

Improving Access to Housing Working Group Meeting 5 – October 7, 2025

HRAC Members

Ann-Marie Moulton (Chair)
Lindsey Lemieux
Bee Lee Soh
Chase Gaudet

Regrets

Harmy Mendoza

Housing Secretariat Support

Meredith Kratzmann
Tevia Francis

Notes

The meeting of the Housing Rights Advisory Committee's Improving Access to Housing Working Group started at 5:00pm.

1. Chair Updates

- Chair requested City Staff provide an update on the motion addressing federal and provincial program budget cuts which will go to Council ([EX26.13](#)) on October 8, 2025.
- City Staff provided overview of the Canada-Ontario Housing Benefit (COHB) and Interim Housing Assistance Program (IHAP) funding cuts and the impacts it may have on low-income renters, refugee claimants, and people in housing need.
- Per HRAC's adoption of ([HS7.2](#)), HRAC Chair, Elizabeth McIsaac sent a letter to the Federal Minister of Immigration, Refugees and Citizenship Canada on behalf of the Committee in response to the funding cuts to IHAP.
- Members additionally identified opportunities for HRAC to support the City's calls for provincial commitment to stable funding for COHB as a key program for supporting access to private market housing for people experiencing homelessness with a deeply affordable housing benefit.

2. Planning – HRAC Presentation on the City's Choice-based Housing Access System

- In response to HRAC's request ([HS7.8](#)) for Staff to provide a presentation on the implementation and continuous improvement process of the Choice-based Housing Access System for affordable housing, Staff from the Housing Secretariat will be providing a presentation at HRAC's upcoming meeting on November 19, 2025.
- In preparation of this presentation, the Chair recommended that the Working Group identify questions to support the scoping of this presentation to ensure it reflects the interests and concerns of the Committee.
- Per the Working Group's past consultation with Staff on July 14, 2025, members raised concerns over the random draw process in choice-based housing cycle process.

- **Working Group Discussion**

- Potential gaps in the implementation of the random draw process and minimum income threshold in the new Choice-based Access System may impact access to new affordable rental homes.
- Need for more pathways into RGI housing.
- Systemic issues in existing RGI housing may impact how safe and secure tenants feel in their communities.
- Portable housing benefits like COHB provide households with the agency to move, and secure housing that is safe, adequate, or enables them to meet their needs.
- Tenants may be excluded from housing opportunities due to landlords being uninformed of the COHB program and how it can supplement the cost of rent.
- The following questions emerged from the Working Group discussion:
 - Can the new supply of affordable rental homes be leveraged to better address homelessness, improve housing stability, and address the 'adequacy' of the existing supply of deeply affordable housing?
 - Can COHB allocations or other portable housing benefits be paired with the new supply of affordable rental homes to support deeper affordability or increase new RGI housing?
 - Are there are opportunities for transitional and portable benefits to support households transitioning from social housing to private market?
 - What is the City doing to increase the supply of RGI housing?
- Members expressed interest in co-operative (co-op) housing and how it fits into the landscape of actions to increase availability of affordable, better maintained, and overall, more adequate housing.
- Working Group interested in learning more about co-op housing to understand what it is, how it is accessed, how supply can be increased, and how housing co-ops apply a rights-based approach to ensure equitable access to co-op housing.
- Link Shared:
 - [City of Toronto and CreateTO announce development partners for one of Ontario's largest co-operative and affordable housing projects – City of Toronto](#)

3. 2026 City Budget Discussion

- Interested in understanding gaps in the City's budget allocations for housing and shelter-related programs and services, (eg. funding needed to invest in new shelters; funding needed to accelerate the affordable housing supply).
 - Where is funding allocated to address housing and homelessness, and what for, who and what is the funding supporting?
- Allocations are split up across budgets of multiple divisions, it would be helpful to create a summary that brings it all together, (e.g. it is possible to know the exact budget at the City for policing, but not for housing).
 - It would be beneficial to address where the budget is coming from, including explanation, where relevant, on the reallocation of specific revenues to address housing.

4. Next Steps

- Follow up on the conversation on COHB funding cut, including considering how HRAC can support the City's requests and reiterate need for portable housing benefits as a key mechanism to address homelessness, support those in greatest housing need, and increase access to safe and adequate housing.

- Consider creating opportunity for HRAC to better understand the co-operative housing model, including potentially inviting the Co-operative Housing Federation of Toronto to provide a presentation and overview how they operate.

Working group meeting ended at 7:13pm