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Date: November 5, 2025
To: Mayor Olivia Chow, Chair, and Executive Committee Members
Re: Advancing the right to adequate housing in the 2026 City Budget

Recommendation

1. City Council request the Mayor to consider, in the development of the 2026 Budget, ways to maximize available resources to support people in greatest housing need, tenants in need of eviction support and other related services, and more transparent reporting of how investments are being used towards these efforts.

Background

We are the City of Toronto's Housing Rights Advisory Committee (HRAC), a publicly appointed body made up of residents experiencing housing precarity and homelessness, housing advocates, academics, service providers, and community organizations. Our mandate is to advise City Council on strategies and actions required to achieve the City's commitment to the progressive realization of the right to adequate housing, as outlined in the Toronto Housing Charter and the HousingTO 2020-2030 Action Plan.

The principle of progressive realization recognizes that it's not possible for everyone to have adequate housing immediately – such a complex challenge cannot be addressed by one solution or government alone. Rather, it means that governments should take steps, using the maximum available of their resources and within their means, towards advancing this right.

We are writing to recommend ways that the City can use its maximum available resources in the 2026 Budget to progressively advance the right to adequate housing. Our recommendations focus on supports for people in greatest need (i.e., those who are unhoused and those experiencing complex health challenges), renters at risk of evictions, and people who need help gaining access to affordable rental housing. We also suggest ways that the City can improve how it reports on investments in housing and homelessness programs.

We recognize that municipalities cannot achieve this progress alone given their fiscal constraints and lack of appropriate legislative authority, and that they require the support and cooperation of other orders of government. However, our submission focuses on what is within their purview and discretion in the development of the 2026 Budget.

Supporting people in greatest housing need

Too many people experience homelessness in Toronto. The 2024 Street Needs Assessment found that over 15,400 people were unhoused last fall – nearly double the number who experienced homelessness in 2018.

Under international human rights law, addressing street homelessness is considered a critical government prerogative that is not subject to the principle of progressive realization. In this

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context, governments have a “minimum core obligation” to ensure that every person has access to essential emergency services that help them realize the very minimum of their economic and social rights. While emergency shelter services are far from adequate housing, they provide basic and urgent support that must be offered immediately, and without exception, to everyone.

Of course, we know that permanent, deeply affordable, and supportive housing – housing that also includes access to health and social supports – is what many people experiencing homelessness need, and the City must continue to prioritize investments in ensuring this housing is available. However, the reality is that people who are living outdoors right now need support today. Recognizing the limits of available resources, it is imperative to focus our efforts on meeting the most urgent needs first.

That is why we are calling for the 2026 Budget to make greater investments in emergency shelter services. While we are supportive of the new shelters being created through the 10-year Homelessness Services Capital Infrastructure Strategy, more can still be done to support people living outdoors when weather conditions put them at higher risk of injury and illness.

More specifically, we echo our call from the 2025 budget process for the City to continue the expansion of warming centres and increased winter hours in drop-ins, especially those beyond the downtown core that are near social services and public transit. As part of this effort, and in recognition of the likelihood of extreme circumstances related to climate change, the City should also consider ways to expand its Winter Services Plan to an “all weather” plan so that people can receive housing and shelter support in a wider range of seasonal weather conditions, such as during floods or in extreme heat. An “all weather” response should also include a renewal of funding for community-based water distribution to homelessness-serving agencies during the summer months.

In addition, we are deeply concerned about the closure of many supervised consumption sites across the province, which are likely to increase demand for the City’s emergency services at an additional cost to the City.

To ensure that people can get the support they need when they need it, the 2026 Budget should increase funding for current and expanded community-based outreach teams such as those delivered by Albion Neighbourhood Services. These community-based outreach teams should also have a specific harm reduction mandate and be all hours so that they are able to respond to substance use-related issues. These teams should also be deployed in “hot spot” areas, including the sites of closed supervised consumption sites and outside of drop-in centres and libraries after hours.

Eviction prevention and tenant support

Nearly half of households in Toronto are renters. Yet, with the high cost of living and a regulatory environment that doesn’t always support the tenants it’s supposed to protect, many

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renters are faced with the dual challenges of affording and keeping their housing. The compounding impact of a sharp increase in the cost of rental housing over the past decade with the current general affordability crisis has left many renters squeezed like never before, worried about how they are going to make ends meet. The challenging situation faced by the nearly 50 per cent of Toronto residents who are renters could be worsened should the Ontario government's Bill 60: Fighting Delays, Building Faster Act, 2025, pass. The bill includes measures that make it more difficult for renters to exercise their rights and easier for landlords to evict them.

The impact of eviction on individuals and families is stark and it should be a rare last resort. When people can no longer afford their housing, or are forced to leave, they are often forced to live in inadequate conditions and can even be pushed into homelessness. Alongside the devastating personal impacts, eviction and displacement put greater pressure on the City's emergency shelter services, the health care system, and the broader social safety net. Studies have also shown that the eviction of long-standing renters contributes to increasing the cost of rental housing overall.

Recognizing the particularly difficult circumstances that many renters are facing, the 2026 Budget should allocate adequate funding to its eviction prevention and tenant support programs to protect the housing stability and security of tenure of those who need it most. The City should allocate the maximum available resources to ensure that the Toronto Rent Bank, the Eviction Prevention in the Community (EPIC) Program, the Toronto Tenant Support Program, Housing Help Centres, and the Situation Table for at-Risk (STAR) can meet demonstrated need. The City should also continue to support clear and effective collaboration across these housing stability and support programs to ensure that people are connected to the right supports efficiently and quickly.

In addition, like Mayor Chow raised at the September Executive Committee meeting in EX26.13, we too are deeply concerned about the significant reduction this fiscal year in funding allocated to Toronto through the Canada Ontario Housing Benefit (COHB). The COHB has been an important tool for the City to help people experiencing homelessness gain access to rental housing, and it should be maintained and expanded. Given that income inadequacy is one of the main drivers of housing instability, we support the City's advocacy to the federal and provincial governments to increase Toronto's COHB funding and encourage the City to continue pushing for the expansion of income supports more broadly, including higher social assistance rates.

Transparent and accountable decision-making

Applying a human rights-based approach to the City's housing and homelessness programs means more than just making investments. It also means providing transparent and accessible information about these investments so that people are able to assess their scope and impact

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and, ultimately, hold their government accountable to the progressive realization of the right to adequate housing.

Unfortunately, this type of reporting currently happens in a fragmented way across multiple areas, making investments difficult to track and understand.

That is why we recommend that the City provide a more holistic and comprehensive overview of its investments in housing and homelessness programs. This includes providing:

- Estimates of the funding gaps present in current allocations, including the amount of additional investments needed to expand or build new emergency shelter infrastructure, as well as what is needed to accelerate the development of more affordable housing, such as rent-geared-to-income (RGI) and supportive housing;
- A consolidated summary of all housing- and homelessness-related allocations across City divisions so that investments can be measured against need to determine adequacy;
- Clarity on the funding sources for these programs, including the origin of existing funding and any plans for reallocation of existing revenue or new funding streams that are directed toward these efforts; and
- Information about the outcomes of housing and homelessness programs, including how the City is evaluating these programs and which populations are being supported.

Thank you for considering our recommendations on how the City can effectively advance the right to adequate housing in the 2026 Budget. We would welcome the opportunity to discuss these recommendations further as the budget is developed. In keeping with a human rights-based approach, we also encourage the City to meaningfully engage with other groups that include people with lived experience of homelessness and housing precarity.

Sincerely,

Elizabeth McIsaac
On behalf of the City of Toronto's Housing Rights Advisory Committee