

# HousingTO 2020-2030 Action Plan 2022-23 Annual Update

Housing Secretariat

September 28, 2023



# 2022-23 HousingTO Update Report- Overview

- The 2022-23 HousingTO Update report provides an overview of the progress made across the Plan's 13 strategic themes particularly as it relates to
  - Increasing supply of affordable and supportive housing;
  - Protecting existing supply of homes;
  - Helping renters, and advancing equity and resilience
  - Enhancing partnerships and improving accountability and transparency
- The Report also advances two major policy and partnership initiatives aimed at
  - Supporting the creation of new co-op homes while ensuring existing co-ops continue to deliver safe, secure and affordable homes.
  - Streamlining access to new affordable rental homes to ensure transparency, fairness and efficiency.

## HOW WILL IT BE DONE?

1. Adopt a revised "Toronto Housing Charter – Opportunity for All"
2. Enhance Partnerships with Indigenous Community Partners
3. Prevent Homelessness and Improve Pathways to Housing Stability
4. Provide Pathways to Support Women
5. Maintain and Increase Access to Affordable Rents
6. Meeting the Diverse Housing Needs of Seniors
7. Ensure Well-Maintained and Secure Homes for Renters
8. Support Toronto Community Housing and its Residents
9. Continue the Revitalization of Neighbourhoods
10. Create New Rental Housing Responsive to Residents' Needs
11. Help People Buy and Stay in Their Homes
12. Improve Accountability and Transparency in Delivery of Housing Services to Residents
13. Enhance Partnerships and Intergovernmental Strategy



# 2022-23 HousingTO Update Report- Overview

- City Council, on September 6, 2023, directed City the City Manager, in consultation with the Deputy City Manager, Development and Growth Services, to work with relevant stakeholders, to create a plan, an implementation framework and costing/timeline to achieve 25,000 new rent-controlled homes by:
  - a. increasing the affordable housing target by a minimum of 7,500 affordable homes, of which a minimum 2,500 are new rent-geared-to-income homes; and
  - b. adding a new target for 17,500 rent-controlled homes.
- The new affordable rental and RGI homes will be reflected in future updates to the HousingTO Plan starting in 2024.





Target: 14,000 new affordable rental and market homes approved in revitalized TCHC communities

- 4,084 new affordable and market homes approved

Target: 40,000 new affordable rental including 18,000 supportive homes approved

- 14,440 new affordable and supportive rental homes approved

Target: 58,500 TCHC units repaired (FCI portfolio target of 10% by 2026)

- \$1.05 B investment in capital repairs of TCHC buildings to ensure good quality homes for tenants and prevent unit closures.
- 12.5% Facility Condition Index (meaning that the portfolio was in "Fair" condition)

Target: Provide support services for 10,000 residents in supportive housing

- 4,697 households receiving individualized health and social support services

Target: Protect affordability in 2,300 non profit homes

- Affordability secured in 606 non-profit homes after the expiry of operating agreements

Target: 6,000 low income senior home owners assisted to maintain their homes through property tax relief

- 22,038 low income seniors home owners assisted

Target: 10,000 evictions prevented

- 6,517 households assisted to maintain their homes through Rent bank and Eviction Prevention in Community programs

Target: 150,000 first time home buyers assisted through Land Transfer Tax Rebate

- 52,346 first-time home buyers assisted through the Land Transfer Tax rebate

Target: 40,000 households assisted through Canada Ontario Housing Benefit and Housing Allowances

- 5,869 Households assisted with housing cost

Target: 5,200 new affordable rental and supportive homes approved for Indigenous, by Indigenous

- 336 new affordable rental and supportive homes approved

Target: 10,000 new affordable and supportive rental homes approved for Women led and Gender Diverse Households

- 169 new affordable rental and supportive homes approved

Target: 2,340 private rental homes brought to state of good repair

- 74 privately-owned rental homes improved

Target: 1,232 City operated long term care beds redeveloped

- 127 City-operated long-term care beds approved to be re-developed
- 0 net new City-operated long-term care beds added towards overall target of 978

Target: 300 low income seniors home owners assisted to age in place through home repairs and accessibility modifications

- 50 low income seniors home owners assisted

Target: 4,000 new affordable ownership homes approved

- 151 new non-profit affordable ownership homes approved

Target: 1,500 new non profit long term care beds supported

- Development charges deferred for 322 new non-profit long-term care beds

Total cost of the Plan at \$33.2 B over 10 years:

- City investment of \$14.6 B (\$8.0 already committed)

- Federal request of \$10.0B (\$2.3B already committed)

- Provincial request of \$8.6 B (\$1.0B already committed)

# RGI Implementation Updates

- The report also includes a number of updates related to implementation of RGI housing in line with Auditor General and Council direction to review eligibility of applicants on the Centralized Waiting List (CWL).
- City has been working with community partners, including shelters and housing organizations, since July 2021 to connect with applicants on the CWL to register/activate their accounts on MyAccesstoHousingTO.
- Despite extensive outreach, there are approx. 30,000 households who have not yet registered for an online account and are at risk of having their applications cancelled by Sept. 30.
  - survivors of domestic violence and human trafficking, people experiencing homelessness and newcomers who have been in Canada less than 12 months are exempt.
- Applicants who have their application cancelled and are removed from the CWL may request re-instatement within the subsequent 24 months and can maintain their original application date.



# RGI Implementation Updates

- Outreach to applicants on the CWL includes the following measures:
  - 5 Canada Post letter campaigns;
  - 48 public registration workshops held at Toronto Public Library computer labs across Toronto;
  - granting system access to 800+ shelter and community partner agency staff in order to provide support to their clients;
  - information sessions with Community Agency Partners and City Councillors' Constituency Assistants;
  - public registration workshops at the Toronto Reference Library computer lab (Sept. to Nov. 2023); and,
  - a media campaign to reach unregistered applicants including multi-lingual automated outbound calling to unregistered applicants and alternative contacts, 100 bus shelter ads, multi-lingual community newspaper ads and social media ads (fall 2023).



# Progress in 2022-2023 – Key Highlights

# 01

## Update the “Toronto Housing Charter – Opportunity for All”

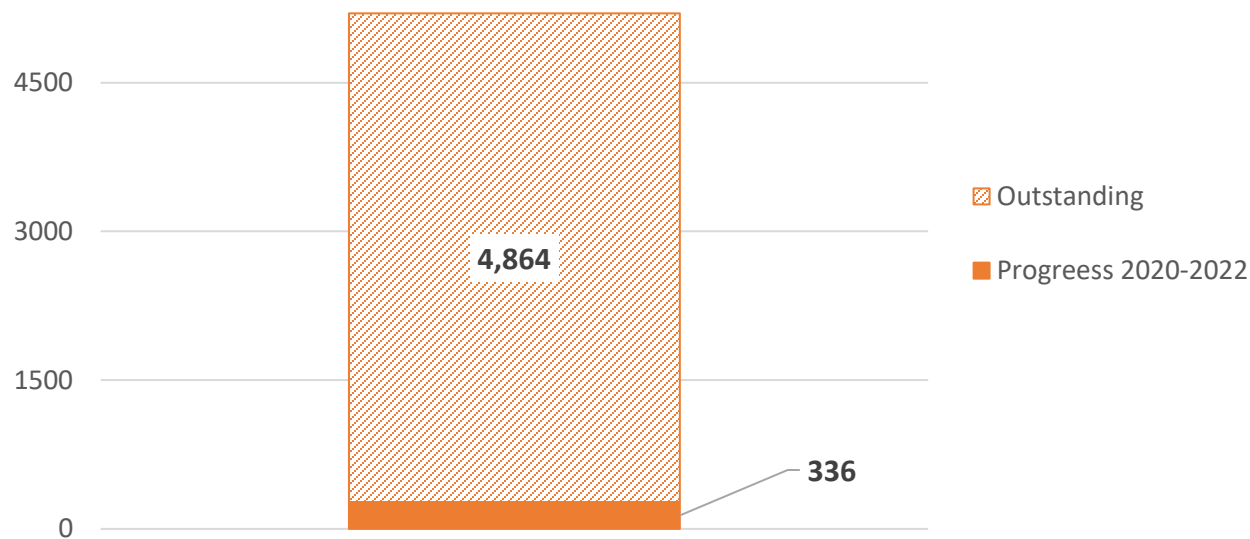
- Appointed first Deputy Ombudsman, Housing who will conduct systems reviews and systemic investigations into the planning and delivery of Toronto's housing services and programs
- Established a new Housing Rights Advisory Committee (HRAC) and adopted Terms of Reference for the HRAC.





# 02 Enhance Partnerships with Indigenous Community Partners

Approving 5,200 New for Indigenous, by Indigenous, Affordable Rental and Supportive Homes

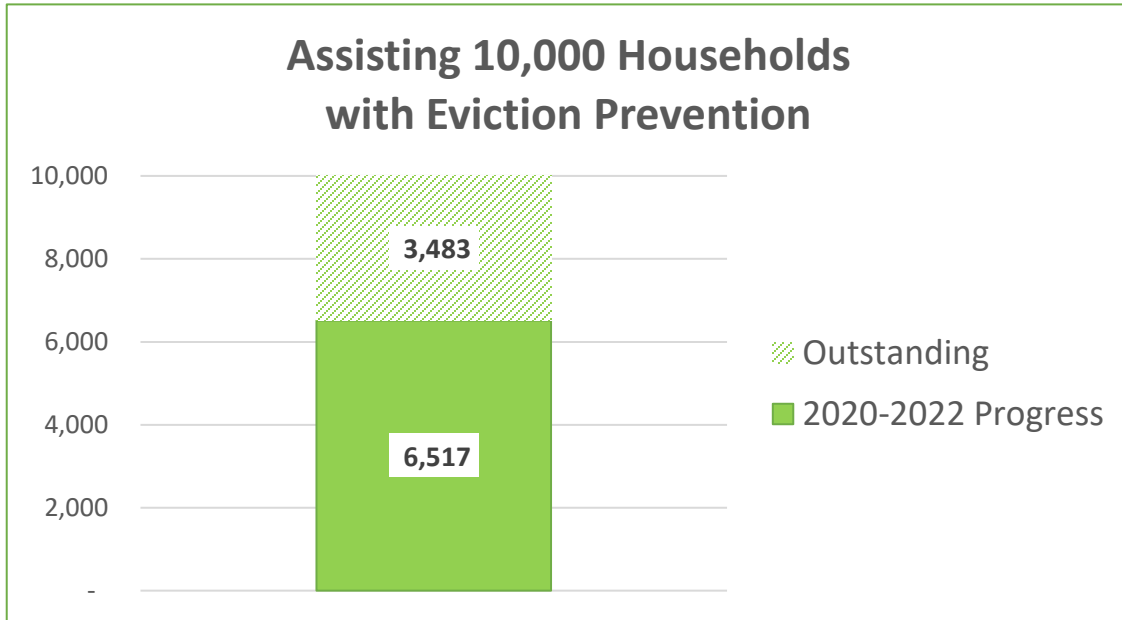


**2020-2022 Progress:** 336 new affordable and supportive homes (6% of target) have been approved through the Open Door Program, Housing Now Initiative, Rapid Housing Initiative (RHI), and Multi-Unit Residential Acquisition Program (MURA).

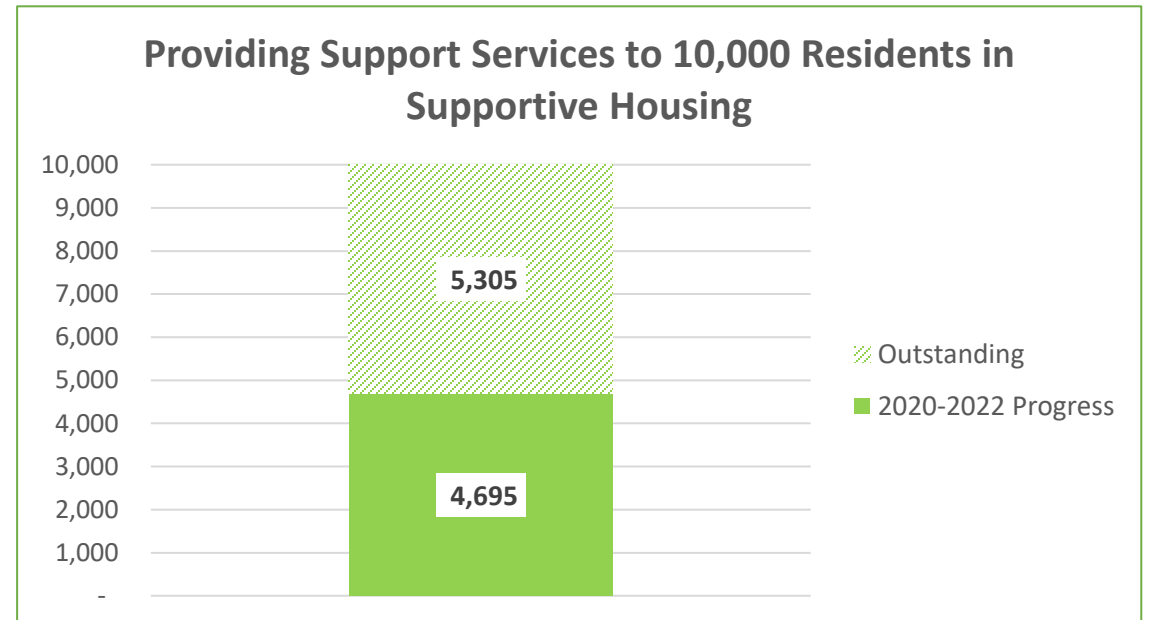
In 2022,

- 244 Indigenous households received COHB
- 28 Indigenous households received housing allowances
- 17% of supportive housing units tenanted through PATHS direct-matching) were tenanted by Indigenous Peoples (55 households)
- 23% of all housing outcomes through the Rapid Re-housing Initiative were tenanted by Indigenous Peoples (127 households)

# 03 Prevent Homelessness and Improve Pathways to Housing Stability



**2020-2022 Progress:** 6,517 households assisted through Rent Bank and Eviction Prevention in Community Program (EPIC)



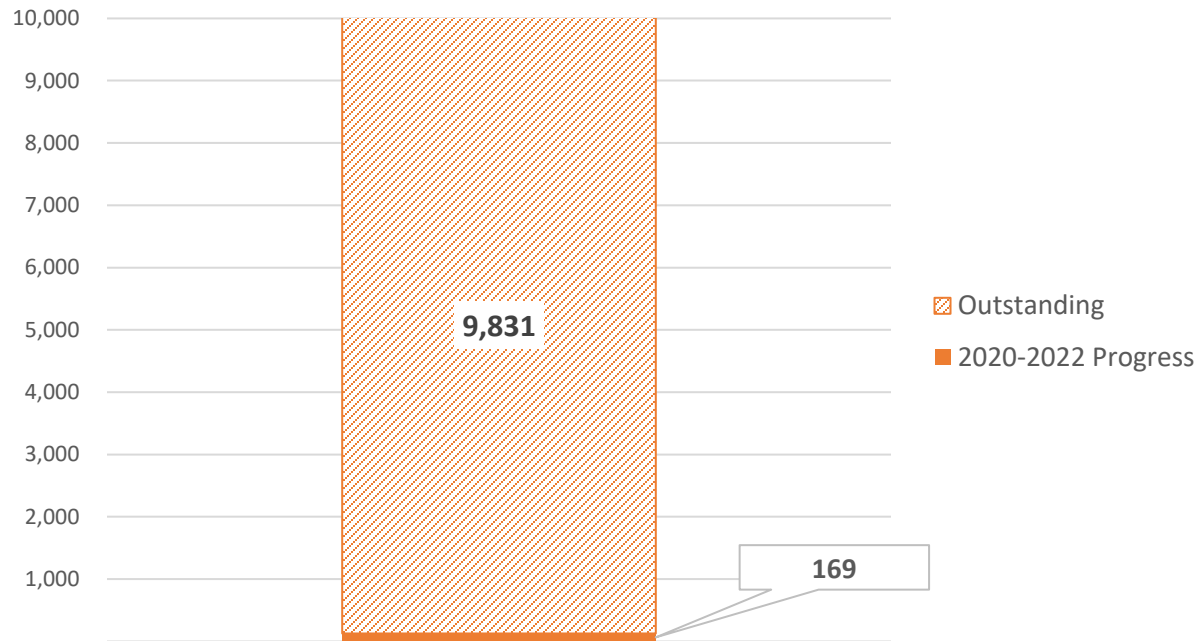
**2020-2022 Progress:** 4,695 households supported through Rapid Re-housing and Habitat Services

In 2022,

- 329 households experiencing homelessness moved from shelter to permanent housing via the Coordinated Access approach
- 626 households on the Centralized Waiting List that were experiencing homelessness moved to RGI housing

# 04 Provide Pathways to Support Women

Approving 10,000 New Affordable Rental and Supportive Homes for Women, Girls and Gender-diverse People

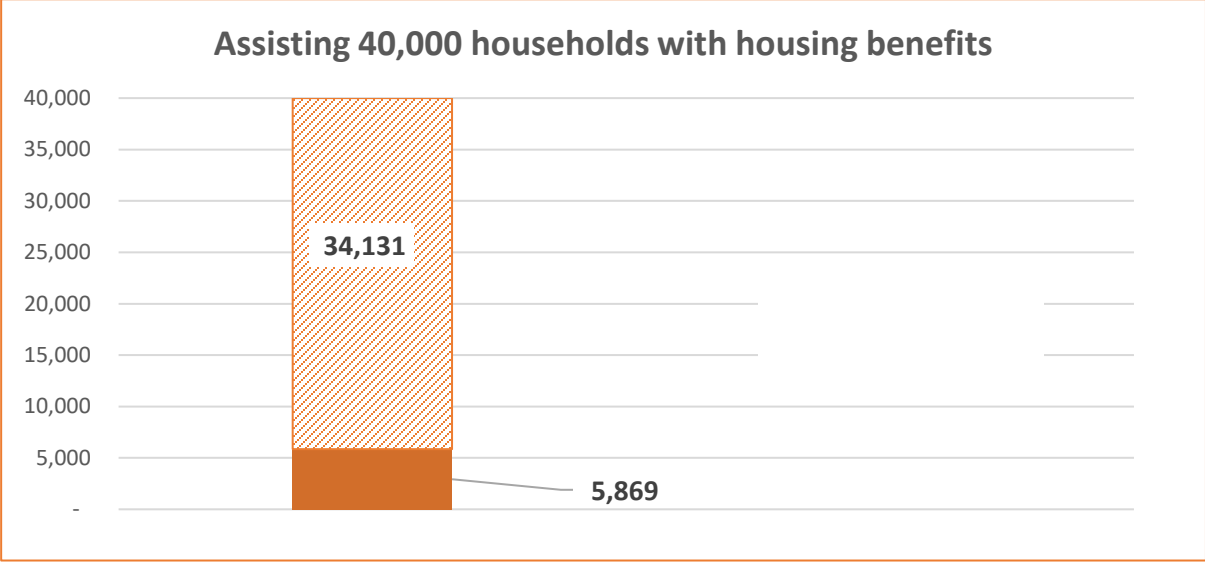


**2020-2022 Progress:** 169 new affordable and supportive rental homes dedicated to women and women-led households approved

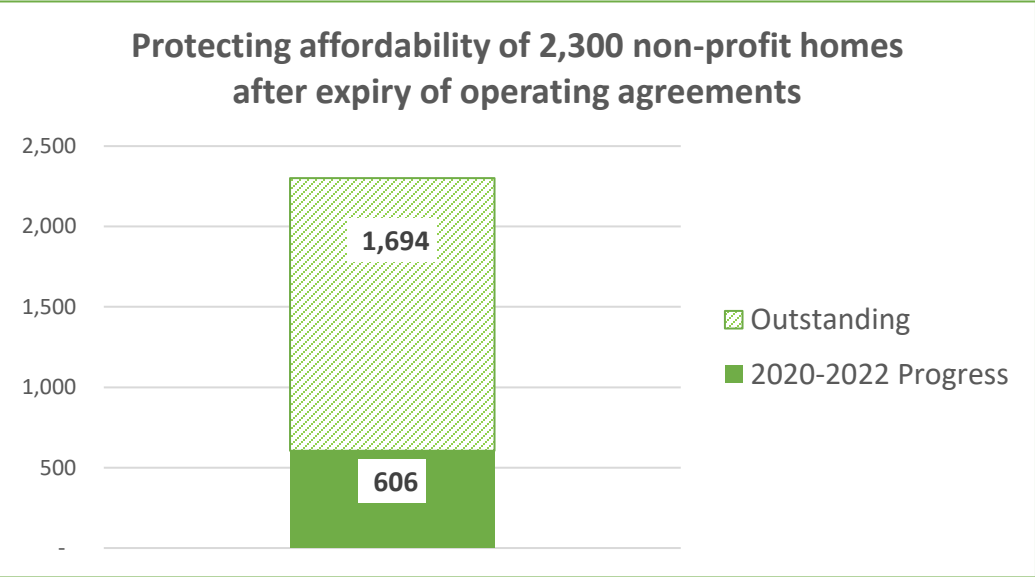
In 2022,

- Established the 'Housing Pathways for Women and Gender Diverse People Working Group' with the VAW sector and other organizations that serve women, girls, and gender diverse people
- Leased 161 Spadina to Thunder Woman Healing Lodge Society to provide transitional housing for Indigenous women
- Provided funding and incentives to Elizabeth Fry to advance supportive housing for women and non-binary people at 215 Wellesley St. E.
- Subleased 1430 Gerrard to Woodgreen to provide transitional housing for single mothers

# 05 Maintain and Increase Access to Affordable Rents



**2020-2022 Progress:** 5,869 households assisted with housing cost through COHB & housing allowances.

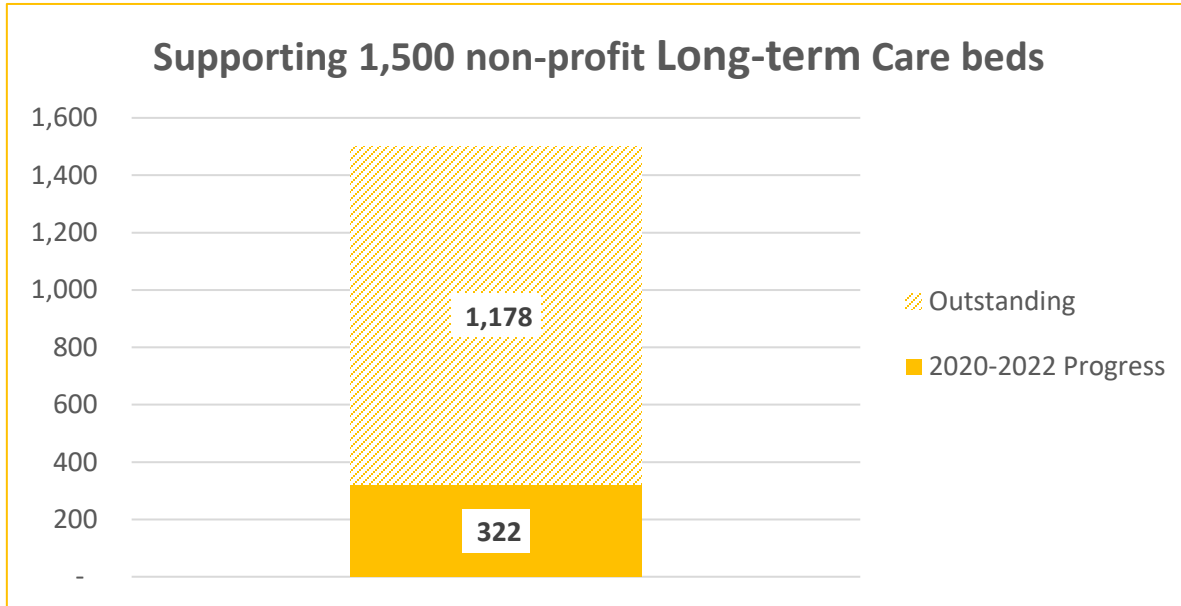


**2020-2022 Progress:** 606 non-profit homes are secured through the Community Housing Partnership Renewal Strategy

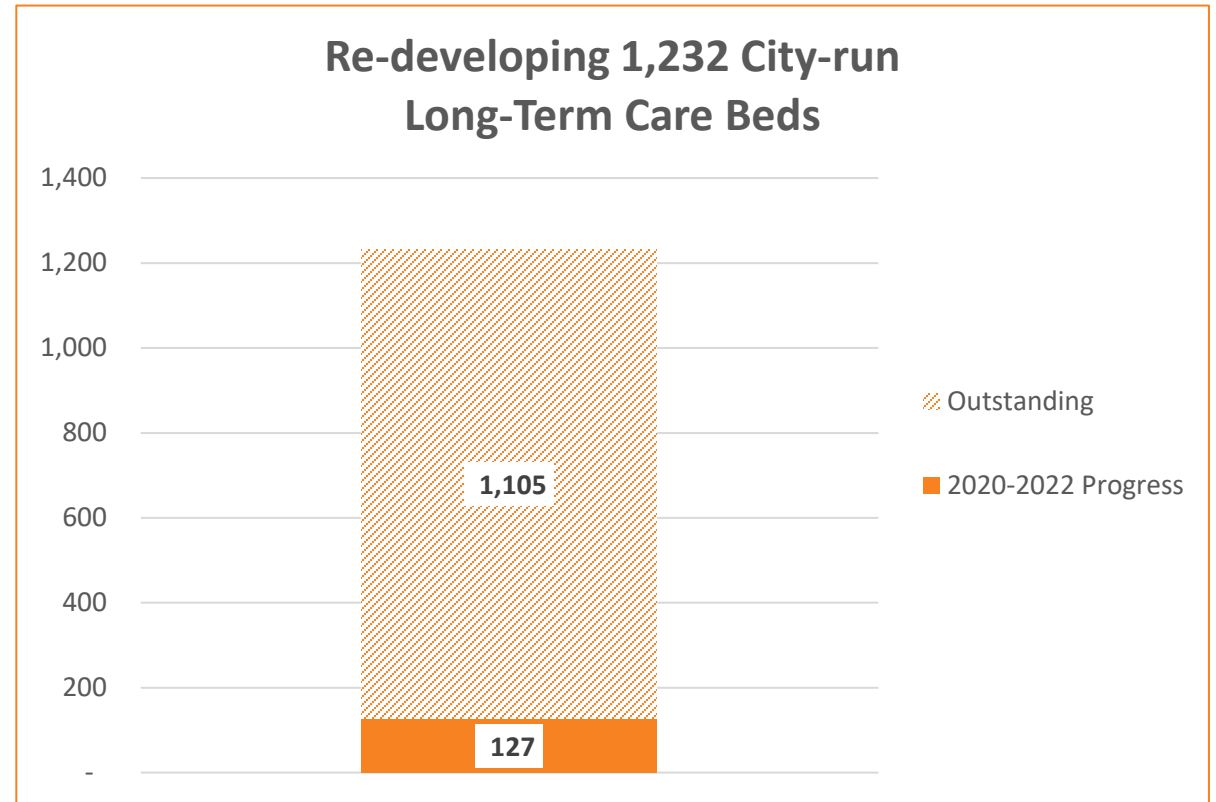
- In 2022,
- Established a new RGI priority rule for Indigenous households, and households existing supportive housing
  - Opened approx. 350 new affordable rental homes (in addition to over 500 supportive homes)

# 06

## Meet the Diverse Housing Needs of Seniors



● **2020-2022 Progress:** 322 non-profit long-term care beds supported through development charges deferral



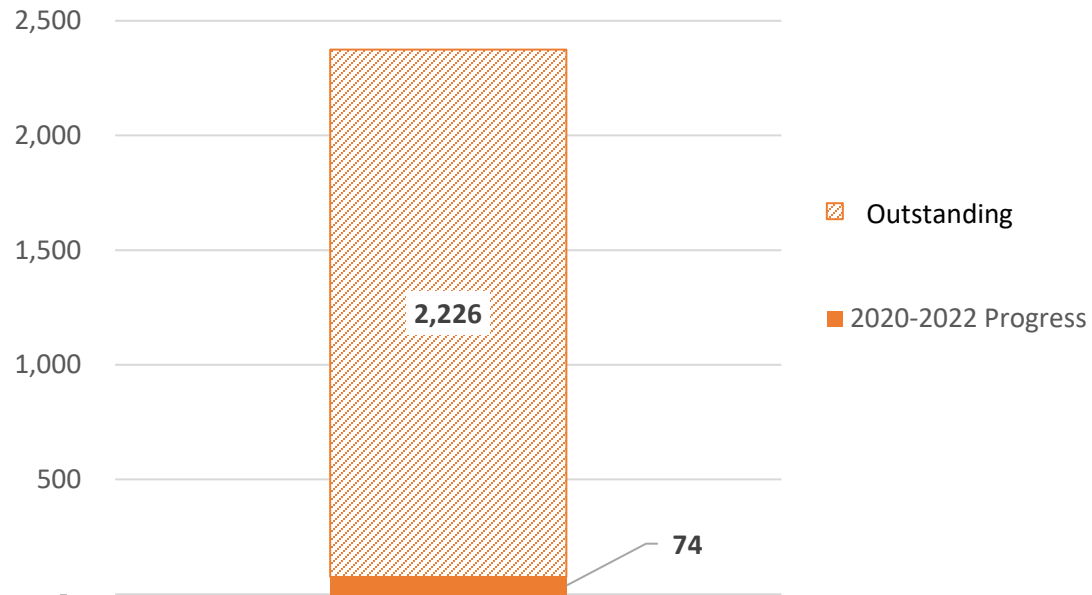
● **2020-2022 Progress:** 127 City-operated long-term care beds approved to be redeveloped. No net new City –run long-term care beds can be created in the absence of a new agreement with the Province (initially committed 978 net new beds)

In 2022,

- 365 new seniors benefitted from the Homemakers and Nurses Services Program (total 2,000 seniors)
- 400 seniors received support through the Seniors Supportive Housing Program

# 07 Ensure Well-Maintained and Secure Homes for Renters

Bringing 2,300 private rental homes to state of good repair



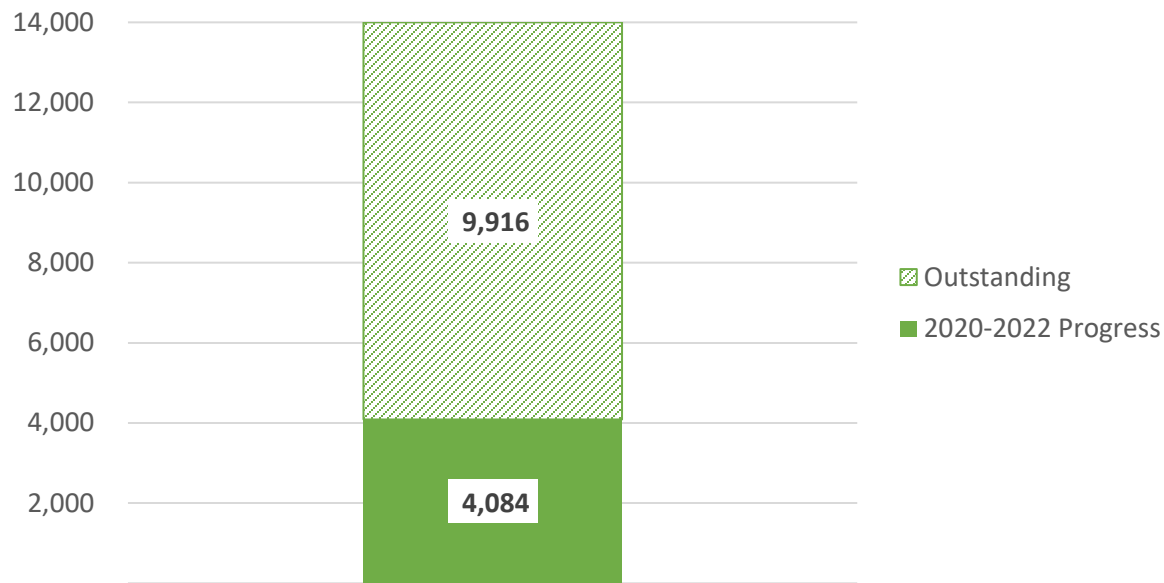
**2020-2022 Progress:** 74 privately-owned rental homes improved through Tower Renewal Program

In 2022:

- Approved new framework for Multi-Tenant Homes which will help the City better respond to protect those already living in illegal housing and regulate deeply affordable and safe homes in all parts of the city.
- MURA supported community non-profit agencies to receive approximately \$24.6 million in funding to support acquisitions and repairs of approx. 140 rental homes
- Adopted Renovictions Policy to support tenants and help prevent renovictions
- Finalized Taking Action on Tower Renewal Program to improve efficiency of rental apartment towers

# 08 Support Toronto Community Housing Corporation and its Residents

Approving 14,00 New Affordable and Market Homes  
in TCHC Revitalized Communities



**2020-2022 Progress:** Approved 4,084 affordable and market homes as part of revitalization of TCHC communities (in addition to replacing RGI homes)

In 2022:

- Achieved a portfolio FCI rating of 12.5% (“Fair” condition) with a target of reaching 10% by 2026-27
- Launched the Seniors Housing Corporation
- In partnership with the City and Federal governments, invested \$350 million in capital repair projects in 2022, creating over 1,300 local jobs in every ward across the City
- Approved additional density to support a total of 117 net new affordable rental and ownership homes and 644 market homes at TCHC's Alexandra Park and Firgrove-Grassways communities (in addition to replacement RGI homes).

# 09

## Continue the Revitalization of Neighbourhoods

Advanced the **Expanding Housing Options in Neighborhoods (EHON)** initiative including:

- allowing the construction of garden suits city-wide
- Increased number of laneway homes (140 laneway homes built to-date and 318 permits issued)
- Initiated Beaches East York Missing Middle Project to determine the feasibility of missing middle housing on City-owned sites

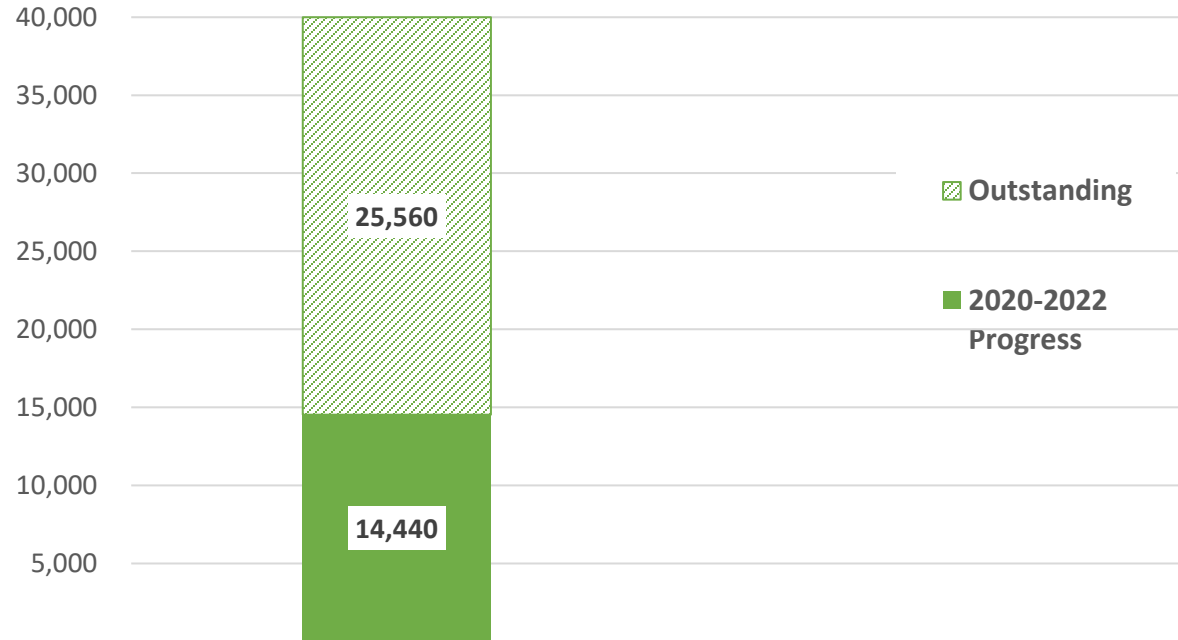




# 10

## Create New Rental Housing Responsive to Residents' Needs

Approving 40,000 New Affordable Rental and Supportive Homes

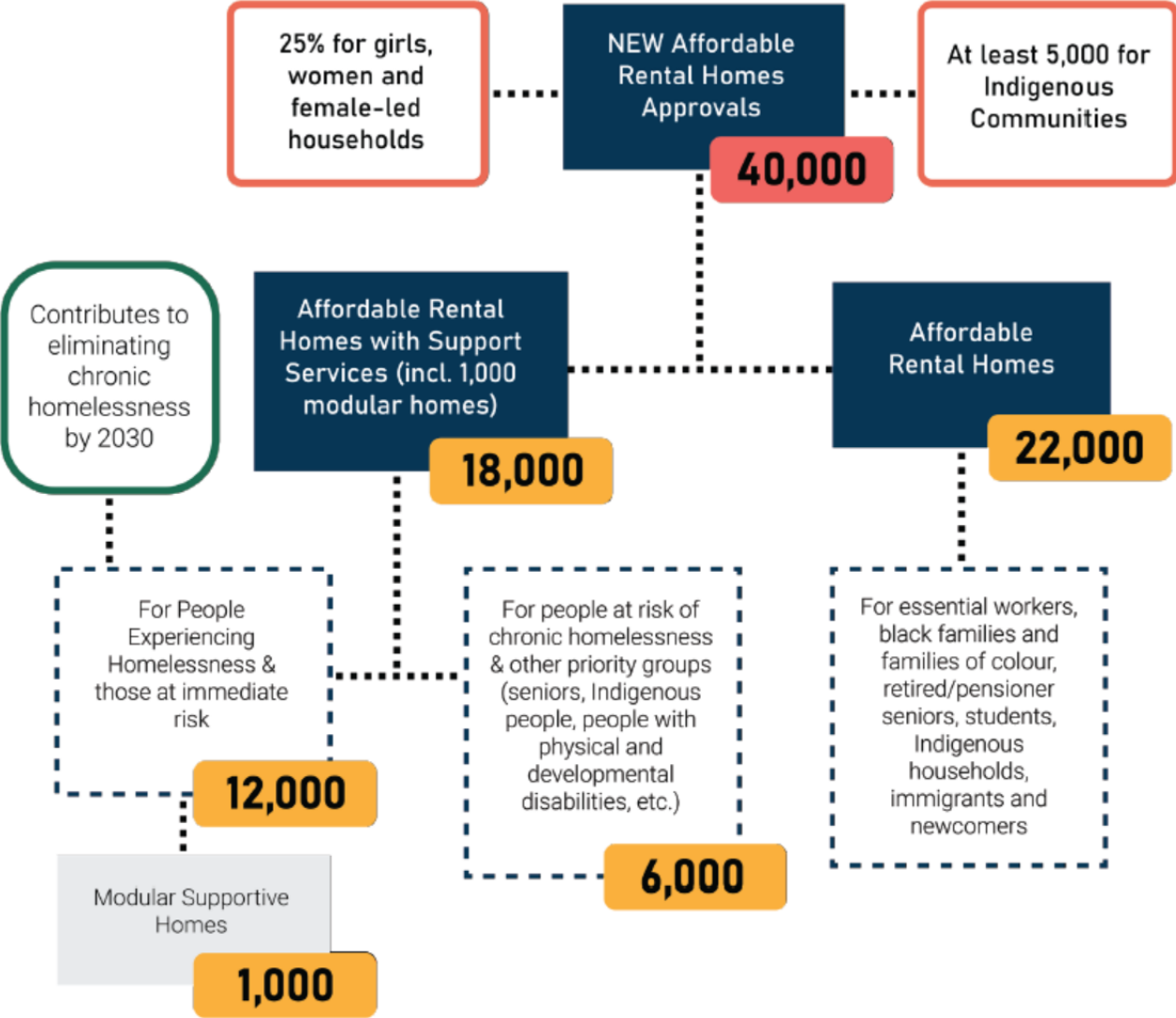


● **2020-2022 Progress:** 14,440 new affordable and supportive rental homes approved (of which 708 have been completed).

In 2022:

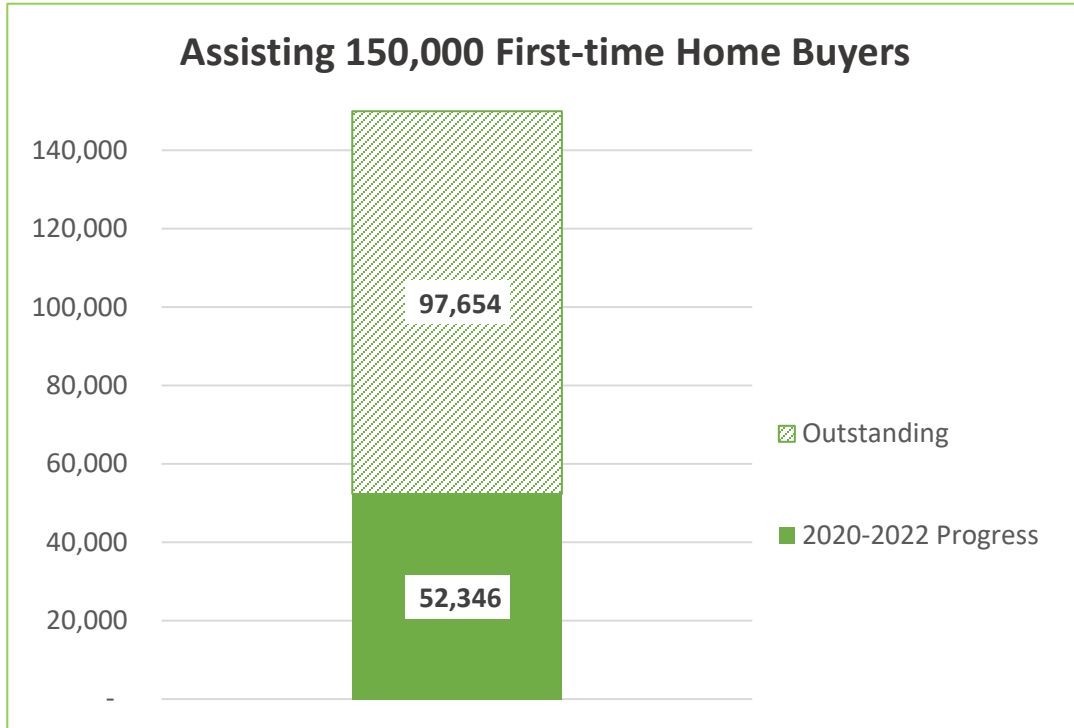
- 2,975 City-led or City-supported affordable rental homes were under construction (beyond HousingTO timelines)
- 16,097 affordable rental homes approved for development, but not yet in construction (beyond HousingTO timelines)
- 294 new supportive homes were created through acquisition and conversion of non-residential buildings, and modular construction.

# Breakdown of the 40,000 New Affordable Rental and Supportive Homes

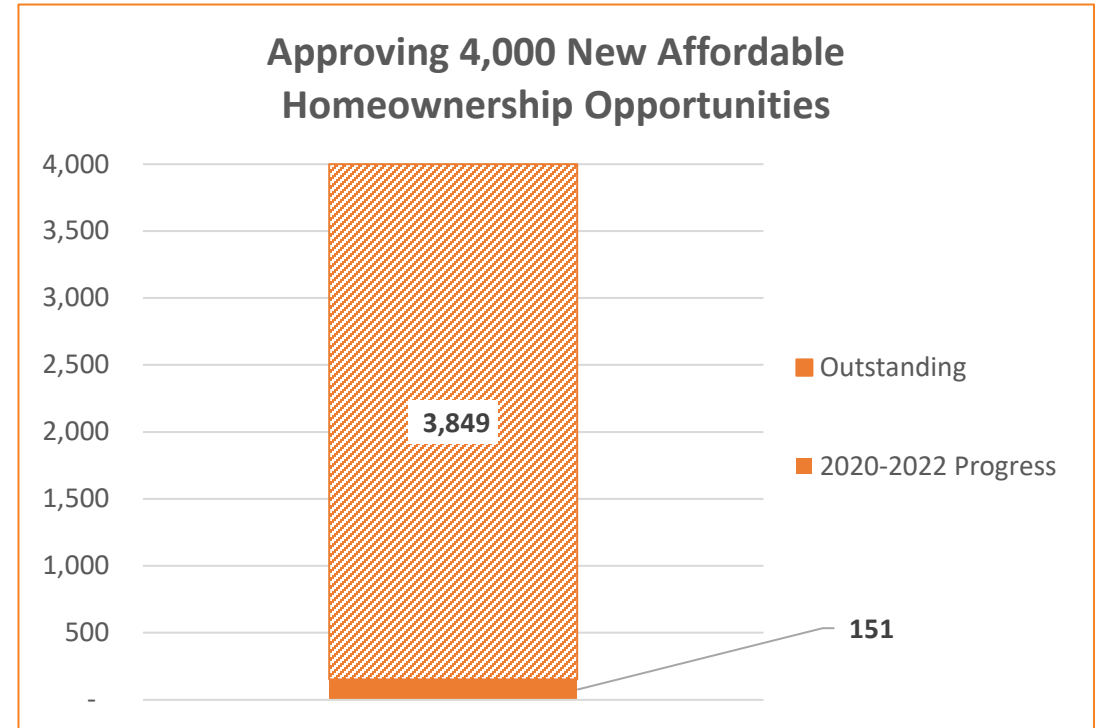


# 11

## Help People Buy, Stay in and Improve Their Homes



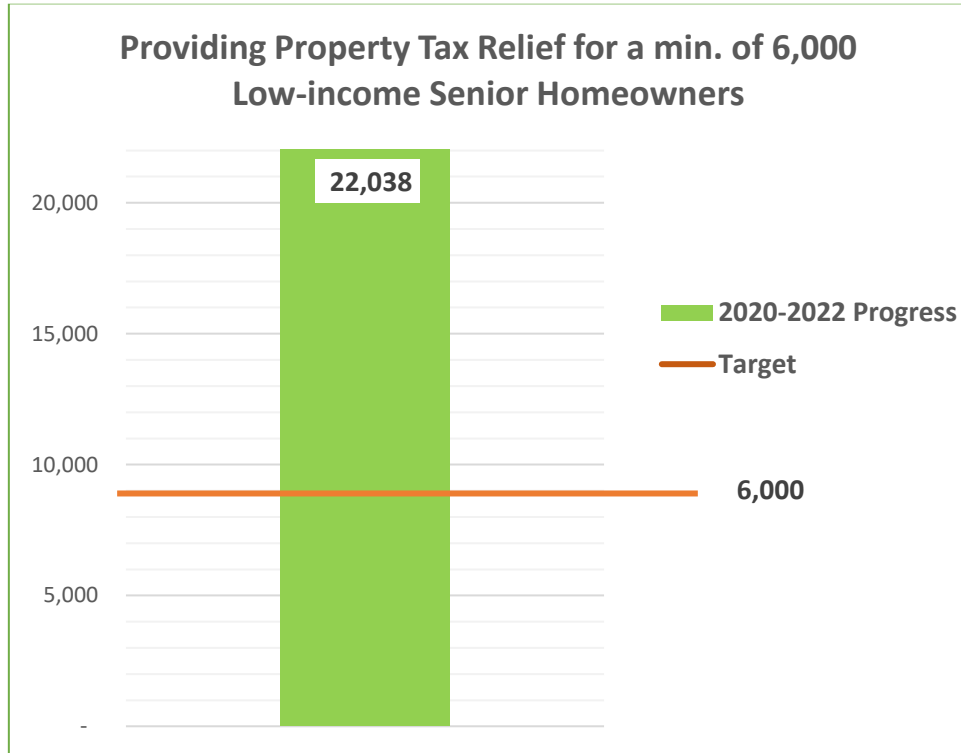
**2020-2022 Progress-** 52,346 households assisted through the First-time Home Buyer Land Transfer Tax Rebate



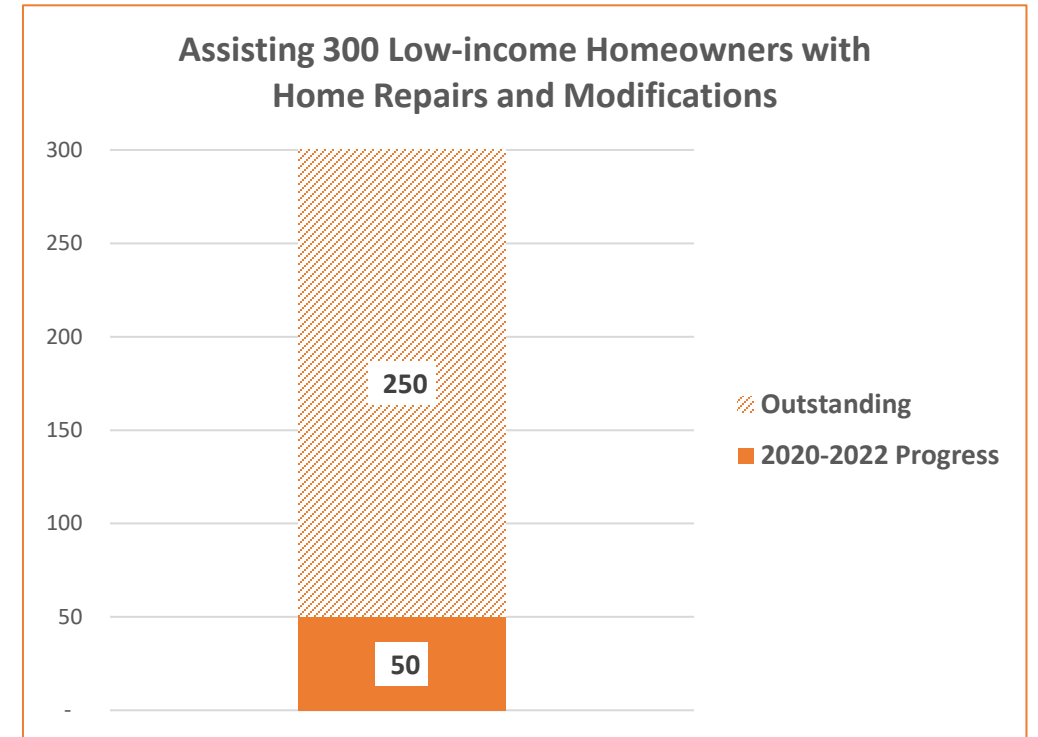
**2020-2022 Progress-** 151 new non-profit affordable ownership homes approved

# 11

## Help People Buy, Stay in and Improve Their Homes



**2020-2022 Progress:** 22,038 low-income senior homeowners assisted to maintain their homes



**2020-2022 Progress-** 50 homes repaired and modified to help low-income homeowners

# 12

## Improve Accountability and Transparency in Delivery of Housing Services to Residents

- Launched the [Housing Data Hub](#) to provide a centralized and publicly accessible source for housing information
- Launched series of [HousingTO Dashboards](#) to highlight progress made on achieving 10-year targets



# 13

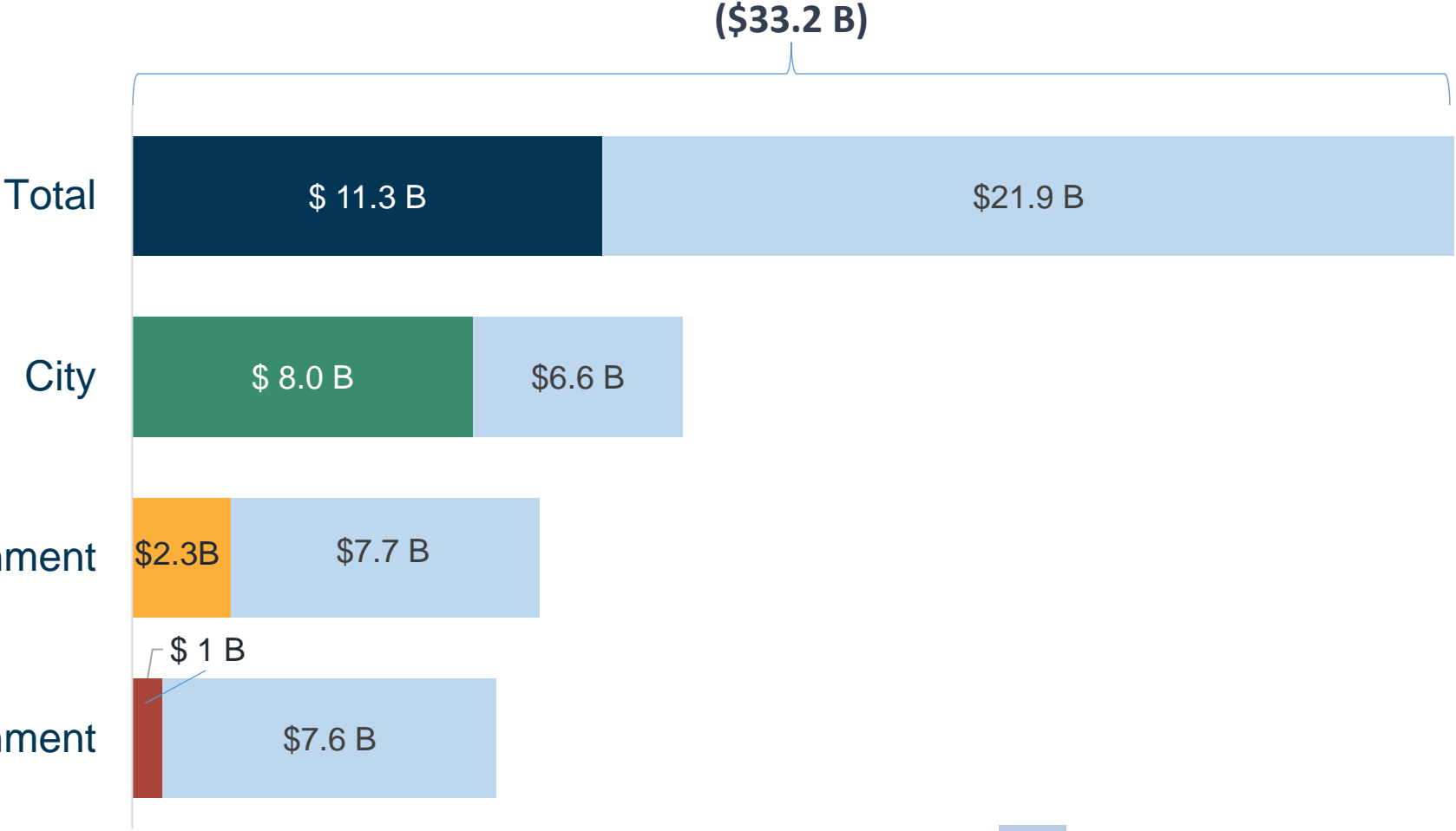
## Enhance Partnerships and Intergovernmental Strategy

- Secured \$3.3 billion in capital and operating funding from the federal and provincial governments to deliver the HousingTO Plan (2020-2023)
- Hosted the first Toronto Housing Summit & advanced partnerships with Indigenous housing providers, academic institutions, housing organizations serving women and gender-diverse people, accessibility experts and advocates



# Total estimated 10-Year investment required by all orders of government

**\* Pending in 2023-**  
Additional funding  
through the federal  
Housing Accelerator  
Fund



# Updates - Affordable Housing Access and RGI Program Enhancements



# Affordable Housing Access

- HousingTO Plan includes a recommendation to develop and implement a Centralized Affordable Rental Housing Access System
- In July 2022, Council directed staff to:
  - leverage the current system used to allocate RGI for affordable rental homes
  - adopt a new hybrid allocation methodology to leverage the new affordable housing waitlist as well as random draws (affordable homes are currently allocated by developer-led random draws)
- Report aligns affordable housing program rules with RGI for consistency and ease of use by both housing providers & applicants
- The new access system is estimated to be operational in 2024/25.



# Affordable Housing – Recommended Program Updates\*

## Income Thresholds

- Requiring applicants to demonstrate their income is at least 100% of annual rent
- Ensures applicants are connected quickly to available units they can afford

## Asset Limits

- Requesting authority to implement asset limits for affordable rental & ownership housing, should the City decide to pursue this
- Asset limits are a Provincial requirement for the RGI program

## Single Offer Rule

- Implementing a single offer rule for program consistency
- Would only apply to units allocated chronologically (not random draw)
- A single offer rule is a Provincial requirement for the RGI program

## Application Dates

- Recommending aligning application dates for RGI & affordable applicants
- Ensures existing RGI applicants keep their original application date when applying for affordable housing

\* *Applicable when the system becomes operational.*

# RGI Program Update – Asset Limits

- In March 2022, the Province introduced a new regulation under the *Housing Services Act, 2020* (HSA), requiring Service Managers to implement income and asset limits for RGI assistance by July 2023
- In response, the City brought forward a report in 2022 ([PH35.19](#)) establishing both income and asset limits for applicants and recipients of RGI
- This report provides an update on modified RGI asset limits, to align with other Service Managers in Ontario
- Revising the asset limits allows households to accumulate financial assets and improve their circumstances, while continuing to be eligible for RGI assistance

	Previous RGI Asset Limits	New RGI Asset Limit (as of August 15, 2023)
Individuals	\$50,000	\$150,000
Households with more than 1 member	\$75,000	

# Recommendations

1. City Council authorize the Executive Director, Housing Secretariat to establish **Asset Limits for affordable rental and affordable ownership housing** for the purpose of assessing eligibility, and review and adjust annually as needed.
2. City Council direct the Executive Director, Housing Secretariat to **align the choice-based system configurations and rent-gear-to-income program rules** to the affordable rental housing program, where applicable, to deliver a streamlined access system.
3. City Council direct the Executive Director, Housing Secretariat to **establish income thresholds** for affordable rental housing.

MOU with  
Co-operative Housing Federation  
of Toronto (CHFT)

# CHFT Memorandum of Understanding

- The City is proposing to enter into a Memorandum of Understanding (MOU) with the Co-Op Housing Federation of Toronto (CHFT) and their new development arm, CHFT Development Society Inc. (CDSI) to:
  - to preserve existing homes,
  - identify opportunities to intensify existing sites, and
  - modernize the governance structures of co-ops.
- This MOU/partnership is critical in advance of anticipated federal funding for co-op housing development (initially introduced in Budget 2022)
- CHFT, CDSI and the City have worked collaboratively together on developing terms and conditions for the MOU.
- The City will continue to engage the co-op sector as well as other non-profit housing providers in the fall to inform the Community Housing Modernization and Growth Strategy that will be advancing to Planning and Housing Committee for approval in **Q4-2023**.

# CHFT Memorandum of Understanding

Terms and conditions in the MOU include:

- Support the creation of **2,500 new affordable, non-profit housing co-operative homes** by the end of 2033.
- The new homes will be affordable for a minimum 49-year term, with the preference for 99 years.
- Waiver of all fees and charges
- Residential property taxes will be waived for up to 99 years, subject to future approval by City Council.
- The City will prioritize the planning review and approval processes for these homes.
- At least 20% of the homes will meet or exceed accessibility standards set by CMHC, and all common areas will be barrier-free.
- The City will provide CHFT & CDSI with a non-payable grant of **\$500,000** to support pre-development and capacity-building for the sector.

# Recommendations

1. City Council authorize the Executive Director, Housing Secretariat to negotiate and enter into, on behalf of the City of Toronto, **a non-binding Memorandum of Understanding with the Co-Operative Housing Federation of Toronto ("CHFT") and CHFT Development Society Inc. ("CDSI")**, on terms and conditions outlined.
  
2. City Council City Council authorize the Executive Director, Housing Secretariat to negotiate and enter into, on behalf of the City of Toronto, any funding agreements with **CHFT to provide one-time funding from the Development Charges Reserve Fund in the amount of up to \$100,000**, to support capacity building for existing non-profit housing co-operatives.



# Report Recs cont'd

3. City Council authorize the Executive Director, Housing Secretariat to negotiate and enter into, on behalf of the City of Toronto, any funding agreements with **CDSI to provide one-time funding from the Development Charges Reserve Fund for Subsidized Housing in the amount of up to \$400,000** to support the identification of and pre-development work related to the new affordable non-profit housing co-operative units identified through the Memorandum of Understanding with CHFT and CDSI.
4. City Council authorize the Executive Director, Housing Secretariat to **execute a letter of intent with the CHFT, CDSI**, related entities and/or the appropriate entities with an interest in the lands where any of the New Co-Operative Units are proposed identifying the site, the proponent, the estimated number of units and funding amounts, where available, for affordable non-profit housing co-operative development.

# Questions