AMR: Average Market Rent

ARU: Accessory Residential Unit

BFF: Building Faster Fund

CIP: Community Improvement Plan

CMHC: Canada 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.

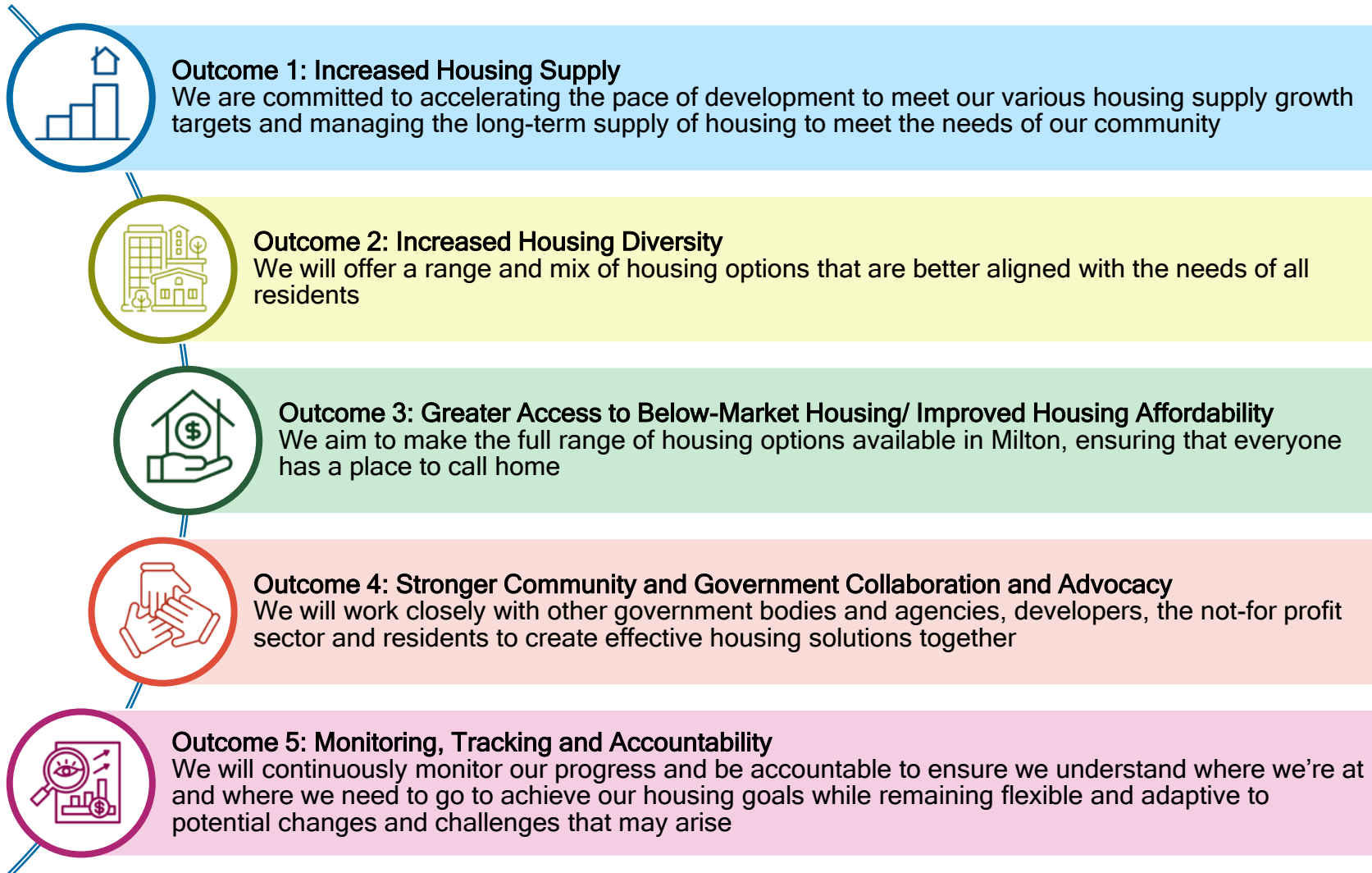
Aligned with the We Make Milton vision, the strategy sets a path for ensuring that everyone in Milton has access to safe, stable, and affordable housing. It outlines specific outcomes to guide housing-related decision-making and includes 28 actions to support Milton’s overall housing vision.

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:



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

	Milton			Ontario		
Type of Household	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

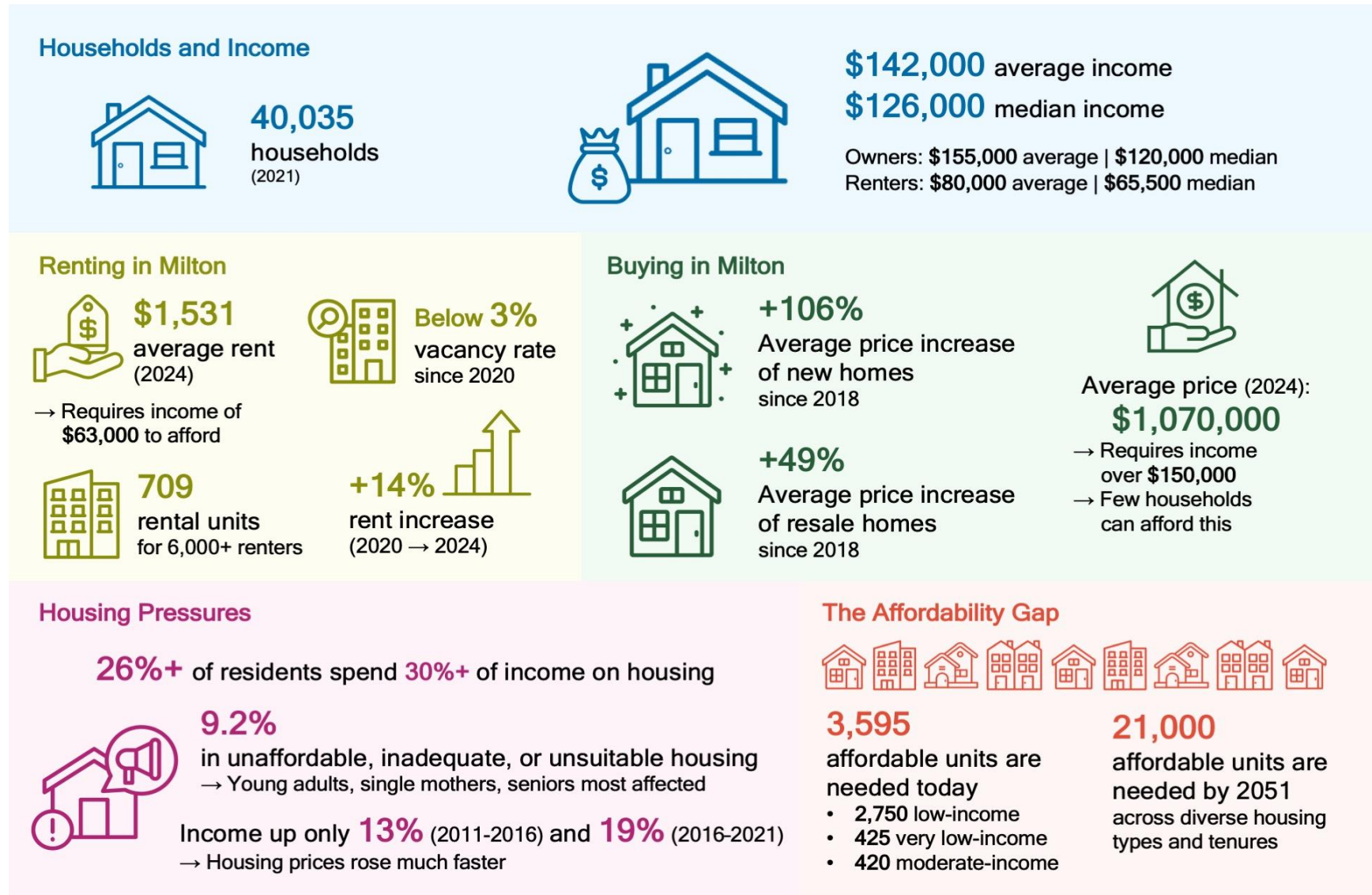
As a first step to inform the development of our Housing Strategy, the Town completed a [Housing Needs Assessment \(HNA\)](#). The HNA used a combination of quantitative and qualitative data sources to estimate housing need and identify housing challenges in Milton.

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	Potential need for rental assistance	
\$47,200 to \$60,000	\$160,000 to \$205,000	\$1,180 to \$1,500	2,188	1,953		
\$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 • 76% should be market ownership • 24% should be affordable
Town-Wide Rental Housing Target	25% of all new housing units to be rental tenure • 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-target¹	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

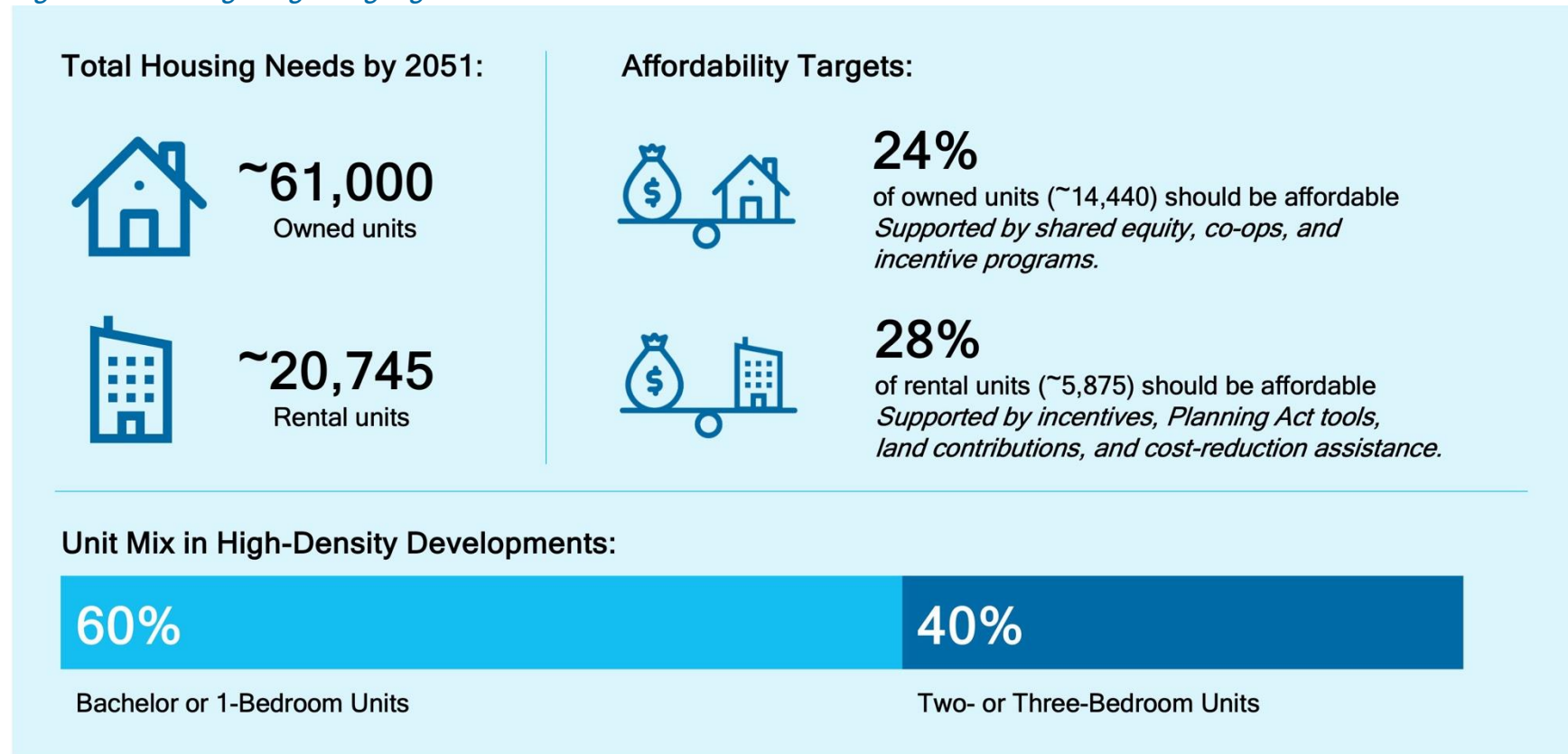
- Should be encouraged and may be incentivized through financial and other measures
- The same annual tracking process will apply

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



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:		• Sets national housing direction • Provides funding to address homelessness and support housing supply across Canada
Provincial Government:		• Establishes the provincial housing agenda and promotes provincial interests • Supports municipalities through transfer payments and program funding for housing and homelessness
Regional Government:		• 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):		• 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:		• Provides deeply affordable or below-market housing not typically delivered by government • Often supports specific populations such as: ○ Low-income households ○ Individuals with physical or mental health challenges ○ Those with substance use issues ○ People fleeing domestic violence
Private Sector:		• 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
• 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.	• 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 renoviction 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: • 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
	- 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