

September 19, 2025

The Hon. Rob Flack Minister of Municipal Affairs and Housing Via MPP Silvia Gualtieri, Mississauga East–Cooksville

Dear Minister Flack,

Earlier this week, we had the pleasure of meeting with our MPP, Silvia Gualtieri, to discuss business matters and concerns with the housing market—both within our neighbourhood in Ward 3, and more broadly across the province. We wish to share some of those concerns, as well as constructive thoughts on how housing affordability might be addressed.

As both a representative of our community and a licensed real estate agent with over 25 years of experience, I can say with confidence that building more Purpose-Built Rental (PBR) units is not the solution. Today, there is already a significant surplus of condominiums on the market, many of which are being converted to rentals, and this will take years to stabilize.

In Ward 3 alone, the municipality is fast-tracking multiple developments—despite the mayor acknowledging that our population is in decline. At the same time, unemployment is rising, particularly in the building trades. This begs the question: how will these new units, which are neither affordable nor designed to meet the needs of seniors or families, address affordability?

Residents generally support the idea of more affordable housing, but are deeply concerned about the approach being taken. Currently, no fewer than five large-scale developments are underway, most of them entirely rental, with little regard for community input. One approved project in my community of Rockwood Village is a 25-storey tower in a low-rise residential area that was pushed through under the Variance process without proper consultation. Even the City's planning department acknowledged this was not a minor variance, and did not fit the Residents now feel betrayed by a process that sidelined engagement and left them with an eyesore that does not belong in our community. A copy of the Variance comments from planning is attached.

Meanwhile, the GTA leads North America in construction activity, with 106 active cranes compared to Los Angeles' 42. The vast majority of these projects are PBRs, even as CMHC warns about the risks of oversupply. Thousands of condos already sit on the market, many unsold and now rented at below-market rates, while more completions continue to add pressure. Yet, these units are predominantly small, unsuitable for young families or seniors, and increasingly unaffordable to rent.

What is truly needed are policies that help Ontarians, particularly young families, gain a foothold in the ownership market. Rather than stimulating builders, we urge your government to stimulate buyers. Options such as rent-to-own programs, down-payment assistance through grants or interest-free loans, and measures that encourage equity-building in the existing condo market would allow families to begin the journey toward home ownership.

The stakes are high: if buyers remain sidelined, Ontario risks not only worsening affordability but also the loss of up to 40,000 construction jobs as tradespeople move to provinces with more balanced housing markets.

Affordable housing is the objective. But approving large complexes without addressing unit size, affordability, or family suitability will not achieve that goal. We respectfully ask your government to consider solutions that empower Ontarians to build equity, restore confidence in the market, and truly make housing affordable.

Sincerely,

Dale Biason, President Rockwood Residents' Association