

An Overview of the HousingTO 2020-2030 Action Plan

Presentation to Housing Rights Advisory Committee

March 18, 2024





Overview

- 1) Toronto's Housing Context
- 2) The City of Toronto's Housing Plans
- 3) The City of Toronto's Housing Delivery Structure
- 4) Key Affordable Housing Supply and Preservation Programs
- 5) Work Plan Priorities in 2024-2025

Toronto's Housing Context



Toronto's Housing and Homelessness Challenges

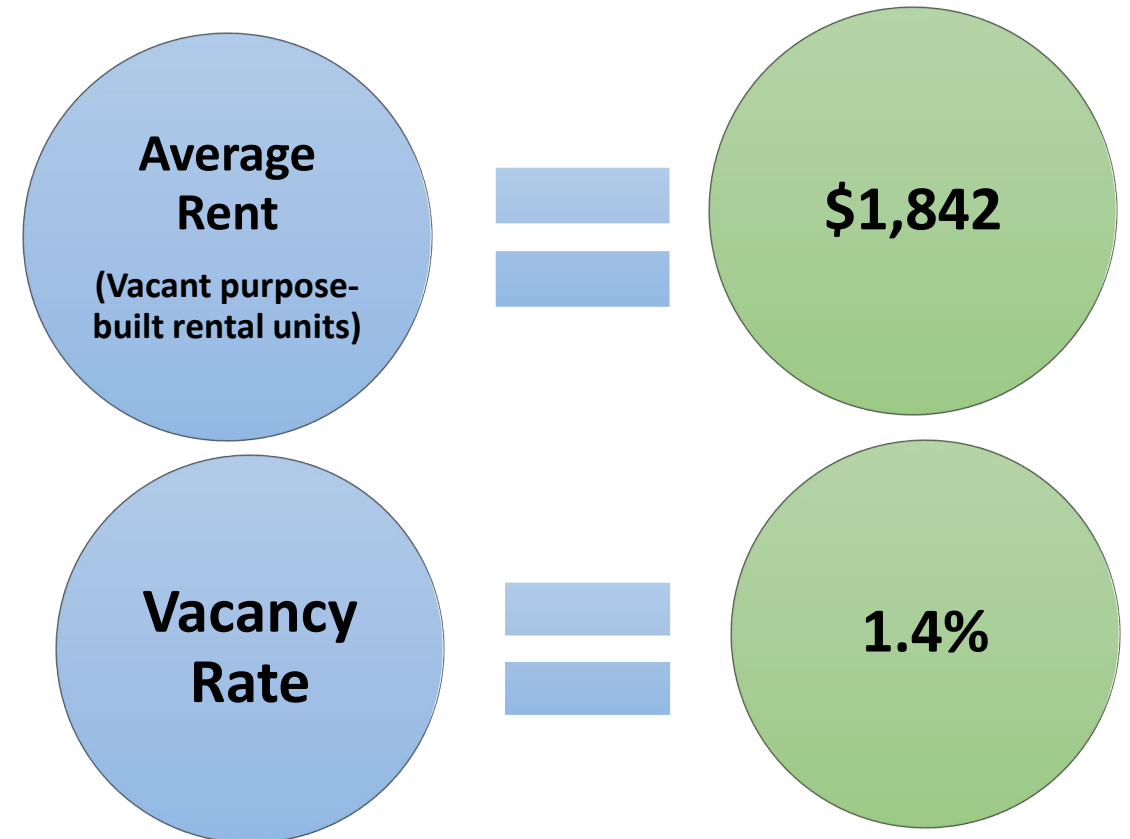
There is a **lack of housing options for low, moderate and middle-income households:**

- **Nearly 11,000** individuals experiencing active homelessness (end of January, 2024)
- About 48% of Toronto households (557,970 households) are renters, and **40% of renters are living in unaffordable housing** (based on 2021 Census data).
- **1 in 5 households** (215,225 households or 19%) are living **core housing need** (based on 2021 Census data).
- **Indigenous and Black residents** overrepresented in homeless population

Increasing Demand for Housing

Population growth is necessary but will further increase housing demand

- Toronto's population was 3 million as of July 2022
- The Government of Ontario estimates that Toronto's population will grow to 4.04 million by 2046
- The Government of Canada has set a target of 465,000 to 500,000 permanent residents per year between 2023 and 2026



Source: CMHC's 2023 Annual Rental Market Report

Toronto's Rental Housing Stock



Most purpose-built private and publicly owned rental homes were built in the **1960s and 1970s**.



Beginning in the 1980s and into the 1990s, the construction of purpose-built rental housing and non-profit co-ops rapidly declined, while demand continued to grow.



This overlapped with less direct federal and provincial investments in housing and downloading of responsibilities to municipalities.



Today, almost **79% of all rental housing is privately owned**, compared with 15% owned by Toronto Community Housing Corporation (TCHC) and 6% owned by non-profit and co-op housing sectors.

Role of Governments in Housing

Federal Government

- National leadership through funding and policy commitments of the National Housing Strategy
- Design and deliver major funding and financing programs, through Canada Mortgage and Housing Corporation and Infrastructure Canada
- Responsible for the federal business and income tax system, immigration, refugees and citizenship

Provincial Government

- Land use planning, regulation of rental housing, landlord and tenant rights, and provides a funding framework for housing and homelessness services
- Responsible for other policies and programs along the housing continuum including emergency shelter funding, supportive housing operating funding, long-term care, and income supports

Municipal Government

- Development of local plans and strategies, in accordance with policy frameworks of other orders of government
- Delivery of housing programs and services under funding agreements with other orders of government, including a service system manager oversight role
- Local regulation of land use planning and buildings (Official Plan, zoning, building code, development review)

City of Toronto's Housing Plans



The HousingTO 2020-2030 Action Plan

- The HousingTO 2020-2030 Action Plan (“HousingTO Plan”), Canada’s first human rights-based housing plan, was adopted by City Council in December 2019.
- The HousingTO Plan is the City’s umbrella housing and homelessness plan, and provides a blueprint for actions and investments across the full housing continuum over the next 10 years.



Housing TO Action Plan 2020-2030 (cont'd)

- The Plan includes over 76 actions across **13 strategic themes**, such as:
 - Right to Adequate Housing
 - Preserving Existing Supply and Supporting Renters
 - New Supply of Affordable Housing
 - Supporting Seniors
 - Improving Housing Outcomes for Indigenous and Black residents and other equity-deserving groups
 - Working with other orders of government

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



‘Generational Transformation of Toronto’s Housing System to Urgently Build More Affordable Homes’ Approach

Generational change to shift and strengthen the housing system

Improving affordability while increasing and accelerating supply for current and future generations of Torontonians

Creating efficiencies within the City, and the housing system as a whole

Investments from all orders of government to achieve shared housing objectives

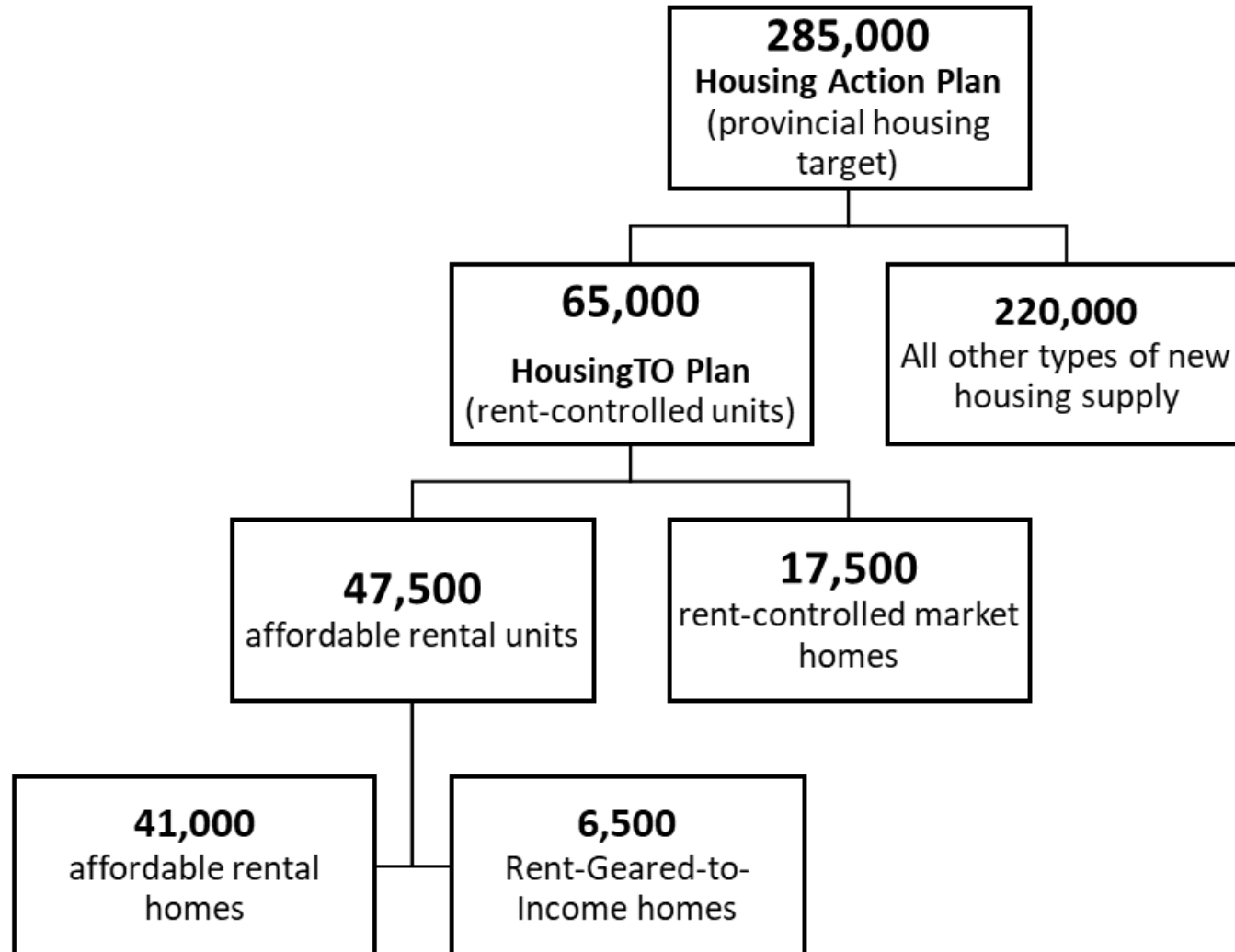
We cannot afford not to act

Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes (cont'd)

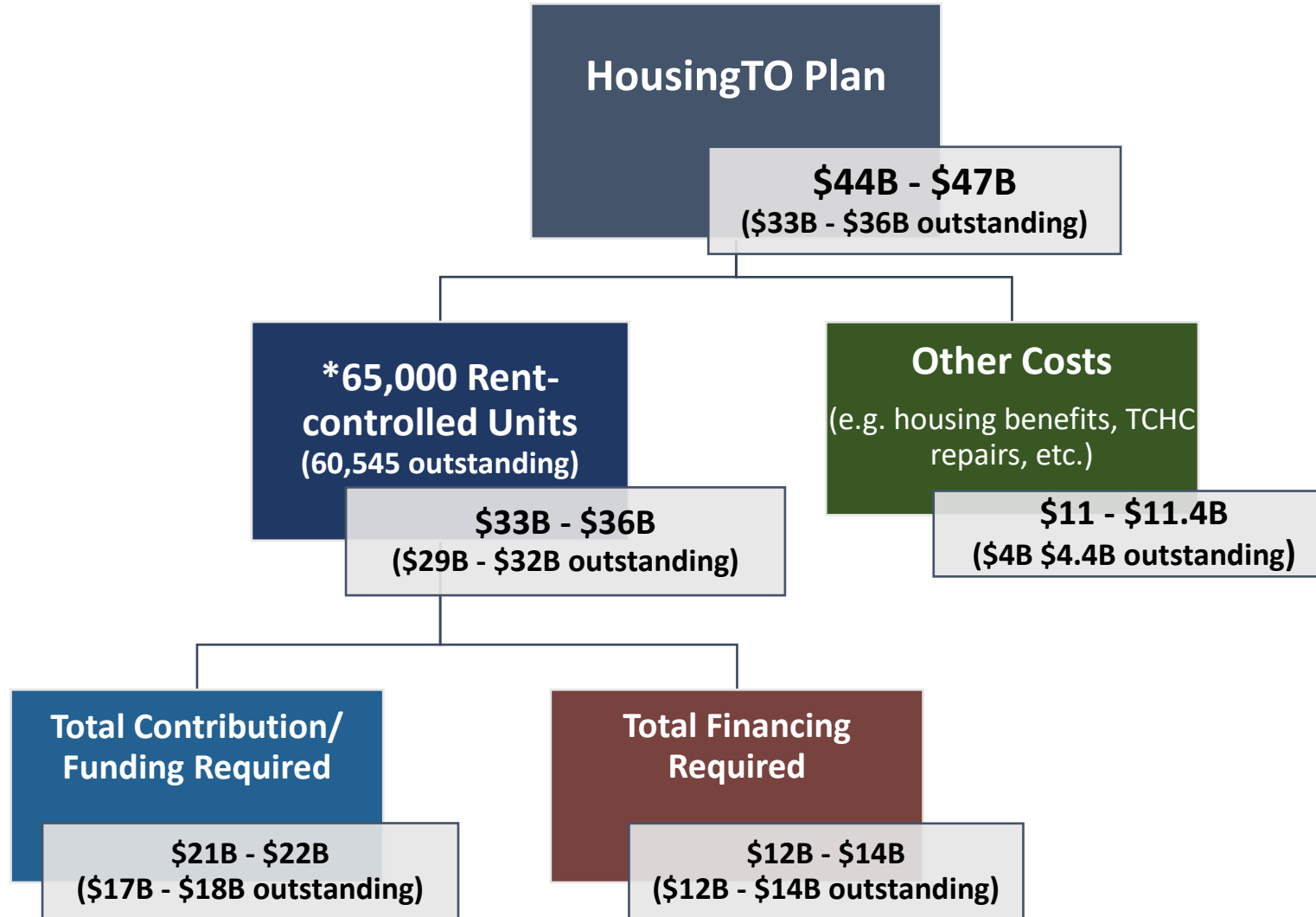
➤ Key Actions include:

- Accelerating the delivery of 'housing ready' projects on City and Non-profit owned land.
- Dedicating more City-owned land to create new affordable homes.
- Streamlining and Optimizing People, Processes, and Technology to Expedite Approvals and Delivery of new homes.
- Developing New and Sustainable Funding Models.
- Supporting and enhancing collaboration with the Non-profit and Co-operative Housing Sectors.
- Intergovernmental collaboration and new tools to increase the supply of purpose-built rental homes, protect existing rental homes and support renters.

Putting the Targets into Perspective – The ‘Big Picture’



Updated Cost to Deliver HousingTO Plan



The City of Toronto's Housing Delivery Structure



City Divisions, Agencies, Boards and Corporations involved in Housing Delivery

Community & Social Services

- Toronto Shelter & Support Services (TSSS formerly SSHA)
- Senior Services & Long-Term Care (SSLTC)
- Toronto Employment & Social Services

Corporate Services

- Corporate Real Estate Management (CREM)

Development & Growth Services (DGS)

Consolidates all development and growth-related services under a new service area and Deputy City Manager to streamline the planning and delivery of housing. Divisions under DGS include:

- City Planning
- Housing Secretariat
- Toronto Building
- Development Review

Infrastructure Services

- Municipal Licensing & Standards

City Corporations & Agencies

- Toronto Community Housing Corporation (TCHC)
- Toronto Seniors Housing Corporation (TSHC)
- CreateTO

City Divisions, Agencies, Boards and Corporations involved in Housing Delivery

Community & Social Services

Toronto Shelter & Support Services

Develop, fund and operate shelters and overnight services; street outreach and encampment response; Central Intake

Toronto Employment & Social Services

Administer social assistance (OW/ODSP) and related programs

Seniors Services & Long-term Care

Operate long-term care homes, community support programs

Development & Growth Services

Housing Secretariat

Affordable, social and supportive housing development and oversight; housing benefit programs; supports for renters; policy and strategy leadership

City Planning

Official Plan and zoning by-law; rental housing protection and replacement policies; inclusionary zoning policy

Toronto Building

Building code compliance; permit application review.

Other City Divisions

Corporate Real Estate Management

Leasing and/or development of surplus public land

Municipal Licensing & Standards

License rooming houses, RentSafeTO, property standards

Agencies & Corporations

TCHC & TSHC

Develop, operate and maintain social housing portfolio

CreateTO

Management of City real estate portfolio, pre-development

Key Affordable Housing Supply and Preservation Programs



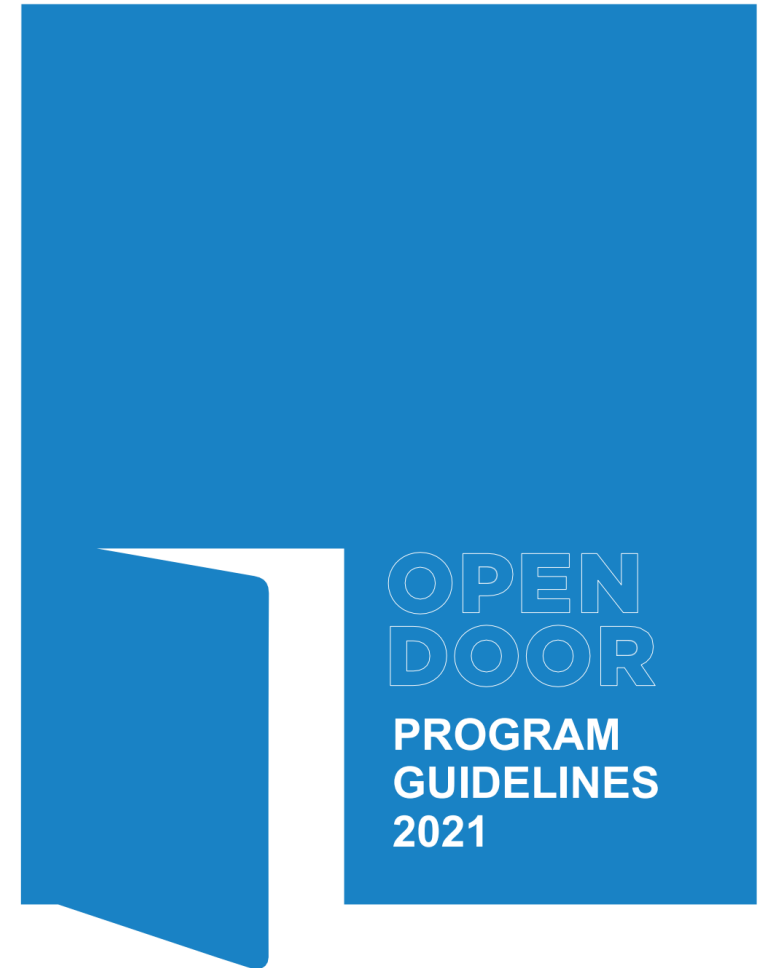
Multi-Unit Residential Acquisition ('MURA') Program

- Provides grant funding and financial incentives to qualified non-profit and Indigenous housing providers, including housing cooperatives and community land trusts.
- Supports the non-profit housing sector to purchase and renovate 'at-risk' private market affordable rental housing for conversion to permanently affordable rental homes.
- Aims to improve: housing stability for renters; the physical condition of buildings; long-term financial sustainability of the homes; and capacity of the non-profit and Indigenous sectors.
- The properties are required to be maintained as affordable housing for 99 years.



Open Door Program

- Approved in 2016 to accelerate affordable housing construction by providing City financial contributions including:
 - capital funding
 - fees and property tax relief, and
 - fast-tracking planning approvals.
- Since the launch of the Program in 2016, the City has significantly scaled up the delivery of new affordable rental homes on land owned by the non-profit and private sectors, and in neighbourhoods all across Toronto.
- Over 3,300 new affordable rental homes have been approved through annual application calls since inception of the program.



Housing Now Initiative (“Housing Now”)

- Launched in 2019, Housing Now leverages City-owned, transit-oriented sites plus financial incentives to create new affordable rental homes
- Aims to deliver 10,000 affordable rental homes within mixed-income, mixed-use, complete communities
- Range of site sizes and typologies

Minimum 1/3
affordable rental
homes & maximum
1/3 market
ownership homes

Affordability
maintained for 99
years

Maintain public
ownership of land,
through long-term
land leases

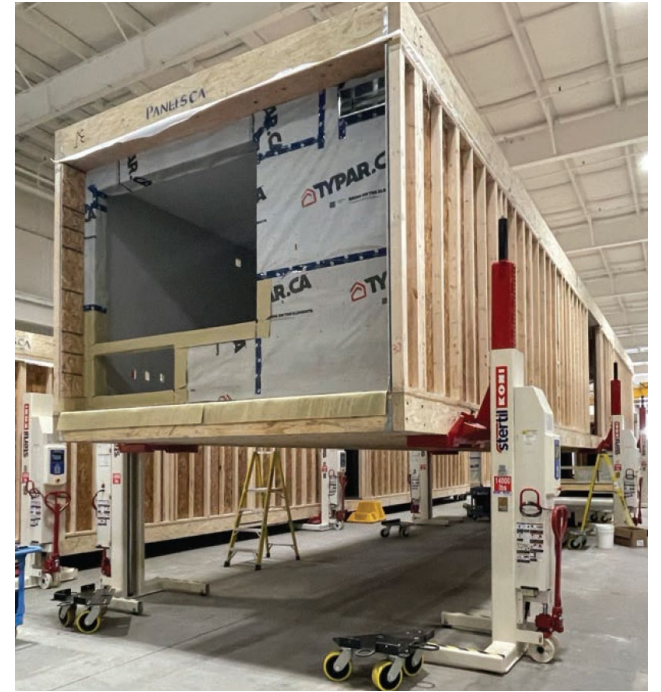
Contribute to
complete
communities –
deliver new
parkland,
community
amenities, etc.

Modular Housing Initiative

- City is committed to create 1,000 new modular homes.
- Innovative and cost-effective way to build small-scale infill housing.
- City Council has approved the construction of 500+ modular homes on City-owned sites.

Benefits of Modular Construction

- Reduced construction time
- Reduction in daily site travel saves significant energy
- Reduction in on-site construction pollution (noise, light, dust)
- Less waste produced in a controlled factory setting (single location efficiency)



Work Plan Priorities in 2024 and 2025



Key City-Wide Housing Priorities in 2024-2025

- Develop a new Community Housing Sector Strategy aimed at protecting existing non-profit homes and co-operative homes and increasing the stock of net new non-profit and co-operative homes
- Update the Open Door Affordable Rental Program to achieve Council's revised housing targets that include rent-geared-to-income, affordable rental and rent-controlled market units
- Increase supports for renters including developing and implementing a new Renovictions By-law and Housing At-Risk Table

Key City-Wide Housing Priorities in 2024-2025

- Implementation and monitoring of the new regulatory framework for multi-tenant houses (MTHs)
- Continue to accelerate the delivery of new rent-controlled homes on City-owned lands and lands owned by the non-profit and co-op sectors
- Continue to implement Housing Action Plan, including advancing Planning studies and removing policy and zoning barriers to housing supply
- Complete an independent mid-point review of progress against the HousingTO 2020-2030 Action Plan in 2025
- Deliver the Homelessness Services Capital Infrastructure Strategy



THANK YOU