

Toronto's Academic Housing Strategy - Improving Housing Outcomes for Post-Secondary Students

Date: March 27, 2025

To: Planning and Housing Committee

From: Executive Director (Interim), Housing Secretariat

Wards: All

SUMMARY

In December 2022, City Council [directed](#) staff to develop a post-secondary housing strategy in partnership with post-secondary institutions aimed at increasing the availability of student housing. The proposed Academic Housing Strategy (Strategy) provides a snapshot of housing needs of post-secondary students in Toronto and outlines a framework for action by the City, other orders of government, and academic institutions to address their immediate and longer-term housing needs. The delivery of this Strategy is also a City commitment through the federal Housing Accelerator Fund (HAF).

Toronto's post-secondary institutions are leading contributors to the City's economy and important sources of job creation, skills training, and research and innovation. They are critical in maintaining a talent pipeline that supports the economic growth of the city and advancing student success and well-being is a key part of maintaining that pipeline. This is at the core of their missions, as academic institutions continue to advance educational priorities for students within their regulatory and financial capacity.

In Toronto, it is estimated that over 350,000 students are enrolled in public academic institutions. In recent years, an increasing number of post-secondary students have been struggling to meet their basic needs for housing, food, and other life necessities. The higher costs of living, coupled with financial assistance programs that do not reflect increasing costs, are leaving more students financially stretched and overwhelmed. While this is a national trend, it is more prevalent in Toronto, where housing costs are already some of the highest in the country. As a result, more post-secondary students are relying on food banks and homelessness services; they are more likely to experience precarious housing situations and live in over-crowded homes; and are increasingly more vulnerable to housing scams and fraud. In addition, institutions are facing financial constraints; an over-reliance on international student fees, and changing immigration policies that make it challenging to predict and prepare for their financial

future. This makes it particularly challenging for institutions to plan and respond to the diverse housing needs of their students.

The Proposed Academic Housing Strategy

The development of this Strategy was directly informed by extensive consultation with nearly 2,000 students, staff and faculty across public colleges and universities in Toronto, as well as subject matter experts from academic, and non-profit and private housing sectors. The engagement process was held in partnership with Toronto's academic institution partners and included:

- Online surveys;
- Campus drop-in sessions;
- Key informant interviews;
- Focus groups; and
- Student-led "consultation-in-a-box" sessions.

The results of the engagement offer first-hand insight into experiences, challenges, and barriers that students in Toronto are facing. In particular, students highlighted challenges with affordability of life, burdens of commuting, poor quality of housing, discrimination, and limitations in finding housing that met their needs. The results have also shown the need to conduct additional meaningful engagement with First Nation, Inuit and Métis students, faculty and staff to ensure their unique and distinct voices are included.

The Strategy aims to achieve five overarching strategic priorities:

1. Strengthen Policy and Partnerships for Academic Housing
2. Expand and Fund Affordable Student Housing
3. Unlock Land and Infrastructure for Student Housing
4. Ensure Safe, Secure, and Equitable Student Housing
5. Enhance Wrap-Around Support for Students

These strategic priorities are aligned with the City's priorities and objectives, and its 17 proposed actions will be implemented over the next five years through the implementation of the HousingTO 2020-2030 Action Plan.

Recent federal and provincial announcements introducing caps on international students as well as changes introduced through Bill 185, Cutting Red Tape to Build More Homes Act, 2024 (exempting publicly assisted post-secondary institutions from the Planning Act, among other measures), have and continue to change the post-secondary housing landscape.

The City's actions to improve housing outcomes for post-secondary students will continue to reflect the federal and provincial legislative and funding environment to ensure consistency and alignment across all orders of government, and to ensure a whole-of-government and whole-of-community approach to addressing the housing needs of post-secondary students, faculty and staff.

RECOMMENDATIONS

The Executive Director (Interim), Housing Secretariat recommends that:

1. City Council adopt the Academic Housing Strategy and its recommended actions as outlined in this report and Attachment 1 as part of the City's HousingTO 2020-2030 Action Plan.
2. City Council direct the Executive Director, Housing Secretariat to develop a five-year implementation plan for the Academic Housing Strategy.
3. City Council direct the Executive Director, Housing Secretariat to provide annual update reports on the Academic Housing Strategy as part of annual update reports on the HousingTO 2020-2030 Action Plan.
4. City Council direct the Executive Director, Housing Secretariat and Executive Director, Housing Development Office to identify a pilot affordable student housing project on public land delivered in partnership with Canada Mortgage and Housing Corporation, not for profit housing provider(s) and academic institutions.
5. City Council direct the Executive Director, Housing Secretariat, in consultation with the Chief Planner and Executive Director, City Planning, and Chief Financial Officer and Treasurer, and if necessary consult with the City Solicitor, to identify opportunities for expanding City financial support to create new, and preserve and revitalize existing affordable student housing options.
6. City Council authorize the Executive Director, Housing Secretariat to enter into a data sharing agreements with post-secondary institutions of the Academic Institutions Working Group described in this report to implement the Academic Housing Strategy, and including authorizing the use, sharing, analysis, and reporting of socio-demographic and disaggregated survey data collected and received by the Housing Secretariat from students, staff and faculty attending the post-secondary institutions, for the purposes of informing post-secondary specific housing initiatives, on terms and conditions satisfactory to the Executive Director, Housing Secretariat, and in a form satisfactory with the City Solicitor.

FINANCIAL IMPACT

The Academic Housing Strategy includes a combination of actions for the City and recommendations for other orders of government, and academic institutions. Actions for the City can be completed within existing programs, policies, and services. Potential future financial impacts will be considered through applicable annual budget processes, or future reports.

The Chief Financial Officer and Treasurer has reviewed this report and agrees with the information as presented in the Financial Impact Section.

DECISION HISTORY

In December 2019, City Council adopted, with amendments, report PH11.5 – HousingTO 2020-2030 Action Plan and its recommended actions as a strategic framework to guide the City's efforts on housing and homelessness, including over the next 10 years. City Council requested the Executive Director, Housing Secretariat to incorporate the work of the Student Dwell TO initiative and to further engage post-secondary institutions and students with respect to the HousingTO 2020-2030 Action Plan to ensure student housing needs are formally addressed in the HousingTO Plan. <http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2019.PH11.5>

In December 2020, through PH19.10 Council directed the Chief Planner and Executive Director, City Planning, the Executive Director, Housing Secretariat, and other relevant staff to engage with Toronto's post-secondary institutions to explore collaborative efforts to ensure an adequate supply of safe and legal housing for students, and to report on the results of these discussions to Planning and Housing Committee. [Agenda Item History - 2020.PH19.10](#)

In December 2021, through PH29.3, City Council adopted amendments to the City's zoning by-law to remove the minimum parking requirements for new residential developments, apart from requirements for accessible parking and minimal parking requirements for visitors. [Agenda Item History - 2021.PH29.3](#)

In April 2022, City Council adopted EX31.1 - Actions to Advance Truth and Justice for Indigenous People in the City of Toronto: Reconciliation Action Plan 2022-2032. This Plan includes statements of commitment to advance the calls to action and calls to justice from key inquiries, inclusive of Strategic Action 14 - Increase Access to Affordable Housing, which recognizes that access to safe, secure and affordable housing is a fundamental right of Indigenous Peoples. [Agenda Item History - 2022.EX31.1](#)

In December 2022, through CC2.1, City Council directed staff to create a post-secondary housing strategy in partnership with post-secondary institutions focused on increasing the availability of student housing. [Agenda Item History – 2023.CC2.1](#)

On March 21, 2023, Executive Committee adopted Item EX3.1 – Housing Action Plan 2022-2026- Priorities and Work Plan. The Plan includes a focus on leveraging public land to increase the supply of housing and included a commitment to developing a Post-Secondary Housing Strategy. <https://secure.toronto.ca/council/agenda-item.do?item=2023.EX3.1>

At its meeting on December 13, 2023, City Council adopted, with amendments, urgent Motion without Notice MM13.27 - Federal Housing Accelerator Fund - Supporting

Generational Transformation of Toronto's Housing System. The City's HAF commitments include delivering a "Post-secondary Affordable Housing Strategy" in collaboration with post-secondary institutions in Toronto, including any bylaws required, to ensure parking will not be a limitation to multi-unit residential housing geared for students."

<https://secure.toronto.ca/council/agenda-item.do?item=2023.MM13.27>

In July 2024, Planning and Housing Committee adopted PH14.9 - Official Plan Review - Office Replacement Policies - Proposals Report. The report was part one of the two-part approach to bring forth Official Plan Amendments related to the City's adopted office replacement policies. It provided an update on the ongoing Office Space Needs Study and introduced proposed policy directions concerning office replacement.

[Agenda Item History - 2024.PH14.9](#)

On December 5, 2024, Planning and Housing Committee adopted PH17.13 - Official Plan Review - Office Replacement Policies - Status Report. Planning and Housing Committee requested staff to report back on implementation and requested an analysis of applicable policies, standards and regulations related to replacing office space with co-living residential uses/housing.

[Agenda Item History - 2024.PH17.13](#)

On February 5, 2025, City Council adopted, with amendments, PH18.5 - Housing Action Plan: Avenues Policy Review - Decision Report. To fulfill its Housing Accelerator Fund commitment, City Council removed the requirement for Avenue segment reviews and City-initiated avenue studies for avenues and adopted Official Plan Amendment (OPA) 778. Through OPA 778 Chapter 2, of the City of Toronto's Official Plan, Shaping the City, 2.2.3 Avenues: Reurbanizing Arterial Corridors is deleted and replaced with: 2.2.3 Avenues: Creating Complete Communities Along Strategic Transit Corridors

<https://secure.toronto.ca/council/agenda-item.do?item=2025.PH18.5>

EQUITY IMPACT

The HousingTO 2020-2030 Action Plan (HousingTO Plan) envisions a city in which all residents have equal opportunity to develop to their full potential and is centered on a human rights-based approach to housing. This approach recognizes that housing is essential to the inherent dignity and well-being of a person and to building inclusive, healthy, sustainable, and livable communities.

At the core of the HousingTO Plan is the commitment to addressing the needs of structurally and systemically disadvantaged groups, including Indigenous Peoples, Black individuals, other racialized communities, seniors, women, members of the 2SLGBTQ+ community, and individuals experiencing multiple and intersecting forms of marginalization. The HousingTO Plan and this Academic Housing Strategy acknowledge that lived experiences are shaped by intersecting forms of discrimination and oppression, which can compound housing insecurity and create additional barriers to accessing safe and affordable housing.

First Nations, Inuit and Métis individuals are the fastest growing demographic in Canada, and the Indigenous population is over eight years younger on average, than the non-Indigenous population. Ensuring the housing needs of Indigenous students and the barriers they face in accessing safe, adequate and culturally-responsive and affordable housing is critical to recognizing sovereign rights as well as advancing truth, justice and reconciliation.

The Strategy also recognizes the unique vulnerabilities faced by international students who often face linguistic and cultural barriers, as well as experience heightened discrimination and economic strain. Racialized international students are particularly vulnerable as their housing related challenges are further exacerbated by experiences of discrimination.

Safe, adequate, affordable housing is an important determinant of health and supports improved health, housing and socio-economic outcomes for people. Research studies have shown that safe and secure housing is an important part of a healthy and successful post-secondary life, and that a lack of affordable housing not only causes a high level of stress for students, but also a socio-economic burden that can further marginalize them. Addressing housing affordability and stability for students is essential to fostering an environment where all students can succeed and thrive in their educational experience.

COMMENTS

Academic Housing Context

Approximately 350,000 students are enrolled in Toronto's nine publicly funded universities and colleges¹: Seneca Polytechnic, Humber Polytechnic, Centennial College; George Brown College, University of Toronto, York University, Toronto Metropolitan University, OCAD University, and Université de l'Ontario français.

It is estimated that these colleges and universities collectively provide approximately 15,000 on-campus residence beds and housing options to their students. Off-campus, students may also reside in housing such as apartments, houses, and shared accommodations with other renters and students, such as multi-tenant (rooming) houses.

Students' Experiences

Students are competing for an already limited supply of rental homes that can be expensive for them. For example, average asking rents for a vacant studio apartment was \$1,880 in October 2024, making it affordable to an individual earning at least \$75,200 per year. The average asking rent for a vacant two-bedroom rental apartment was \$2,744 in October 2024, which if shared equally between two individuals, would

¹ It should be noted that there is limited data on the number of students enrolled at several private colleges that operate in Toronto.

require each tenant to earn \$55,000 per year to be able to afford the rent (at 30 percent of their before-tax income).

The Ontario Student Assistance Program (OSAP) [provides a maximum](#) of \$520 per week to single students with no dependents. Full-time international students are currently allowed to work up to 24 hours a week during school year (and full time during academic breaks). Given the variety of factors impacting the earnings of post-secondary students, there is limited data on how much post-secondary students earn on an annual basis however, according to a [national survey held in 2021](#), majority of university of students have an income of \$20,000 or less per year.

While some students receive financial support from their parents during academic years, and some can get access to a range of financial support offered by academic institutions (scholarships or other emergency financial assistance), there continues to be a disparity between the cost of education, the cost of living and the incomes of students. As a result, many students have no other choice but to live in overcrowded or unsafe housing conditions and/or to rely on social services and supports offered by the City and community agencies.

Covenant House Toronto, a shelter serving the city's homeless and at-risk youth, estimates that roughly one-third of its residents are students, with a significant proportion being college or university students. According to the [2024 annual Who's Hungry report](#) from The Daily Bread Food Bank and North York Harvest Food Bank, 31 percent of their visitors identified as students and 56 percent of these identified as international students.

Academic Institution Challenges

Students' challenges should be considered against the backdrop of complex policy and financial environments which public colleges and universities operate in. Ontario's post-secondary institutions have been raising concerns about insufficient provincial funding over the past decade that, coupled with a freeze on tuition fees for in-province students since 2019, has caused serious budgetary concerns and limited their ability to respond to escalating cost pressures.

Public colleges and universities have relied on alternative measures to address the funding shortfalls, including through pursuit of philanthropic donations, public-private partnerships, and by increasing international student enrolment, as their tuition is not regulated in the same manner as is domestic student tuition. A [2021 Auditor General report](#) highlighted that 68 percent of all tuition fee revenue across the 24 Ontario public colleges was from international students.

While international students contribute significant cultural, social and economic benefits to their communities, the over-reliance on international student enrolment has also strained the integrity of the international student system. With the significant increase in the number of international students in recent years, there are increasing concerns about academic institutions' ability to support their students in achieving educational excellence while maintaining healthy and sustainable living standard for them.

In recognition of the rapid increases in the number of international students and the additional pressure this places on housing, health care and other services, the federal government introduced a number of measures to stabilize the number of international students. Key [measures](#) include:

- Introducing an intake cap on international student permit applications for a period of two years, and allocating a portion of the cap to each province and territory, and
- Updating the cost-of-living requirement for study permit applicants to better reflect the true cost of living in Canada and help prevent student vulnerability and exploitation.

In response to these federal measures, the Ontario government has also taken a number of [steps](#) including requiring all publicly assisted colleges and universities to have a guarantee that housing options are available for incoming international students.

Recent Actions by Federal and Provincial Governments to Address Lack of Student Housing Options

Lack of affordable housing options for students will negatively impact the City's and academic institutions' ability to attract talent, support student success, and retain faculty and employees. Academic institutions, and all orders of government have a role to play in addressing the food and housing insecurity crises among post-secondary students and ensuring students meet their basic needs while pursuing academic goals.

- *Enhanced GST/HST Rebate for Purpose-Built Rental Housing – Student Housing:* The federal government [provides](#) a 100% rebate of the Goods and Services Tax (GST), or the federal portion of the Harmonized Sales Tax (HST), on new purpose-built rental housing that will support the construction of new apartment buildings, student housing, and seniors' residences designed for long-term residential rental. The Ontario government also [removes](#) the full eight per cent provincial portion of the HST on qualifying new purpose-built rental housing including student housing.
- *CMHC's Apartment Construction Loan Program (ACLP):* CMHC recently expanded this program to provide low-cost financing to support the [construction of student housing](#) (with minimum affordability requirements) on- and off-campus.
- *CMHC Mortgage Loan Insurance (MLI):* CMHC provides [mortgage insurance options](#) for developers to build, buy or refinance purpose-built student housing both on- and off-campus. While CMHC sets energy efficiency and accessibility requirements for student housing projects under the MLI Select product, there are no affordability requirements to access this program for these projects.
- *The Provincial Planning Statement (PPS):* The Province released an updated Provincial Planning Statement in 2024 which came into effect on October 20, 2024. Within the PPS 2024, a new policy was enacted requiring planning authorities to collaborate with public post-secondary institutions to facilitate planning for student housing and encourage the development of student housing strategies with post-secondary institutions. Further, the PPS 2024 expanded the definition of "Strategic Growth Areas" to include "lands in close proximity to publicly-assisted post-

secondary institutions”. Strategic Growth Areas are areas that are planned for intensification and higher-density mixed uses in a compact built form.

- Recently, City Council [adopted](#) Official Plan Amendment 778 that identified new Avenues on Map 2 of the Official Plan. Avenues, which are a type of Strategic Growth Area, are intended to encourage intensification and a mix of uses by facilitating mostly mid-rise buildings. As part of the criteria for the identification of new Avenues, proximity to publicly-assisted post-secondary institutions was considered. As a result, new Avenues have been identified in proximity to publicly-assisted post-secondary institutions such as, York University Keele Campus, George Brown College Casa Loma Campus, and University of Toronto Scarborough Campus.
- *Provincial Bill 185 - Cutting Red Tape to Build More Homes Act, 2024*: On June 6, 2024, Bill 185 received royal assent which aims to streamline housing development processes by reducing regulatory barriers. Bill 185 exempts undertakings of post-secondary institutions that are for the objects of the institution from the Planning Act. In addition to exempting post-secondary institutions from the Planning Act, Bill 185 also provides exemptions from sections 113 (Zoning By-laws) and 114 (Site Plan Control) of the City of Toronto Act. These exemptions only apply to publicly-assisted universities as defined in section 1 of the Ministry of Training, Colleges and Universities Act, including colleges and universities federated or affiliated with such a publicly-assisted university.
- The Ontario government is also investing nearly \$1.3 billion over three years (while maintaining the tuition freeze for domestic students) to support financial stabilization of colleges and universities in financial need, fund capital repairs, and support the mental health of post-secondary students.

Development of Toronto’s Academic Housing Strategy

In December of 2022, through [CC2.1](#), City Council directed staff to develop an academic housing strategy in partnership with post-secondary institutions aimed at increasing the availability of student housing.

The work to develop the Strategy has been guided by the Academic Institutions Working Group, which is chaired by the City of Toronto Housing Secretariat and includes representation from eight publicly funded post-secondary institutions in Toronto including: Seneca Polytechnic, Humber Polytechnic, Centennial College; George Brown College, University of Toronto, York University, Toronto Metropolitan University, and OCAD University.

Preliminary discussions with the Academic Institutions Working Group highlighted a growing demand for student housing in Toronto that meets the needs of students, faculty, and staff, as well as a need for sufficient funding from all orders of government to increase housing options for students, maintain a state of good repair for student residences, and provide sufficient support for students living in private rental homes (including multi-tenant homes) to protect their safety and security of tenure. A key takeaway from the Academic Institutions Working Group was the need for better insight

into the diverse housing needs of students through engagements with post-secondary students.

Engagement Process and Participation

Between October 2024 and January 2025, the City and its engagement consultant Ideaspace undertook an extensive consultation program to capture the experiences, insights, and ideas for action from nearly 2,000 people, primarily students, across public colleges and universities in Toronto. Recognizing the complexity of academic housing challenges, the engagement was undertaken through a range of methods designed to be inclusive, accessible, and interactive.

The process included:

- An online survey attracting over 1,000 responses (72% complete responses).
- 18 in-person campus drop-in sessions and survey pop-ups attracting approximately 680 participants.
- Eight key informant interviews with private, non-profit and co-op student housing providers, and academic experts.
- Two focus groups including one dedicated to academic experts and one dedicated to students from across public institutions representing 17 participants.
- A self-guided "consultation in a box" approach for student-led consultation sessions with approximately 35 student participants.

The online survey focused on collecting information regarding respondents' current housing situation, their experiences in finding housing, how they would define affordability, as well as their visions for the future of academic housing. The survey was available in both English and French.

Eight campus drop-in sessions were originally planned, one at the main campus of each post-secondary institution, which provided an opportunity for deeper engagement with students. Based on the success in reaching large numbers of students and gathering a rich depth of qualitative data through on-campus engagement sessions, the scope was expanded to hold five additional satellite-based engagement sessions as well as five survey pop-up kiosks.

A dedicated student outreach team was hired to support the campus drop-in sessions and deliver pop-up surveys on campuses; and create a welcoming space where students felt comfortable sharing their housing experiences with their peers.

The diverse and comprehensive findings from this multi-faceted consultation process directly informed the development of the Academic Housing Strategy, ensuring it is grounded in the real experiences and priorities of those directly impacted.

While outreach included advertising consultation opportunities through a number of population specific student organizations at Toronto's post-secondary institutions, only a limited number of those who engaged in consultation activities identified as Indigenous (First Nations, Inuit and Métis). In recognition of the systemic discrimination and barriers that Indigenous Peoples experience in accessing safe, secure and affordable housing,

additional consultation with First Nations, Inuit and Métis peoples is recommended as part of developing the Strategy's Implementation Plan.

A summary of the engagement process and its key findings is included in Attachment 2.

Defining Academic Housing and the Concept of Affordability for Students

Based on the survey data collected from students as part of the development of the Strategy, approximately 82 percent of student respondents live off-campus, with only 10 percent residing in on-campus housing and 8 percent in other housing arrangements. Among off-campus students, the most common living situations include renting from private landlords (33 percent), living permanently with family (24 percent), and renting in shared accommodation e.g. multi-tenant houses (17 percent).

This is consistent with the [FLASH national survey](#) of over 18,000 students across Canada which showed 61 percent of the student respondents rent on the private market and 6 percent live in university residences provided by their academic institutions or private providers.

As a result, in the context of the Strategy, “academic housing” and “student housing” are interchangeably used to reference a range of housing options for students which could include student residences (for example as defined under City of Toronto’s Zoning By-Law² or the *Residential Tenancies Act* (the RTA), 2006³); as well as rental housing options provided by private, non-profit and co-op housing providers, including rooming houses, marketed to students in partnership or independent of academic institutions. There are also a number of innovative housing options that are more recently being leveraged to match students in need of housing with older adults who have extra space in their homes.

The Strategy differentiates between the various housing options where required, given the different legislative context applicable to student residences (which are generally exempt under the RTA and are mainly provided on-campus and managed by academic institutions) and purpose-built rental housing for students (where leases outline the roles and responsibilities of student tenants and the landlord as applicable under the RTA). See Attachment 3 for some examples of student residences and purpose-built rental housing accommodations in Toronto and other jurisdictions.

Similarly defining “affordable housing” in the context of academic housing is a complex concept. Standardized definitions of affordability typically rely on 30 percent of household income that are not applicable to the majority of students who rely on part-

2 City of Toronto Zoning By-law 569-2013, as amended (Office Consolidation) defines Student Residences as premises owned and operated by a public school, private school, post-secondary school or educational facility, consisting of dwelling units, bed-sitting rooms or rooms, used for student accommodation.

3 The Residential Tenancies Act, 2006 provides an exemption for living accommodation provided by an educational institution to its students or staff where, (i) the living accommodation is provided primarily to persons under the age of majority, or all major questions related to the living accommodation are decided after consultation with a council or association representing the residents, and (ii) the living accommodation does not have its own self-contained bathroom and kitchen facilities or is not intended for year-round occupancy by full-time students or staff and members of their households.

time jobs, financial support from parents and/or financial assistance programs to pay for tuition and living cost. Through the engagement process, an attempt was made to understand how affordability is experienced in real life, and how it shapes daily choices, financial security, and the overall well-being of students.

Students shared two main perspectives; some participants defined affordability in strictly monetary terms, suggesting a reasonable housing cost range between \$400 and \$1,000 per month. Others took a broader economic view, emphasizing that housing is only truly affordable if it allows people to live without financial strain—meaning they can pay rent while still affording groceries, transportation, and other basic necessities.

Student residences in Toronto offered by academic institutions cost anywhere between approximately \$1,000 to \$1,800 per month depending on the type of accommodation (shared or single) or access to meal plans. The cost of most student residence options is inclusive of furnishing, utilities and internet. The 2025 affordable rents for dwelling rooms in Toronto range from \$874 to \$1,164 and are \$1,109 for studio apartments.

Proposed Strategic Priorities and Actions

Directly informed by students, student housing providers and academic institutions, as well as with input from divisions across the City, five strategic priorities and 17 actions are proposed as summarized below:

1. Strengthen Policy and Partnerships for Academic Housing

Through the implementation of the strategy, the City will work proactively to integrate academic housing priorities and student voices into Toronto's housing engagements, advisory tables, and policies. In recognition of sovereign rights and in keeping with supporting Indigenous People's right to self-determination, the City will work with Indigenous partners, including Indigenous students, faculty and staff, to improve its understanding of the unique housing needs of Indigenous post-secondary students and the barriers they face.

Through the adoption of the report, the City is authorized to enter into data sharing agreements with academic institutions of the Academic Institutions Working Group, including authorizing the use, sharing, analysis, and reporting of socio-demographic and disaggregated data collected and received by the Housing Secretariat through surveys as described above, with academic institutions as it relates to the implementation of the Strategy and to inform post-secondary specific housing initiatives. These agreements will be created and implemented in alignment with the [City's Data for Equity Strategy](#) as adopted by City Council in November 2020, and in keeping with Indigenous data governance principles of OCAP (Ownership, Control, Access and Possession).

The City will work with the Academic Institutions Working Group to plan for expansion of the working group's membership to include student representatives from post-secondary institutions to provide policy and program advice to City divisions regarding affordable housing for students, staff and faculty. Strengthening partnership with academic institutions, student housing providers and students will also ensure the City

can take a stronger role in advocating to federal and provincial governments to advance Toronto's academic housing priorities.

2. Expand and Fund Affordable Student Housing

There are currently a range of financial incentives available to support the creation of affordable student housing options. For example, provincial legislation exempts:

- undertakings of publicly-assisted universities from Development Charges (DCs), Community Benefits Charges (CBCs) and parkland dedication fees;
- non-profit housing organizations from DCs, CBCs and parkland dedication fees; and,
- affordable rental homes, meeting the Province's definition of affordable (as outlined in the [Affordable Residential Units Bulletin](#)) for 25 years, from DCs, CBCs and parkland dedication fees.

Subject to adoption of this report, the City will work with academic institutions, private, non-profit and Indigenous housing providers, to explore the application of financial incentives for provision of affordable student housing options, including their applicability to student residences, purpose-built rental homes for students, or shared living arrangements under relevant applicable legislation.

Additional considerations include minimum eligibility criteria, relationship to City Planning policies and tools (such as Community Benefits Charges, office replacement, rental unit and dwelling room replacement, etc.), applicability of the City's new regulatory framework and enhanced licensing requirements for multi-tenant homes, legal authorities and agreements required to secure the value of incentives, and access criteria within the City's centralized access to affordable housing framework.

These affordable student homes will contribute to the City's affordable housing targets as set through the HousingTO Plan and will align the City further with the federal government's recent program changes (through ACLP and MLI) to support the creation of more affordable student housing options.

3. Unlock Land and Infrastructure for Student Housing

As part of the engagement process, the [UTILE's Woodnote project](#) in Montreal was referenced as a unique example of a non-profit led purpose-built student housing project that provides 144 rooms among 90 complete apartments ranging from studios to 4 bedrooms. The project, which took approximately 10 years to be realized, has received funding from multiple sources including City of Montreal, CMHC, and the Concordia Student Union, among many others. A studio apartment and a 2-bedroom apartment in this project are rented at \$817 and \$1,282 a month (including utilities), respectively. In comparison, average market rents for a vacant studio and a 2-bedroom apartment in the city of Montreal are \$1,102 and \$1,693.

This report proposes staff to identify a pilot project with academic institutions and/or a non-profit housing provider to build new affordable student housing on public land (land owned by educational institutions or the City). This will be another opportunity for the City to take an active role for advancing housing outcomes for students in partnership with interested academic institutions and the non-profit housing sector.

Other opportunities to unlock student housing options include exploring the adaptive use of office buildings for student housing. The City-initiated [Office Space Needs Study](#) analyzed Toronto's office market, while exploring the impacts of office conversions and proposing policies to balance short-term and long-term office space needs. The findings of the Office Space Needs Study have resulted in policy direction to replace office space with alternative uses including non-residential uses and affordable housing. Staff are currently undertaking additional analysis to explore opportunities for co-living residential uses. Within this analysis there may be an opportunity to explore adaptive reuse of existing buildings to address the urgent needs for student housing.

The City of [Calgary](#) has introduced programs to co-invest and convert vacant office space into homes, including student housing, hotels, and other post-secondary academic spaces. The program has so far approved 17 conversion projects with two office towers that have been converted into apartment buildings, including one non-profit-led project that created space for a new family shelter and affordable housing. The program also allows for the City and publicly funded post-secondary institutions to increase the presence of post-secondary institutions in downtown Calgary and to encourage the development of housing for students. Staff will explore how learnings from Calgary can be used in the Toronto context.

As noted above, recent provincial changes through Bill 185 have exempted objects of post-secondary institutions from the Planning Act and sections 113 and 114 of the City of Toronto Act so the development of student housing is no longer subject to rezonings and/or site plan control. Notwithstanding the Bill 185 exemption, some post-secondary institutions have requested that the City develop a process for providing review and input outside of a statutory Site Plan approval process, and the City is currently working with the post-secondary institutions to develop that process.

Recent City initiatives such as Expanding Housing Options in Neighbourhoods (EHON) facilitate more low-rise housing in residential neighbourhoods to expand opportunities for "missing middle" housing forms in Toronto. These expanded housing type permissions facilitate a range of housing options such as duplexes, secondary suites, laneway suites, garden suites and multiplexes, which traditionally have seen high uptake from student populations. The City will continue to identify opportunities to permit and remove barriers to multiplex forms of housing, as well as secondary suites, laneway suites, and garden suites, as a means of augmenting the student housing supply in the private market.

4. Ensure Safe, Secure, and Equitable Student Housing

In response to the significant concerns raised by students about poor and unsafe living conditions, as well as difficulties navigating the rental market and understanding their

rights, the Strategy proposes the City works with post-secondary institutions to assess how existing City regulatory protections apply to student housing (and particularly off-campus housing). The City currently has a number of programs to help protect critical housing stock, including student housing:

- **RentSafeTO** program is a building registration and compliance program that promotes proactive maintenance by landlords in apartment buildings with 10 or more rental homes to prevent the deterioration of critical housing stock; respond to tenant requests for help; and enhance tenant engagement and access to information on the supports available via the program.
- The **Multi-tenant Housing Framework** requires landlords who operate multi-tenant housing (with four or more rooms) to be licensed by the City; and enforces requirements for landlords to be responsible for ensuring safe and well-maintained houses, including requirements to respond to tenant requests and implement property management plans. The City also has a [Multi-Tenant Houses Renovation and Repair Program](#) that provides funding to address costs related to improving safety and building conditions for tenants and bringing properties into compliance with the multi-tenant housing framework.
- The **Property Standards by-law** requires that all property owners (including those who rent their property) repair and maintain their property in accordance with the bylaw.
- The **Toronto Tenant Support Program** is a set of organizations funded by the City to provide tenants with access to legal, advocacy, and multi-lingual support services. These services are available to tenants across the city; and they provide help to tenants to understand their rights under the Residential Tenancies Act, and prevent evictions and displacement.

It is recommended that the City engage with post-secondary institutions and student associations, to raise awareness on how these existing programs and supports apply to off-campus student housing; and consult to understand specific student needs in institutions, share information, and collaborate on best practices for the protection of students in precarious or poor housing. It is also recommended that the City, in consultation with academic institutions and student unions, undertake an awareness and education campaign to inform students of their rights as tenants, and inform them of the regulatory protections and support programs available to them. This engagement and corresponding education campaign will include targeted approaches to ensure planning and materials are inclusive of and responsive to the needs of all students, particularly Indigenous, Black and other equity-deserving students, as well as international students.

5. Enhance Wrap-Around Support for Students

Lack of affordable housing impacts students' academic life, health, and wellbeing. Research [shows](#), among First Nations, Inuit and Métis post-secondary students, ongoing trauma including displacement from land, erasure of language and culture, and systemic racism may compound impacts on mental health and housing instability. The

federal and provincial governments, as well as academic institutions have increased their investments in wellness services to meet the growing demand and offer a wide variety of supports for students such as peer supports to health and wellness education to counselling. Despite these investments, the systems in place to support students are struggling to keep up.

Through the consultations, it was identified that students are experiencing a lack of access to wrap-around support services, and specifically services that help alleviate the financial and other stressors involved in finding and maintaining stable and affordable housing. The Strategy proposes to introduce enhanced community-based supports and raise awareness among students of wrap-around supports that are available to support them - which are particularly important in cases where students may have no or limited support networks.

By supporting academic institutions to deliver events and activities to bring the campus and local communities together, the City can work with community organizations to raise awareness of existing supports that may ease student experiences with transportation, food security, navigating the housing market, and accessing homelessness services and mental health supports. This also includes undertaking a targeted education campaign to increase student uptake of Fair Pass Transit Discount Program as an affordable transportation option; providing student-focused resources to be included in admissions packages that informs students of their rights in navigating the rental housing market; and promoting the mental health supports available to students at the City, such as the Toronto Community Crisis Service.

Enhancing awareness of the existing services that students can access is a key part of ensuring that they can leverage these resources to support and alleviate the financial instability, housing precarity, and mental health stress that has become a feature of student life in Toronto.

Implementation, Monitoring and Reporting

Subject to adoption of the Strategy, staff will develop an implementation work plan for the proposed actions to be delivered under the HousingTO Plan by divisions across the City including the Housing Secretariat, City Planning, Development Review, Indigenous Affairs Office, Social Development and Finance Administration, and other impacted divisions as further outlined in Attachment 1.

The implementation of the work plan also requires action by the academic institutions, other orders of government, and community organizations that serve the needs of diverse residents.

Tracking progress on the Academic Housing Strategy is critical to ensuring accountability and effectiveness. The Housing Secretariat will oversee the implementation of this strategy, with regular progress reports provided through HousingTO Plan. Monitoring efforts will include:

- Assessing the implementation of key actions;

- Evaluating the impact of initiatives on housing availability, affordability, and quality;
- Continuing engagement with students, faculty, staff, and academic institutions to refine and adapt the strategy as needed; and,
- Coordinating with other City divisions and government partners to align efforts and leverage funding opportunities.

Responding to HAF Commitments

In December 2023, the City entered into an agreement with the Canada Mortgage and Housing Corporation (CMHC) under the federal government's Housing Accelerator Fund (HAF) that commits \$471.1 million in funding to support the City's efforts to eliminate barriers to building new housing, make a generational transformation of Toronto's housing system and increase housing affordability for residents.

Under the HAF agreement, the City committed to delivering eight initiatives with 35 accompanying milestones aimed at accelerating development of new housing and preserving existing housing. One of the milestones commits to developing a "post-secondary affordable housing strategy in collaboration with post-secondary institutions in Toronto, including any by-laws required to ensure parking will not be a limitation to multi-unit residential housing geared for students within walking distance of transit, including campuses in areas such as Etobicoke and Scarborough."

The City's zoning bylaw was amended, [as part of PH29.3](#), to remove the minimum parking requirements for new residential developments, apart from requirements for accessible parking and minimal requirements for visitors. With the adoption of this report and the current zoning bylaw in effect across the city, the City will meet its HAF commitments as outlined in its agreement with CMHC.

Conclusion

Post-secondary education is a key institutional sector in Toronto and post-secondary students represent future planners, engineers, artists, teachers, nurses, and social workers.

The comprehensive engagement process undertaken to inform the development of the Strategy highlighted the urgent demand for more affordable and stable housing, emphasizing the financial strain of rising costs, the difficulty of finding suitable accommodations near campus, and the impact of housing instability on academic success and well-being.

Many participants expressed a strong preference for purpose-built student housing that is not only affordable but also fosters a sense of community and support. Others emphasized the importance of tenant protections, more flexible lease options, and stronger institutional commitments to addressing housing challenges.

The recommendations within this report, and the Strategy provide the City of Toronto a path towards addressing the immediate and longer-term housing needs of post-secondary students in Toronto. The implementation of the Strategy needs the support of

all orders of government, academic institutions, private, non-profit and Indigenous housing organizations, and all communities to create a more equitable and sustainable academic housing system that serves post-secondary students and addresses both the root causes and consequences of housing precarity and homelessness.

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ATTACHMENTS

Attachment 1- Academic Housing Strategy (Attached Separately)

Attachment 2- Academic Housing Strategy- Consultation Summary and Key Findings
(Attached Separately)

Attachment 3- Student Housing Jurisdictional Scan

Attachment 3 - Student Housing Jurisdictional Scan

To lay a foundation for the development of the Academic Housing Strategy, a jurisdictional scan was conducted to gain a better understanding of various student housing examples currently available or underway that informed the recommendations in the Strategy.

Toronto

[QUAD Phase 3](#) at York University represents a significant expansion of on-campus, purpose-built student accommodations, adding 841 additional beds across two eight-storey buildings. This development, in partnership with the York University Development Corporation (YUDC), builds upon QUAD Phases 1 and 2, which provided over 1,500 institutional-quality beds at York's Keele Campus. Scheduled for completion by the 2026/2027 academic year, QUAD Phase 3 addresses the increasing demand for student housing at York University.

[Harmony Commons](#) is the University of Toronto Scarborough Campus' new passive house residence building for first year undergraduate students. The residence includes 746 beds as well as accessible housing options.

[The George](#) is George Brown Colleges on-campus student residence and houses over 500 students. The George is located in downtown Toronto within walking distance of both George Brown's St. James and Waterfront Campuses.

[CampusOne](#) is a purpose-built student residence affiliated with the University of Toronto (UofT). CampusOne houses both domestic and international students studying at many of Toronto's academic institutions due to its proximity to the UofT St. George Campus, Toronto Metropolitan University, and OCAD.

Québec

[UTILE \(Unité de travail pour l'implantation de logement étudiant\)](#) is a non-profit organization based in Québec that focuses on improving access to affordable rental housing for students. The organization develops and manages real estate projects tailored to the unique needs of the student population, offering high-quality, affordable housing options that are sustainable. UTILE rents complete apartments for 12 months with leases that include some basic services.

UTILE is able to pursue an innovative approach to financing as the organization is not included within main public housing programs. For each dollar invested by one of its partners, UTILE contributes an additional \$9 to enhance its social impact. This approach enables the organization to undertake more projects and ultimately house more people. This multiplier effect is key to ensuring the self-financing of future initiatives. Furthermore, as a non-profit, UTILE's rental rates are shielded from real estate speculation, ensuring that their affordability is maintained over the long term.

Manitoba

[The University of Winnipeg Community Renewal Corporation \(UWCRC\)](#) is a non-profit organization focused on supporting the positive revitalization of Winnipeg's downtown, inclusive of the neighborhoods surrounding the University of Winnipeg. In 2016, a parallel development corporation (UWCRC 2.0) was created to foster values-driven development and to provide an entrepreneurial response to the University's ongoing financial challenges. UWCRC 2.0 develops wholly-owned or joint-venture real estate developments and provides development, project management and property management services to other post-secondary institutions, as well as non-profit organizations and First Nations clients.

Projects underway in downtown Winnipeg by UWCRC 2.0 [include](#) mixed-use, mixed-income housing projects, which are currently in the pre-development phase. UWCRC 2.0 has also been retained by Brandon University to facilitate the planning process for a university led revitalization of downtown Brandon. Since 2007, the University has [tripled](#) the number of housing units for students and provided accommodations reflective of the unique needs of students through a wide range of housing options, including family-style multi-bedroom apartments.

British Columbia

The Government of British Columbia is collaborating with post-secondary institutions to create a minimum of 5,000 new student housing spaces as part of its [Homes for BC](#) initiative. These new on-campus housing units aim to provide students with more affordable living options while they pursue their studies. This effort is part of a broader \$450 million student housing program, which enables public post-secondary institutions to borrow directly from the Province to support the financing of student housing projects. The Province is investing in student housing as part of its broader [Homes for People](#), a housing action plan that includes building 12,000 on-campus student housing beds by 2028. To date, nearly 8,000 new beds are complete or underway, enabling more British Columbians to have affordable housing to pursue post-secondary education and taking pressure off local rental markets.