

Centralized access system for affordable rental and RGI homes

Presented to HRAC
by the Housing Secretariat
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Agenda

- Overview of MyAccessstoHousingTO
- Human Rights Principles in MyAccessstoHousingTO
- Affordable Rental Housing integration into MyAccessstoHousingTO
- Q&A



MyAccessstoHousingTO

A centralized access point for Torontonians to apply for RGI and affordable rental homes

MyAccesstoHousingTO

- In 2021, the City of Toronto began using an online system for Rent-Geared-to-Income housing applications called MyAccesstoHousingTO (MATHTO).
- MATHTO is a waitlist management tool and an online portal for applicants to access housing opportunities.
- Through 'Choice-Based' Housing Cycles in MATHTO, applicants can:
 - Choose to express interest when the timing is right for them, and can look at photos, floorplans, and detailed amenity lists to make informed decisions.
 - Applicants can login from anywhere on their own time and make use of the in-community supports or dedicated housing access centre if they struggle with using the internet or getting access to a device.

Centralizing access to affordable homes in Toronto

- In 2026, the City will centralize access to affordable rental housing by integrating affordable housing listings in MyAccessstoHousingTO.
- We will leverage:
 - existing MyAccessstoHousingTO infrastructure
 - established staff teams
 - tools developed to support applicants
 - extensive consultation with housing providers, advocates and stakeholders

Integrating affordable homes into MyAccessstoHousingTO

- Benefits of integrating affordable rental access into MyAccessstoHousingTO and Choice-Based Housing Cycles:
 - Promotes fair and transparent access to affordable homes
 - Supports applicants to make, clear, informed decisions
 - Improves the City's administrative oversight of the affordable rental housing supply
 - Captures data about who is accessing the housing (e.g. demographic data), rent levels paid, unit availability, vacancy fulfilment, refusals and a better applicant profile of who is accessing affordable housing

Units are being filled faster through MATHTO

- As of Q2 2025, it takes an average of 2 offers to fill a unit (compared to average of 6 offers in 2017/18)
- This means much-needed homes are sitting vacant for shorter periods of time.

One Access Point, Two Programs

Rent-Geared-to-Income	Affordable Rental
Deeply affordable to lowest income Torontonians	Affordable to middle income Torontonians
Rent is roughly 30% of tenant's gross income	Rent is at or below average market rent
City provides an ongoing subsidy to landlord	Recent affordable rental homes at Canary Landing were: \$1715 1-bedroom; \$1985 2-bedroom; \$2268 3-bedroom
Includes: social housing units in TCHC, TSHC, non-profits and co-ops and units in market and affordable buildings	City provides funding or incentives at the development stage, no ongoing subsidy
In new affordable housing projects supported by the City – 20% of units are set aside for RGI subsidies (where funding is available)	Includes: Properties acquired through MURA or developed with City support (RHSP)

Human Rights-Based Approach

Implementation of MyAccessstoHousingTO strengthens a human-rights based approach to housing through:

- Participation
- Accountability and administrative oversight
- Non-discrimination

Participation

- **Stakeholder engagement** during design and implementation;
- **Continuous improvement** surveys and focus groups with system users (applicants and community/shelter partners);
- **User feedback** and support needs monitored by Application Support Centre, Access to Housing Resource Centre, and Housing Hubs

Accountability

- **Robust reporting** capabilities to support ongoing data and trend analysis;
- **Timely communication** on decisions and vacancies;
- **Enhanced oversight**, monitoring, and data analysis to ensure administrative fairness;
- **Continuous improvements** to program communication, operational policy, and procedures;
- **Right to Internal Review Process** on eligibility decisions, (facilitated through system, phone or in-person engagement);

Non-Discrimination

- **Case management** supports available for applicants needing assistance with Choice-Based Housing Cycles
- **In-person support** available across the City through Housing Hubs and Access to Housing. Individual appointments or group workshops;
- **Proxy-bidding supports** piloted in TSSS shelters to help homeless applicants participate;
- **RGI Priority Groups** specific to marginalized communities

Intended Human Rights-Based Outcomes

- **Affordability:** Increased access to affordable and deeply affordable housing opportunities
- **Habitability & Availability of Services:** Increased access to housing that is safe, secure, and in a state of good repair
- **Location:** Clients can make informed choices on the location of their housing using the 'map feature' to ensure proximity to essential services, amenities, transportation and community
- **Security of Tenure:** Guaranteed tenancy protections through standard leases offer through the *Residential Tenancies Act*
- **Accessibility:** Ability to request accommodations for applicants needing tailored supports; ability to view building and unit information, including accessibility features; ability to access housing opportunities anywhere and on multiple devices
- **Cultural Adequacy:** Clients can access housing opportunities in their preferred language (translated into 50+ languages)

Follow up from previous discussion

- Automated Income Verification via Optical Character Recognition
 - Reads required Notice of Assessments
 - By-pass options for exempted applicant groups
- Landlord screening for affordable rental homes
 - Tenants need to be able to pay the rent
 - Rents in affordable units are at or below market – but are NOT RGI
 - Recent example: \$1715 for a 1-bedroom
- Priority access for affordable rental homes
 - A framework for decision-making is required
- Disaggregated data
 - System presently collects demographic data for age, gender, race, Indigenous identity, full-time wheelchair users, status in Canada

Discussion questions

- RGI and affordable housing are different. How can we best ensure applicants have a clear understanding of the difference and apply for and focus on the housing that is right for them?
- While MATHTO will make it easier to apply for RGI and affordable homes, the demand for RGI and affordable housing will continue to outstrip supply for the foreseeable future. How can we best communicate with Torontonians to promote the access system, but also not mislead them?

Q & A

