

2025 Budget Notes

Toronto Building

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Description

Toronto Building enforces provincial and municipal building regulations and bylaws, where Toronto Building's primary responsibilities are established through the *Building Code Act*, such as reviewing and issuing building permits and conducting mandatory inspections of construction to verify that work is in compliance with the Building Code and building permits.

In addition to the roles and responsibilities prescribed by the *Building Code Act*, the Program administers and enforces the City of Toronto Sign Bylaw and other applicable law. Applicable law is a term used to describe all of the regulations and municipal bylaws, which a project must comply with in order for a permit to be issued.

Why We Do It

Buildings in Toronto are constructed to be safe, accessible, and sustainable for all, through compliance with the Ontario Building Code.

The City of Toronto aims to deliver these outcomes equitably, efficiently and with excellent customer service to help improve the lives of Torontonians and work to earn their trust and confidence.

For further information about Toronto Building, please visit: <https://www.toronto.ca/city-government/accountability-operations-customer-service/city-administration/staff-directory-divisions-and-customer-service/toronto-building/>

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What Service We Provide

Building Permission & Information

Who We Serve: Agent, Applicant, Architect / Firm, Builder and Organization, Business, Complainant, Consultant, Contravener, Designer Firm/Professional, Developer, Engineer, Lawyer, Licensee, Mayor & City Council, Operator, Owner's Agent, Police, Property Owner, Ratepayers, Sign Owner, Staff - City Divisions, Surveyor, Tenant.

What We Deliver: Preliminary Plan Review, Building Permit Issuance, Building Record Information Provision.

How Much Resources (2025 gross operating budget): \$50.2 million

Building Compliance

Who We Serve: Building User or Occupant, Property Owner, Agent, Contractor, Design Professional, Sign Owner, Developer, City Divisions, Council/Mayor.

What We Deliver: Building Inspection, Building Enforcement.

How Much Resources (2025 gross operating budget): \$41.7 million

Budget at a Glance

2025 OPERATING BUDGET

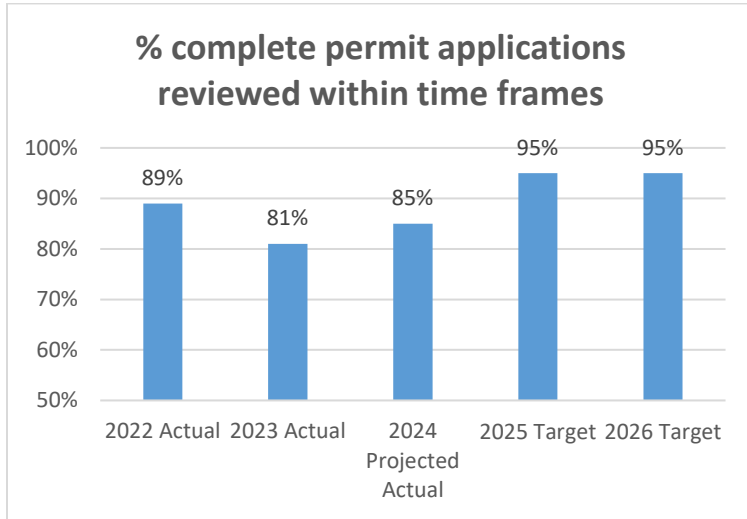
<u>\$Million</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>
Revenues	\$107.7	\$114.3	\$115.0
Gross Expenditures	\$91.9	\$98.9	\$99.7
Net Expenditures	(\$15.8)	(\$15.4)	(\$15.3)
Approved Positions	641.0	657.0	657.0

2025 - 2034 10-YEAR CAPITAL PLAN

<u>\$Million</u>	<u>2025</u>	<u>2026-2034</u>	<u>Total</u>
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Toronto Building does not have a 10-Year Capital Budget and Plan.

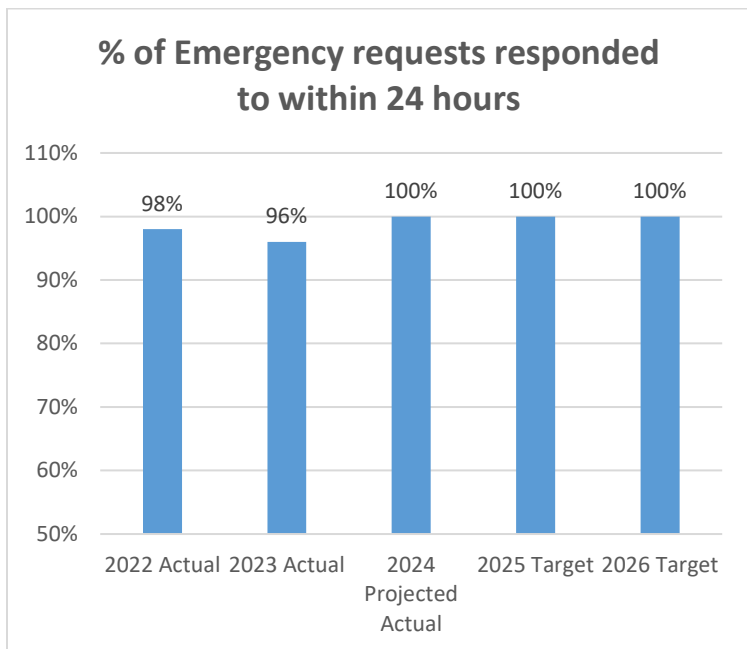
How Well We Are Doing – Behind the Numbers



Toronto Building has faced challenges in meeting its target mostly attributed to:

- **Increasing application volume and application complexity.** The complexity of buildings and building sites has also been increasing, compounding the workload impacts of high application volumes.
- **Staff Turnover and Hiring** – Continued implementation of new positions and hiring strategies, however turnover and vacancy rates in core areas remain relatively high through transitional period.

Additional staff resources included as part of the 2025 budget proposal, to support the Division’s new service delivery model, with effective date of July 1, 2025, are expected to yield improvements in meeting service demands.



The Division has improved its ability to respond to emergency complaints and take immediate action where appropriate if an unsafe order is required. Additional resources have resulted in increasing response times from 81% in 2015 to 100% in 2024. The division further aims to address the following to maintain 100% response time:

- **Modernizing Technology Systems** – Response times and performance can be maintained by modernizing core technology platforms and reducing the administrative workload to free up additional inspector capacity.
- **Staff Turnover and Hiring** – Staff turnover and challenges filling vacant inspector positions continues to impact response times in all service areas.
- **Organizational Transformation** – Additional staff resources included as part of the 2025 budget proposal, to support the Division’s new service delivery model, with effective date of July 1, 2025, are expected to yield improvements in meeting service demands.

How Well We Are Doing

Service	Service Measure	2022 Actual	2023 Actual	2024 Target	2024 Projection	Status	2025 Target	2026 Target
Outcome Measures								
Building Permission & Information	% complete permit applications reviewed within legislated time frames (10 days - 30 days)	89%	81%	95%	85%	●	95%	95%
Building Permission & Information	# building permits issued	39,986	37,804	42,000	35,000	●	40,000	42,500
Building Compliance	% reports of construction without permit responded to within 2 days	79%	83%	85%	85%	●	88%	90%
Building Compliance	# reports of construction without permit responded	2,937	2,993	3,300	3,000	●	3,300	3,300
Building Compliance	% of emergency requests responded to within 24 hours	98%	96%	100%	100%	●	100%	100%
Building Compliance	# of emergency requests responded to	53	71	75	75	●	75	75

2024 Projection to 2024 Target Comparison

● 80%-100% (MET TARGET)
 ● 70 - 79% (LOW RISK)
 ● 69% and Under (REQUIRES ATTENTION)

Service	Service Measure	2022 Actual	2023 Actual	2024 Target	2024 Projection	Status	2025 Target	2026 Target
Service Level Measures								
Building Permission & Information	Express Services: Number of residential permits reviewed within 3 days*	N/A	N/A	85%	90%	●	90%	95%
Building Permission & Information	Express Services: Number of commercial permits reviewed within 3 days*	N/A	N/A	85%	93%	●	90%	95%
Building Permission & Information	Express Services: # of sign permits completed within 3 days*	N/A	N/A	85%	90%	●	90%	95%
Building Permission & Information	% preliminary zoning reviews completed within service standard (10 days to 30 days)	64%	70%	80%	75%	●	85%	85%
Building Permission & Information	# preliminary zoning reviews completed	4,973	4,303	4,500	5,000	●	4,000	4,000
Building Compliance	% building inspections conducted within 2 days	90%	88%	94%	88%	●	94%	95%
Building Compliance	# building inspections conducted	153,778	152,985	160,000	152,000	●	160,000	160,000

* Historical data are not available since these performance measures were introduced in 2024.

2024 Projection to 2024 Target Comparison

● 80%-100% (MET TARGET)
 ● 70 - 79% (LOW RISK)
 ● 69% and Under (REQUIRES ATTENTION)

EXPERIENCES, CHALLENGES AND PRIORITIES

Our Experience and Success

- Worked on moving permit applications to approvals efficiently through the new client-centric organizational structure and service delivery model.
- Established a dedicated City-wide Priorities Team to expedite the review and approvals for affordable housing projects.
- Introduced Housing Review Teams to provide clear, consistent, and faster services, including an express lane to expedite approvals for small-scale housing projects.
- Piloted a new service option for clients to rely on the seal of a professional engineer to facilitate expedited reviews and permit issuance for houses.
- Led and accelerated the development of the City Council-approved Rental Renovation Licence By-law to increase protections for tenants against the erosion of affordable and mid-range rental housing.

Key Challenges and Risks

- **Organizational Transformation** – monitor and assess the newly implemented organizational structure and client-centered service delivery model aimed at strengthening efficiency and effectiveness of service delivery as a leading building regulator.
- **Service Delivery** – the ability to drive service quality, efficiency, innovation, and meet service levels in the context of current economic conditions and building industry dynamics.
- **Technology** – expedite and implement innovative technology improvements and tools to realize operational efficiencies and enhance service delivery.
- **Training and Development** – enhance training and development programs, with targeted focus on the new version of the Ontario Building Code coming into effect in early 2025.
- **Fiscal Responsibility** – invest in resources required to drive innovation, continuous improvement, and business transformation.

Priority Actions

- **Organizational Transformation** – implement additional new staff resources to meet service demands and support new programs/services. Work with People & Equity Division to continue aggressive recruitment and retention approaches to fill vacant positions.
- **Service Delivery** – drive service quality, efficiency, innovation and inter-divisional collaboration through a new client-centric organizational structure and service delivery model.
- **Council Priorities** – build and maintain capacity, flexibility, and resilience to deliver on Council-directed priorities including affordable housing, renovictions by-law, and multi-tenant housing program.
- **Technology** – expedite modernization and replacement of aging and out-of-date systems to achieve operational efficiencies.
- **Training and Development** – invest in a knowledgeable and engaged workforce by advancing succession planning and enhancing employee training and development programs with a focus on new version of the Ontario Building Code coming into effect in early 2025.
- **Fiscal Responsibility** – continue to review and refine full cost-recovery model, and actively monitor and assess market dynamics impacting development and construction in the City.

CITY STAFF PREPARED BUDGET

The City Manager and Chief Financial Officer and Treasurer have prepared the following budget:

1. The 2025 Operating Budget for Toronto Building of \$91.900 million gross, \$107.666 million revenue and (\$15.766) million net revenue for the following services:

Service:

	Gross Expenditures (\$000s)	Revenue (\$000s)	Net Expenditures (\$000s)
Building Permission & Information	50,178.4	57,905.0	(7,726.6)
Building Compliance	41,721.2	49,761.0	(8,039.8)
Total Program Budget	91,899.6	107,666.0	(15,766.4)

- The 2025 staff complement for Toronto Building comprised of 641.0 operating positions.

2025 OPERATING BUDGET

2025 OPERATING BUDGET OVERVIEW

Table 1: 2025 Operating Budget by Service

(In \$000s)	2023 Actual	2024 Budget	2024 Projection*	2025 Base Budget	2025 New / Enhanced	2025 Budget	Change v. 2024 Budget	
By Service	\$	\$	\$	\$	\$	\$	\$	%
Revenues								
Building Compliance	43,689.6	45,759.2	45,116.7	49,264.8	496.2	49,761.0	4,001.8	8.7%
Building Permission & Information	54,033.8	53,063.8	54,312.8	57,343.2	561.8	57,905.0	4,841.2	9.1%
Total Revenues	97,723.4	98,823.0	99,429.5	106,608.0	1,058.0	107,666.0	8,843.0	8.9%
Expenditures								
Building Compliance	28,862.8	39,451.7	31,953.0	41,046.6	674.6	41,721.2	2,269.5	5.8%
Building Permission & Information	34,255.1	43,224.4	35,305.3	49,414.6	763.8	50,178.4	6,954.0	16.1%
Total Gross Expenditures	63,117.9	82,676.1	67,258.3	90,461.1	1,438.4	91,899.6	9,223.4	11.2%
Net Expenditures	(34,605.4)	(16,146.9)	(32,171.2)	(16,146.9)	380.4	(15,766.4)	380.4	(2.4%)
Approved Positions**	572.0	572.0	N/A	627.0	14.0	641.0	69.0	12.1%

* 2024 Projection based on 9 Month Variance

**YoY comparison based on approved positions

KEY DRIVERS

Total 2025 Budget expenditures of \$91.900 million gross reflects an increase of \$9.223 million in spending above 2024 budget, predominantly arising from:

- Salary and benefits adjustment for existing positions.
- Continued implementation of the new service delivery model to yield improvements in meeting service demands.
- Implementation and operation of a new regulatory framework to administer and enforce the Rental Renovation Licence Bylaw as per City Council direction ([PH16.4](#)).

EQUITY IMPACTS OF BUDGET CHANGES

Toronto Building's 2025 Operating Budget equity impact overall is medium positive. The budget maintains funding to support Indigenous, Black and other equity-deserving groups by engaging in community outreach with partner organizations and providing information in multiple languages to foster accessibility and remove barriers to accessing services, including approvals for the construction of new housing, affordable housing for low-income individuals, and renovations to support access to safe, healthy, and adequate homes. Toronto Building continues to work with Divisional partners on the phased implementation of the City's regulatory framework for Multi-Tenant Housing (MTH). This initiative is part of the City's HousingTO Action Plan 2020-2030.

Toronto Building is leading the development and implementation of a by-law to address the issue of renovictions in the City. Renoviction occurs when a landlord illegitimately evicts a tenant by alleging that a rental unit must be vacated to undertake renovations or repairs. The practice of evicting tenants on the grounds of renovations has resulted in increased rates of evictions, with disproportionate impacts on low-income and marginalized residents, including those from equity-deserving groups.

Toronto Building is also preparing a division-specific Equity, Diversity, and Inclusion Action Plan, which includes a specific focus on the Reconciliation Action Plan and the Confronting Anti-Black Racism Action Plan to identify and remove systemic barriers to policies, services, and practices. To further support these efforts, Toronto Building is establishing an Equity, Diversity, and Inclusion committee. These initiatives support the City of Toronto's Corporate Strategic Plan priority of a "Well run City," Toronto at Your Service: The City's integrated customer service initiative and HousingTO 2020-2030 Action Plan.

2025 OPERATING BUDGET KEY COST DRIVERS

The 2025 Net Operating Budget for Toronto Building of (\$15.766) million net revenue is \$0.380 million or 2.4% lower (reduced net revenue) than the 2024 Net Revenue Budget. Table 2 below summarizes the key cost drivers for the 2025 Budget.

Table 2: 2025 Key Cost Drivers

(In \$000s)	2025				2026 Annualized impact (Net)
	Revenues	Gross	Net	Positions**	
2024 Projection*	99,429.5	67,258.3	(32,171.2)	N/A	N/A
2024 Budget	98,823.0	82,676.1	(16,146.9)	572.0	N/A
Key Cost Drivers:					
Salary & Benefits	(34.3)	2,959.2	2,993.5		503.3
Revenue Changes					
Permit Fees - Inflation Adjustment (4%)	2,461.7		(2,461.7)		
Permit Fees - Volume Adjustments	6,900.0		(6,900.0)		
Permit Fees - Renovation Fee Adjustments	5,000.0		(5,000.0)		
Toronto Building Fiscal Strategy	(6,542.3)		6,542.3		
Other Changes					
Insurance Contribution Adjustment		69.7	69.7		
Organization Transformation		3,554.4	3,554.4	55.0	5,879.4
Inter-Divisional Charges		1,502.8	1,502.8		3.5
Sub-Total - Key Cost Drivers	7,785.0	8,086.0	301.0	55.0	6,386.2
Affordability Measures		(301.0)	(301.0)		
Total 2025 Base Budget	106,608.0	90,461.1	(16,146.9)	627.0	6,386.2
2025 New / Enhanced	1,058.0	1,438.4	380.4	14.0	407.6
2025 Budget	107,666.0	91,899.5	(15,766.4)	641.0	6,793.8
Change from 2024 Budget (\$)	8,843.0	9,223.4	380.4	69.0	N/A
Change from 2024 Budget (%)	8.9%	11.2%	(2.4%)	12.1%	N/A

*Based on 9 Month Variance

**YoY comparison based on approved positions

Key Base Drivers:**Salary & Benefits:**

- Salary and benefits adjustment of \$2.993 million net which includes provisions for additional support for Metrolinx projects (net zero impact).

Revenue Changes:

- Inflationary (4%) and volume adjustments to permit fees to maintain full cost recovery for actual resources required to deliver the services and to align with expected increased volume.
- Increases to the reduced renovation fee to ensure fees are applied correctly, clients are treated fairly and that the appropriate amount is recovered for the service provided.
- Reduction in the draw from the Building Code Reserve (XR1305) to align with the Toronto Building Fiscal Strategy to reduce reliance on the reserve.

Other Changes:

- Continuation of the multi-year organizational transformation that was approved by Council ([PH23.15](#)) which includes 55 additional positions to support the implementation the new service delivery model with the objectives of tailoring the customer experience, accelerating service turnaround times, and increasing staff development opportunities by aligning service delivery models to project complexity and customer need.
- Inter-divisional charges (IDC's) from various divisions who supply direct support which can be fully recovered from user fees and permits.

Affordability Measures:**Table 3: Offsets and Efficiencies**

(In \$000s)									
Recommendation	Savings Type	Equity Impact	2025				2026 (Incremental)		
			Revenue	Gross	Net	Positions	Gross	Net	Positions
Line by Line Reviews	Line by Line	None		(301.0)	(301.0)				
Total Affordability Measures				(301.0)	(301.0)				

- Reduction in base expenditure requirements (includes items such as furnishings, etc.) to reflect actual experience as part of the expenditure line-by-line review.

New and Enhanced Service Priorities:**Table 4: New / Enhanced Requests**

New / Enhanced Request	2025				2026 Annualized Gross	Equity Impact	Supports Key Outcome / Priority Actions
	Revenue	Gross	Net	Positions			
In \$ Thousands							
Rental Renovation Licence Program (PH16.4)	1,058.0	1,438.4	380.4	14.0	643.6	Medium - Positive	Additional staff and other resources to implement and operate a new regulatory framework to administer and enforce the Rental Renovation Licence Bylaw as per City Council direction.
Total New / Enhanced	1,058.0	1,438.4	380.4	14.0	643.6		

Note:

- For additional information, please refer to [Appendix 2](#) for details on 2025 Service Changes; [Appendix 3](#) for the 2025 New and Enhanced Service Priorities and [Appendix 4](#) for Operating Program Provincial/Federal Funding Streams by Funding Source, respectively.

2026 AND 2027 OUTLOOKS

Table 5: 2026 and 2027 Outlooks

(In \$000s)	2025 Budget	2026 Incremental Outlook	2027 Incremental Outlook
Revenues			
Revenue Changes		6,386.2	712.4
PH16.4 Renovation Program		236.0	
Total Revenues	107,666.0	6,622.2	712.4
Gross Expenditures			
Salaires & Benefits		506.7	461.7
Organization Transformation		5,879.4	250.7
PH16.4 Rental Renovation Licence Program		643.6	38.0
Total Gross Expenditures	91,899.5	7,029.8	750.3
Net Expenditures	(15,766.4)	407.6	38.0
Approved Positions	641.0	16.0	

**YoY comparison based on approved positions

Key Outlook Drivers

The 2026 Outlook with total gross expenditures of \$98.929 million reflects an anticipated \$7.030 million or 7.65% increase in gross expenditures above the 2025 Operating Budget. The 2027 Outlook expects a further increase of \$0.750 million or 0.76% above the 2026 Outlook.

These changes arise from the following:

- **Salary and Benefits:** Inflationary increases in salaries and benefits for existing positions in 2026 and 2027 and annualization of 55 positions added in 2025, as well as 16 new positions in 2026 for organizational transformation.
- **Revenue Changes:** Increased building permit revenues to fully offset increases in salary and benefits in order to maintain full cost recovery.
- **Implementation of Rental Renovation Licence Program (PH16.4):** The full cost to implement the program which includes 14 new positions added in 2025 with 2026 annualized impact, partially offset by increased renovation fees.

APPENDICES

Appendix 1

2025 Operating Budget by Category

Category (In \$000s)	2022	2023	2024	2024	2025	2025 Change from 2024	
	Actual	Actual	Budget	Projection*	Budget	\$	%
	\$	\$	\$	\$	\$	\$	%
User Fees & Donations	85,105.2	76,369.5	65,358.5	79,546.9	80,778.2	15,419.7	23.6%
Transfers From Capital		6.8	227.2	227.2	229.2	2.0	0.9%
Contribution From Reserves/Reserve Funds	6,750.2	20,814.1	29,504.7	18,801.1	23,248.7	(6,256.0)	(21.2%)
Sundry and Other Revenues	456.9	533.0	3,732.5	854.3	3,409.8	(322.7)	(8.6%)
Total Revenues	92,312.3	97,723.4	98,823.0	99,429.5	107,666.0	8,843.0	8.9%
Salaries and Benefits	47,369.1	60,265.9	77,403.1	63,802.3	84,855.0	7,451.9	9.6%
Materials & Supplies	82.3	91.0	128.1	128.1	128.1		
Equipment	242.8	242.1	1,496.4	457.7	1,195.4	(301.0)	(20.1%)
Service and Rent	853.7	880.4	2,002.1	1,223.8	2,502.1	500.0	25.0%
Contribution To Reserves/Reserve Funds	740.2	1,029.8	980.6	980.6	1,050.3	69.7	7.1%
Other Expenditures	658.1	608.9	665.8	665.8	665.8		
Inter-Divisional Charges	167.1				1,502.8	1,502.8	
Total Gross Expenditures	50,113.3	63,117.9	82,676.1	67,258.3	91,899.5	9,223.4	11.2%
Net Expenditures	(42,199.0)	(34,605.4)	(16,146.9)	(32,171.2)	(15,766.4)	380.4	(2.4%)

*Projection based on 9 Month Variance

Appendix 2

Summary of 2025 Service Changes

N/A

Appendix 3

Summary of 2025 New / Enhanced Service Priorities Included in Budget

Form ID		Development & Growth Services Program - Toronto Building	Adjustments				2026 Plan Net Change	2027 Plan Net Change
Category	Equity Impact		Gross Expenditure	Revenue	Net	Approved Positions		
32490		Toronto Building - Rental Renovation Licence Program						
74	Positive	Description:						
<p>On November 14, 2024, Council approved the report PH16.4 Implementing a Rental Renovation Licence Bylaw to Address Renovictions which created a new Rental Renovation Licence Bylaw and Rental Renoviction License fee of \$700.00 (plus HST) per rental unit, effective July 31, 2025. In order to perform administration, investigation and enforcement activities related to the new Bylaw and fee, fourteen new permanent staff (start date July 1, 2025) in Toronto Building are required as well as additional funding for a comprehensive public education and communication strategy.</p> <p>In 2025, funding of \$1.438 million gross and \$0.380 million net will be added, with an annualized impact of \$1.970 million gross and \$0.788 million net in 2026. Costs of the program are partially offset from the new rental renoviction license fee revenues and revenues for cost recovery of eligible expenses which includes an increase in the renovation fee to cover program costs as per below. By 2026, the program will be 60% funded by fee and permit revenues.</p> <p>Fee Rate Effective Jan. 1, 2025: Alterations/renovations, residential occupancies, floor replacement - \$7.16 Group A, B and D - \$6.65 Group C, E and F - \$6.16</p> <p>The intent of the Renoviction program is to discourage illegitimate evictions and ensure that renovations are intended to improve property conditions without undermining housing affordability and stability for tenants.</p> <p>Service Level Impact:</p> <p>The establishment of a new chapter in the City of Toronto Municipal Code to regulate the licensing of renovations for residential rental units in the City of Toronto and require that the provisions apply to all rental units in Toronto unless exempted in the Bylaw will take effect on July 31, 2025. Service standards for the new licensing and enforcement framework are under development.</p> <p>Equity Statement:</p> <p>The Rental Renovation Licence Bylaw's overall equity impact is medium positive. The HousingTO 2020-2030 Action Plan envisions a city in which all residents have equal opportunity to develop to their full potential. It is also centred on a human rights based approach to housing which recognizes that housing is essential to the inherent dignity and well-being of a person and to building healthy, inclusive sustainable and liveable communities.</p> <p>Protecting the existing stock of permanent affordable and mid-range rental housing across the city and addressing illegitimate evictions is critical to preventing homelessness and improving housing stability for residents. These actions also help systemically and structurally vulnerable and marginalized individuals, including Indigenous Peoples, Black and other racialized people, seniors, women and 2SLGBTQ+ persons, to access and maintain safe, healthy and adequate homes.</p> <p>Evictions in Toronto disproportionately affect equity-deserving populations including Black, Indigenous, racialized, and people with disabilities due to greater economic vulnerabilities, including higher poverty rates, as well as individual and systemic discrimination. This leads to inequality in rental housing and a perpetuation of poverty and negative health outcomes. Safe, secure, and affordable housing is a key determinant of health. It also improves social and economic outcomes for individuals, families, and communities. Good quality affordable housing is the cornerstone of vibrant, healthy neighbourhoods and supports the environment and economic health of the city, region, and country.</p>								
		Service: Building Compliance						
		Staff Prepared Budget Changes:	674.6	496.2	178.4	6.57	191.1	17.8
		Service: Building Permission & Information						
		Staff Prepared Budget Changes:	763.8	561.8	202.0	7.43	216.4	20.2
		Staff Prepared Budget:	1,438.4	1,058.0	380.4	14.00	407.6	38.0
		Staff Prepared New/Enhanced Service Priorities:	1,438.4	1,058.0	380.4	14.00	407.6	38.0

Appendix 4

Operating Program Provincial/Federal Funding Streams by Program

N/A

Appendix 5

**2025 Capital Budget;
2026 - 2034 Capital Plan Including Carry Forward Funding**

N/A

Appendix 5a

2025 Cash Flow and Future Year Commitments Including Carry Forward Funding

N/A

Appendix 5b

2026 - 2034 Capital Plan

N/A

Appendix 6

Reporting on Major Capital Projects: Status Update

N/A

Appendix 7

Summary of Capital Delivery Constraints

N/A

Appendix 8

Summary of Capital Delivery Constraints

N/A

Appendix 9

Capital Program Provincial/Federal Funding Streams by Project

N/A

Appendix 10

Inflows and Outflows to/from Reserves and Reserve Funds

2025 Operating Budget

Program Specific Reserve / Reserve Funds

Reserve / Reserve Fund Name (In \$000s)	Reserve / Reserve Fund Number	Projected Balance as of Dec 31, 2024 \$	Withdrawals (-) / Contributions (+)		
			2025 \$	2026 \$	2027 \$
Beginning Balance		200,330.7	200,330.7	179,888.4	159,241.7
Building Code Act Service Improvement RF	XR1305				
<i>Withdrawals (-)</i>					
<i>Toronto Building Operating</i>			(22,083.9)	(22,083.9)	(22,083.9)
<i>Contributions (+)</i>					
Total Reserve / Reserve Fund Draws / Contributions		-	178,246.8	157,804.4	137,157.7
Other Program / Agency Net Withdrawals & Contributions			(250.0)	(250.0)	(250.0)
Interest Income			1,891.6	1,687.2	1,480.7
Balance at Year-End		200,330.70	179,888.4	159,241.7	138,388.5

Corporate Reserve / Reserve Funds

Reserve / Reserve Fund Name (In \$000s)	Reserve / Reserve Fund Number	Projected Balance as of Dec 31, 2024 \$	Withdrawals (-) / Contributions (+)		
			2025 \$	2026 \$	2027 \$
Beginning Balance		49,056.8	49,056.8	35,116.6	19,252.1
Insurance Reserve Fund	XR1010				
<i>Withdrawals (-)</i>					
<i>Contributions (+)</i>					
<i>Toronto Building Operating</i>			960.3	960.3	960.3
Total Reserve / Reserve Fund Draws / Contributions		-	50,017.1	36,076.9	20,212.4
Other Program / Agency Net Withdrawals & Contributions			(15,319.3)	(17,095.3)	(19,211.7)
Interest Income			418.8	270.5	101.3
Balance at Year-End		49,056.79	35,116.6	19,252.1	1,102.0

Reserve / Reserve Fund Name (In \$000s)	Reserve / Reserve Fund Number	Projected Balance as of Dec 31, 2024 \$	Withdrawals (-) / Contributions (+)		
			2025 \$	2026 \$	2027 \$
Beginning Balance		1,227.3	1,227.3	1,317.3	1,350.5
Vehicle Reserve - Toronto Building	XQ1301				
<i>Withdrawals (-)</i>					
<i>Contributions (+)</i>					
<i>Toronto Building Operating</i>			90.0	90.0	90.0
Total Reserve / Reserve Fund Draws / Contributions		-	1,317.3	1,407.3	1,440.5
Other Program / Agency Net Withdrawals & Contributions				(56.8)	(397.3)
Interest Income			-	-	-
Balance at Year-End		1,227.31	1,317.3	1,350.5	1,043.2

Reserve / Reserve Fund Name (In \$000s)	Reserve / Reserve Fund Number	Projected Balance as of Dec 31, 2024 \$	Withdrawals (-) / Contributions (+)		
			2025 \$	2026 \$	2027 \$
Beginning Balance		39,296.2	39,296.2	9,044.4	(20,989.6)
Development Application Review	XR1307				
<i>Withdrawals (-)</i>					
<i>Toronto Building Operating</i>			(1,164.8)	(1,164.8)	(1,164.8)
<i>Contributions (+)</i>					
Total Reserve / Reserve Fund Draws / Contributions		-	38,131.4	7,879.6	(22,154.4)
Other Program / Agency Net Withdrawals & Contributions			(29,327.5)	(28,869.2)	(29,054.1)
Interest Income			240.5		
Balance at Year-End		39,296.16	9,044.4	(20,989.6)	(51,208.6)

*The division's reliance on this reserve fund in future years is anticipated to be reduced through a combination of corporate financial strategies and the implementation of the new Development Review Fee model to recover costs of providing planning and development review services.

Appendix 11

Glossary

- Approved Position:** Permanent or temporary positions that support the delivery of City services and service levels in annual budget.
- Actuals:** An actual financial amount paid (or received) for the delivery of City services (these exclude any commitments to be paid in the future).
- Capacity to Deliver:** Ability to deliver projects as demonstrated by historic spending patterns and approved contractual obligations.
- Capital Budget and Plan:** A Capital Budget and Plan is the City's 10-year strategy to acquire/build assets or extend the useful lives of existing assets. The Capital Budget is the first year of approved cash flows and future year's commitments and the remaining nine years include project estimates.
- Capital Delivery Constraints:** The capital needs that cannot be accommodated within the capital plan that the Division or Agency have the capacity to deliver.
- Complement:** Positions that support the delivery of City services and service levels as approved by Council.
- Efficiencies:** Reductions in the cost of delivering a service without a reduction in service level.
- New / Enhanced Service Priorities:** New and enhanced service changes resulting in an increase in service levels from what was previously approved by Council.
- Operating Budget:** An Operating Budget is the City's annual plan to provide services to the residents of Toronto; the budget includes all revenues and expenses needed to provide services.
- Operating Impact of Completed Capital Projects:** The Operating Budget Impact of Capital is the change in operating expenditure and / or revenue, which is projected to occur during the implementation of a capital project and / or when a capital project is completed. These changes should be documented on a Business Case Form in the appropriate category.
- Rate Supported Budget:** Budget fully funded by user fees such as Solid Waste, Toronto Water and Toronto Parking Authority.
- Salary and Benefits Adjustment:** General increases related to contractual obligations, such as cost of living, step increases, performance for pay and progression pay.
- State of Good Repair (SOGR):** The cost of maintaining assets to ensure that they can support the delivery of City services and meet service outcomes.
- Tax Supported Budget:** Budget funded by property taxes.
- User Fees:** Includes all program-generated fees and rental revenue for the use of its services (such as the TTC fare, ice rental fees and various City permits).