CHAPTER 01

A home within reach

A place you can afford, and a clearer way to get it built.

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This is the plan I'll bring to City Hall. Putting it into action means securing Council decisions, detailed costs and agreements with the people delivering it. I'll report what gets funded, what moves ahead and what has to change.

01 / A home within reach

I'll push stalled housing files forward, make smaller projects easier to navigate and use suitable City land to secure homes that stay affordable.

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What the housing numbers actually tell us

On August 10, 2026, London reported 11,966 housing units against its three year Housing Accelerator Fund target of 11,803, ahead of the federal deadline. Staff, Council, builders and housing providers put work into that result and deserve credit. We also need to know what the figure counts. Approvals, finished homes and homes people can afford tell us different things about the situation. The announcement alone doesn't establish how many of those homes were finished, occupied or affordable to a particular household. I'll keep those figures separate when I talk about progress. [1]

Someone sharing a student apartment has different needs from a parent looking for a family rental, or an older person who needs an accessible home. I want housing decisions to reflect that. I'll ask Council to look at how many homes are actually reaching residents, and whether homes receiving public support stay affordable for the people they're meant for. Both deserve space in the report. A big overall number can leave a lot of everyday questions unanswered, especially when you're the person still looking for somewhere to live.

Find out why an approved project is waiting

I'll ask for a review of housing projects that have permission but haven't moved ahead. For each one, we need to understand the hold up. It might be a City decision, water or sewer capacity, another agency, financing or the builder's own schedule. When the City can fix it, there should be a named lead and a date for the next action. When a private financing decision is holding things up, residents should hear that too. Council can then put its time where it can help.

The report should separate incomplete submissions from complete applications waiting for review. Time with the applicant and time with the City should be shown separately, including the unusually long waits. Otherwise a decent average can hide a file that's gone nowhere for months. Complicated affordable housing applications need attention alongside simpler files. Planning still comes with public processes and provincial requirements. As mayor, I'll bring the right people together and take staffing choices to Council, while staff do the reviews their jobs require. [5][6]

Make the smaller builds easier to figure out

London already allows up to four total residential units on qualifying properties under the relevant zoning rules. The City announced those changes were in force in October 2024. My focus is helping people use those permissions: understandable instructions, early warnings about servicing limits and a way to get a coordinated answer when departments give conflicting advice. Each property still has to meet its own requirements. A homeowner should be able to find out what's possible before spending a pile of money on plans. [2]

I'll ask staff which mistakes keep sending applications back and which better instructions could prevent. People shouldn't have to discover one requirement at a time, weeks apart. We'll track finished homes and the conditions attached to public help, because the size of a unit alone tells us very little about its rent. Neighbours need information about drainage, trees, construction access and safety. People hoping to move into the neighbourhood deserve to be part of that conversation as well. Theres room to make the process clearer without skipping those questions.

Put public land to work for affordable homes

I'll seek a review of City land that could suit housing, starting with available services and the other public needs a site might meet. Before asking providers to bid, staff should explain contamination, access, servicing, planning limits and the cost of giving up another use. An open selection process should let nonprofit and cooperative providers show how they'd keep homes affordable over time. The number of units matters alongside the quality of the plan for running them.

Residents should get an explanation of what each land agreement buys: rent rules, eligible incomes, accessible homes, maintenance responsibilities, how long affordability lasts and what happens if the provider breaks the agreement. Staff can compare a long ground lease with a sale for the particular site. The right arrangement may differ from one property to another. I'll want follow up well after opening day, when tenants are living there and the building has real repair bills. That's when we find out whether the agreement is holding up.

Keep the affordable homes we already have

The London and Middlesex Housing Stability Action Plan includes protecting existing affordable homes as well as building more. Council has endorsed that direction, so I'll work from it. [4] As we look at land and provider partnerships, I'll ask staff to consider repairs and acquisitions too. Each proposal needs a look at building condition, tenant security, total cost and the length of affordability it would protect. Buying an existing building can be worth considering, with the same care we'd give any other public investment.

When a City supported project could displace tenants, I'll ask for an assessment that explains relocation help, possible return arrangements and the limits of what the City can legally require. Where stronger protections need Ontario's involvement, I'll advocate for them. People already living in a building need to know what a publicly supported change means for their home. Any repair initiative or acquisition fund needs a business case and funding approval, including a clear account of the other work that money could support.

Show what the public contribution pays for

London has used community improvement incentives, including temporary HAF offers whose qualifying permit window ended September 7, 2026. Those particular offers need to be described with their actual dates. [3] Before seeking a replacement, I'll ask which projects went ahead, how much public help they received and what delivery or affordability conditions came with it. Council also needs to consider whether a project would have proceeded anyway. That question helps us compare an incentive with other uses of the same money.

Every new proposal should show the initial building assistance separately from ongoing costs. Discounted land, fee relief, servicing and staff time all count. A construction grant still leaves a provider needing a workable operating budget to sustain the rents. I'll pursue federal and provincial partnerships and clearly mark contributions we're still waiting on. Council should see smaller options, different delivery models and what happens if we don't proceed. Any claim about lower rents or savings per home needs evidence behind it first.

What I'll bring forward during the term

In the first 100 days, I'll ask for the housing delivery review, consistent definitions for the figures already published, a look at common obstacles for small projects and criteria for screening City land. Residents should be able to tell which numbers refer to permissions and which refer to actual homes. That work gives Council something specific to decide on, with sites, providers and funding still assessed before we put dates on construction.

During year one, I'll seek approval for a costed improvement to application services and a first screened housing partnership, with affordability and funding terms available before the vote. In years two to four, I'll push for quarterly delivery reports and an annual check on publicly supported homes, including agreements that haven't been met. Financing or construction conditions may change the schedule. When they do, I'll explain what happened and bring forward the options we have left.

What I'll bring forward

01 / Show where housing gets stuck

I'll ask for a housing update every quarter that separates planning approvals, building permits, construction starts, finished homes and occupied affordable homes. Delays the City controls need a person responsible and a next step.

Who can act: Council can fund and request municipal reviews. Builders, lenders, utilities and other agencies handle important steps too. [5][6]

How we'll pay for it: Start by checking staff workload and the reporting tools we already have. Extra staff or systems need budget approval.

What we'll check: Publish clear definitions, typical waits and the longest waits by application type, plus complete files waiting on City action.

What could get in the way: Protect private business information and report totals consistently. Staff shouldn't get a better score just by picking the easiest files.

02 / Make small projects less of a headache

I'll seek one clear guide and coordinated City answers for additional units and modest infill, using the housing permissions London already has. [2]

Who can act: The City handles zoning and building reviews under provincial law. Servicing, building and safety requirements still apply. [5]

How we'll pay for it: Cost a small service improvement before expanding it. Any incentive needs an actual funding source, including a check on which HAF offers have ended.

What we'll check: Track complete applications, reasons for repeat submissions, review times and homes finished. Keep affordability claims tied to actual evidence.

What could get in the way: Clearer forms help, but construction is still expensive and some lots won't work. Tell applicants about site limits early.

03 / Get lasting value from public land

I'll seek a list of suitable City sites and an open competition for nonprofit, cooperative and other qualified housing providers, with affordability written into enforceable agreements.

Who can act: Council decides on land and funding. Staff check planning, legal and servicing requirements for each site. [5][6]

How we'll pay for it: Show the land value, servicing bill, building subsidy, operating support and financial exposure. Count federal or provincial money once it's confirmed.

What we'll check: Report occupied homes, household eligibility, rent rules, accessibility, the length of affordability and compliance with the agreement.

What could get in the way: Discounting public land costs residents something. The operator also needs enough money to keep the building running at the promised rents.

When I'll bring it forward

First 100 days

Ask for the housing delivery review, clear reporting definitions, a review of obstacles for small projects and criteria for assessing City land.

Year one

Seek Council approval for a costed application service improvement and a screened housing partnership, with affordability terms and funding shown upfront.

Years two to four

Push for quarterly delivery updates and annual checks on agreements. Later partnerships depend on results, suitable sites and approved funding.

Sources and notes

Source numbers refer to this chapter. Publication and access dates are listed below, with notes on what each source tells us. Programs and rules can change, so check the linked source for current details.

1. **London surpasses Housing Accelerator Fund target ahead of federal deadline**
City of London · 10 August 2026
Accessed 18 October 2026. The City reports 11,966 units against a target of 11,803. That figure alone doesn't tell us how many homes were finished, occupied or affordable.
Read source

2. **More housing options available in London neighbourhoods**
City of London · 7 October 2024
Accessed 18 October 2026. Explains existing additional unit permissions, including qualifying zoning rules and differences near campuses.
Read source

3. **Community improvement and incentives**
City of London · Undated; checked 18 October 2026
Accessed 18 October 2026. Includes HAF offers with a qualifying permit window from April 29 to September 7, 2026. Each offer has its own eligibility rules.
Read source

4. **Housing Stability Action Plan (2026 to 2031)**
City of London · Undated; checked 18 October 2026
Accessed 18 October 2026. Records Council endorsement in May 2026 and the next implementation steps. It doesn't establish later provincial approval.
Read source

5. **11. Land use planning: The Ontario municipal councillor’s guide**
Ontario Ministry of Municipal Affairs and Housing · Undated; checked 18 October 2026
Accessed 18 October 2026. Explains municipal planning tools, provincial rules and public processes. Individual sites still need legal review.
Read source

6. **1. Role of council, councillor and staff: The Ontario municipal councillor’s guide**
Ontario Ministry of Municipal Affairs and Housing · Undated; checked 18 October 2026
Accessed 18 October 2026. Explains Council's policy, service and financial responsibilities, alongside the mayor's leadership role.
Read source