

**From:** [Walied Khogali Ali](#)  
**To:** [Planning and Housing](#)  
**Cc:** [RPNA.info](#); [rptraorg@gmail.com](#); [Choudhury Shahan](#); [Rick Green](#); [Coalition Equitable and Inclusive Development](#); [BOLD Coalition](#); [Mayor Chow](#); [Councillor Morley](#); [Councillor Colle8](#); [Councillor Malik](#); [Councillor Fletcher](#); [Councillor Perks](#); [Councillor Ainslie](#); [Councillor Saxe](#); [Councillor Bradford](#); [Councillor Matlow](#); [Councillor Moise](#); [Councillor Bravo](#); [Councillor Burnside](#); [Councillor Carroll](#); [Councillor Cheng](#); [Councillor Crisanti](#); [Councillor Holyday](#); [Councillor Kandavel](#); [Councillor Mantas](#); [Councillor McKelvie](#); [Councillor Myers](#); [Councillor Nunziata](#); [Councillor Pasternak](#); [Councillor Perruzza](#); [Councillor Thompson](#); [Toronto East York Community Council](#); [Kristyn](#); [Marci - M.P.](#); [230fightback](#); [Denise Andrea \(SDFA\) Campbell](#); [Abigail Bond](#); [Patrick Matozzo](#)  
**Subject:** [External Sender] Request to Circulate Attached Letter and Include in Public Record for PH17.7  
**Date:** December 5, 2024 11:44:30 AM  
**Attachments:** [RPNA Letter to Mayor Olivia Chow - Planning and Housing Committee - Home Ownership Assistance Program - December 5th 2024.pdf](#)

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Dear Ms. Martins,

I hope this email finds you well.

I am writing to request that the attached letter be circulated to Mayor Olivia Chow and members of City Council. Additionally, I kindly ask that the letter be posted on the City's website as part of the public record for **PH17.7 - Relaunch of the Home Ownership Assistance Program to Support New Non-Profit Affordable and Attainable Home Ownership Housing**.

## Key Points Highlighted in the Letter

### 1. Supporting the Relaunch of HOAP:

- Commends the program's emphasis on assisting non-profits and supporting attainable housing.
- Highlights the underutilization of previous affordable homeownership initiatives, such as the Daniels Boost Affordable Homeownership Program and TCHC Foundation Homeownership Program, which have benefited only 227 recipients citywide, including 17 Regent Park residents.

### 2. Restoring OPA558 Definition of Affordability:

- Urges the City to restore the income-based definition of affordability (OPA558) on the City's website to enhance transparency and accountability.

### 3. Reviving and Expanding Homeownership Opportunities:

- Advocates for scaling up successful programs and piloting rent-to-own housing programs for low-income tenants to create pathways to ownership.

### 4. Addressing Bill 185 as Law:

- Raises concerns about reduced community engagement, dismissal of existing appeals, and limited municipal oversight under Bill 185, which undermines equitable planning.

### 5. Regent Park Revitalization:

Emphasizes the need to fulfill the commitment of a **50-50 split between social and market housing for phases 1–5** in Regent Park by creating an additional 1,430 Rent-Geared-to-Income (RGI) replacement units.

#### 6. Recommendations for HOAP Relaunch:

- Reinstate and expand programs like the Foundation Program and Daniels Boost Affordable Homeownership Program.
- Integrate financial literacy programs to empower residents to qualify for homeownership.
- Address systemic racism in lending practices through engagement with financial institutions to eliminate biases that prevent racialized families from accessing homeownership opportunities.

### Request

1. **Circulation:** Please circulate the attached letter to Mayor Chow and all members of City Council ahead of the discussion on PH17.7.
2. **Public Record:** Post the letter on the City's website as part of the public record for item PH17.7.

The insights and recommendations outlined in the letter aim to support the City's efforts in creating equitable, sustainable, and inclusive housing solutions for all residents.

Thank you for your attention and assistance in ensuring these important considerations are brought to the forefront of the discussion.

Sincerely

Walied Khogali Ali

Co-Chair, Board of Directors - Regent Park Neighbourhood Association

416-625-7712

**Attachment:** Letter to Mayor Chow and Members of City Council

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On Mon, Dec 2, 2024 at 4:19 PM Planning and Housing <[phc@toronto.ca](mailto:phc@toronto.ca)> wrote:

Hi Walied:

This is to confirm you are registered to speak to the Planning and Housing Committee on PH17.7 - Relaunch of the Home Ownership Assistance Program to Support New Non-Profit Affordable and Attainable Home Ownership Housing, on December 5, 2024.

The Planning and Housing Committee meeting will be held by video conference and in person:

Thursday, December 5, 2024

9:30 a.m.

Committee Room 1, City Hall, 100 Queen Street West

And by Video Conference

# Regent Park Neighbourhood Association

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## **Regent Park Neighbourhood Association Inc.**

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**December 5<sup>th</sup> 2024.**

## **Mayor Olivia Chow**

Toronto City Hall, 2nd Floor  
100 Queen Street West  
Toronto, ON M5H 2N2

## **Members of the Planning and Housing Committee**

Toronto City Hall  
100 Queen Street West  
Toronto, ON M5H 2N2

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**Subject:** Feedback on PH17.7 - Relaunch of the Home Ownership Assistance Program

Dear Mayor Chow and Members of the Planning and Housing Committee,

We are writing to provide feedback on PH17.7, the proposed relaunch of the Home Ownership Assistance Program (HOAP), and to highlight key opportunities to ensure transparency, equity, and accountability in the City's approach to affordable and attainable housing.

## **Supporting the Relaunch of HOAP**

The updates to HOAP represent an important step toward expanding pathways to homeownership for Toronto's low- and moderate-income households. The program's emphasis on assisting non-profits and supporting attainable housing is commendable, particularly given Toronto's dual crises of rising housing costs and lack of affordable housing for marginalized groups.

However, data provided by Toronto Community Housing (TCH) related to the revitalization of Regent Park raises concerns about the scale and efficacy of previous programs. Since the inception of affordable homeownership initiatives, only 227 recipients have benefited citywide, including 17 residents of Regent Park under the Foundation Program.

These numbers reflect a significant underutilization of resources and call for a broader, more inclusive implementation strategy.

We also note with concern that the **OPA558 definition of affordability**, based on income rather than market rates, has been removed from the City of Toronto's website. This definition, vital to ensuring meaningful affordability, should be restored immediately for transparency and accountability in public discourse.

## **Reviving and Expanding Homeownership Opportunities**

Homeownership has always been a critical pathway to stability and wealth-building for low-income tenants in Regent Park. However, the suspension of key programs like the Daniels Boost Affordable Homeownership Program and the TCHC Foundation Homeownership Program has drastically limited access.

### **Recent Announcement by Daniels Corporation:**

We commend the recent announcement by Daniels Corporation of a \$5 million commitment to the Partnership for Affordable Homeownership program, which has already enabled nine current or former TCHC residents in Regent Park to become homeowners through Daniels on Parliament. This initiative is a step in the right direction, but more needs to be done to expand access.

### **Rent-to-Own Programs:**

A pilot Rent-to-Own Housing Program for low-income TCHC tenants could provide an innovative pathway for residents to transition into homeownership.

### **Key Facts on Past and Current Programs:**

- **Daniels Home Investment Program (HIP):** Helps tenants save for their first home and demonstrates a commitment to supporting affordable ownership.
- **Foundation Program:** Between 2009 and 2014, \$1.61 million in federal funding enabled 15 households in Regent Park to purchase homes through down payment assistance loans averaging \$121,000. None of the recipients defaulted, highlighting the program's success.
- **Daniels Boost Program:** Provided critical support to prospective buyers but was suspended due to rising costs and limited funding.

While these programs have demonstrated significant benefits, the limited scale of their implementation—only 17 Regent Park residents have accessed homeownership opportunities through such initiatives—shows the need for more robust support.

## **Addressing Bill 185 as Law**

With Bill 185 now enacted into law by the provincial government, its implications on community engagement, municipal oversight, and equitable planning are deeply troubling.

1. **Reduced Community Engagement:** Bill 185 limits public input on development projects, undermining democratic processes and sidelining the insights of residents directly impacted by urban planning decisions.
2. **Dismissal of Existing Appeals:** The bill nullifies community appeals, including those advocating for the implementation of OPA558 at the Ontario Land Tribunal. This prioritizes market-driven definitions of affordability over equitable, income-based models.
3. **Limited Municipal Oversight:** By reducing the role of local municipalities, Bill 185 weakens the ability of cities like Toronto to mediate balanced development and protect community interests.

## Regent Park Revitalization: The Path Forward

The Regent Park revitalization has demonstrated the potential for public-private partnerships to create diverse communities. However, achieving a balanced housing mix remains a critical challenge. To fulfill the original commitment of a **50-50 split between social and market housing for phases 1–5**, it is essential to create **1,430 additional Rent-Geared-to-Income (RGI) replacement units** in Phases 4 and 5. This will bring the totals to:

- **2,063 RGI units**
- **637 affordable units**
- **1,270 market units**

This balance is vital to ensure equity and inclusion while addressing the needs of low-income and marginalized residents.

## Recommendations for the HOAP Relaunch

1. **Expand Successful Programs:** Reinstate and scale up successful programs like the Foundation Program and Daniels Boost Affordable Homeownership Program.
2. **Pilot Rent-to-Own Programs:** Provide low-income tenants a pathway to homeownership while maintaining long-term affordability.
3. **Ensure Proportional Funding:** Prioritize proportional funding and partnerships to deliver on the 2,063 RGI, 637 affordable, and 1,270 market units in Regent Park.
4. **Integrate Financial Literacy Programs:** Partner with community organizations to deliver financial literacy training to residents interested in homeownership.
5. **Address Systemic Racism in Lending Practices:** Work with financial institutions to implement anti-bias training, equitable lending practices, and targeted programs for racialized communities.

## Commitment to Equity and Inclusion

Toronto must adopt bold solutions to address systemic inequities in housing. Restoring the OPA558 income-based affordability definition and expanding affordable homeownership initiatives are critical steps toward creating inclusive, resilient communities.

## Closing.

We urge City Council to champion transparency, equity, and accountability in the relaunch of HOAP and beyond. Thank you for your leadership on these pressing issues. We look forward to continued dialogue and collaboration.

Regent Park's redevelopment must remain rooted in equity, inclusivity, and affordability. Expanding homeownership opportunities, restoring the housing balance, and enhancing community spaces are essential to meeting the needs of Regent Park residents.

We urge you to address the concerns outlined in this letter.

Thank you for your attention and commitment to the needs of Regent Park and residents across the City of Toronto.

Sincerely,

Walied Khogali Ali  
Chair, Board of Directors  
Regent Park Neighbourhood Association  
(416-625-7712)

Shahan Ahia  
President  
Regent Park Neighbourhood Association  
(416-918-4385)

## Attachments:

- [Creating Homeownership Opportunities for Social Housing Residents](#)
- <https://www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-135203.pdf>
- <https://www.toronto.ca/legdocs/mmis/2010/ah/bgrd/backgroundfile-30442.pdf>
- <https://www.torontohousing.ca/capital-initiatives/revitalization/Pages/Affordable-home-ownership.aspx>
- <https://liberal.ca/our-platform/a-new-rent-to-own-program/>
- <https://www.placetocalhome.ca/fthbi/first-time-homebuyer-incentive>
- <https://www.toronto.ca/legdocs/mmis/2021/ph/bgrd/backgroundfile-168172.pdf>
- <https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-156408.pdf>

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cc: Members of the Planning and Housing Committee

## **About the Regent Park Neighbourhood Association**

The RPNA seeks to foster an inclusive, diverse and healthy neighbourhood in which all residents feel at home. The RPNA also recognizes that Toronto Community Housing (TCH) residents had a vibrant community in Regent Park prior to the redevelopment and seeks to build on that history of grassroots initiatives, resident led ventures, and strong networks. To ensure that this heritage is not lost, TCH residents serve in half of the RPNA Leadership Team positions. The RPNA's advocacy was central in negotiating and winning a commitment from TCHC to include a \$26.8M Community Benefits Agreement as part of Phase 4 and 5 of revitalization in Regent Park.

The RPNA seeks to foster an inclusive, diverse and healthy community through...

1. **ADVOCACY** - to provide a strong voice for residents on issues that will benefit our entire community.
2. **COMMUNITY BUILDING** - to bring our culturally diverse and mixed-income community together.
3. **COMMUNICATION** - So much is happening in Regent Park! It's important to keep residents informed.

