



2025
**A HOME
FOR
EVERYONE**



OREA'S ONTARIO ELECTION PLATFORM



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INTRODUCTION



“It defies common sense that you cannot build affordable starter homes, such as townhomes for multiple families, without red tape, runaround, and exorbitant costs.”

– Rick Kedzior, OREA President

Homeownership is a milestone that many Ontarians aspire towards, with 60% of non-homeowners describing themselves as someone who “really wants to own a home” [in a recent Abacus Data poll conducted on behalf of OREA.](#)¹

However, for many Ontario families that dream is on life support – and for 1 in 4 aspiring homeowners, the dream is dead, citing they have “given up believing they will ever own a home.”

At the end of 2024, the average cost of an Ontario home was \$834,123 – nearly double the price in 2014.

Unfortunately, challenges such as archaic zoning policies, regulatory red tape, prohibitive costs, and a lack of innovation when it comes to both increasing supply and the rate of homeownership, are compounding the problem and pushing affordability further out of reach.

Nearly 100,000 Ontario REALTORS® are calling on all political parties and candidates running in the 2025 Ontario Election to ensure housing remains a critical conversation piece.

To help drive the discussion, OREA has put together ten bold solutions that, if implemented, will help lower the cost of homeownership, improve consumer confidence in the real estate market, and increase housing supply across the province.

Prioritizing and embracing pro-growth, pro-ownership, and pro-affordability housing policies will ensure future generations continue to have a shot at owning a home.

¹Housing Affordability in Ontario: Perceptions, Impacts, and Solutions (Wave 5): <https://www.orea.com/resources/media-room/press-releases/Jan-16-2025>



IMPROVING CONSUMER CONFIDENCE THROUGH EXPANDED PROTECTIONS

1. IMPROVING THE EFFICIENCY OF THE LANDLORD AND TENANT BOARD

An effective adjudicative board is a cornerstone of a functional rental system, but the Landlord and Tenant Board (LTB) has been facing significant backlogs since 2019, resulting in a broken, dysfunctional rental landscape that creates lengthy delays and hardship for both tenants and landlords. As of July 31, 2024, the LTB reported 46,632 active applications – a 12% reduction since March.

While the provincial government has made several promising efforts to reduce the LTB backlog, it remains a significant challenge: simply put, existing efforts are not enough. Additional changes to the LTB should be made to ensure the tribunal is able to resolve cases effectively, fairly, and quickly, including:

- Moving away from a 'digital-first' approach to address related delays and accessibility issues.
- Implementing pre-hearing mediation at the LTB in an effort to resolve issues before a formal hearing, similar to civil court proceedings.
- Adopting several recommendations from the Toronto Regional Real Estate Board's fall 2024 report, *Breaking the Backlog*, including creating a backlog reduction team, improving efficiency and training when hiring and retaining adjudicators, and ensuring stability when it comes to staffing.

2. MANDATE THE EQUAL TREATMENT OF ALL INDIVIDUALS UNDER THE CONDOMINIUM ACT TO BE INCLUSIVE OF DIVERSE FAMILIES

→ Recommendation #6 in [Fighting for Fair Housing: A Report from OREA's Presidential Advisory Group on DEIA](#)

OREA's submission on changes to the Code of Ethics under the *Trust in Real Estate Services Act* (TRESA) included recommendations to have an obligation for registrants to refrain from a list of activities that would be considered discriminatory. Based on this, the Ministry of Public and Business Service Delivery

took action to ensure the Code explicitly required compliance with the Ontario Human Rights Code, a significant and meaningful change to the standards that registrants must adhere to.

While this was an important step to address systemic discrimination within the real estate sector, the Province must go further and update the *Condominium Act* to include a broad and inclusive definition of "single family" to accommodate different family compositions (e.g. same sex couples, single parents, and other family types).



3. ELIMINATE THE AUCTIONEER EXEMPTION LOOPHOLE

→ Recommendation #1 in [Continuing to Raise the Bar on Real Estate in Ontario: A Whitepaper for TRESA Phase 3](#)

When making the biggest financial transaction of their lives, Ontario families deserve full confidence in the home-buying and selling process. That includes trusting that the professional by their side adheres to the professional standards and ethics enforced by the Real Estate Council of Ontario (RECO).

Unfortunately, these professional standards are being undermined by an out-of-date exemption which some real estate "auction" companies use to sidestep oversight and avoid rules aimed at protecting consumers.

The Government must **level the playing field for Ontarians by eliminating the two-tiered system of consumer protection in real estate and requiring auctioneers who transact real estate to register with RECO.**

4. A BETTER, MORE PRACTICAL EDUCATION FOR REALTORS®

→ Recommendation #5 in [Continuing to Raise the Bar on Real Estate in Ontario: A Whitepaper for TRESA Phase 3](#)

Education is integral to the real estate industry. Families should be able to trust that their REALTOR® is trained to the highest standard and has ongoing education to maintain their registration. Prospective real estate agents should be able to count on the training they receive to position them for a successful career.

Unfortunately, the reality is that Ontario's real estate entrance education has weakened over the years, leaving new registrants unprepared for the complexities of a modern real estate market.

Ontario should amend TRESA to **introduce a new two-year articling and mentorship requirement for new registrants, providing practical training and better equipping new agents to handle the market's evolving demands.**





INCREASING HOUSING SUPPLY ACROSS ONTARIO

5. END EXCLUSIONARY ZONING

→ Action Item #2 in [Bold Action Builds Homes: An Analysis of Ontario's Efforts to Boost Housing Supply](#)

In many regions of Ontario, zoning rules restrict the development of “middle housing” – such as low-rise apartments, fourplexes, and townhomes. All thriving communities need a mix of housing so families can find homes that meet their needs at prices they can afford.

Encouragingly, many municipalities – including Toronto, Guelph, and London – have pro-actively changed their zoning rules to allow fourplexes by removing zoning red tape and lengthy approvals processes that hamper the development of critical “missing middle” housing supply.

The Ontario Government ought to make this a provincial policy by **implementing land use changes across the province to end exclusionary zoning by allowing up to four units as-of-right, in order to unlock more housing supply in urban neighbourhoods.**

6. INCREASE DENSITY NEAR TRANSIT THROUGH BUILDING CONVERSIONS

→ Action Item #3 in [Bold Action Builds Homes: An Analysis of Ontario's Efforts to Boost Housing Supply](#)

Outdated zoning restrictions make it difficult to gently increase density along transit corridors and major transit hubs, convert commercial properties to residential, and build “missing middle” housing where aging single-family homes currently stand.

Modernized, as-of-right zoning near transit would allow for greater density around transit corridors and hubs, increasing the supply of housing in urban areas.

As seen in cities such as Calgary and Ottawa, **the Government of Ontario must modernize zoning to support commercial-to-residential conversions, overriding local bylaws prohibiting this conversion, and rezoning all land along transit corridors as mixed commercial and residential use.**

7. PROMOTE AND HELP SCALE INNOVATIVE APPROACHES TO DEVELOPMENT

→ From OREA's op-ed '[Move Faster \(On Housing\) With Modular](#)', published in *Storeys*

→ Recommendation #5 in [Fighting for Fair Housing: A Report from OREA's Presidential Advisory Group on DEIA](#)

As Ontario seeks to address its ongoing housing crisis, all options must be considered to help supply meet demand and add 1.5 million new homes by 2031.

Modular housing – essentially, factory-built homes – presents a tested and exciting avenue for the future of homebuilding in Ontario, helping to create more homes, faster. With time and scale, factory-built homes could also be a key factor in lowering the cost of development. Past experiences show that using factory-based processes to construct housing results in a 20-50% reduction in construction time, without compromising quality.

However, several layers of regulatory red tape remain a barrier to fully embracing modular housing. With the right processes and legislation – from amendments to the *Truck Transportation Act* to staff education on factory-built homes – Ontario can scale the industry and get more families into affordable, new homes.

The Government of Ontario can spur rapid growth in homebuilding, boost employment, and enhance economic opportunities by increasing investments into Ontario's factory-built housing sector and reducing regulatory barriers impacting the industry's ability to grow and scale.



LOWERING THE COST OF HOMEOWNERSHIP

8. CREATE NEW GENERATIONS OF HOMEOWNERS BY IMPLEMENTING A CONDOIZATION FRAMEWORK FOR MULTIPLEXES

Ontario's rate of homeownership has been declining for a decade, dropping 3% from 2011 to 2021. This is even more prevalent among young people, where the ownership rate has dropped 7.6% in those same ten years, demonstrating a growing affordability gap.

To help close this gap and make housing more attainable, the Ontario Government has allowed duplexes, triplexes, laneway housing, and garden suites to be built as-of-right across Ontario – a bold move to get more “missing middle” supply on the market. However, these multiplex units cannot easily be sold to individual families. Ancillary suites require a lengthy land severing process and while the *Condominium Act* does not explicitly prohibit multiplex condos, practical and regulatory barriers prevent condoization of multi-residential properties from occurring at scale.

Rather than require homeowners and sellers to jump through hoops to sever or condoize multi-residential homes, **the Government of Ontario should implement a functional framework to allow multiplex owners to easily sever, convert, and sell their property as individual units.** In many other jurisdictions, condominiums come in all shapes and sizes, including duplexes, triplexes, fourplexes, and even blocks of single-family homes with community amenities.

By making it easier for individuals to buy and sell



single units in a multi-residential building, the province can significantly increase the number of new “missing middle” units coming to market and help create new generations of Ontario homeowners.

9. LIMIT MUNICIPAL DEVELOPMENT CHARGES

→ From OREA's op-ed '[DCs costing Ontarians their dreams of home ownership](#)', published in the [Toronto Sun](#)

→ Action Item #7 in [Bold Action Builds Homes: An Analysis of Ontario's Efforts to Boost Housing Supply](#)

Municipal development charges (MDCs) were originally intended to pay for growth-related capital costs like roads, utilities, or wastewater, but municipalities treat them like a source of revenue, placing an unfair tax burden on homebuyers by adding up to \$135,000 on the price tag of an average home.

While we understand that some municipalities have struggled to keep up with the pace of growth, we also know billions in development charge revenue remains unspent across the province, whereas cities like Burlington and Vaughan have pro-actively taken steps to encourage responsible development and reduce MDCs.

Ontario's municipalities must find other approaches to generating revenue that does not involve passing costs down to consumers, which only contributes to the housing affordability crisis. OREA has offered solutions, like encouraging the province to allow municipalities to offer water and wastewater as they do energy – amortized across the user base.

When we asked Ontarians, 75% strongly supported reducing municipal development charges, and 72% told us they would support the provincial government putting a limit on them. **As an immediate next step, the Government of Ontario must look for ways to reduce or limit MDCs.**

²Abacus Data, Housing Affordability in Ontario: Perceptions, Impacts, and Solutions (Wave 5)

10. FUND PILOT PROGRAMS CREATING NEW AND INNOVATIVE PATHWAYS TO HOMEOWNERSHIP

→ Action Item #9 in [Bold Action Builds Homes: An Analysis of Ontario's Efforts to Boost Housing Supply](#)

→ Recommendation #5 in [Fighting for Fair Housing: A Report from OREA's Presidential Advisory Group on DEIA](#)

As our economy stratifies between high and low-income earners, many people are unable to save for a new home. **The Ontario Government should create an innovation fund in the Ministry of Municipal Affairs and Housing that would finance and support made-in-Ontario solutions that encourage new pathways to homeownership.**

An emphasis should be placed on projects that help first-generation homeowners and marginalized groups, who have a disproportionately low rate of homeownership, while also helping to lower the cost of development for all first-time buyers.

This fund could be used to support shared equity ownership arrangements, co-ownership models in new developments, or rent-to-own programs, with proceeds re-invested into the program to continue creating diverse and affordable housing opportunities. For this recommendation to be successful, the Government must set a goal to increase the number of first-time homebuyers.



CONCLUSION

Ontarians from every corner of the province are feeling the pinch from the rising cost of living, inflation, and other economic challenges the country is facing. Voters from all regions have expressed significant concerns about affordability, citing the rising cost of living (69%) and housing affordability (49%) as their top two priorities for the Ontario Government to focus on this year.

However, among non-homeowners, the results are even more worrisome: 70% say both cost of living and housing affordability are their top concerns.

At a time when homeownership rates are on the decline, the desire to own a home is still strong. However, housing remains a spectrum issue across the province. All levels of government must embrace housing as a core issue, working together to take quick, meaningful, and bold action to increase supply, improve consumer protections, and lower the cost of housing across the province.

The future of homeownership in Ontario depends on action: more homes and more affordable choices is what will help frustrated young families finally get the keys to a new home.



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