



More Homes for Ottawa

**A Plan for More Affordable Homes for Buyers, Renters,
and More Affordable Housing for Our City**

Ottawa Real Estate Board | January 2026



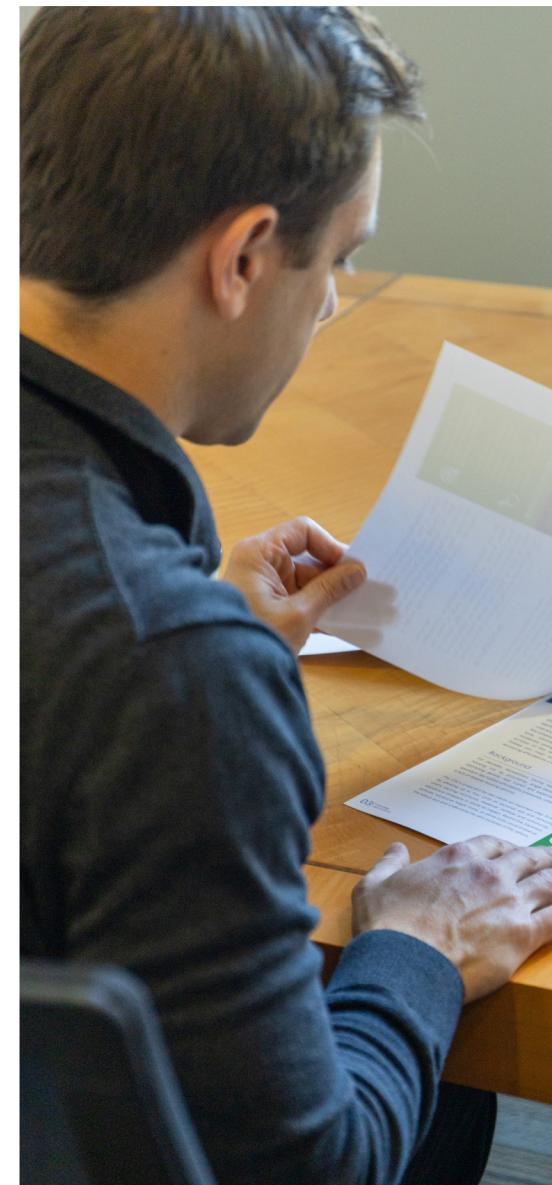
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About the Ottawa Real Estate Board

The Ottawa Real Estate Board represents more than 4,000 licensed REALTORS® working across Ottawa and the surrounding region. Our members support buyers, sellers, renters, and property owners in one of Canada's most dynamic housing markets.

OREB advocates for policies that promote a healthy, competitive real estate market, that balances affordability, consumer protection, and economic growth. Through research, public engagement, and government relations, OREB works to advance practical solutions that strengthen communities and improve housing outcomes.



Executive Summary

Ottawa faces a defining challenge. Housing costs have risen faster than incomes, supply has not kept pace with population growth, and residents are being priced out of the neighbourhoods they grew up in.

Housing affordability is now one of the most important economic issues facing Ottawa. It will determine whether young families can stay, whether employers can attract workers, and whether neighbourhoods remain complete and livable.

The Ottawa Real Estate Board (OREB) represents more than 4,000 REALTORS® who are on the ground in communities across the region. Every day, our members work with residents who are in search of an affordable place to call home. We know the housing challenges our city faces, and we're stepping up with a plan to deliver more homes for Ottawa.

In advance of an important municipal election year, OREB has prepared this policy platform to set out a clear, practical, and evidence-based plan for the next City Council. We propose ten achievable policy recommendations that will materially improve housing affordability across the city.

The platform is organized around three priorities.

01

First, making homeownership more attainable. Ottawa must reduce the cost of delivering new homes, enable a wider range of housing types in every neighbourhood, and speed up approvals that add unnecessary cost and delay. The next city council must also avoid policies that raise the upfront cost of buying a home, like introducing a municipal land transfer tax (MLTT).

02

Second, our platform proposes measures to strengthen affordability and stability for renters. A healthy rental market depends on adequate vacancy, predictable supply, and policies that encourage investment while protecting tenants.

03

Third, Ottawa must accelerate the delivery of affordable and non-profit housing. Ottawa's most vulnerable residents cannot wait years for housing to be approved and built. When projects are delayed, costs rise and units are lost.

Together, OREB is putting ten policy recommendations forward for all candidates running in the October 2026 municipal election to consider. They focus on the levers City Council can control including development charges, zoning, approvals, and land use Ottawa can choose to manage scarcity, or it can choose to build for the future. **More Homes for Ottawa** is a roadmap to a city where all residents can find attainable housing.

Message from the President



Ottawa has always been a city defined by opportunity. It is where people come to build careers, raise families, and contribute to strong, vibrant communities. Yet today, too many residents are finding it harder to find a home that meets their needs and their budget.

As REALTORS®, we work with buyers and sellers, renters and landlords, first-time homeowners and long-time residents. We see the human impact of housing shortages every day. We also see the solutions.

This platform reflects OREB's belief that housing affordability is not about one type of home or one group of residents. Instead, it is about ensuring a healthy mix of housing options across all neighbourhoods.

We are encouraged by the progress that has been made in recent years, but more must be done. The next term of Council presents an opportunity to build on that momentum and deliver results that residents can feel.

As we head into the October 2026 municipal elections, OREB looks forward to working with candidates and elected officials who are committed to making housing a priority. Together, we can help ensure Ottawa remains a city where attainable housing is accessible to everyone.

Sincerely,

Tami Eades
2026 President
Ottawa Real Estate Board

Letter from the CEO



Housing affordability is increasingly shaping Ottawa's economic and social future. Employers are competing for talent, families are making difficult trade-offs, and young people are questioning whether homeownership is attainable in the city they love.

OREB has a proud history of advancing practical, data-driven public policy solutions informed by market experience and grounded in the public interest. This platform reflects extensive research, member input, and engagement with policymakers across Ontario.

The ten recommendations outlined in **More Homes for Ottawa** respect municipal fiscal realities while also recognizing that the cost of inaction is far greater. Delays, uncertainty, and unnecessary barriers add real dollars to the price of housing and slow the delivery of homes Ottawa urgently needs.

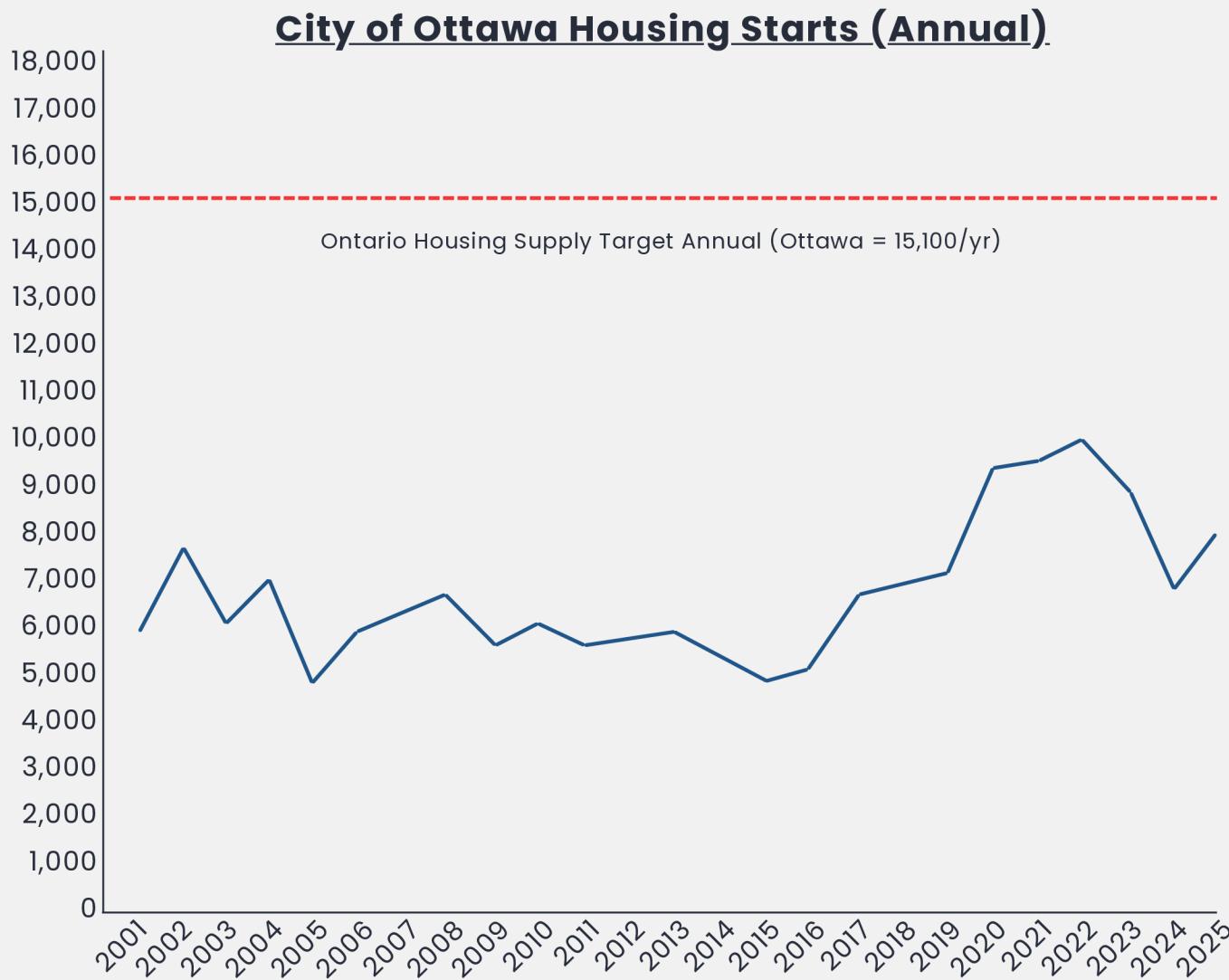
We believe that better outcomes are possible. Faster approvals, smarter zoning, and strategic use of public land can unlock supply without compromising livability. By working collaboratively, Ottawa can lead among major Canadian cities in delivering housing solutions that work.

OREB stands ready to work alongside the next City Council to help build a city where housing opportunity keeps pace with growth and where every resident can find a place to call home.

Sincerely,
Nicole Christy
Chief Executive Officer
Ottawa Real Estate Board

Ottawa Isn't Building the Homes It Needs

For more than two decades, annual housing starts have fallen thousands of homes short of what the city needs. Ottawa must build 15,100 homes every year to meet its housing supply targets and it has never come close.



Source: CMHC

Platform Overview

More Homes for Ottawa is structured around three interconnected themes:

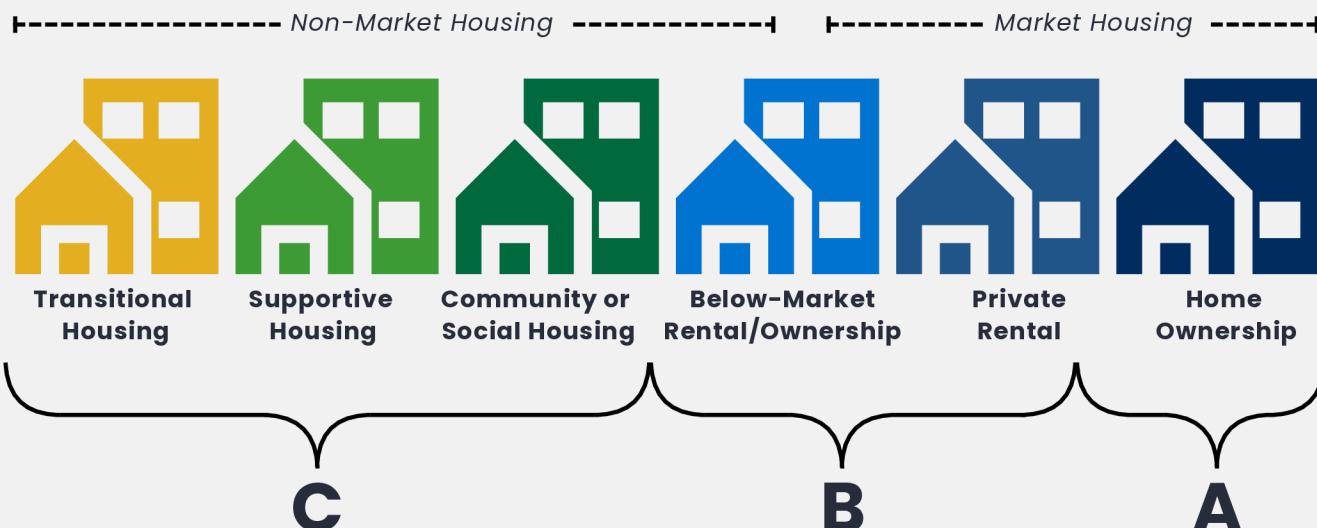
01 More Affordable Homes for Buyers

02 More Affordable Homes for Renters

03 More Affordable Housing for Ottawa

Together, these ten commitments form a comprehensive strategy to address supply constraints, cost pressures, and affordability gaps across the housing continuum.

Ottawa's Housing Spectrum vs. OREB's Policy Platform



Platform Recommendations

01 More Affordable Homes for Buyers

Ottawa cannot improve the affordability of homeownership without boosting the supply of new housing. Municipal policy cannot control interest rates or global construction costs, but it can materially influence three things that show up directly in the final purchase price paid by a buyer.

First, municipal charges and fees increase the upfront cost of a new home. Second, zoning rules determine how much housing can be built and where. Third, approvals timelines and uncertainty drive up financing, carrying, and escalation costs before a shovel even hits the ground.

The recommendations below focus on these municipal levers. We encourage all candidates running in the 2026 Ottawa municipal elections to endorse these solutions:

1. Reduce the Cost of New Homes for Buyers

The Challenge

Ottawa's development charges and related municipal fees are now a meaningful component of the price of a newly built home. A national municipal benchmarking study commissioned by the Canadian Home Builders' Association (delivered by Altus Group) estimates that total municipal charges in Ottawa average approximately \$78,100 per low-rise unit and \$58,400 per high-rise unit reflecting the combined burden of fees and charges levied through the municipal process.

When charges rise faster than incomes, the result is fewer homes get built, and buyers face higher prices and less housing options. They reduce the financial viability of projects, particularly "missing middle" housing such as duplexes, triplexes, townhomes, and mid-rise rentals.

Several Ontario municipalities — including Vaughan, Burlington, and Toronto — have adopted targeted DC relief for specific housing types to stimulate growth while still funding infrastructure.

Why this matters for Ottawa

Development charges are meant to fund growth-related infrastructure, and Ottawa needs that infrastructure. This policy recommendation is not designed to undermine growth funding. Instead, it is to modernize how Ottawa funds growth so that the City can build the infrastructure it needs without pricing out the very residents that infrastructure is meant to serve.

A balanced approach is also fiscally prudent. When housing supply stalls, Ottawa faces slower assessment growth, less construction employment, and increased demand for municipal supports.

01 More Affordable Homes for Buyers

What OREB is recommending

OREB is asking candidates to support a package of development charge reforms that improve housing affordability while safeguarding core infrastructure funding.

First, introduce targeted relief for family-oriented ownership housing, recognizing that ground-oriented homes and 2+ bedroom ownership options are critical for retaining young families and supporting workforce attraction.

Second, implement strategic deferrals for projects facing near-term viability constraints, with repayment structured at occupancy or a defined milestone. Deferrals help projects proceed without permanently reducing revenues.

Third, improve transparency and predictability in the development charge framework, instituting clear schedules, indexing, and more public reporting on how charges are calculated and how revenues are allocated.



01 More Affordable Homes for Buyers

2. More Homes of All Types in Every Neighbourhood

The Challenge

Ottawa's housing system has, for decades, relied on either low-density single-detached neighbourhoods on one end or higher-rise forms concentrated in limited areas on the other. Between those ends of the housing spectrum is the "missing middle" (e.g. duplexes, triplexes, fourplexes, stacked townhomes, low-rise apartments) and gentle intensification forms that produce more attainable ownership opportunities, especially for young families and newcomers to Ottawa.

When cities make it difficult to build missing-middle housing, the market responds by bidding up the scarce supply of existing ground-oriented homes. This one of the structural reasons why "starter homes" have become increasingly hard to find.

Why this matters for Ottawa

More housing choice in existing neighbourhoods supports shorter commutes, improved transit viability, and more efficient use of roads, water, and community facilities. It also supports seniors who want to downsize without leaving their neighbourhood and families who want multi-generational options.

What OREB is recommending

OREB is asking candidates to support a Zoning By-law and planning framework that legalize missing-middle housing and enable more attainable ownership options city-wide.

As part of Ottawa's ongoing work on the new Zoning By-law, the City has taken important steps to modernize residential zoning. Building on this progress, Ottawa should ensure the final by-law fully and consistently permits up to four units as-of-right in low-rise residential areas, recognizing gentle density as one of the most effective affordability tools available to municipalities.

Similarly, while the draft by-law moves toward greater parking flexibility, Ottawa should continue to remove minimum parking requirements in appropriate contexts. Particularly near transit and in walkable areas where mandatory parking can add unnecessary cost and undermine the feasibility of small-scale infill.

Finally, the City should ensure that height and density permissions near rapid transit stations and along key corridors are sufficient to deliver meaningful transit-oriented development, in alignment with Ottawa's growth, housing supply, and climate objectives.

To support timely housing delivery, Ottawa should continue to simplify residential zoning by reducing unnecessary micro-zones and rules that add complexity without delivering public benefit.

01 More Affordable Homes for Buyers

3. Accelerate Homebuilding and Reduce Costs

The Challenge

Time is money in housing. Long and unpredictable approvals add financing and carrying costs, increase exposure to construction cost inflation, and create risk that gets priced into the final unit cost.

The Canadian Home Builders' Association (CHBA) estimates Ottawa's typical development approval timelines (from complete application to planning approval) is approximately 16.9 months and highlights that Ottawa's timelines have gotten worse between the 2022 and 2024.

CHBA estimates significant indirect costs due to delays, including \$4,390 per unit per month for low-rise and \$3,056 per unit per month for high-rise during the approvals process. This is money that is added to the final purchase price of a new home.

Even modest improvements can reduce costs by thousands of dollars per unit.

Why this matters for Ottawa

Faster approvals are one of the rare policy tools that local governments can use to simultaneously improve affordability, increase supply and improve the regulatory environment for homes of all types.

Ottawa already publishes building permit review timelines (for example, service standards for various types of homeowner projects), demonstrating that Ottawa is making progress towards reducing red tape and speeding up housing approvals.

What OREB is recommending

OREB is recommending that candidates support a practical approvals modernization agenda built on four pillars.

First, expand digital permitting and digital plan review, with end-to-end visibility so applicants can see status, deficiencies, and next steps in real time.

Second, pilot AI-enabled screening and review tools for objective code and completeness checks, allowing staff time to focus on substantive planning and design questions.

Third, reduce unnecessary discretionary steps and duplicative reviews for applications that comply with the Official Plan and zoning.

Fourth, commit to transparent public performance reporting including median approval times by application type, reasons for delay, and targets for improvement.

01 More Affordable Homes for Buyers

4. No New Municipal Taxes on Home Buyers

The Challenge

When housing is already unaffordable, adding new transaction taxes makes the problem worse. Municipal land transfer taxes are paid upfront, are not tied to ability to pay, cannot be financed through a mortgage, and disproportionately burden first-time buyers and newcomers who have less accumulated equity. Home buyers already pay a provincial land transfer tax so an MLTT will add tens of thousands of dollars to the cost of a new home.

Land transfer taxes also reduce labour mobility, discourage downsizing, and reduce the supply of resale homes on the market.

Why this matters for Ottawa

Ottawa's affordability challenge is fundamentally a supply challenge. The best way to protect affordability is to increase the number and variety of homes built, lower the cost of delivering them, and reduce unnecessary friction in the system.

Adding a new municipal land transfer tax would move Ottawa in the opposite direction by raising the barrier to entry into homeownership.

What OREB is recommending

OREB is asking that candidates make a clear commitment to all voters that they will not support a new municipal land transfer tax in the City of Ottawa.

Council should instead focus on measures that expand supply, accelerate approvals, and modernize charges and zoning.

02 More Affordable Homes for Renters

Ottawa is a city of renters as well as owners. Rental supply is essential not only for those who choose to rent, but also for newcomers, students, younger households, and workers in key sectors who need near-term housing options.

OREB is committed to working with the next city council to support a rental market that offers stability, adequate vacancy, and a broad range of rental housing options, including new units and more affordable units.

5. Increase the Supply of Purpose-Built Rental Housing

The Challenge

Ottawa's rental market remains structurally tight where it matters most especially in lower-rent segments and established rental stock.

CMHC reports that in 2025 Ottawa's purpose-built rental vacancy rate rose to 3%, with newly built units showing much higher vacancy (6.7%), while lower-rent units remained extremely scarce, with vacancy under 1%.

This is a signal of what happens when supply expands but affordability remains strained with the newest units leasing more slowly while households compete for more affordable rental units. Increasing the supply of purpose-built rental housing in Ottawa would deliver more affordable rental housing for families from all walks of life.

Why this matters for Ottawa

Purpose-built rentals provide long-term housing stability through professional management, while easing pressure on the ownership market by offering households a viable alternative to buying.

Because purpose-built rental projects depend on long-term cash flow rather than one-time sales, they are especially sensitive to land costs, approval timelines, and municipal fees. Alongside federal and provincial governments, City Council plays a critical role in creating the conditions needed to deliver purpose-built rental housing at the scale required to meet residents' affordability needs.

What OREB is recommending

OREB is asking candidates to support using city-owned land to enable purpose-built rental.

Ottawa should adopt a clear framework to identify appropriate city-owned sites, pre-zone them where possible, and deploy them through long-term leases that reduce land costs while retaining public ownership.

Ottawa should streamline publicly owned land disposition processes so that viable rental projects can move from concept to construction within predictable timeframes.

02 More Affordable Homes for Renters

6. Expand Programs that Support Rental Housing

The Challenge

Ottawa's incentive tools to encourage the creation of more rental housing must keep pace with market conditions. In many cities, Community Improvement Plans (CIPs) which are important municipal levers for achieving policy goals such as housing development, are not regularly updated to reflect the evolving costs and economics of building rental housing, reducing their effectiveness.

Notably, Ottawa's Affordable Housing CIP includes municipal incentives to support new rental housing, but they are not adequately aligned with the current economics of rental construction or the scale of affordability pressures facing the city. The program's primary tool, a Tax Increment Equivalent Grant providing roughly \$6,000–\$8,000 per affordable unit annually for up to 20 years, offers only a modest financial offset. In practice, this incentive may not be sufficient to meaningfully close the viability gap created by high land costs, elevated construction prices, financing constraints, and development charges, particularly for purpose-built rental projects that already operate on thin margins.

Why this matters for Ottawa

When projects do not proceed, Ottawa loses both supply and future assessment growth. Well-designed incentives can be fiscally responsible when they unlock construction that otherwise would not occur. A program that is underperforming on its objective of creating new housing is not an effective program.

What OREB is recommending

OREB is recommending that candidates commit to a structured review and modernization of rental support tools in its CIP programs, and in particular Ottawa's Affordable Housing CIP. Council has committed to a review of the Affordable Housing CIP in 2026. This review should look to update incentives to reflect current market conditions and construction challenges. Incentives should prioritize more rental units, faster delivery, and a meaningful share of 2+ bedroom and accessible units.



02 More Affordable Homes for Renters

7. Don't Risk Reducing Rental Housing Supply

The Challenge

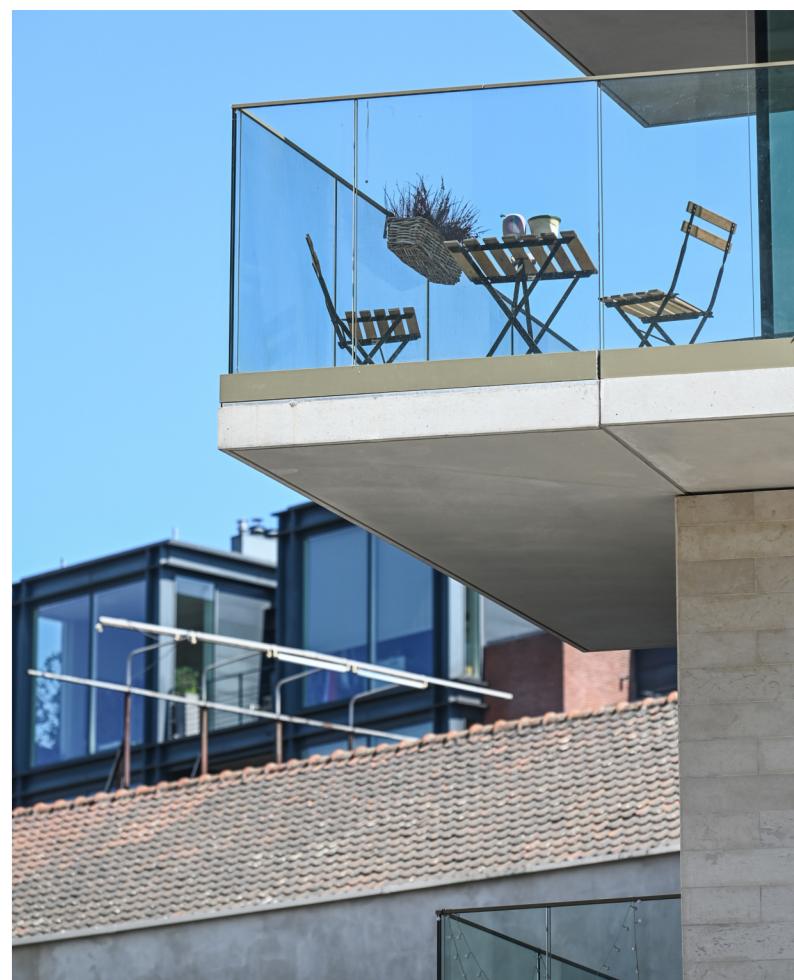
Ottawa must protect tenants from bad actors and unfair practices, but those protections must be designed in a way that does not unintentionally reduce the supply of rental housing. Poorly aligned municipal regulation can discourage reinvestment in aging rental stock, increase operating costs, and push small landlords out of the market at a time when Ottawa urgently needs more rental housing, not less. This risk is most acute for small, non-institutional housing providers who are less able to absorb added costs and regulatory uncertainty.

OREB continues to oppose the creation of a municipal rental renovation or renoviction licence by-law that duplicates existing tenant protections already set out in Ontario's Residential Tenancies Act. While well intentioned, duplicative regulation risks adding cost, complexity, and legal uncertainty without improving outcomes for tenants. Smaller landlords, in particular, are more likely to respond to these pressures by deferring reinvestment or exiting the rental market.

Why this matters to Ottawa

Rental housing supply is highly sensitive to regulatory risk. When costs rise or processes become more uncertain, investment slows, reinvestment in older buildings is deferred, and some property owners choose to exit the rental market altogether. Small, non-institutional landlords provide a meaningful share of Ottawa's rental housing supply, including many forms of "missing middle" housing. The result is tighter vacancy rates and higher rents, with the greatest harm falling on households with the fewest housing options.

Tenant protections related to renovations are already governed by Ontario's Residential Tenancies Act, which requires landlord compensation, clear notice, and approval by the Landlord and Tenant Board (LTB) for renovation-related evictions. Introducing a municipal licensing regime on top of this provincial framework would create overlapping rules, enforcement confusion, and additional administrative burdens, particularly for small-scale landlords who own one or two units and make up a meaningful share of Ottawa's rental housing stock. Experience in other cities shows that similar by-laws have faced legal challenges and operational difficulties, while doing little to increase tenant security or housing availability.



02 More Affordable Homes for Renters

What OREB is recommending

OREB is asking candidates to focus on tenant protection measures that are effective and will not risk decreasing the city's rental housing supply. Ottawa should not proceed with a rental renovation licence by-law at the municipal level. Instead, the City should prioritize education, enforcement of existing rules, and collaboration with the province to strengthen and modernize enforcement under the Residential Tenancies Act.

OREB also encourages reforms to the Landlord and Tenant Board that address delays and inefficiencies, improve access to information, and better empower tenants to understand and exercise their existing rights and obligations. By balancing tenant protections with policies that support continued rental supply, Ottawa can protect tenants while preserving and expanding the rental housing stock the city desperately needs.



03 More Affordable Housing for Ottawa

Affordable and supportive housing is essential infrastructure for a healthy city. Ottawa's ability to house residents with lower incomes, special needs, or barriers to the private market affects public health, community safety, and economic participation.

OREB is asking all candidates running in the 2026 municipal elections to endorse our recommendations to delivery more affordable housing options for local residents.

8. Accelerate the Delivery of Affordable and Non-Profit Housing

The Challenge

Ottawa is facing an acute shortage of affordable and non-profit housing at a time when construction costs, interest rates, and land values have all risen sharply. While senior governments have committed significant capital funding through programs such as the National Housing Strategy, Housing Accelerator Fund and Build Canada Homes those funds are often time-limited and fixed in value. At the same time, affordable and non-profit housing projects are subject to the same complex planning, zoning, and site-plan approval processes as market-rate developments, leaving them vulnerable to costly delays.

For non-profit, co-operative, and supportive housing providers, prolonged approvals timelines can undermine project viability. Each month of delay exposes projects to escalating construction costs, expiring funding commitments, and increased financing risk. Unlike private developers, non-profit proponents have limited ability to absorb cost overruns or redesign projects without sacrificing unit counts or affordability outcomes.

Why this matters to Ottawa

Ottawa has publicly acknowledged that it is in a housing crisis and has committed to accelerating housing delivery as a central policy objective. Yet delays in the approvals process continue to constrain the delivery of affordable housing precisely when need is greatest. When non-profit projects stall, the city risks losing entire developments or funding being reallocated to other municipalities that are able to move projects more quickly.

This has direct consequences for Ottawa residents. Longer waitlists for community housing, rising homelessness, and increasing pressure on emergency shelters all reflect the gap between housing need and housing delivery. Accelerating approvals for affordable and non-profit housing is one of the most immediate and cost-effective actions Council can take to translate public investment into completed homes.



03 More Affordable Housing for Ottawa

What OREB is recommending

OREB is asking municipal candidates to support the creation of a dedicated “priority lane” approvals system for affordable, non-profit, co-operative, and supportive housing projects.

Qualifying projects should benefit from fast-tracked planning and building approvals, standardized application requirements, and dedicated City staff to guide proponents through the process. By creating a predictable and expedited pathway, Ottawa can reduce risk, preserve scarce public funding, and ensure that affordable housing projects move from concept to construction without unnecessary delay.

The practice of giving affordable or non-profit housing special dispensations has been applied in other jurisdictions. The City of Victoria, for example, passed reforms in 2022 that eliminated rezoning hearings for projects led by non-profit, government or co-operative housing providers.



03 More Affordable Housing for Ottawa

9. Deploy Surplus Public Lands for Affordable Homes

The Challenge

Land cost is one of the most significant barriers to delivering deeply affordable and non-profit housing, particularly in high-demand urban markets like Ottawa. While construction costs and financing are largely driven by national and global factors beyond municipal control, land remains one of the few inputs where governments can directly influence project feasibility.

Ottawa is uniquely positioned in this respect. As the nation's capital, the city contains a substantial concentration of municipally owned lands as well as federally owned properties held by departments, agencies, and Crown corporations. These public land holdings represent an underutilized asset that, if strategically coordinated, could materially improve the economics of affordable housing delivery. The challenge is not the absence of land, but the lack of a coordinated, pre-planned, and delivery-focused approach that aligns land disposition, zoning, approvals, and funding across governments.

Ottawa's commitments under the Housing Accelerator Fund and its municipal growth and housing targets further underscore the need to deploy public land more intentionally. Without faster permitting, pre-zoning, and intergovernmental coordination, opportunities to convert public land into housing risk being lost to delay, escalating costs, or fragmented decision-making.

Why this matters to Ottawa

Public land is one of the most powerful levers available to governments because it can change project economics immediately and permanently. Removing or reducing land acquisition costs allows non-profit and affordable housing providers to deliver deeper affordability, larger unit counts, or both, without increasing public subsidies.

For Ottawa, better use of public land also supports broader objectives, including transit-oriented development, efficient infrastructure use, and the revitalization of underutilized sites in established communities.

What OREB is recommending

OREB is asking candidates to support the adoption of a coordinated "public lands for homes" strategy that treats public land as essential housing infrastructure. The City should create and maintain a comprehensive inventory of surplus or underutilized municipal lands suitable for housing, prioritize those sites for affordable and mixed-income development, and establish clear criteria for when long-term lease models should be used in place of land sales.

Ottawa has taken important early steps to leverage public land for affordable housing through site-specific partnerships, contributions of municipal land at below-market value, and commitments tied to the Housing Accelerator Fund and the Affordable Housing Capital Strategy. However, these efforts remain largely project-by-project rather than part of a coordinated, city-wide delivery model.

03 More Affordable Housing for Ottawa

10. Become the Most Pro-Innovative Housing Construction City in Ontario

The Challenge

Ottawa's ability to deliver housing at scale is increasingly constrained by rising construction costs, labour shortages, and lengthy build timelines. Traditional construction methods alone will not be sufficient to meet the city's housing targets, particularly for multi-unit and affordable housing. Innovative construction models such as modular and prefabricated building systems offer a proven way to reduce construction timelines, improve cost certainty, and increase productivity, but these approaches are often slowed or discouraged by zoning rules, permitting processes, and inspection regimes designed around conventional construction.

Why this matters for Ottawa

Ottawa has an opportunity to materially lower the cost and risk of housing delivery by modernizing how the city regulates construction. Modular and prefabricated housing can significantly shorten on-site construction timelines, reduce neighbourhood disruption, and improve quality control, particularly for rental, non-profit, and supportive housing projects where cost certainty is critical.

At the same time, Ottawa is well positioned to benefit from growing federal and industry efforts to scale modern methods of construction, including initiatives led by Build Canada Homes and other national housing delivery programs. Cities that proactively align zoning, permitting, and approvals with these models will be best positioned to attract investment, manufacturing capacity, and pilot projects.

What OREB is recommending

OREB is asking municipal candidates to commit to making Ottawa the most pro-innovative housing construction city in Ontario by adopting policies that enable innovation at scale. This includes updating zoning and permitting processes to better accommodate modular and prefabricated construction, establishing standardized approvals and clear siting rules, and ensuring that innovative building forms are treated as a normal and encouraged part of the housing system rather than as exceptions.



Conclusion

01 More Affordable Homes for Buyers

02 More Affordable Homes for Renters

03 More Affordable Housing for Ottawa

Ottawa's housing challenges are significant, but they are solvable. With leadership, collaboration, and a commitment to evidence-based policy, the next City Council can make meaningful progress on affordability across the housing continuum.

OREB urges all candidates to commit to the principles and actions outlined in this platform.

Contact Information

For more information about this platform or OREB's housing policy work, please contact:

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