



2023 - 2024 HOUSING UPDATE REPORT

HOUSINGTO 2020-2030 ACTION PLAN HOUSING ACTION PLAN 2022-2026

September 2024

Land Acknowledgement For Toronto

The City of Toronto acknowledges that all facets of its work are carried out on the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. The City also acknowledges that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.

Giinawind-Toronto nisidotaw maanda aki, zagaswidiwin kina bimaadzig Mississauga of the Credit miinwaa Anishnabeg miinwaa Chippewa miinwaa Haudenosaunee miinwaa Wendat bimaadjig. Gaye nisidotaw gakina bimaadjig zhinkazidwin Inuit miinwaa Metis. Toronto nisidotaw maanda mazingan waaki-midaaswi-shay-niswi wiji- Mississaugas of the Credit.

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Nous reconnaissons que la terre sur laquelle nous nous réunissons est le territoire traditionnel de nombreuses nations, notamment les Mississaugas du Cr dit, les Anishnabeg, les Chippewa, les Haudenosaunee et les Wendats, et abrite maintenant de nombreux peuples diversifi s des Prem res nations, des Inuits et des M tis. Nous reconnaissons  galement que Toronto est couvert par le Trait  13 avec les Mississaugas du Cr dit.



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A MESSAGE FROM THE EXECUTIVE DIRECTOR

2023 was a difficult year for our city evident by City Council's decision to declare homelessness an emergency and gender-based violence and intimate-partner violence an epidemic in Toronto. Torontonians are struggling with increased inflation and cost of living, and stagnant income and social assistance rates resulting in a growing affordability crisis. Addressing these challenges is a top priority for the City of Toronto, which has established bold targets and committed to bold action.

As highlighted in this 2023 Housing Update Report, the City and its community partners have been taking every possible action within their jurisdictional and financial capacity to advance the priorities outlined in the HousingTO 2020-2030 Action Plan and the Housing Action Plan (2022-2026). This includes identifying City-owned land where tens of thousands of new homes can be built; levying taxes aimed at encouraging homeowners to rent



their vacant homes to residents looking for long-term rental options; waiving fees and charges associated with development of affordable and supportive housing and investing its tax dollars to continue to support renters with high housing costs, among many others.

These efforts are making an impact and will continue to be prioritized by the City. While progress is being made, what this report also highlights is how much more progress can and must be made. The City cannot solve the housing and homelessness crises alone, and indeed, all orders of government are increasingly taking action. However, there remains a critical need for federal and provincial governments to act urgently and invest directly in policies and programs that have a strong and successful track record.

New and enhanced federal and provincial funding for Rapid Housing Initiative, Canada-Ontario Housing Benefit, and Multi-Unit Residential Acquisition Program will deliver real and rapid results for Torontonians.

We all need safe, adequate and affordable homes. What's more, the well-being and prosperity of our communities, region and country requires a healthy housing system. This report highlights the progress we are making towards the required transformation of the housing system – and invites all orders of government and willing partners to increase and intensify their contributions. The solutions are clear and it will be through working together that we can be successful.

ABI BOND
EXECUTIVE DIRECTOR

AFRICAN ANCESTRAL ACKNOWLEDGEMENT

The City of Toronto acknowledges all Treaty peoples – including those who came here as settlers – as migrants either in this generation or in generations past - and those of us who came here involuntarily, particularly those brought to these lands as a result of the Trans-Atlantic Slave Trade and Slavery. We pay tribute to those ancestors of African origin and descent.



EXECUTIVE SUMMARY

Toronto is facing ongoing housing and homelessness crises: one where there is a lack of deeply affordable and supportive housing for low-income and marginalized residents; and a more recent one in which rising rents have made it increasingly unaffordable for middle income earners, key workers and professionals to live in the city. These crises are rapidly growing in scale, intensity and complexity and addressing them requires bold ideas and a whole-of-government approach. The City of Toronto is taking actions focused on shifting and strengthening Toronto's housing system to better address the housing needs of its residents, while creating more equitable, inclusive and sustainable communities.

The [HousingTO 2020-2030 Action Plan](#) (HousingTO Plan) and the [Housing Action Plan](#) (2022-2026) guide the City's work to create a healthy housing system and focus on enabling a range of housing options for current and future residents. These plans, guided by the Toronto Housing Charter and the City's commitment to the progressive realization of the right to adequate housing, employ a multi-faceted approach in responding to the structural and systemic barriers that have contributed to the ongoing crises, particularly impacting Indigenous and Black communities, women, seniors, youth, 2SLGBTQIA+ and other equity deserving groups.

While the City is committed to taking every possible action within its jurisdictional and financial capacity to address these challenges, it is critical that the federal and provincial governments support these efforts. This annual report provides a summary of key action items which demonstrate our progress towards the [City's Strategic Priority](#) of maintaining and creating housing that is affordable and our commitments to a city where all families and individuals live in safe, stable and affordable housing with respect and dignity.

Current Context

Nearly 11,000 individuals are experiencing homelessness in Toronto with Black and Indigenous communities continuing to be overrepresented among this population. Further, for those who are housed, one in five households are living in core housing need, struggling with housing affordability, and housing suitability or adequacy. Toronto is also facing a severe shortage of purpose-built rental housing options with a low vacancy rate of 1.4%. The vacancy rate in a well-functioning housing system should be 3% or higher. A number of compounding factors have led to this dire situation.

Most of Toronto's 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.

This was largely the result of the downloading of administration responsibilities to municipalities, without sufficient funding to ensure long-term financial and operating viability. Over 80% of [all rental housing](#) in Toronto is privately owned and the remaining stock is managed by Toronto Community Housing Corporation, Toronto Seniors Housing Corporation, and other Indigenous, non-profit and co-operative housing providers.

Further, Toronto is experiencing a significant growing gap in housing affordability, as incomes and social assistance rates have not kept pace with the rising costs of housing. In the past 10 years, average market rent for a studio apartment has increased 63%, while the shelter allowance rates under Ontario Works and Ontario Disability Support Program have increased by only 4% and 9% respectively.

Almost half of Toronto households are renters and rental demand is persistent driven by strong population growth and an increase in the number of renter households squeezed out of the homeownership market. Meanwhile, over the past 10 years, most new rental supply has derived from condominiums which are generally more expensive and do not offer the same level of security of tenure for tenants.

Despite an increase in purpose-built rental housing starts in 2023, the projected rental housing supply is not forecast to keep up with demand. Canada Mortgage and Housing Corporation anticipates a decline in housing starts that will persist through 2024 and 2025, reflecting the lagged effect of higher interest rates, labour shortages, and supply chain issues.



2023 HIGHLIGHTS

New Framework for Action

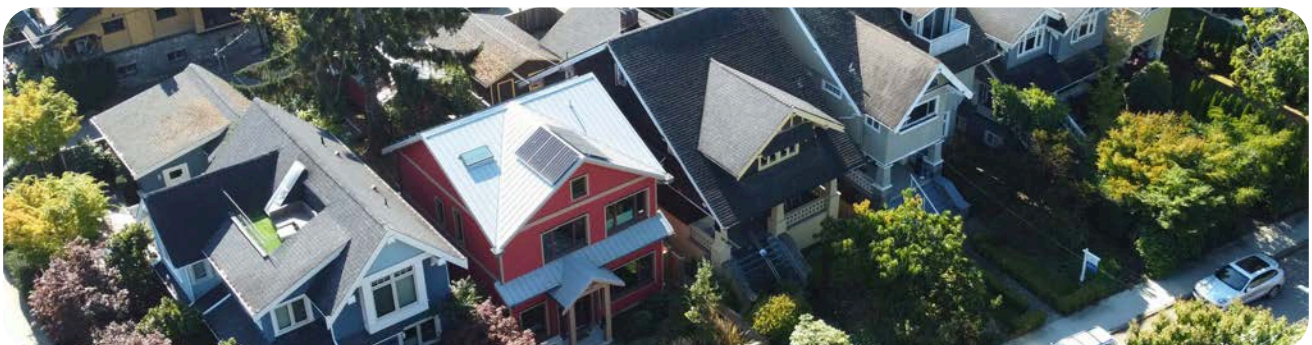
The City of Toronto has ambitious goals to transform Toronto's housing system and has charted a way to achieve this transformation. In November 2023 City Council adopted the [Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes](#) report, which provides a clear pathway to improve housing outcomes for low- and middle-income Torontonians.

Through this report, City Council set a new target under the HousingTO Plan to approve 65,000 rent-controlled homes, including 6,500 rent-geared-to-income (RGI) and 41,000 affordable rental and 17,500 rent-controlled market units by 2030.

Organizational Changes

In order to optimize resources and processes to deliver more housing, the City created a new service area named Development & Growth Services in 2023, which organizes all development and growth-related services under the leadership of a new Deputy City Manager. Within this Service Area, the City also created a Development Review Division, which is a consolidation of all development review staff from City Divisions. These structural changes streamline and optimize the City's people, processes and technology to expedite approvals and support getting more housing built faster.

The City's Housing Rights Advisory Committee (HRAC) was also established in 2023. The HRAC will provide advice to City Council during its term on policies, programs and actions the City can implement to further the progressive realization of the right to adequate housing in Toronto. The HRAC will also monitor the progress of the HousingTO Plan's implementation through publicly available data, and advocacy and communications with other orders of government.



PROGRESS BY THE NUMBERS

HOUSING STARTS- 2023



31,656

46% increase since 2022

HOUSING COMPLETIONS- 2023



20,272

24% increase since 2022

AFFORDABLE RENTAL STARTS- 2023



962

20% decrease since 2022

AFFORDABLE RENTAL COMPLETIONS- 2023



866

63% increase since 2022

TARGETS (2020-2030)

65,000

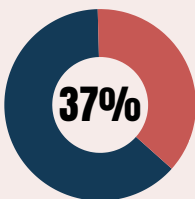
rent-controlled homes approvals

PROGRESS (2020-2023)

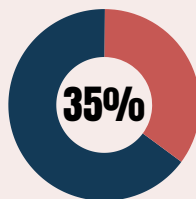
23,374

rent-controlled homes approved (36%)

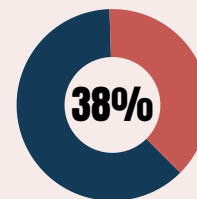
RENT-GEARED-TO-INCOME
6,500



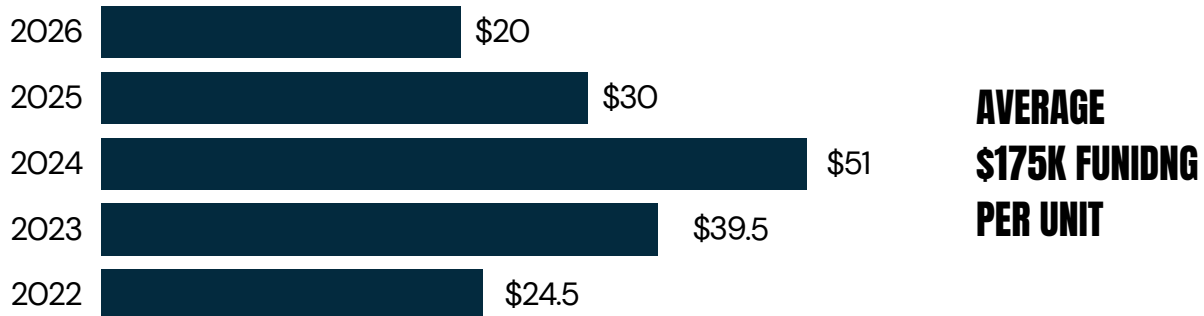
AFFORDABLE RENTAL
41,000



RENT-CONTROLLED
17,500



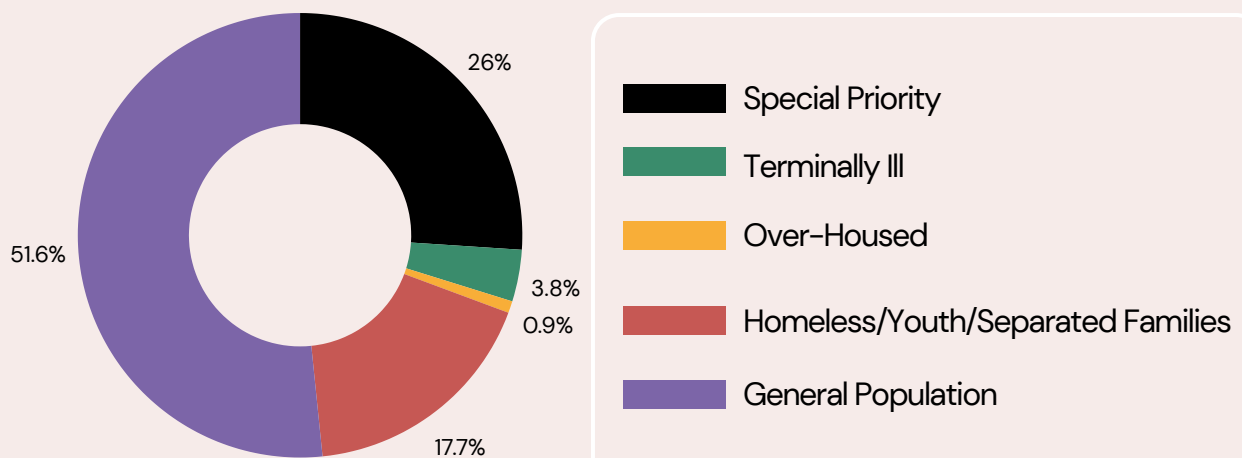
INVESTMENT IN MULTI-UNIT RESIDENTIAL ACQUISITION PROGRAM (\$ MILLIONS)







85,097 HOUSEHOLDS ON THE CENTRALIZED RGI HOUSING WAITLIST - 2023

1% increase since 2022

2,788 HOUSEHOLDS HOUSED



CANADA-ONTARIO HOUSING BENEFIT INVESTMENTS

2020/21	2021/22	2022/23	2023/24
\$7.7 MILLION	\$2.4 MILLION	\$12.2 MILLION	\$38.1 MILLION*
 <p>1,162</p> <p>New Households Assisted</p>	 <p>292</p> <p>New Households Assisted</p>	 <p>2,035</p> <p>New Households Assisted</p>	 <p>3,297</p> <p>New Households Assisted</p>

*Includes one-time funding in 2023 from the Province and City of Toronto.

SUPPORTING PEOPLE AT RISK OF AND EXPERIENCING HOMELESSNESS - 2023

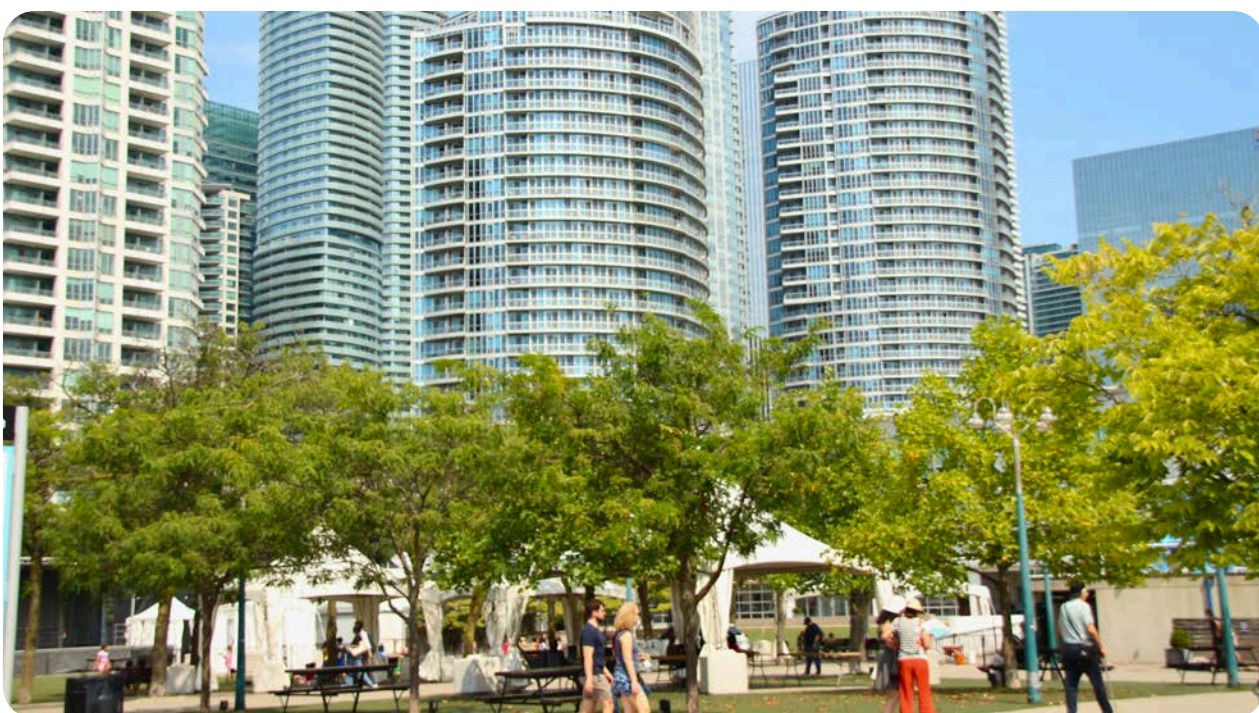
<p>2,260</p> <p>Evictions Prevented</p>	<p>22,000</p> <p>People provided an emergency shelter bed</p>	<p>5,930</p> <p>People moved from homelessness to housing</p>
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WORKPLAN PRIORITIES FOR 2024-2025

The City remains committed to continuing its strong leadership role in housing and is seeking to advance measures to transform and strengthen Toronto's housing and homelessness systems and expedite the delivery of the HousingTO Plan and Housing Action Plan targets through key actions, including:

- Delivering the [Homelessness Services Capital Infrastructure Strategy](#) that will guide the transition of the City's shelter infrastructure from primarily emergency-focused responses to a system rooted in proactive, long-term and strategic capital planning and decision-making.
- Adopting [a new approach to responding to encampments](#) grounded in a human rights-based approach; and an updated Interdivisional Protocol for Encampments in Toronto, inclusive of guidelines for how people living in encampments will be supported to move to indoor spaces and housing.
- Increasing the number of refugee houses across Toronto as a best practice approach to welcoming refugee claimants and providing them with emergency housing and supports necessary in their first days in Canada.
- Increasing homelessness prevention supports for low-income and equity-deserving groups of renters with enhancements to the Toronto Rent Bank and the Eviction Prevention in the Community programs.
- Implementing a new [Community Housing Sector Modernization and Growth Strategy](#) focused on supporting the preservation of existing social housing stock through new frameworks for Service Agreements and City land lease renewals with community housing providers.
- Transforming the Open Door Affordable Rental Housing Program to the new [Rental Housing Supply Program](#), to support a range of rental homes, including RGI, affordable rental and rent-controlled homes, on City-owned lands and lands owned by the community housing sector.
- Advancing City-led developments at five 'housing ready' sites at 405 Sherbourne St., 150 Queens Wharf Rd., 1113-1117 Dundas St. W., 11 Brock Ave. and 35 Bellevue Ave., where the City retains ownership of the sites and leads all aspects of the delivery of new homes.

- Maximizing housing density on City-owned sites at 777 Victoria Park Avenue and [2444 Eglinton Avenue East](#) that will improve financial viability of these projects while delivering more homes for Toronto residents.
- Increasing supports for renters through adoption of a new Renovictions by-law, establishing the Housing At-Risk Table; and enhancements to the Toronto Tenant Support Program.
- Launching the City's [new Multi-Tenant Houses Renovation & Repair Program](#) which provides funding to address costs related to improving safety and building conditions for tenants and bringing properties into compliance with with the Zoning By-law, Ontario Building Code and Ontario Fire Code.
- Continuing the implementation and monitoring of the [multi-tenant housing framework](#); and the short-term rental By-law amendments to support a healthy housing system.
- Continuing the implementation of the Housing Action Plan, including advancing Planning studies focused on removing policy and zoning barriers to enable the creation of new housing supply.
- Updating the City's Affordable Homeownership Assistance Program, based on recommendations by the Auditor General and in response to recent provincial legislation, to create more affordable homeownership opportunities.



01 CREATING NEW SUPPLY

Ensuring that residents across a range of income levels, including Indigenous and equity-deserving groups can find and maintain housing is crucial to Toronto's overall social and economic well-being. Lack of affordable workforce housing is costing the Greater Toronto Area [up to an estimated \\$8 billion per year](#) due to turnover and hiring costs, wage and salary costs, impact on competitiveness, potential to shift jobs out-of-region, and the risk of reduced operations owing to labour supply constraints. More affordable homes are needed for low- and moderate-income households, including some of the region's most essential workers, including shelter staff, nurses, transit operators and restaurant workers.

Key to addressing the City's housing challenges is creating more purpose-built rental homes. While purpose-built rentals are the most common form of rental housing, they have contributed the least to new supply over the past ten years. [Most new rental supply is comprised of condos](#), which are generally more expensive and do not offer the same level of security of tenure for their residents. Although there was an increase in purpose-built rental starts in 2023, the current supply of rental housing is not matching demand.

To address the structural and systematic inequities faced by residents in need of housing, the City continues to make progress on its ambitious housing targets of supporting new supply of rent-geared-to-income (RGI), supportive, affordable and rent-controlled homes.

Intergovernmental actions are a key factor in creating this new supply of housing. The City is working closely with the provincial and federal governments as well as with community housing providers and private sector organizations to ensure a whole-of-government and whole-of-community approach to addressing Toronto's housing and homelessness crises.



2023 PROGRESS

Increasing the HousingTO Plan Targets

In recognition of the increasing need for safe, affordable and adequate homes for Toronto's current and future residents, [Council](#) increased the City's previous housing target of 40,000 affordable rental homes approvals to 65,000 rent-controlled homes, comprised of 6,500 RGI, 41,000 affordable rental and 17,500 rent-controlled homes, by 2030.

Launching the 'Public Developer' Model

To address Toronto's ongoing challenges across the housing spectrum, the City identified over 50 City-owned housing ready sites that will deliver between 16,000 to 17,500 new rent-controlled homes once developed.

[City Council also approved a "Public Developer" model](#) to be spearheaded by the City of Toronto, along with CreateTO and Toronto Community Housing Corporation (TCHC), at five housing ready sites to facilitate public and non-profit ownership of homes. The Public Developer approach is premised on the City retaining its lands while taking a more direct and intentional approach to how such lands are utilized.

The five 'housing ready' sites approved by Council are as follows:

- 405 Sherbourne St.
- 150 Queens Wharf Rd.
- 1113-1125 Dundas St. W.
- 11 Brock Ave.
- 35 Bellevue Ave.



Rendering of Supportive Housing Project at 35 Bellevue Ave.

New Supportive and Affordable Homes Opened

The following highlights a range of City-led and City-supported affordable and supportive housing projects that began offering homes to tenants in 2023.

- **222 Spadina Avenue:** 84 new permanent, supportive homes opened in this City-led project in Chinatown dedicated to women, Indigenous residents, seniors, people with disabilities and others who are experiencing or at risk of homelessness. Homes First Society is operating this supportive housing project.
- **39 Dundalk Drive:** 57 new permanent, modular, supportive homes opened in this City-led project in Scarborough. Homes first Society provides customized 24/7 support services on site to residents who have exited homelessness.
- **130 River Street:** L'Arche Toronto Homes Inc., a supportive housing and service provider for individuals living with developmental disabilities, opened two supportive homes within a new condominium, created through the Regent Park Revitalization as part of a congregate supportive housing living project.
- **425 Coxwell Avenue:** New Frontiers Aboriginal Residential Corporation completed a 12-unit affordable rental expansion to their existing 74-unit affordable rental building. The new homes are dedicated to Indigenous households who will benefit from deeply affordable rental homes and support services.
- **1236 Birchmount Road:** This development led by Birchmount Green Inc. provides 220 new affordable rental and supportive homes for low-and moderate-income households in Scarborough. The building features 45 accessible homes and the developer is working with six non-profit referral partners to match tenants to 98 deeply affordable homes that offer a range of support services.



- **55-95 Lakeshore Boulevard East:** 204 affordable rental homes, developed by Menkes, opened in this mixed-use and mixed-income development project on Toronto's waterfront, which will also include a future park, school and daycare facility.
- **5365 Dundas Street West (20 Samuel Wood Way):** 70 affordable rental homes in a mixed-use residential building, developed by Concert Properties, opened in Etobicoke featuring two-and three-bedroom affordable rental homes for low-and moderate-income families.
- **131 Mill Street (Canary Landing):** This mixed-use, mixed-income purpose-built rental building, developed by Tricon, includes 231 affordable rental homes in a pedestrian-scale urban village adjacent to the Distillery District in downtown Toronto. The affordable rental homes were tenanted in partnership with seven non-profit agencies from across the city, including: WoodGreen Community Services, Artscape, COSTI, Wigwamen, Performing Arts Lodge, March of Dimes and Interval House.

Affordable and Supportive Homes under Construction

New affordable and supportive housing projects under construction in 2023 included:

- **65 Dundas Street East:** A former shelter that is under construction and upon completion in 2025, will provide 280 affordable rental and supportive homes for low-and moderate-income households. The City has prioritized the conversion and renovation of 92 supportive homes that are dedicated to people experiencing homelessness and has started tenancing in 2024. This includes moving all remaining shelter residents into supportive housing on site.
- **5207 Dundas Street West (part of the Bloor-Kipling (Six Points) site):** Construction started on this City-owned land to develop 725 new rental homes, including 218 new affordable rental homes that will remain affordable for 99 years. The development will include a mix of unit types from one-bedroom to four-bedrooms. It will also include retail uses, providing amenities and services to support residents' needs and public spaces for community gatherings and events. In addition, the development will support the City's climate action objectives and target Toronto Green Standard Version 3, Tier 3, with zero carbon certification.

- **4626 Kingston Road:** Following the completion of phase 1 of this project, which converted 22 motel rooms to self-contained permanent supportive homes, construction continued to add an additional new five-storey supportive housing building through modular construction. When complete, this site will provide 86 new affordable homes with 24/7 on-site supports for residents.
- **90 Dunn Avenue:** Construction progressed on this four-storey modular building that will house 51 individuals experiencing homelessness who are frequent users of University Health Network emergency departments. The support services model for this site will be developed by UHN Gattuso Centre for Social Medicine, the City and its community partners. Through this partnership with UHN, residents will also be connected to primary care and other health services within the hospital's Parkdale campus.
- **165 Elm Ridge Drive:** This new supportive housing project led by Reena, broke ground to create 106 supportive homes for people with developmental and physical disabilities, including seniors and older adults experiencing cognitive decline or mental health challenges.



Increasing Housing Density on City-owned Sites

The City is leveraging its own land to develop RGI, affordable rental and rent-controlled homes, as part of creating mixed-use, mixed-income and complete communities near transit and services. To ensure that the City's current projects on its own land are being optimized to create as much affordable housing as possible, the City approved additional density for the following projects:

- **140 Merton Street:** This project, led by Missanabie Cree First Nation and EllisDon Community Builders, will provide housing for Indigenous elders and other seniors. The City added an additional 11 storeys and 114 homes to the building through a zoning By-law amendment. The project will now deliver 294 total rental homes, including 98 affordable rental homes.
- **Parkdale Hub:** This site was initially projected to deliver a total of 170 rental homes. An additional five storeys and 61 rental homes were added to the project's west block through the City-initiated rezoning process. The site will now deliver a total of 231 rental homes, including 76 affordable rental homes, a new library and community space.
- **5207 Dundas Street West (part of the Bloor-Kipling (Six Points) site):** Following Council's direction under the Housing Action Plan, staff advanced a City-initiated application to permit an increase in zoning permissions to allow for an additional 67 homes than previously permitted in 2021, for a total of 710 rental homes (compared to the original 643).



Rendering - 140 Merton Street

Advancing the Revitalization of Regent Park (Phases 4 & 5)

- The revitalization of Regent Park involves the phased demolition and replacement of all 2,083 RGI homes and building new affordable and market homes to provide a full range of housing options in the area.
- City Council rezoning of the sites in Phases 4 and 5 will enable the development of 3,246 homes, of which 633 will be replacement RGI homes, owned and operated by TCHC. As part of the re-development framework, TCHC will aim to achieve 637 net new affordable rental homes that could be operated by TCHC or other non-profit housing organizations. The remaining 1,976 homes will be market homes.



PROMOTING WORKFORCE DEVELOPMENT THROUGH HOUSING DEVELOPMENT PROJECTS

The City's [Community Benefits Framework \(CBF\)](#) was adopted by Council in 2019, and aims to maximize the use of City levers to create inclusive and equitable workforce development opportunities that reach Indigenous peoples, Black residents and other equity-deserving groups, and to create business opportunities for local and diverse suppliers.

The City's community benefits initiatives that focus on affordable housing development include:

- Housing Now sites – The City will be requiring community benefit plans at each of these housing development projects. Currently, community benefit plans are required at 5207 Dundas Street West, 50 Wilson Heights Boulevard, 2444 Eglinton Avenue East, and 275 Merton Street.
- TCHC implements a community economic development mandate on all neighbourhood revitalization sites, which focuses on TCHC tenant employment and cash investments for scholarships, training, business development, and other supports to advance social and economic development.

Also in 2023, the City's Community Benefits Unit launched a collaboration with Northcrest Development in Downsview as the first case study partner in creating a voluntary, private-sector-led Community Benefits Plan.

The federal and provincial governments have also recently increased investments in skills development and training programs to address challenges in hiring, training and retaining workers nationally and across the province.

Securing Federal and Provincial Funding to Create New Homes

The City has received funding from both the federal and provincial governments to be able to continue creating new housing supply necessary for current and future residents. However, significant additional investments are required to support the rapid growth of the city in an equitable, sustainable and resilient way. This includes an allocation of \$500 to \$800 million per year in grant funding and an allocation of \$6.5 billion to \$8 billion in low-cost financing/re-payable loans towards the creation of new housing from each of the federal and provincial governments.

Building Faster Fund

- The [City exceeded housing targets for 2023 set by the Government of Ontario by 51%](#). The Province committed to providing the City with \$114 million in funding through its Building Faster Fund in response to actions taken by the City and to support future home building targets.

Housing Accelerator Fund

- The [City has received a commitment of \\$471 million from the Government of Canada](#) through the Housing Accelerator Fund (HAF). This funding will contribute to achieving an additional 11,780 homes in Toronto on top of what has already been projected over the next three years.

Rapid Housing Initiative

- The City secured [\\$169.4 million in funding for 416 new rental homes with supports through Phase 3 of the Rapid Housing Initiative](#) (RHI), bringing the total to \$610.8 million in federal funding to create 1,504 new homes.



STRENGTHENING THE ROLE OF THE NON-PROFIT SECTOR IN CREATING NEW HOMES

["The Toronto Alliance to End Homelessness \(TAEH\)](#) is a community-based collective impact organization dedicated to making homelessness rare, brief and non-recurring. We act as a bridge between the non-Indigenous, non-profit housing sector and the City's Development and Growth Services departments. The non-profit housing sector is a critical partner in delivering on the goals of the HousingTO Plan and, in the absence of inclusionary zoning, essential to the creation of new deeply affordable and supportive housing."

On Wednesday, November 29, 2023, the City of Toronto's Housing Secretariat and Confronting Anti-Black Racism Unit, in partnership with CreateTO and Canada Mortgage and Housing Corporation, hosted a Market Sounding Session for the Parkdale Hub project. The purpose of the session was to share information, gauge interest and seek input on an upcoming procurement process for a non-profit affordable rental housing development for the Parkdale Hub. The session also included networking components with representatives from 27 organizations attending the meeting, including targeted engagement of Black-led and Black-serving housing organizations.

"Market Sounding sessions such as this can support equity outcomes and help BIPOC-led and -serving organizations build capacity, facilitate network-building within the sector and provide an avenue for feedback to the City on individual projects and housing development policy."

The Parkdale Hub Market Sounding session is an example of successful collaboration between the City and the non-profit housing sector in relation to achieving the deeply affordable and supportive housing goals of the HousingTO Plan."

Peter Martin
Housing Solutions Manager,
Toronto Alliance to End Homelessness



02 PROTECTING AND PRESERVING EXISTING SUPPLY

Realizing progress on Toronto's housing goals relies on maintaining, preserving, and protecting existing homes. Disrepair challenges are prevalent in Toronto and rental housing buildings are more severely impacted, which inequitably harm the health and well-being of low-and moderate-income renters and equity-deserving populations.

In Toronto, over [43,000 \(8%\)](#) of renter households live in homes that are in major disrepair, and lower-rent homes are being lost faster than they are being added. The city's aging rental housing stock is also often not energy efficient and not equipped to deal with extreme weather, heat and other aspects of climate change. Addressing these challenges and improving climate resilience of these buildings require the support of both private and non-profit landlords.

Major disrepair continues to be more prevalent in Toronto's community housing stock. An estimated 75% of the community housing stock was built before 1987 and requires extensive and ongoing capital repairs as they age. Additionally, accessibility modifications and other major upgrades will be needed to respond to the city's aging population and to support residents to age in place. In 2023, the City of Toronto launched the work with community housing providers to inform a new Community Housing Sector Modernization and Growth Strategy, with actions focused on protecting the existing community housing stock, both through preserving assets and maintaining their affordability, as well as expanding the stock for future generations.

The focus on preserving the existing supply of homes, particularly community homes, is critical, as in the Toronto region (Census Metropolitan Area) [18 lower-rent market homes](#) were estimated lost for each new affordable rental home built during the decade preceding 2021. Some are lost due to market pressures that drive rents well above affordable levels, some are converted to short-term rental opportunities, while other older properties are being demolished for intensification and redevelopment purposes, particularly in core, and near transit expansion areas.

New and enhanced investments from all orders of government are urgently needed to appropriately respond to the cost of repairing existing buildings especially aging multi-unit residential buildings and community housing stock. Funding and low-cost financing are also required from federal and provincial governments to support the capital repairs of almost 100,000 community homes that house low-and moderate-income households and Indigenous, Black and other equity-deserving groups.

2023 PROGRESS

Preserving Existing Homes through Supporting Non-Profit Acquisition

The Multi-unit Residential Acquisition (MURA) program provides funding, tax relief, and fee waivers for non-profit and Indigenous housing organizations and community land trusts to purchase and renovate market rental housing to create permanently affordable homes.

In 2023, the City of Toronto awarded \$39.5 million in MURA funding to secure 228 rental homes in nine buildings.

Since 2022, the City has invested approximately \$64 million in MURA, which is anticipated to support the purchase of 15 buildings with 368 homes. 20% of MURA funding is set aside for Indigenous-led acquisitions since the launch of the program. To-date, 13% of MURA funding has been allocated to support the acquisition of 35 affordable rental homes by Indigenous housing organizations.

In 2023, the following groups have purchased properties with MURA funding:

- Wigwamen
- Woodgreen
- Na-Me-Res
- HOTT
- Houselink & Mainstay
- Street Haven & New Commons Development
- Fred Victor
- Raising the Roof
- Good Shepherd & New Market Funds

MURA allows non-profit and Indigenous housing providers to secure permanently affordable rental homes at approximately one-quarter of the price of building new homes.

Through the 2024 Budget, \$100 million over 3 years has been allocated to MURA.



Ensuring Well-Maintained and Energy Efficient Homes

The City of Toronto works to ensure that tenants live in safe, well-maintained buildings. In 2023, the City worked closely with divisional and community partners to enhance overall living conditions for Toronto tenants through several programs and initiatives, including those listed below:

- [The Canada-Ontario Community Housing Initiative \(COCHI\)](#) is part of the Bilateral Agreement between the federal and provincial governments under the National Housing Strategy and aims to increase the supply, accessibility, and administrative efficiency of social, supportive, and affordable housing. In 2023-2024, COCHI provided funding to support 7,200 homes, to address their growing backlog of repairs and renovations. While COCHI funding is essential to the ongoing maintenance and improvement of the aging social housing buildings, the scale and scope of repair needs far exceeds the government funding available.
- 421 households received energy arrears grants in 2023 through [the Emergency Energy Fund](#). These grants provide support to low-income Toronto residents who are behind on their payments for hydro, gas, and oil services. A partnership between the City of Toronto, Neighbourhood Information Post, and Local Access Centres, Emergency Energy Fund grants ensure that individuals and families reconnect or avoid disconnection of vital energy services.



- TCHC and Toronto Seniors Housing Corporation (TSHC) manage and maintain 1,349 and 83 buildings, respectively, worth over \$10 billion. Implementation of a 10-year portfolio-wide Capital Plan relies on two key streams of capital budget funding including: \$1.34 billion from the federal government and City funding of \$1.6 billion to complement the federal funding. In 2023, [an annual 10-year capital needs projection](#) was conducted for these social housing portfolios and TCHC budgeted and delivered \$350 million towards key building repairs.
- The [Sustainable Towers Engaging People \(STEP\)](#) Program provides no-cost support to owners and property managers to identify, plan and take action on improvements in older multi-residential apartment buildings. In 2023, STEP supported 67 buildings (representing 8,258 homes) to learn about and act on opportunities for improvements in six key areas: energy, water, operations, safety and community.
- Toronto's [RentSafeTO](#) is a By-law enforcement program that works to ensure apartment buildings meet building maintenance standards. RentSafeTO has registered more than 3,600 apartment buildings with three or more storeys and 10 or more homes and completes regular maintenance evaluations. In 2023, RentSafeTO staff completed 1,760 building evaluations, 8 building audits, and responded to 8,563 service requests (complaints). The RentSafeTO building evaluation tool has also been redesigned to expand evaluation categories, reflect active violations and outstanding property standards orders, establish a new threshold for building audits, and update the program's [interactive web map](#).
- The City continued to implement the [Taking Action on Tower Renewal \(TATR\)](#) program which includes over \$13.5 million in federal grants and loans for retrofit work and energy upgrades in rental apartment buildings under an agreement with the Federation of Canadian Municipalities. The City received Expressions of Interest in mid-2023 for the TATR program, and moved to the second phase of proponent evaluation for many of the submissions. For proponents, this second phase includes performing energy audits and securing pertinent board approvals, which require longer lead times.
- In 2023, nearly 300 comprehensive home energy retrofit projects were undertaken through the [Home Energy Loan Program \(HELP\)](#), which provides zero-interest and low-interest financing paired with incentives. HELP funding criteria were expanded to support social and supportive housing providers. Additionally, project eligibility now includes secondary suites and health and safety measures when they are part of broader energy retrofit projects. Additionally, contract provisions have been implemented to prevent above-guideline rent increases as a result of these City-supported retrofit projects.

SUPPORTING THE PRESERVATION AND MAINTENANCE OF EXISTING CO-OPS

In October 2023, City Council [authorized](#) staff to enter into a Memorandum of Understanding (MOU) with the [Co-operative Housing Federation of Toronto \(CHFT\)](#) and to provide the organization with \$100,000 in capacity-building funding. The capacity-building funding helps existing co-op boards, as CHFT will develop resources including training materials, guidelines and best practices, to share with member co-ops to enhance their ability to manage assets and effectively govern their organizations.

This MOU is critical, as several non-profit housing co-ops across the city are facing challenges as their project operating agreements expire and their aging buildings (mostly built in the 1960s and 1970s) continue to require significant repairs. Enhancing and modernizing board governance is key to building capacity and helping these organizations transition as their operating agreements and mortgage payments (as well as government subsidies) end.

The MOU is focused on supporting CHFT to assist its member organizations to achieve operational excellence and manage governance challenges to ensure long-term financial and operating sustainability of the non-profit, co-op housing sector. It also focuses on work with CHFT and CDSI to identify and advance redevelopment and intensification opportunities to increase the stock of non-profit co-op homes across Toronto.

“CHFT represents 185 housing co-op members, and the 50,000 people who call these co-ops “homes”. Our members pride themselves in their commitment to the co-operative principles and invest in providing education and training for their residents, the broader community, elected representatives, and employees so they can contribute effectively to the success of their co-operatives. We embrace the chance to partner with the City of Toronto and our sister organization, CHFT Development Society Inc., to expand opportunities through our education program and support capacity building among existing co-ops. Our partnership with the City of Toronto has been long and fruitful already, and this MOU only serves to strengthen our commitment to do our part to assist in a meaningful way in solving the housing crisis.”

- Tom Clement, Executive Director, CHFT

Bringing Existing Homes to the Rental Market

The City is leveraging a number of policy, enforcement, and financial tools to bring existing homes back to the longer-term rental market while simultaneously balancing supply for tourist accommodation.

- The City of Toronto's [short-term rental By-law](#) requires interested operators to register with the City before they are able to rent their principal residences on a short-term basis. These regulations aim to protect critical rental housing stock by maintaining access to long-term accommodation for tenants while recognizing the demand for greater diversity and supply in tourist accommodation. In 2023, the City issued 21,640 takedown requests to licensed short-term rental companies for unregistered or non-compliant operators and identified 562 potential By-law breaches through proactive compliance efforts.
- The [Vacant Home Tax](#) (VHT) is designed to make more homes available for people by discouraging housing units from being left empty. In 2023, City Council voted to increase the VHT from 1% to 3% for 2024. This change is estimated to generate an additional \$50 million, roughly doubling the revenue collected through VHT for affordable housing initiatives including the MURA program. In 2023, 11,000 housing units were found to be vacant, just over 1% of homes.

An evaluation of the program in 2023 highlighted Toronto's STR regulations are likely responsible for between 3,320 to 5,100 rental units being returned to the long-term market.



PPREPARING FOR THE CITY-WIDE IMPLEMENTATION OF MULTI-TENNANT HOUSING REGULATORY FRAMEWORK

[Multi-tenant homes \(MTH\)](#), also known as rooming houses, are buildings where rooms are rented out to separate people, and renters share a kitchen and/or washroom. MTH provide some of the most affordable rental options to Torontonians, and support complete communities by providing housing options for different incomes and needs.

To support the implementation of the new MTH regulatory framework (that came into effect in March 2024), City staff worked on developing a [new renovation program to support MTH operators](#) to address a broad range of costs directly related to improving safety and building conditions for tenants and bringing properties into compliance. City Council also adopted the new [Multi-Tenant House Licensing Tribunal](#) Relationship Framework in 2023. This new City tribunal is an independent quasi-judicial body with the authority to hear license appeals and referrals from City staff.

Rental Replacement

To protect the existing rental housing stock and tenants facing demolition or conversion of their homes, the City has a Rental Demolition and Conversion Control By-law.

Developments involving the demolition or conversion of six or more homes, including at least one rental home, require City approval. Tenants who are facing demolition or conversion of their homes may be eligible for the right to return and compensation, including a moving allowance and financial compensation based on current rent. If a tenant decides to move into a replacement home, their rent will be similar to their current rent.

- In 2023, 1,673 rental homes were approved for demolition in Toronto and 1,785 will be replaced, this includes replacement of 1,170 affordable rental homes.

SUPPORTING NON-PROFIT ACQUISITION OPPORTUNITIES

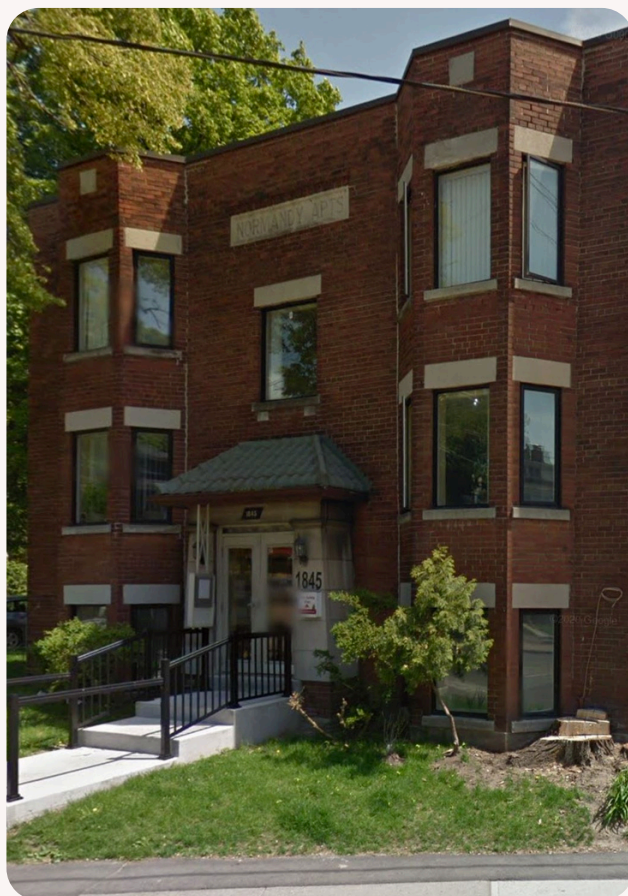
“St. Jude Community Homes is honoured to work with the City of Toronto to increase the number of much needed affordable and supportive homes.”

In September 2023, [St. Jude Community Homes \(SJCH\)](#), an experienced not-for-profit housing and support services provider, acquired 1845 Gerrard Street East through the City of Toronto’s Multi-Unit Residential Acquisition (MURA) program. SJCH was able to secure this property and ensure that residents are protected from potential evictions and loss of supports.

The building hosts an independent living program that offers permanent, safe, and affordable housing with support services. Rents will be set at a maximum average of 80% of Average Market Rent as reported annually by the Canada Mortgage and Housing Corporation with the homes secured as affordable housing for at least 99 years.

“As we went from renter to owner, tenants took a collective sigh of relief knowing that the 20-unit building wouldn’t be sold. Housing programs like MURA provide a vital link to the health and wellbeing of communities in Toronto. MURA enables non-profit housing providers to purchase private market rental housing, thereby securing permanently affordable housing as well as providing invaluable opportunities for non-profits like ours to build equity and expand our portfolios. This program is a crucial puzzle piece in increasing our ability to support those who are in the greatest need in our city.”

Carol Zoulalian
Executive Director,
St. Jude Community Homes.



03 SUPPORTING RENTERS AND IMPROVING HOUSING STABILITY

In Toronto about [48% of households are renters and 40% of these households are living in unaffordable housing, compared to 26% of owners](#). As it relates to the rental housing stock, over 80% of all rental housing is privately owned and the remaining stock is managed by TCHC, TSHC, and other community housing providers.

Toronto's renters are facing rising rents and challenges to accessing affordable housing. The [vacancy rate for purpose-built rental housing](#) units is 1.4% and even lower for condo apartments (0.7%); whereas in a well-functioning rental market, the vacancy rate should be at least 3%. Further, as of October 2023, the average rent for purpose-built rental housing has increased by around 25% from 2019 to 2023. This sharp increase in rents and low vacancy rates have put further pressure on households looking for rental homes. There are nearly [90,000 applicants](#) on the waiting list for social housing and insufficient RGI and affordable housing supply to manage current demand and future needs.

While the City is focusing on preserving existing housing stock and delivering new homes, it is critical to continue supporting renters' access to well-maintained, safe, affordable and adequate homes that meet their needs. The City works in collaboration with key community partners to address renters' issues and further its commitments in Toronto's Housing Charter, which commit the City to taking action to prevent arbitrary eviction, homelessness and other threats to human security and dignity, ensuring that City policies and programs are designed to avoid experiences of homelessness.



In 2023, the City completed the Toronto Tenant Grants Administration call for applications and selected the Neighbourhood Information Post (NIP) to administer five grant programs for low-income tenants, including: the Rent Bank Grant, the Emergency Energy Fund, the Bridging Grant, the Enhanced Bridging Grant Benefit Fund and the Eviction Prevention in the Community (EPIC) Fund, for a period of 2.5 years. These services and programs prevent evictions and reduce the burden of high housing costs for those with lower income levels, helping them to remain in their homes.

The City also continues to deliver housing benefits to improve affordability for low-income households. The Canada-Ontario Housing Benefit (COHB) is the key housing benefit program that is assisting people experiencing homelessness, survivors of domestic violence and human trafficking, Indigenous Peoples and persons with disabilities requiring accessible homes, to find affordable housing options. As a result of the expensive housing market in Toronto and the increasing need for housing benefits to move people out of homelessness, and help low-income households maintain their housing, City Council has requested that both orders of government urgently scale up investments in the COHB program.



2023 PROGRESS

Preventing Evictions for Existing Renters

There are many factors that lead to eviction, lack of affordable housing and poverty being the key contributors. Research has also shown the Black population in Toronto [may be at higher risk of eviction](#), even after controlling for poverty and other important factors.

The City works with community organizations and funds [eviction prevention](#) programs, which support tenants at risk of homelessness by providing immediate, short-term supports to sustain tenancies. These projects work directly with housing providers and any other service providers that may be engaged with the tenant, such as the Landlord and Tenant Board and income maintenance programs.

- 642 tenancies were sustained through the EPIC Program, preventing evictions by providing wrap around case management services to low-income marginalized tenants facing imminent risk of eviction, as well as supporting displaced tenants. The EPIC program demonstrates the City's commitment to delivering upstream solutions to preventing homelessness and preserving affordable housing stock in the city.
- 1,622 grants were provided through [Toronto Rent Bank](#) to low-income residents who were behind on their rent or in need of help with a rental deposit. Through a partnership between the City of Toronto, [Neighbourhood Information Post](#), and [Local Access Centres](#), Toronto Rent Bank grants ensure that low-income individuals and families are able to stay in their homes and avoid homelessness.



- 3,799 households benefitted from disputing above guideline rent increase notices through the Toronto Tenant Support Program (TTSP). Through the TTSP, over 400 workshops were delivered to buildings on topics related to above-guideline rent increases, renovations, tenant organizing/tenant associations, tenant rights, the *Residential Tenancies Act, 2006* and building maintenance to provide information on the rights and responsibilities of tenants.

Informing Housing Policies through Expert Advice from the Tenant Advisory Committee

The Tenant Advisory Committee (TAC) provides City staff with subject matter expertise and advice related to preserving affordable rental housing, assisting tenants, and protecting tenant rights.

TAC has been instrumental in advising City staff on several files including, but not limited to:

- Multi-Tenant Housing Licensing Tribunal
- [Eviction Prevention Handbook update](#)
- [Resources, Information and Guidance for Housing & Tenant Stability \(RIGHTS\) tool](#)
- [The HousingTO dashboard](#)

As the Housing Secretariat continues to explore policies, programs and initiatives related to housing and renter's rights, staff will continue to engage with the TAC.

Improving Affordability of Rental Homes through Subsidies and Grants

The City administers a range of programs funded through federal, provincial and City sources that help low- and moderate-income households in Toronto pay their rents:

Rent-Geared-to-Income Subsidies

- The City as the Service Manager continues to administer 70,676 RGI subsidies where the rent is 30% of the household's net income. The City works closely with TCHC, TSHC and other housing providers, to deliver these subsidies.
- Through the COCHI program, rent supplements were provided to 2,222 households to bridge the difference between the rent that a household can afford to pay and market rent.

Canada-Ontario Housing Benefit

- COHB is a joint federal/provincial housing allowance program funded under the National Housing Strategy since 2020. In Year 4 (2023-2024), over 3,297 new households received COHB including:
 - 3,090 households experiencing homelessness leaving emergency shelters to access permanent housing, including 2,451 refugee households.
 - 183 Indigenous households, as part of the City's [Meeting in the Middle](#) commitments, that has set an annual target of 20% of the City's allocation to Indigenous households referred in by Toronto Indigenous Community Advisory Board member agencies.
 - 97 households including Large Families on the Centralized Waiting List, Eviction Prevention, Special Priority Program and exception requests.
- In December 2023, City Council re-iterated its request to the Government of Canada and Government of Ontario to urgently scale up investments in the COHB program and commit to providing at least 3,100 net new allocations per year in Toronto.

Bridging Grants

- over 2,750 non-repayable, one-time grants of up to \$2,500 were issued to support people experiencing homelessness secure a rental home in the private housing market in combination with an eligible COHB application. The grant covers first and last month's rent and is funded through various City and provincial funding sources.
- Additionally, 62 [Enhanced Bridging Grant Benefit \(EBGB\)](#) were issued to support people living in encampments to exit homelessness, providing an additional \$500 to support residents staying in encampments to move directly to permanent housing.

The Toronto Transitional Housing Allowance Program (TTHAP)

- Over 4,400 households continue to be supported through TTHAP, which helps the recipients maintain permanent housing. It is delivered in partnership with the City of Toronto and the provincial ministries of Finance and Municipal Affairs and Housing. TTHAP provides housing allowances ranging from \$250 to \$900 per month to assist eligible households to offset the cost of rent in Toronto.

Connecting Renters to New RGI and Affordable Housing Opportunities

In Toronto, the number of people in need of deeply affordable homes far exceeds the number of homes available. The City continues to work closely with its partners, including the federal and provincial governments to develop new supportive, RGI and affordable rental homes. As this work continues, it is crucial that access to these new opportunities is streamlined in a fair, transparent, and equitable manner.

Access to RGI Housing

- 2,788 households were housed in RGI housing in 2023 off of the social housing waitlist that has [89,838 active households waiting for an RGI home](#), as of Q2 2024.
- The City continues to support RGI applicants to transition to MyAccessToHousingTO portal to help them find and access RGI housing opportunities as they become available.

Further, effective July 1, 2023 a series of changes to the Centralized Waiting List for RGI housing came into effect:

- The priority for those experiencing homelessness was amended where one-in-five RGI vacancies will be filled by applicants on the Centralized Waiting List who are experiencing homelessness. In 2023, 494 households experiencing homelessness were housed.
- A new priority category for tenants living in RGI units receiving housing supports that no longer need those supports and can live independently was added. This is intended to create much needed flow throughout the housing continuum, freeing up needed space in the supportive housing stock.
- A new Indigenous priority where every 10th RGI vacancy will be filled by an Indigenous household was added. Through a partnership with Thunder Women Healing Lodge Society, 56 households have been granted the Indigenous priority and 10 of those households have since been housed.

Access to Affordable Housing

- [Access to affordable housing](#) in Toronto is currently administered through a random selection process, which is an interim approach used by both private and non-profit housing providers. In 2023, there were five random selection processes held for up to 361 affordable rental homes in across the city. In total, there were approximately 25,000 expressions of interest in accessing these affordable rental homes.
- In 2023, City staff continued to advance the development and implementation planning of a Centralized Affordable Rental Housing Access System for affordable rental housing opportunities through the creation of a one-window, choice-based housing access system for eligible applicants, to apply for RGI and/or affordable rental homes. This new system is essential to ensure that housing opportunities for those with low- to middle-income levels are included in a streamlined application portal to apply for affordable and social housing.

Housing Help Centres

- The [Housing Help Centres](#) provide access to City-funded, non-profit agencies that help people find and keep long term housing and avoid evictions. There are currently 12 centres providing housing help and stability services across the city. In 2023, these centres assisted in placing 605 people into housing while providing basic needs to 2,416 individuals and linked 735 individuals to income supports to improve housing stability.
- Additionally, these centres act as Local Access Centres for the City's Rent Bank program and the Emergency Energy Fund. In late 2023, Housing Service Hubs expanded to hire additional staff at 10 sites to increase access to housing resources through mobile housing support services and targeted navigation and registration support with MyAccesstoHousingTO.



MIDAYNTA: SUPPORTING EVICTION PREVENTION AMONG BLACK COMMUNITIES

For more than 30 years, [Midaynta Community Services](#) has provided services and supports for refugees, newcomers, and youth. Guided by the values of accessibility, accountability and equity, the organization has established itself as a trusted partner and advocate for the communities they serve.

Amina Noor is a Program Manager that has worked at Midaynta for the past 19 years. One of the most impactful programs under her supervision is the Eviction Prevention in Community (EPIC) program, an initiative aimed at stabilizing housing for equity-deserving groups.

Recently, her team worked with a Black youth, facing significant financial difficulties after the loss of their mother. Facing eviction, they struggled with rent, basic needs and legal issues – all while assuming the care of a younger sibling.

With support provided through the EPIC program, they were connected to financial aid, legal assistance, educational resources, trauma support and employment opportunities. After this effective intervention across multiple systems, they are on a path to long-term stability and resilience.

This example underscores Midaynta's holistic approach to eviction prevention.

Amina says, *“We are a B3 organization – Black-focused, Black-led and Black-serving – which means we are uniquely positioned to understand and address the specific challenges that Black communities are facing.*

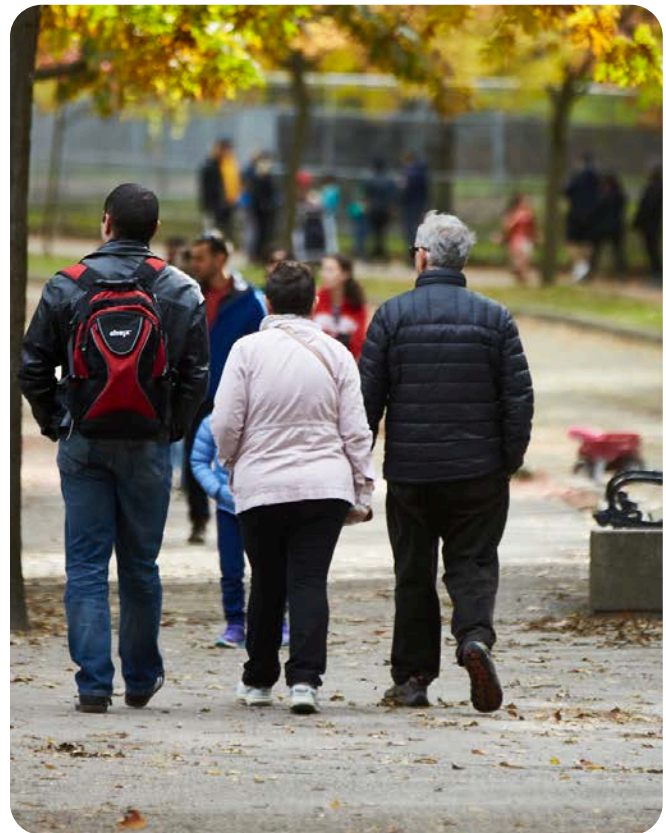
We bring a culturally-informed perspective to our work, ensuring that the programs and services we deliver are relevant and responsive to the community.”



04 RESPONDING TO DIVERSE HOUSING NEEDS

Indigenous, Black and other racialized populations, as well as seniors, women and gender-diverse people, 2SLGBTQIA+ communities, and people experiencing homelessness are priority groups for the City, as identified through strategies including the [Reconciliation Action Plan](#), [Toronto Action Plan to Confront Anti-Black Racism](#), the [Toronto Seniors Strategies](#), [Homelessness Service and Capital Infrastructure Strategy](#), [Data for Equity Strategy](#), and [Poverty Reduction Strategy](#) among others. The City is supporting priority populations through various measures, including developing new housing targeted for specific populations; setting aside housing and homelessness funding; targeted engagement efforts; prioritizing access to existing and new housing opportunities and housing subsidies; and working directly with community and grass root organizations that serve these priority population groups. These efforts, while substantial, will need to be expanded and enhanced to ensure culturally appropriate, population specific and appropriate housing solutions and supports are available to our existing and future residents.

To address the specific and diverse needs of these priority population groups, the City needs to improve its understanding of their housing needs including intersectional experiences of housing challenges. The City has taken a number of steps to better understand who is being served by existing shelter and housing programs including administering surveys to TCHC tenants, RGI applicants, as well as clients of programs such as COHB, Rent Bank and EPIC programs. Additional work is needed by the City to improve its data collection processes to be able to better measure, monitor and report on outcomes for priority population groups, as well as to inform program development and implementation processes.



2023 PROGRESS

Providing Homelessness Services to People Experiencing Homelessness

Entries to homelessness continue to outpace exits to housing despite the progress in connecting people to housing. In 2023, the significant demand for shelter was driven by insufficient affordable and supportive housing supply, increased costs of living, inadequate wage and income supports, ongoing mental health and drug toxicity crises, and a record number of refugee claimants seeking emergency shelter. In May 2023, Toronto City Council [declared homelessness an emergency](#) in the city.

- 9,010 people were served each night on average in 2023.
- In 2023, the City served 996 more people per night than in 2022.

Street Outreach and Encampment Response

Throughout 2023, the City's Streets to Homes outreach team and partners continued to conduct daily outreach to individuals living outside, including in encampments, to build supportive relationships, help address immediate health and safety needs, and refer people into the shelter system or permanent housing. As the result of 24,592 engagements with people living outside:

- 358 people living outside were housed;
- 17,610 people accepted an indoor referral or accessed other wrap-around supports, such as housing support or other social or health care services; and
- 1,094 people were referred into the shelter system.

Toronto is among many cities across Canada which continue to see a rise in unsheltered homelessness, including people living in encampments. Encampments are a symptom of the housing affordability crisis, shelter demand that exceeds availability and other social crises such as mental health and drug toxicity.



Homelessness Services Capital Infrastructure Strategy

In November 2023, City Council adopted the [Homelessness Services Capital Infrastructure](#) Strategy (HSCIS) to help meet the immediate needs of people experiencing homelessness with high quality housing-focused shelter services. The HSCIS is a ten-year capital strategy, with the aim of building 20 new permanent and long-term use shelters with 1,600 spaces.

The HSCIS serves as the roadmap to transition the City's shelter infrastructure from primarily emergency-focused responses to a system rooted in proactive, long-term and strategic capital planning and decision-making. This includes transitioning out of temporary hotel programs into purpose-built, and permanent shelter sites that promote dignity, equity, comfort, and choice, to support shelter-users in moving to permanent housing.

Refugee Claimant Response

At the beginning of 2023, there were 2,544 refugee claimants in the shelter system. However, by the end of December that number had grown to 4,193. With shelter capacity at its limit, an additional 1,395 refugee claimants were also being supported outside of the shelter system. Working together with sector partners and clients, the City continued to support clients to move from shelters into permanent housing.

Homelessness Services Capital Infrastructure Strategy

- Close to 3,000 refugee claimants moved from the shelter system into permanent housing; the majority of whom were supported through the COHB program.
- 8,500 refugee claimants were provided emergency shelter and wrap-around supports by the City.



- Established an additional capacity of 250 hotel beds operated by the Red Cross, to respond to the urgent circumstances in the summer of 2023, based on direction from the City Council.
- A new refugee response unit was added to the Toronto Shelter and Support Services (TSSS) Division to lead the Division's response to refugee arrivals and intergovernmental advocacy, as well as manage the City's refugee-serving shelter programs.
- In collaboration with Immigration, Refugees and Citizenship Canada (IRCC), established a transfer program through which more than 1,500 refugee claimants have been transferred to IRCC managed hotels in other cities in 2023.
- Successfully advocated for the establishment of a regional refugee reception centre, resulting in IRCC committing capital funding for a location in Peel Region.
- To support Black-led churches in the community that made space available for refugee claimants, the City [committed](#) funds to alleviate some of the financial pressures experienced by these churches.

Connecting People Experiencing Homelessness to Housing Opportunities

Since mid-2022, almost all people leaving the shelter system required the support of a housing benefit or RGI housing. The COHB program has become the leading pathway out of homelessness and into permanent housing. The City is also moving people out of homelessness and into permanent housing opportunities with wrap-around supports to keep them housed and improve their health and well-being.

- 509 homes in TCHC and TSHC's properties were made available through the [Rapid Rehousing Initiative](#) (RRHI) to house over 820 people experiencing homelessness.
- Since 2022 until the end of December 2023, 1,083 people experiencing homelessness have been referred to over 950 permanent supportive homes, through the Priority Access to Housing with Supports (PATHS) matching process.

Increasing Housing Opportunities for Indigenous Peoples

The City continues to advance its commitments established through MOUs with Miziwe Biik Development Corporation (MBDC), Aboriginal Labour Force Development Corporation (ALFDC) and Toronto Indigenous Community Advisory Body (TICAB) to improve housing outcomes for Indigenous residents spearheaded by Indigenous organizations.

- 23 new affordable and supportive homes were approved for Indigenous peoples, contributing to a total of 375 new “For Indigenous, By Indigenous” homes that have been approved since 2020.
- 183 Indigenous households received COHB to support their transition to permanent housing.
- Over 20% of the City’s capital funding allocation through the Rapid Housing Initiative in Phases 2 and 3 was allocated to Indigenous-led and owned projects (approximately \$69.8 million out of \$301.6 million).
- 20% of housing and homelessness grant funding was allocated to Indigenous organizations, this includes \$8.7 million annually between the City’s Housing Secretariat and TSSS Divisions.

In addition, for housing opportunities filled through the Coordinated Access system (including Rapid Rehousing and PATHS Supportive Housing), the City aims to allocate 25% of all homes tenanted through these streams to Indigenous Peoples experiencing homelessness. In 2023, 235 Indigenous households (21%) were housed in supportive homes administered through the Coordinated Access system.

IMPLEMENTATION OF RGI INDIGENOUS PRIORITY STREAM

The City, in partnership with Thunder Woman Healing Lodge Society continues to implement the new Indigenous [Priority Stream for RGI housing](#). Thunder Woman Healing Lodge Society is responsible for assessing eligibility of RGI applicants for this priority stream. The City co-developed the implementation process for this priority with TICAB using the criteria developed by the Toronto Aboriginal Support Services Council (TASSC) and adopted by TICAB. This work is an important step in recognition of Indigenous sovereign rights.

Supporting Black-led Households

The City continues to work with Black-led organizations, as well as the City’s Confronting Anti-Black Racism (CABR) Unit, to support a growing number of Black communities facing housing and homelessness challenges, including refugees and asylum seekers who make up an increasing percentage of shelter users.

- Almost 70% of COHB recipients in 2023-2024 were Black individuals. This is in recognition of COHB priority for people exiting homelessness, majority of whom are refugees from the following African countries: Ethiopia, Kenya, Uganda and Nigeria.
- 32% of EPIC clients self-identify as Black.
- 42% of tenants in TCHC self-identify as Black.

To improve eviction prevention services for Black Torontonians, City staff also conducted a survey of Black clients of EPIC and Rent Bank programs. Survey results, along with specific training for senior leadership at partner organizations, will inform program changes to both improve awareness of and access to eviction prevention programs among Black Torontonians.

Within TCHC, the Centre for Advancing the Interests of Black People, established in 2021, made [significant progress](#) in implementation of TCHC's CABR Strategy designed to dismantle the historical and ongoing harms of anti-Black racism within the organization. In 2023, the Centre undertook key actions including:

- Establishing partnerships to support Black tenants and staff, including Housing Services Corporation, Black Legal Clinic, Eva's Initiatives for Homeless Youth, Black Construction Association, Black Housing Network, Rooftops, and the Black Refugee Association.
- Partnering with TAIBU Community Health Centre to deliver a mental health workshop to Black tenant leaders.
- Starting recruitment for the CABR Black Staff Advisory Committee.
- Teaming up with the Operations and Development divisions to offer CABR workshops to 630 tenants through 12 initiatives and programs.



Enhancing Supports for Seniors

In 2021, there were approximately 477,000 people over the age of 65 in Toronto. By 2041, it is expected that there will be over 719,000 adults aged 65 years and older in the city, representing over a 50% increase in this age group. To respond to the increasing housing needs of seniors in Toronto, in 2023 the City has provided the following supports:

- 8,665 low-income senior homeowners were supported through property tax increase deferral and cancellation programs.
- 2,016 seniors with limited financial resources were supported with household activities to continue living with supports in their homes through the Homemakers and Nursing Services program.
- 394 seniors received supports through the Seniors Supportive Housing program, which enables senior residents to live safely and independently in nine designated buildings across the city.
- 224 non-profit-led long-term care beds were supported through the City's development charges deferral program.



Housing and Homelessness Solutions for 2SLGBTQIA+ Residents

Research has found that [2SLGBTQ+ Canadians are twice as likely to have experienced homelessness or housing insecurities](#). That is why the City continues to support 2SLGBTQIA+ individuals and households to access and maintain affordable housing through a range of services and supports.

- In 2023, through the Safe Shelter Project, The 519 community centre has provided nearly 500 shelter staff with training to support 2SLGBTQIA+ clients. This includes examining historical context, responsibilities and rights under the Ontario Human Rights Code and specific trainings for supporting queer and trans newcomers. The 519 also provided housing stabilization case management support for 56 2SLGBTQ+ people exiting homelessness through their Follow Up Supports program funded by the City.

HOUSING FOR 2SLGBTQIA+ COMMUNITIES AT 7 VANAULEY STREET

A new supportive housing project led by YMCA of Greater Toronto was approved to receive City and federal Rapid Housing Initiative funding. When completed, this building will include 31 new homes dedicated to 2SLGBTQ+ youth who are experiencing or at risk of homelessness.

Addressing Housing Gaps for Women and Gender Diverse People

Between 2020 and 2024, [women have made up](#) approximately 38% to 41% of people actively experiencing homelessness, with transgender, non-binary or Two-Spirit people making up approximately 1% of this population. Researchers have noted that the [current housing crisis should be considered a public health and safety crisis](#) for women, girls, and gender diverse people, while the Federal Housing Advocate has noted [housing precarity is correlated with gender-based violence](#).

In July 2023, City Council [declared](#) Gender-Based Violence and Intimate Partner Violence an epidemic in Toronto. It is critical to acknowledge and address the gendered nature of the housing crisis, to ensure that women, gender diverse people and their dependents, including those fleeing violence, have a safe place to call home. The City continues working with housing and homelessness organizations serving women, and gender-diverse people, including the Anti-Violence Against Women (VAW) sector, to identify opportunities for improving housing outcomes for this population group. However, there remain significant gaps to responding to the housing needs of women and gender diverse people in Toronto.

Access to RGI Housing and Housing Benefits

- 726 households from the Centralized Waiting List moved to RGI housing under the Special Priority Program for survivors of abuse or human trafficking.
- The City continues to work with the Anti-VAW Table on the roll-out of the COHB program, which has a set-aside for the Anti-VAW Sector to ensure their clients are able to access this housing benefit.

Reporting on Affordable Housing Opportunities for Women and Gender Diverse People

- The HousingTO Plan established a 10-year target of allocating a minimum of 10,000 new affordable rental and supportive homes approvals to women and gender diverse people. Currently the City is limited in collecting data related to residents of new affordable rental homes that are selected through the random selection process.



- In the absence of this data, the City is reporting on the number of affordable rental homes that are delivered by women- and gender diverse people-serving organizations, which includes 222 affordable rental homes (2020-2023) including 24 affordable rental homes approved in 2023.
- The City is currently developing a Centralized Access for Affordable Rental Housing which upon completion and operationalization will be able to address this data gap and provide a more accurate snapshot of the City's progress towards this target.

Advocacy to other Orders of Government

The City has been working with its women and gender diverse people-serving partners to develop pre- and post-budget recommendations for the federal and provincial governments to advocate for targeted housing solutions for their clients, particularly women and gender diverse people experiencing homelessness. These recommendations include:

- Allocating a set-aside of federal and provincial housing funding programs to support new affordable housing developments for women and gender diverse people;
- Enhanced funding for wrap-around support services (including mental health, addiction support services) to help transition women and gender diverse people out of homelessness into permanent and stable housing; and,
- Increasing funding for rent supplement programs and portable housing benefits program such as COHB.



PARTNERSHIP WITH WOMEN-SERVING HOUSING ORGANIZATIONS

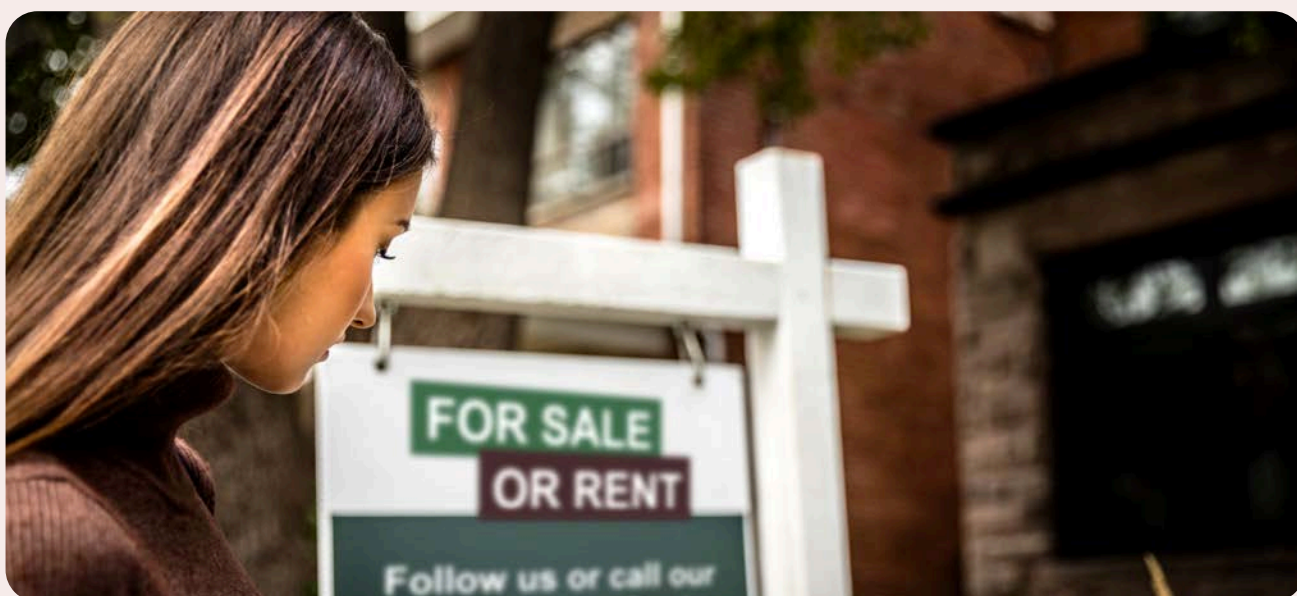
“As the Executive Director of Women’s Habitat of Etobicoke and Co-chair of the Housing Pathways for Women and Gender Diverse People Working Group, I continue to advocate for better access to housing for the most vulnerable Torontonians, including survivors of abuse and their dependents.

Our efforts to coordinate across organizations and advocate to other orders of government through the Housing Pathways group are essential to creating more affordable homes for those in the greatest need, including women and gender diverse people.

Open communication with the City ensures housing policies and programs reflect the true needs of our clients, and building partnerships across sectors is crucial to the development and operation of housing for women and gender diverse people.

I look forward to the good work that the Housing Pathways group will continue to deliver to ensure we can achieve the shared goal of approving 10,000 new affordable and supportive homes for women and gender diverse people by 2030.”

Carla Neto
Executive Director,
Women’s Habitat of Etobicoke

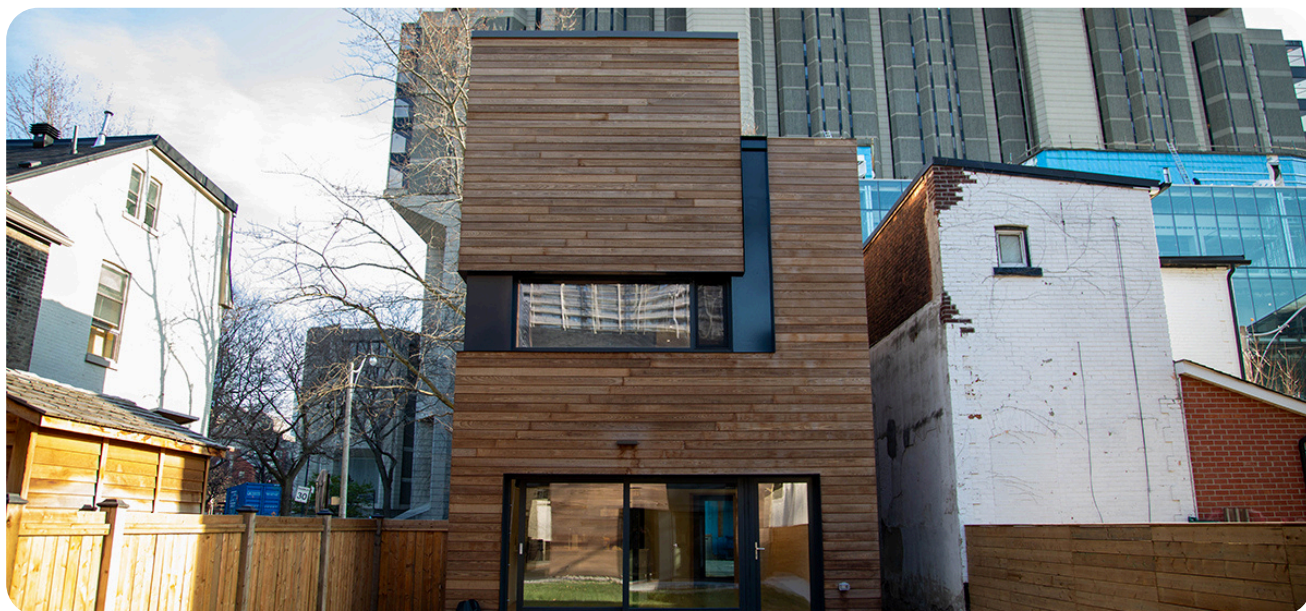


05 TRANSFORMING HOUSING POLICIES

While the City and its partners work to address the existing unmet housing demand experienced by current residents, new housing pressures are being created through population growth and an increasing number of newcomers, in line with new federal immigration targets. The City of Toronto embraces continuous improvement and new approaches to our work in the dynamic housing climate to meet the changing needs of residents.

[In May 2023, City Council affirmed its commitment](#) to achieve the provincial housing target of 285,000 homes started by 2031. With over [66,800 homes](#) that have started construction between Jan 1, 2022 and July 31, 2024, the City will need to support over 218,000 new housing starts over the next eight years.

Achieving these ambitious targets requires fundamentally transforming Official Plan policies, zoning regulations and housing programs that further enable growth of housing supply within complete, inclusive and sustainable communities. In 2023, the City adopted the [Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes](#) and the [Housing Action Plan](#) (2022-2026), that will guide the City's work focused on shifting and strengthening Toronto's housing system and provide a framework for collaboration with other orders of government, as well as community housing providers and private housing organizations.



2023 PROGRESS

Transforming Official Plan Policies

The Housing Action Plan is a four-year plan that directs staff to identify policy, mapping, zoning and guideline changes to simplify approvals and facilitate development along Avenues, Mid-rise and Mixed-Use Neighbourhoods. In 2023, the City advanced a number of important amendments which support increased housing supply, housing choice and affordability for current and future residents:

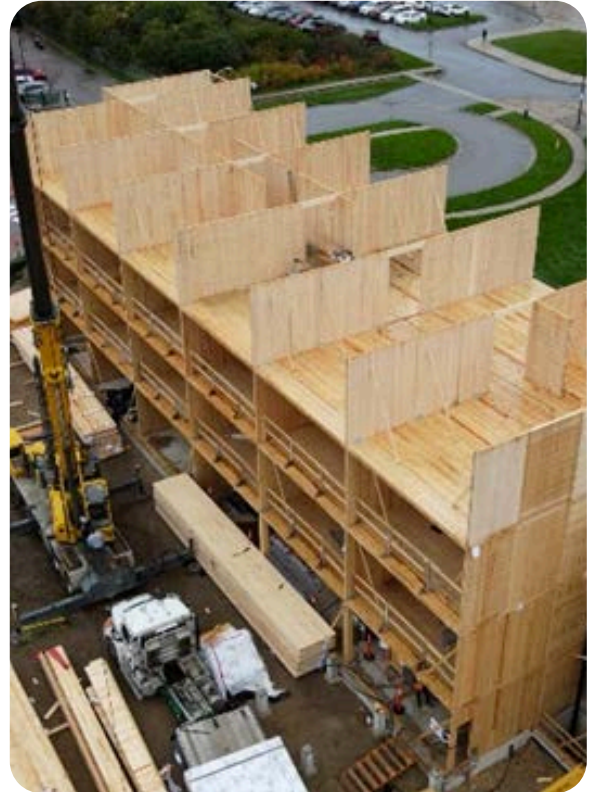
- Adopted Official Plan and Zoning By-law amendments to [permit multiplexes citywide](#) that enable the creation of supply of low-rise housing, duplexes, triplexes and fourplexes as-of-right in all residential zones across Toronto.
- Increased permissions for housing and addressing exclusionary zoning through [laneway suite permissions in Yorkville](#).
- Endorsement of a [major streets study proposals report](#) to permit townhouses and small-scale apartment buildings (up to 6 storeys and 60 units) on properties that are located along major streets and designated Neighbourhoods in the Official Plan, thus providing the opportunity to increase residential densities and height through the introduction of townhouses and small-scale apartments.
- [Adoption of recommendations](#) to proceed with City-initiated Official Plan and Zoning By-law amendments on 72 Amroth Avenue, as part of advancing the Beaches East York Pilot Project for the purposes of developing missing middle housing solutions on City owned, transit-oriented properties.
- [Amendments to the Official Plan](#), for the lands in the Port Lands Flood Protection project to allow staff to execute land transfers between the City and CreateTO, in order to ultimately create growth areas which support increased housing density, while maintaining the communities' unique charter on [Villiers Island](#).
- Drafted [updates to Mid-Rise Rear Transition Building Performance Standards](#) to provide flexibility to adjoining areas supporting opportunities to increase housing supply in walkable, complete communities.

Transformation of Housing Programs

- In light of the changing market and legislative context, City Council [adopted](#) a suite of changes to the Housing Now Initiative to help 'unstuck' projects that can be quickly activated. Key recommendations include considerations for geographic-specific market conditions, site-specific approaches for unit mixes, types and sizes; and financial grants/contributions particularly for non-profit projects and those located in market zones with lower land values.
- City Council also approved the harmonization of all housing programs to reflect the City's income-based definition of affordable housing, which is a better reflection of affordability based on income levels. The City's new definition of affordable rental housing sets affordable rents as the lower of:
 - 100% Average Market Rent (AMR) by bedroom type for the City, as reported annually by the Canada Mortgage and Housing Corporation; or,
 - No more than 30% of the before-tax monthly income of renter households in the 50th – 60th percentile income, by household size and bedroom type.

Innovative Building Construction & Climate Action

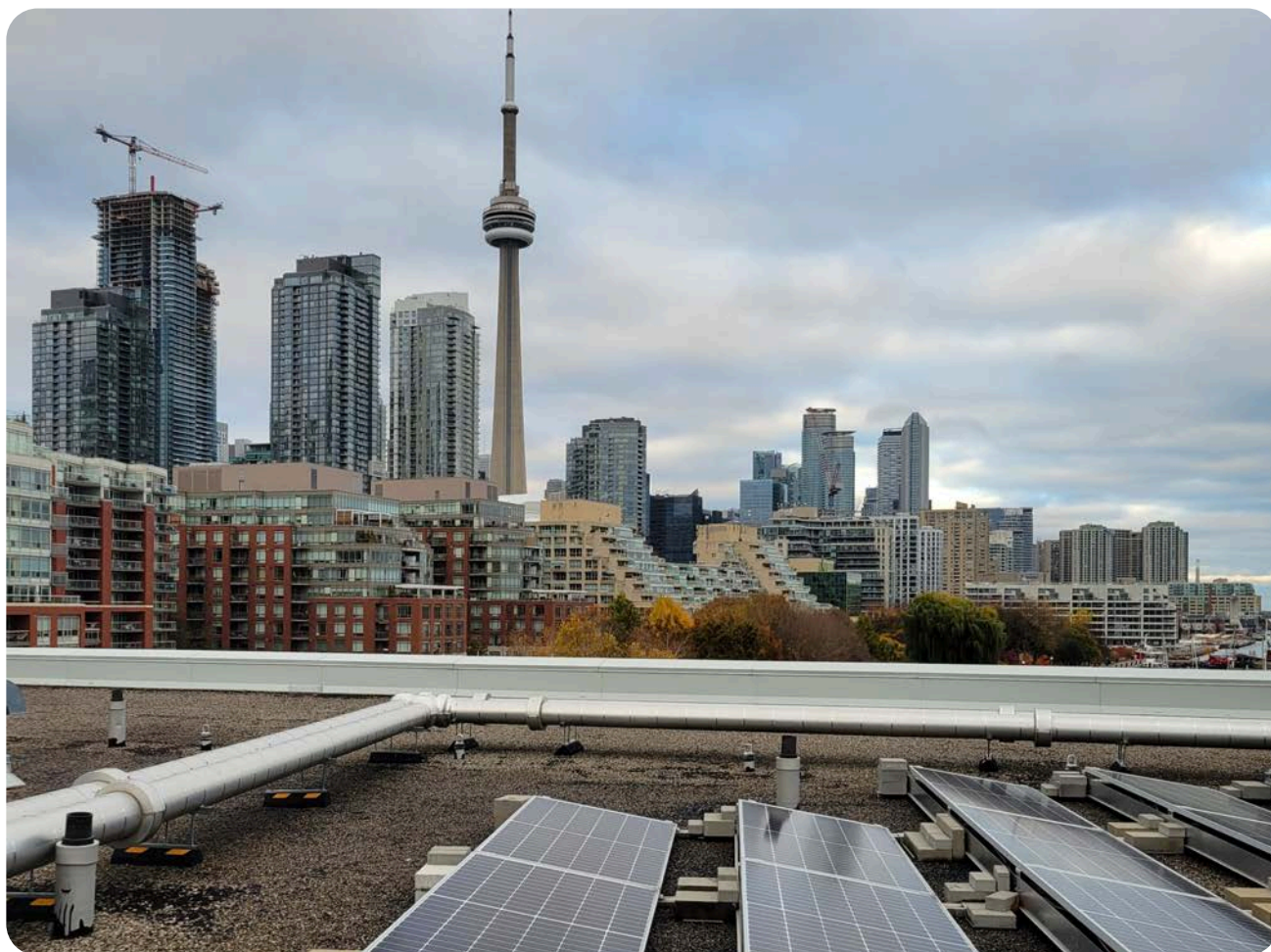
The City is employing innovative approaches to expedite the delivery of low-carbon housing. [Mass Timber](#) construction uses renewable and sustainable forestry resources with a lighter carbon footprint than other construction materials and is a key component of a low-carbon construction solution. Mass Timber meets similar structural, fire protection and seismic performance as materials traditionally used to construct tall buildings (i.e. concrete and steel), and offers a significant opportunity to shift housing construction offsite, building homes faster, minimizing the impact of construction on surrounding neighbourhoods, and reducing the costs of construction.



City Council adopted recommendations to [utilize mass timber at 1113-1125 Dundas Street West](#). Through this pilot program of housing-enabling infrastructure, the City is unlocking the potential to support climate action while expediting the delivery of much needed affordable and market housing.

The City is also minimizing the use of fossil fuels in new developments. In 2023, construction began on the district energy system that will serve the new Etobicoke Civic Centre and Bloor/Kipling housing project. Enwave Energy Corporation, the City's partner for this site, drilled the geothermal field that will eventually provide heating and cooling to the entire development.

To that end, City Council requested staff to "...to ensure that any new affordable housing built on City land be built with low-carbon, fossil-fuel-free primary HVAC systems, and all-electric appliances in individual units..." in keeping with the [TransformTO Net Zero Strategy](#).



Transformation of Housing Policies through a “Housing as a Human Right” Lens

In March 2023, [City Council adopted the Terms of Reference for the Housing Rights Advisory Committee](#) (HRAC) for 2022 to 2026 City Council term. The HRAC will provide advice to City Council on policies, programs and actions the City can implement to further the progressive realization of the right to adequate housing in Toronto.

Following a broad public recruitment campaign throughout the Fall of 2023, at its December 2023 meeting, [City Council appointed public members](#) to the HRAC, including: members with living/lived experience of housing precarity, discrimination, living in social or supportive housing and/or homelessness; representatives of organizations working in related fields; members between the ages of 18 and 33; members with lived/living experience and/or expertise in social barriers impacting Black communities; members who identify as First Nations, Inuit or Metis; women; and members of the 2SLGBTQ+ communities.

Structural Transformation to Enable Housing Outcomes

The City is focused on streamlining and optimizing the City’s people, processes and technology to expedite approvals and housing delivery including:

- Organizational and resource re-alignment through a newly established Development and Growth Service (DGS) Area - which centralizes all development and growth-related functions into one service area, streamlining decision-making, and making it easier for divisions to work together. The service area enables the City to expedite the review of development applications while maintaining the integrity of the process, and ensures better collaboration among interested parties, ultimately leading to building more homes, particularly affordable homes, faster. DGS is comprised of City Planning, Housing Secretariat and Toronto Building Divisions, as well as the newly established Development Review Division.
- Process improvements including a new Toronto Building Citywide Priorities which is a transformative shift in Toronto Building’s service delivery model, acting as a single point of contact for project owners and ensuring a streamlined, clear and efficient building permit approval process. This is expected to reduce potential complications that can arise from competing priorities, which are often associated with projects involving multiple City divisions and orders of government.

- Utilizing new and enhanced technology solutions to improve efficiencies and expedite the planning and building application review and approval processes through improved team coordination, workflow and process management, data collection and analysis, as well as reporting on progress. Some key technology projects to support the City's housing targets include: the Community Development Regulatory and Licensing system (CDRL), the Housing Data Strategy and the New Centralized Affordable Rental Housing Access System.

Transformation of Access to Housing Data

In 2023, the Housing Secretariat launched the [Toronto Housing Data Hub](#). This public-facing dashboard is updated quarterly and provides updates on social housing sites, affordable rental housing sites, and corresponding housing data, inclusive of:

- Stock of social and affordable homes under administration;
- Data on rental demolition and replacement;
- The affordable housing pipeline;
- The centralized waiting list for social housing; and,
- Various maps and statistical reports, including the Data Book.

The Data Hub was also accompanied by the release of the [HousingTO Dashboard](#), which tracks annual progress towards meeting the HousingTO Plan targets.

In 2023, the City also launched its first iteration of the [Toronto Housing Data Book](#). This resource provides detailed information pertaining to the health of the City's housing system from both City of Toronto and external sources, inclusive of Statistics Canada and the Canada Mortgage and Housing Corporation. This sharing of resources and regular progress updates supports City corporate priorities regarding an open, responsive, accountable and transparent municipal government.

EXPANDING HOUSING OPTIONS IN NEIGHBOURHOODS

In 2023, Toronto's first garden suite was completed. This milestone marked a key transition in the City's work towards enabling new housing in neighbourhoods traditionally restricted to single-family homes. An article published in the Toronto Star on November 18, 2023 noted that this particular new home was built to house multiple generations of family.

Within weeks of completion, the suite became home to the homeowner's mother and nephew. More recently, it's also been home to the owner's son enabling them to participate in a University of Toronto based co-op placement without the challenges of facing a competitive and expensive rental market.

The homeowner was quoted in the article stating, "I feel like something like this is going to help the community" and shared his hopes for these types of buildings providing a way to create more homes in walkable low-rise neighbourhoods.



Inside Toronto's very first backyard garden suite: "I'm hoping it's somewhere my mum might want to come." - By Victoria Gibson, Affordable Housing Reporter, Toronto Star