OnePoint REALTOR® Municipal Advocacy Toolkit

Your Guide to Building Stronger Communities Through Local Advocacy

OnePoint
ASSOCIATION OF REALTORS®

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Welcome

Why Municipal Advocacy Matters

Municipal governments play a critical role in shaping the communities where REALTORS® live, work, and help people buy and sell homes.

Decisions made at the municipal level directly influence:

- Housing supply and affordability
- Planning and development approvals
- Zoning and land use
- Property taxes and municipal fees
- Infrastructure and community growth
- Rental housing
- Economic development
- The overall health and vitality of local communities

As REALTORS®, you see these issues firsthand. Every day, you work with buyers, sellers, investors, renters and homeowners and experience the opportunities and challenges facing your local housing market.

The REALTOR® Voice in Local Government

REALTORS® are more than real estate professionals. They are community Members, business owners, employers, taxpayers and residents who understand their local housing markets.

Your experiences can help elected officials better understand:

- What buyers and sellers are experiencing
- Barriers preventing housing from being built
- Challenges facing first-time buyers
- The impact of municipal fees and taxes
- How planning and approval processes affect housing supply
- The relationship between housing availability and local economic growth

OnePoint's role is to provide Members with the **information, tools, and resources** they need to have informed, constructive conversations with decision-makers.

Your voice matters.

OnePoint encourages Members to participate constructively in local government and to build relationships with elected officials and candidates throughout the municipal election cycle—and beyond.

How to Use this Toolkit

This toolkit is designed to help REALTORS® become confident municipal advocates.

01. LEARN

Understand how municipal government works and the issues affecting housing.

02. PREPARE

Understand OnePoint's advocacy priorities and gather relevant local information.

03. ENGAGE

Connect with candidates, elected officials and community stakeholders.

04. ADVOCATE

Share your professional experience and make informed, constructive recommendations.

05. FOLLOW UP

Build relationships and continue the conversation after the election.

Understanding Municipal Government

Municipal governments are responsible for many of the decisions that directly affect housing and community development.

What Does a Municipality Do?

Municipal responsibilities generally include:

- Land-use planning and zoning
- Development approvals
- Building permits
- Roads and transportation
- Water and wastewater infrastructure
- Local parks and recreation
- Property taxation
- Economic development
- Local housing initiatives
- Community planning and growth management

Municipalities operate within provincial legislation and policies, meaning municipalities have important responsibilities but do not operate independently of the Province of Ontario.

Who Makes Municipal Decisions?

Mayor

The Mayor provides leadership to Council, represents the municipality and plays an important role in setting priorities and building relationships.

Municipal Council

Council is responsible for making decisions on municipal policies, budgets, bylaws, planning matters and other local issues.

Municipal Staff

Municipal staff provide professional advice, conduct research, administer programs and implement Council decisions.

Committees and Boards

Committees may review issues and make recommendations to Council. Local planning and advisory bodies can also play an important role in housing and development decisions.

How Local Decisions Affect Housing & Real Estate

Municipal decisions can influence whether housing gets built, what type of housing is permitted and how quickly projects move through the approval process.

For example:

Planning rules → Development approvals → Housing supply → Housing availability → Affordability

This means municipal advocacy is an important part of OnePoint's broader efforts to support housing supply and affordability.

The Municipal Decision-Making Process

1

ISSUE IDENTIFIED

A housing, planning or community issue emerges.

2

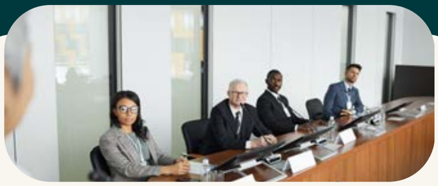
STAFF RESEARCH

Municipal staff research the issue and develop recommendations.

3

PUBLIC CONSULTATION

Residents, businesses, stakeholders and organizations may have an opportunity to provide feedback.



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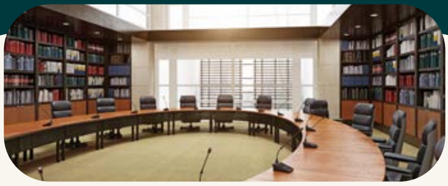
COMMITTEE CONSIDERATION

A committee may review the issue and make recommendations.



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COUNCIL DECISION

Council considers the information and votes on the matter.

6

IMPLEMENTATION

Municipal staff implement the approved policy, bylaw or initiative.

Where Can REALTORS® Engage?

REALTORS® can participate at several points in this process.

You can:

- Meet with elected officials
- Participate in public consultations
- Submit written feedback
- Make Council delegations
- Respond to municipal surveys
- Attend Council and committee meetings
- Share professional perspectives with municipal staff
- Participate in community and business organizations

The earlier you engage, the more opportunity there may be to influence the conversation.

Using Data to Strengthen Your Advocacy

Effective advocacy combines professional experience with credible information. Rather than simply saying "housing is too expensive," provide context:

"In our market, buyers are increasingly looking for smaller, more attainable housing options, but limited inventory and development constraints are making those options difficult to deliver."

Consider using:

- Local housing statistics
- MLS® data
- Building permit data
- Development application data
- Population and demographic trends
- Municipal housing targets
- Local planning documents
- OnePoint research
- REALTOR® experiences and examples

A Simple Advocacy Formula

Data + Local Experience + A Practical Solution

= Stronger Advocacy

Telling a Compelling Local Housing Story

Statistics are important—but stories make the issue relatable. When speaking with a decision-maker, consider sharing:

What are you seeing?

Describe what is happening in your local market.

Why is it happening?

Identify the policy, planning or market factors contributing to the issue.

Who is affected?

Explain how buyers, sellers, renters, homeowners or businesses are affected.

What could be done?

Offer a practical, constructive recommendation.

Example

Instead of:
"We need more housing."

Try:
"I'm seeing first-time buyers who can afford a mortgage but cannot find an appropriate home within their budget. Increasing the supply of smaller and more attainable housing options would give more people an opportunity to enter the market."

Effective Advocacy & Candidate Engagement

Be Informed

Before engaging with a candidate or elected official, understand:

- The local issue
- OnePoint's position
- Relevant municipal policies
- Available data
- The outcome you would like to see

Be Constructive

Effective advocacy is about building relationships — not confrontation. Aim to:

- Listen first
- Ask questions
- Share information
- Provide practical solutions
- Respect different perspectives
- Keep conversations focused on policy

Make a Clear Ask

Always explain what you would like the decision-maker to consider.

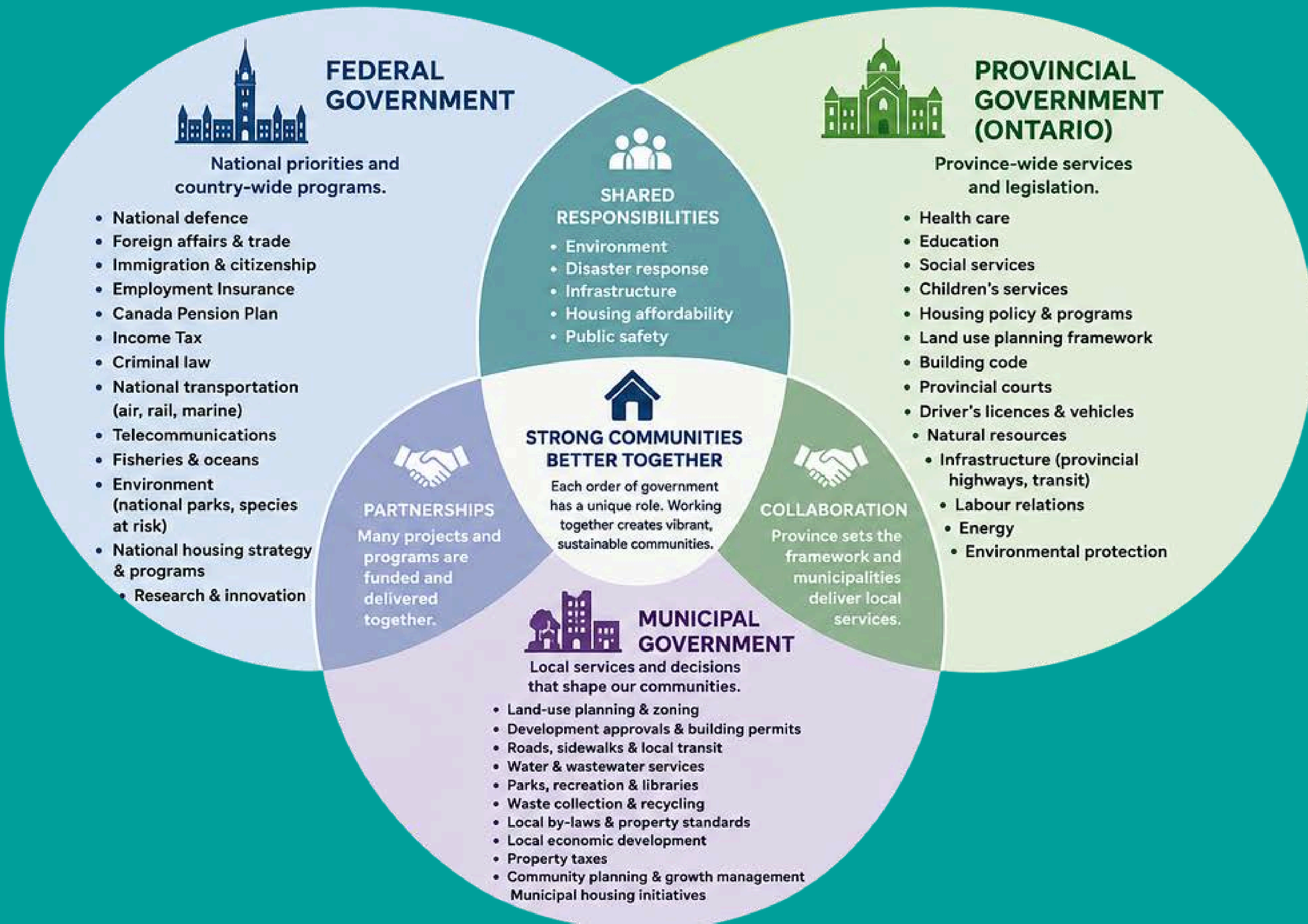
For example:

"Would you support reviewing municipal processes that could help reduce the time and cost associated with bringing new housing to market?"

A clear ask gives elected officials something tangible to consider.

Who does what?

Federal, Provincial and Municipal Responsibilities



Responsibilities can overlap.

All three orders of government have a role to play in addressing housing, infrastructure, affordability and community well-being.

Local impact. Shared goals.

When governments work together and engage with community partners like OnePoint REALTORS®, we can build more homes, support growth and strengthen communities.

Note: Responsibilities may vary and change over time. This diagram reflects general areas of responsibility in Canada and Ontario.
Source: Government of Canada, Government of Ontario, Association of Municipalities of Ontario (AMO)

Building Homes, Strengthening Communities

OnePoint's municipal advocacy is informed by its Building Homes, Strengthening Communities municipal policy research.

The research examined 10 municipalities across the OnePoint region and identified opportunities to strengthen housing supply, improve planning processes and support community growth.

The report provides a foundation for OnePoint's municipal advocacy and conversations with elected officials.

Key Areas of Focus

OnePoint's municipal advocacy focuses on practical measures that can help communities:
Recognize that housing supply, economic development and community growth are interconnected.

Increase Housing Supply
Support the development of a range of housing types to meet local needs.

Support Planning & Development
Encourage efficient, predictable and transparent planning and approval processes.

Encourage Diverse Housing
Support housing options that meet the needs of first-time buyers, families, seniors, renters and other residents.

Improve Housing Affordability
Identify policies and processes that can reduce unnecessary costs and barriers to housing.

Build Infrastructure for Growth
Ensure infrastructure planning keeps pace with population and housing growth.

Strengthen Local Communities
Recognize that housing supply, economic development and community growth are interconnected.

OnePoint's Approach

OnePoint's advocacy is focused on solutions rather than politics.
Our goal is to work collaboratively with municipalities, elected officials, staff, community organizations and other stakeholders to identify policies that can help build more housing and stronger communities.

2026 Municipal Election

Why the Election Matters

Municipal elections provide an important opportunity for REALTORS® to engage in conversations about the future of their communities. The officials elected this year will make decisions that affect:

- Housing
- Development
- Planning
- Infrastructure
- Property taxes
- Local economic growth
- Community services

The municipal election is therefore an important opportunity to ask candidates how they plan to address local housing challenges.

Key Dates & Deadlines

Ontario Municipal Elections: October 26, 2026

Members should refer to their municipality and Elections Ontario/municipal election authorities for official information regarding:

- Voter registration
- Advance voting
- Voting locations
- Candidate information
- Nomination deadlines
- Campaign rules

Election dates, rules and requirements should always be confirmed through official municipal sources.

Engaging With Candidates

REALTORS® can play an important role by asking candidates informed questions about housing and community development.

Consider asking:

- What do you believe is the biggest housing challenge facing our community?
- What would you do to increase the supply of attainable housing?
- How would you improve the municipal planning and development approval process?
- How would you balance growth with infrastructure capacity?
- What steps would you take to support first-time buyers and families?
- How would you encourage a greater diversity of housing options?
- What role should the municipality play in addressing housing affordability?

The goal is not simply to obtain a yes or no, but to understand candidates' priorities and plans.

Election Do's & Don'ts

DO

- Be informed and prepared
- Ask candidates policy-focused questions
- Share your professional experience
- Treat candidates respectfully
- Engage with candidates from across the political spectrum
- Follow applicable election rules
- Clearly distinguish personal views from OnePoint's official positions
- Keep advocacy focused on issues rather than personalities

DON'T

- Make commitments on behalf of OnePoint without authorization
- Misrepresent OnePoint's positions
- Engage in personal attacks
- Share confidential information
- Present personal political views as OnePoint policy
- Make promises to candidates
- Assume an elected official's position based only on campaign messaging

In Your Community

Know Your Local Issues

Every municipality is different.

Members should understand the housing and development issues that matter in their community.

Examples may include:

- Housing supply
- Development approvals
- Zoning
- Rental housing
- Infrastructure capacity
- Development charges
- Property taxes
- Short-term rentals
- Missing-middle housing
- Rural housing
- Affordable housing
- Growth management

Identify Opportunities for REALTOR® Engagement

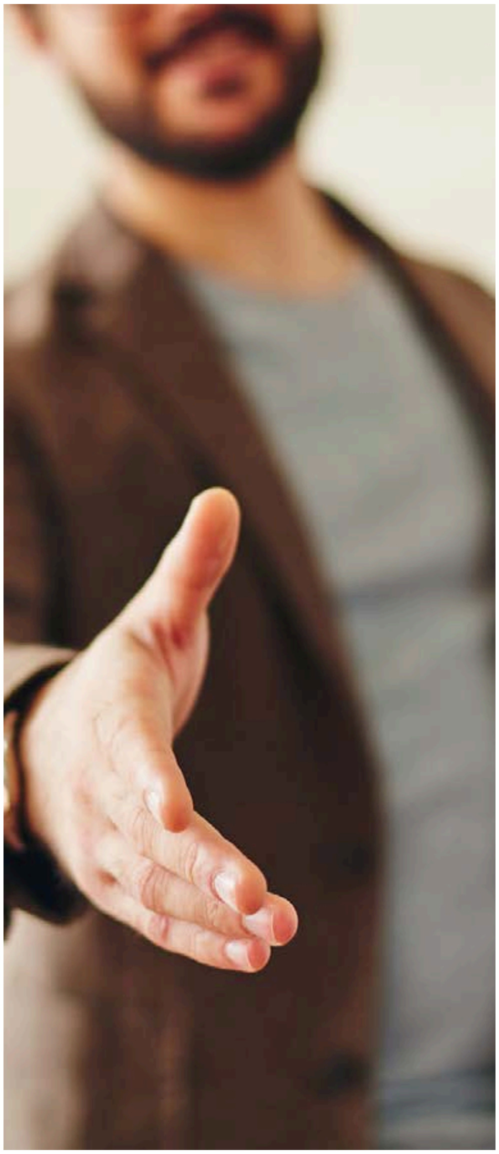
Opportunities may include:

- Meeting with candidates
- Meeting with elected officials
- Attending Council meetings
- Participating in public consultations
- Responding to municipal surveys
- Making a Council delegation
- Joining local business or community discussions
- Sharing OnePoint research
- Connecting municipal issues to real-world REALTOR® experiences

Think Local

Ask yourself:
What is happening in my community that is making it harder—or easier—to build, buy, sell or rent a home?
That question can be the starting point for great advocacy.

Advocacy Checklist



Before Engaging

- Identify the issue
- Review OnePoint's position
- Gather relevant local data
- Understand the municipality's position
- Identify your desired outcome
- Prepare your key messages

During the Conversation

- Introduce yourself as a local REALTOR®
- Explain what you are seeing in the market
- Share relevant data or examples
- Ask questions
- Make a clear recommendation
- Listen to the decision-maker's perspective

After the Conversation

- Send a thank-you
- Share relevant resources
- Record key takeaways
- Identify follow-up opportunities
- Keep the relationship active

Resources

Resource 1 **OnePoint Assocaition of REALTORS®**

Aadvocacy updates, research and Member resources

Resource 2 **Building Homes, Strengthening Communities**

OnePoint's report outlining housing policy recommendations

Resource 3 **Ontario Real Estate Association (OREA)**

Provincial advocacy and election resources

Resource 4 **Canadian Real Estate Association (CREA)**

Federal advocacy and REALTOR® resources

Resource 5 **Local Municipal Websites**

Council agendas, planning and election info, public consultations

Municipal Terminology: REALTOR® Guide

1. Official Plan

An **Official Plan** is a municipality's long-term policy document that guides how land and communities will grow and develop.

It establishes policies around:

- Where residential, commercial, industrial and other development should occur
- How much growth a community should accommodate
- Where higher-density development may be appropriate
- Transportation and infrastructure
- Protection of agricultural and environmental lands
- Housing and community development

Why it matters to REALTORS®:
The Official Plan establishes the broad planning framework that influences what can be built and where. If a proposed development does not conform with the Official Plan, additional planning approvals may be required.

Think of it as: *The municipality's long-term growth and development roadmap.*

2. Zoning By-law

A **Zoning By-law** provides detailed rules about how individual properties can be used and developed.

It can regulate:

- Permitted uses
- Building height
- Lot size
- Setbacks
- Density
- Parking
- Building location
- Number and type of dwelling units

Why it matters to REALTORS®:
Zoning directly affects what a property owner can build or change on their property.

For example, zoning may determine whether a property can accommodate a single detached home, duplex, townhouse or apartment building.

Think of it as: *The detailed rulebook for individual properties.*

3. Minor Variance

A **Minor Variance** is permission to make a small change to a municipal zoning requirement.

For example, a property owner may request permission for:

- A slightly reduced setback
- A larger accessory structure
- A small increase in building height
- A different parking arrangement

A Minor Variance generally does **not** change the overall zoning of the property. It provides relief from a specific requirement.

Why it matters to REALTORS®:
Minor variances can affect what can be built or renovated on a property and may be relevant when advising buyers or sellers.

4. Site Plan

Site Plan review looks at how a proposed development will actually be arranged on a property.

It can address:

- Building location
- Parking
- Landscaping
- Access and entrances
- Stormwater management
- Lighting
- Pedestrian connections
- Servicing and infrastructure

Why it matters to REALTORS®:
Site Plan requirements can influence the cost, design and timing of a development.

Simple distinction

Zoning asks:
What can be built?
Site Plan asks:
How will it be arranged on the property?

5. Development Application

A **Development Application** is a formal request to a municipality for approval to develop or change a property.

Depending on the proposal, it could involve:

- Subdivision
- Condominium development
- Site Plan Approval
- Zoning By-law Amendment
- Official Plan Amendment
- Minor Variance

Why it matters to REALTORS®:
The development application process can significantly influence how quickly new housing reaches the market.

6. Official Plan Amendment

An **Official Plan Amendment (OPA)** is a formal change to a municipality's Official Plan.

It may be required when a proposed development does not fit within the existing Official Plan policies. For example, a proposal may seek to change the planned use of land from one designation to another to permit residential development.

Why it matters to REALTORS®:
OPAs can be an important part of bringing new housing opportunities to market, but they can also add complexity and time to the approval process.

7. Zoning By-law Amendment

A **Zoning By-law Amendment (ZBA)** changes the zoning rules that apply to a particular property or area. For example, a developer may seek a zoning amendment to:

- Increase permitted density
- Allow additional housing types
- Increase building height
- Change the permitted use
- Reduce parking requirements

Why it matters to REALTORS®:
Zoning amendments can directly affect housing supply and the types of homes that can be built.

Simple distinction:

- **Official Plan** = broad planning policies
- **Zoning By-law** = detailed property rules
- **OPA** = changes the Official Plan
- **ZBA** = changes the Zoning By-law

8. Development Charges

Development Charges (DCs) are fees municipalities can collect from new development to help pay for infrastructure and services needed to support growth. They can contribute toward things such as:

- Roads
- Water and wastewater infrastructure
- Transit
- Parks
- Emergency services
- Other growth-related infrastructure

Why it matters to REALTORS®:
Development charges are one component of the cost of building new housing. Higher development costs can affect the economics of new construction and housing prices.

Advocacy consideration:
OnePoint can encourage municipalities to consider how development charges and other municipal fees affect the feasibility and affordability of new housing.

9. Community Improvement Plan (CIP)

A **Community Improvement Plan (CIP)** is a municipal program designed to encourage investment and redevelopment in a specific area or community.

A CIP may provide incentives such as:

- Grants
- Tax assistance
- Development fee reductions
- Loans or financing programs
- Support for property improvements

Why it matters to REALTORS®:
CIPs can help municipalities encourage redevelopment, increase housing supply, revitalize downtowns and support local economic development.

Example:
A municipality could create a CIP that provides financial incentives for converting underused commercial space into residential units.

10. Committee of Adjustment

A **Committee of Adjustment** is a municipal body that typically considers applications such as:

- Minor Variances
- Consent applications, such as severances

The Committee considers the application, hears public input and makes a decision based on applicable planning policies and legislation.

Why it matters to REALTORS®:
Committee of Adjustment decisions can affect whether a property can be severed, developed or modified.

11. Planning Committee

A **Planning Committee** is a committee of Council that reviews planning-related matters and may make recommendations to Council.

Depending on the municipality, it may consider:

- Development applications
- Official Plan Amendments
- Zoning By-law Amendments
- Planning policies
- Housing strategies
- Growth management
- Other planning matters

Why it matters to REALTORS®:
Planning Committee meetings can provide an important opportunity for REALTORS® and other stakeholders to learn about upcoming developments and provide input.

12. Council Delegation

A **Council Delegation** is a formal opportunity for an individual or organization to speak directly to municipal Council about an issue.

A delegation may be used to:

- Present information
- Raise an issue
- Provide a professional perspective
- Support or oppose a proposal
- Request that Council consider a particular action

Why it matters to REALTORS®:
Delegations provide a direct avenue for REALTORS® and OnePoint to bring housing and real estate issues to the attention of decision-makers.

Tip:
A strong delegation should be **brief, informed, respectful and solution-oriented.**

13. Affordable Housing

Affordable Housing generally refers to housing that is affordable relative to household income, based on established definitions or policies.

In Canada, affordability is often assessed by considering whether a household spends a reasonable proportion of its income on housing costs.

Affordable housing can include:

- Affordable rental housing
- Affordable homeownership
- Non-market housing
- Subsidized housing

Why it matters to REALTORS®:
Affordability is influenced by many factors, including housing supply, household income, interest rates, construction costs, land costs, taxes and municipal policies.

14. Attainable Housing

Attainable Housing is a broader and often more flexible term used to describe housing that is realistically within reach for households in a particular community.

It may include homes that are:

- Smaller
- More modestly priced
- More efficiently designed
- Suitable for first-time buyers
- Suitable for downsizers
- Available in a range of housing forms

Why it matters to REALTORS®:
A community may have housing that technically meets an affordability definition but still lack housing that local residents can realistically purchase.

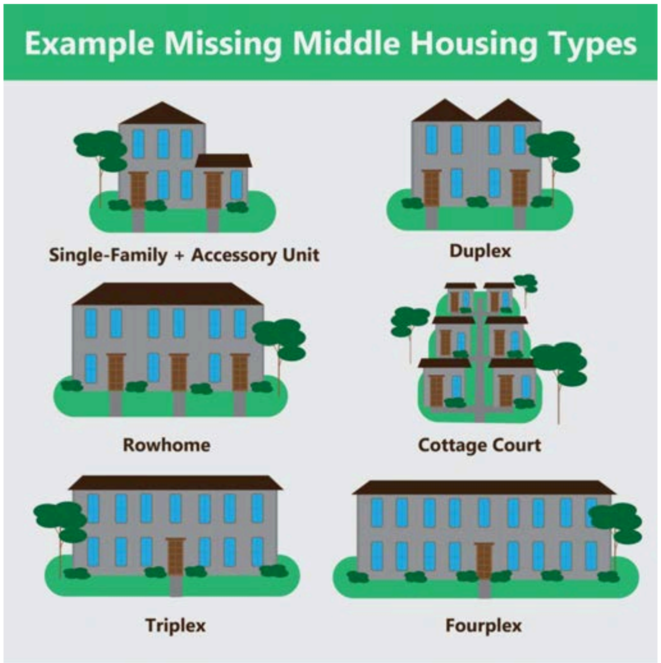
Key distinction:
Affordable housing often refers to a defined affordability standard.
Attainable housing focuses on whether housing is realistically within reach for local households.

15. Missing Middle Housing

Missing Middle Housing generally refers to housing types that fall between a traditional single-family home and large apartment buildings in terms of scale and density.

Examples include:

- Duplexes
- Triplexes
- Fourplexes
- Townhouses
- Row houses
- Small apartment buildings
- Other low-rise multi-unit housing



Why it matters to REALTORS®:
Missing middle housing can provide more housing options while maintaining a relatively modest scale that fits within established neighbourhoods.

It can be particularly important for:

- First-time buyers
- Young families
- Seniors and downsizers
- Smaller households
- People looking for alternatives to detached homes