

November 13, 2025

From:
West End Home Builders' Association
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To:
Members of Planning Committee
City of Hamilton, 71 Main Street West
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WE HBA Letter: Introducing the Missing Middle and Infill Committee

The West End Home Builders' Association ("WE HBA") is the voice of the land development, new housing and professional renovation industries in Hamilton, Burlington, and Grimsby. WE HBA represents 300 member companies made up of all disciplines involved in land development and residential construction. In the Hamilton CMA in 2024, residential construction contributed over **\$4.6 billion in investment value** and supported over **21,000 jobs** paying about **\$1.6 billion in wages**¹. These figures are now in decline as the housing market experiences its worst downturn in over thirty years. Not only does this impact housing affordability, but also the jobs and economic prosperity of our city.



It is within this context that the West End Home Builders' Association has formed a new **Missing Middle and Infill Committee** to help our community tackle these pressing challenges. Missing middle housing typologies remain among the most affordable and attainable to build and develop. However, despite best efforts and recent legislative progress, significant local barriers continue to limit their delivery in Hamilton.

Our committee's goal is to **work collaboratively with the City of Hamilton to remove barriers and enable attainable missing-middle housing – including duplexes, triplexes, fourplexes, and similar infill forms – within established neighbourhoods..**

We are also seeking to partner with municipal "**Missing Middle Champions**" among City Staff and Council who share this commitment to reducing barriers and accelerating attainable housing delivery.

Given the importance of today's changes to the missing middle proposed in Staff Report PED22154(c): Amendments to Low Density Residential and Medium Density Residential Designations of Volume 2 of the Urban Hamilton Official Plan for the Implementation of Official

¹ CHBA Economic Impacts 2024 Fact Sheet, Hamilton CMA.



Plan Amendment No. 167 and Phase 2a of the Residential Zones Project (City Wide), we wish to take this opportunity to introduce our committee and outline several key priorities for consideration, and direction to address.

As costs for small-scale infill projects cannot be spread across many units, these barriers have a disproportionately large impact on project feasibility and timely delivery.

1. Development Charges on the 4th Unit

WE HBA is strongly supportive of Hamilton's zoning changes permitting up to four units as-of-right in most areas of the city. However, we encourage Council to **eliminate development charges (DCs) on the fourth unit.**

While Bill 23 provides DC exemptions for the first three units, applying full charges on the fourth unit disproportionately penalizes small-scale infill projects – the very form of gentle density that Hamilton aims to promote. Aligning local policy with the Province's intent would send a strong signal that Hamilton is serious about enabling attainable, community-scale housing.

2. Implementation of Bill 23 Changes for Additional Residential Units

Hamilton's fragmented implementation of Bill 23's Additional Residential Units (ARU) provisions has created uncertainty and inconsistency for applicants since the legislation came into effect in 2022.

Under the Planning Act, municipalities **do not have the authority to prohibit the development of Additional Residential Units.** An excerpt of the legislation is provided below for reference.

Restrictions for residential units

35.1 (1) The authority to pass a by-law under section 34 does not include the authority to pass a by-law that prohibits the use of,

(a) two residential units in a detached house, semi-detached house or rowhouse on a parcel of urban residential land, if all buildings and structures ancillary to the detached house, semi-detached house or rowhouse cumulatively contain no more than one residential unit;

(b) three residential units in a detached house, semi-detached house or rowhouse on a parcel of urban residential land, if no building or structure ancillary to the detached house, semi-detached house or rowhouse contains any residential units; or

(c) one residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse on a parcel of urban residential land, if the detached house, semi-detached house or rowhouse contains no more than two residential units and no other building or structure ancillary to the detached house, semi-detached house or rowhouse contains any residential units. 2022, c. 21, Sched. 9, s. 9.

WE HBA is encouraged to see the City taking steps to remove barriers to ARUs across many Secondary Plan Areas. However, we wish to emphasize that Hamilton must ensure these permissions are applied consistently city-wide regardless of whether existing planning frameworks have yet been updated to reflect provincial direction.



This concern is largely addressed through the Secondary Plan amendments proposed in **Staff Report PED22154(c)**, with the notable exception of the **West Harbour Setting Sail Secondary Plan**, where inconsistencies remain.

Neighbourhood Plans

Further to WE HBA's earlier correspondence, existing Neighbourhood Plans place significant barriers to missing middle development in Hamilton. Our Committee echoes WE HBA's request that Hamilton City Council should repeal these outdated Neighbourhood Plans as they were established between 1960 and 1990 and no longer reflect the City of Hamilton's nor the Provincial direction on housing that has been established in the 21st century.

Planning Application Fees

As noted in our introduction, costs for small scale development are not able to be shared across a large number of units. This means that Planning Application Fees can present a significant barrier to development – especially the cost of an Official Plan Amendment to establish new densities for a site. We are pleased to see the City of Hamilton moving forward with removing density caps in many of the Secondary Plans as this will significantly reduce the need for Official Plan Amendments to establish missing middle housing typologies – a net cost saving of \$46,115 per application.

Conclusion

WE HBA and our Missing Middle & Infill Committee look forward to working with Council and Staff to make Hamilton a provincial leader in attainable, missing middle housing.

Together, we can ensure Hamilton's policies not only support housing affordability but also drive economic growth, community vitality, and long-term prosperity.

Sincerely,

West End Home Builders' Association
Missing Middle and Infill Committee