



Toronto's

Academic Housing Strategy



Acknowledgments

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Additionally, we recognize and thank the students, faculty, staff, and housing experts who generously shared their experiences, insights, and ideas to help shape this Strategy.

Finally, we appreciate the City of Toronto divisions that contributed their expertise and support in developing this Strategy. Their participation has been essential in ensuring alignment with broader municipal housing and social policy efforts, reinforcing the City's commitment to improving academic housing options.

Land Acknowledgement

The City of Toronto acknowledges that we are on the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee, and the Wendat peoples and is now home to many diverse First Nations, Inuit, and Métis peoples. The City also acknowledges that Toronto is covered by Treaty 13 signed with the Mississaugas of the Credit, and the Williams Treaties signed with multiple Mississaugas and Chippewa bands.

African Ancestral Acknowledgement

The City of Toronto acknowledges all Treaty peoples – including those who came here as settlers – as migrants either in this generation or in generations past – and those who came here involuntarily, particularly those brought to these lands as a result of the Trans-Atlantic Slave Trade and Slavery. We pay tribute to those ancestors of African origin and descent.



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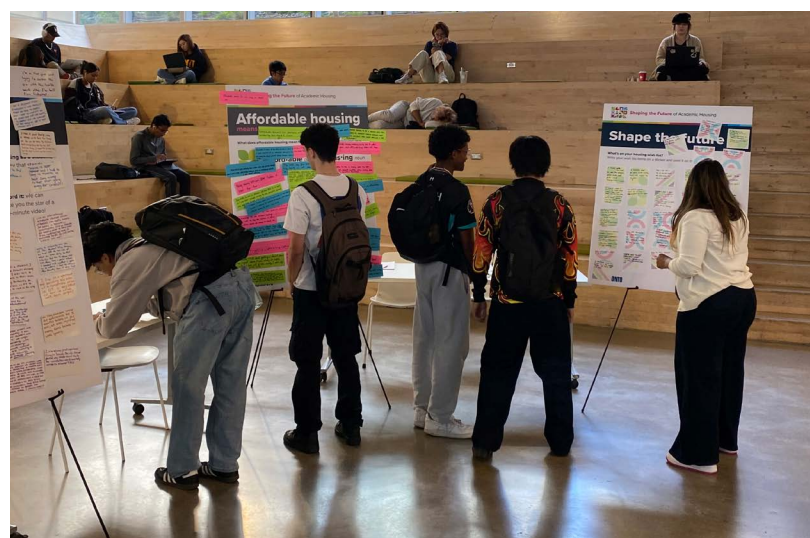
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1. Introduction

Toronto's post-secondary institutions attract a diverse student body, yet access to safe, secure, and affordable housing remains a critical challenge.

The Academic Housing Strategy (Strategy) outlines key actions to expand housing options, improve affordability, and ensure housing stability for students. It establishes a collaborative framework between the City of Toronto, academic institutions, non-profits, developers, and government partners to deliver sustainable housing solutions.

This Strategy was developed through a robust consultation process with students, faculty, and staff at public post-secondary institutions across Toronto. While it is a City-led strategy, it has been shaped by the extensive input and expressed needs, priorities, and interests of students in Toronto. Their voices and lived experiences have informed every aspect of this plan, ensuring that the actions directly address the housing challenges they face.



2. Context

The Need for an Academic Housing Strategy

Toronto is home to an estimated 350,000 post-secondary students (approximately ¼ are international). These students contribute significantly to the vibrancy and economic vitality of the city, enriching Toronto's cultural landscape, workforce, and innovation ecosystem. Ensuring that students have access to stable and affordable housing not only benefits them but also strengthens the broader community by fostering a thriving, inclusive, and dynamic urban environment.

However, the rising cost of rent, limited on-campus housing, and a highly competitive private rental market make it difficult for students to secure stable housing. International students, in particular, face financial and logistical barriers, often navigating unreliable housing listings, rental scams, and exploitation.

These challenges should be considered against the backdrop of complex policy and institutional environments which public colleges and universities operate in, including significant challenges related to their financial sustainability in recent years and increasing reliance on higher tuition fees paid by international students. Changing demographic and immigration policies, particularly related to international students, also play a significant role in how well academic institutions can plan for and respond to diverse housing needs of their students.

A comprehensive strategy is needed to guide a whole-of-government and whole-of-community response to these challenges.

Developing the Academic Housing Strategy

This Strategy was developed through an extensive consultation process that engaged students, faculty, and staff, as well as academic housing developers and experts. Our approach ensured that the perspectives and lived experiences of those most affected by housing challenges were at the forefront of our recommendations.

Through a combination of a survey, in-person campus drop-in sessions, key informant interviews, and focus groups, we gathered input from nearly 2,000 people across Toronto's public post-secondary institutions.

This inclusive and collaborative process shaped the Strategy's key priorities and actions to address Toronto's post-secondary students' need for affordable and stable housing, in line with the City's housing and social policy priorities.

The infographic below illustrates the breadth of our consultation, highlighting the diversity of participants and engagement methods used to develop this Strategy.

Engaging Students, Faculty, and Staff Across Toronto

1,006

online surveys submitted



34

students participated in
student-led discussions



8

key informants
participated in virtual
interviews



2

focus groups with
students and academic
housing experts

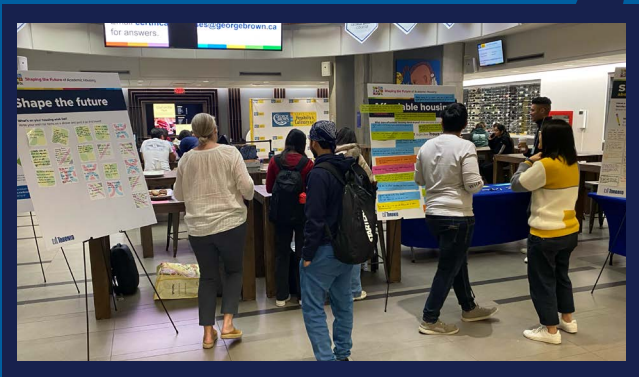


683

people engaged at 18
campus drop-in sessions



Where We Went



The Academic Housing Landscape

Current Challenges

Through extensive consultation, key challenges emerged as barriers to securing stable and affordable housing for post-secondary students in Toronto:

- ▶ **Affordability Crisis**
Rent prices are unaffordable for many students, forcing them into overcrowded housing, long commutes, or substandard living conditions.
- ▶ **Limited On-Campus Housing**
Many institutions have limited on-campus housing, and students have to rely on the competitive private rental market.
- ▶ **Poor Housing Quality and Maintenance Issues**
Reports of black mold, lack of heating, poor maintenance, and overcrowding in lower-cost housing options were common.
- ▶ **Discrimination and Accessibility Barriers**
Many students, particularly Indigenous and international students, experience housing discrimination based on race, ethnicity, nationality, religion, and financial status. Accessibility for students with disabilities remains limited.
- ▶ **Lack of Reliable Housing Information and Resources**
Students often struggle to find verified, affordable housing options due to unreliable listings, scams, and unclear rental regulations.
- ▶ **Long Commutes and Transportation Costs**
Many students commute up to 2-3 hours daily due to unaffordable housing near campuses, negatively impacting academic performance and well-being.
- ▶ **Mental Health and Housing Instability**
Many students report housing struggles, including financial stress, poor living conditions, and displacement, have had a significant impact on their mental health and academic success.

Future Needs

To address these challenges, a multi-pronged approach is necessary:

- ▶ **Increase Housing Supply**
Expansion of both on-campus and off-campus student housing is needed.
- ▶ **Ensure Housing Affordability**
Financial supports, rental protections, and alternative housing models should be explored.
- ▶ **Improve Housing Safety and Quality**
Stronger regulations and enforcement of maintenance standards are required.
- ▶ **Expand Support Services**
Access to tenant rights education, housing navigation support, and wrap-around services, such as food security and mental health resources, should be enhanced.
- ▶ **Enhance Housing Equity and Inclusion**
Policies must address racism and discrimination in the rental market and ensure accessible, culturally appropriate housing options for all students, particularly for Indigenous, Black and other equity-deserving populations.

Roles and Partnerships

Oversight of this Strategy is held by the City of Toronto's Housing Secretariat, but its success requires the ongoing participation and collaboration of multiple City divisions, academic institutions, housing providers, and other orders of government. Effective implementation depends on coordinated efforts across departments such as City Planning, Development Review, Social Development, Finance & Administration, Toronto Shelter & Support Services, and other impacted divisions as further outlined below that are responsible for housing and homelessness service, planning, social services, and public health.

The City will continue working closely with its CivicLabTO partners through the Academic Institutions Working Group. This group plays a critical role in providing policy and program advice to the City regarding affordable housing.

Additionally, collaboration with all orders of government is essential. The City will advocate for financial and policy support from the provincial and federal governments to address current challenges and future needs identified in this Strategy and to ensure appropriate policy frameworks are in place to facilitate academic housing initiatives.

Through these partnerships, the City will strengthen its ability to deliver student-focused housing solutions and ensure that academic housing remains a priority in Toronto's broader housing and development strategies.

3. Strategy Goal, Values, and Guiding Principles

Academic Housing Strategy Goal

Increase access to safe, affordable, and diverse housing options for students at Toronto's post-secondary institutions.

Core Values and Guiding Principles

Core Values

- ▶ **Collaboration:** Collective action to achieve housing solutions.
- ▶ **Reconciliation:** Recognize Indigenous rights to self-determination and sovereignty.
- ▶ **Equity:** Ensuring housing is accessible to all.
- ▶ **Innovation:** Leveraging creative solutions and funding models.
- ▶ **Trust and Accountability:** Transparent partnerships and responsible implementation.
- ▶ **Adaptability:** Flexibility to respond to changing housing needs.
- ▶ **Community:** Housing contributes to the well-being of a community, and a strong community enhances housing stability.

Guiding Principles

1. Housing must be **affordable** and **attainable**.
2. Housing options must be **safe** and **culturally inclusive**.
3. Housing should be **suitable**, preventing overcrowding and ensuring adequate space.
4. Housing should be **sustainable**, financially, environmentally, and socially.
5. Housing options should be **diverse**, meeting the needs of students, faculty, and staff.
6. Housing should be **enjoyable**, fostering a sense of community.
7. Recognizing **housing as a human right**, this Strategy prioritizes security and dignity for all post-secondary students.
8. **Post-Secondary student voices must be included and represented in all academic housing decisions** to ensure housing reflects their needs and lived experiences.

Understanding Affordability for Post-Secondary Students

Affordability is a complex and deeply personal issue, which is why we consulted directly with students to understand what affordable housing means to them.

Rather than relying solely on standardized definitions, we explored how affordability impacts real-life financial stability and quality of life.

Through consultations, two main perspectives on affordability emerged:

Monetary Perspective

Affordability is defined in terms of monthly rent, with most students identifying their ideal rent range as:

- ▶ **\$400 - \$600:** Considered affordable for those relying on part-time jobs, international students, or those with financial constraints. This range allows students to afford rent, utilities, and other necessities.
- ▶ **\$600 - \$800:** Many students indicated that they could afford rent within this range while still covering groceries, transportation, and essential expenses.
- ▶ **\$1,000 - \$1,200:** Considered the upper limit of affordability by some students, but only if it includes utilities and is in close proximity to their campus or workplace.

Economic Perspective

Affordability is not just about rent; it is about financial sustainability. Housing is truly affordable if:

- ▶ Rent does not exceed 30-40% of a student's monthly income, including essential costs like utilities and internet.
- ▶ Students can cover rent while still affording basic necessities, such as groceries, transportation, tuition, and healthcare.
- ▶ Housing is located near transit, grocery stores, and essential services to reduce additional costs associated with commuting and daily living.
- ▶ Students can afford to live without experiencing constant financial stress, allowing them to focus on academics, well-being, and community involvement.

The findings highlight the need for a housing Strategy that not only considers affordability in terms of price but also ensures financial stability and livability, allowing students to thrive academically and socially without undue financial burden.

4. Strategic Priorities and Actions

Strategic Priority 1: Strengthen Policy and Partnerships for Academic Housing

Introduction

Academic housing plays a critical role in ensuring student success, yet it requires strong policy frameworks and strategic partnerships to address systemic challenges. Strengthening coordination between municipal, provincial, and federal stakeholders will be key to driving meaningful policy change and unlocking resources to expand affordable academic housing options. This goal focuses on embedding student housing priorities into city policies, leveraging partnerships, and advocating for stronger financial and regulatory support from all levels of government.

Key Actions and Responsibilities

Action 1.1

Integrate academic housing priorities and diverse student voices into Toronto's housing engagements, advisory tables, and policies.

Ensure that academic housing needs and student voices, inclusive of Indigenous and international student voices, are embedded in Toronto's housing engagements, advisory tables, and policies to reflect their unique challenges and priorities, advance truth, justice, and reconciliation as well as address inequities.

Co-Lead: Housing Secretariat

Co-Lead: City Planning

Strategic Priority 1: Strengthen Policy and Partnerships for Academic Housing

Key Actions and Responsibilities

Action 1.2

Leverage the HousingTO Plan and Academic Institutions Working Group to inform the new site plan review service in light of recent provincial legislation.

Lead: Development Review

Support: Housing Secretariat and City Planning

Action 1.3

Advocate for provincial and federal financial and policy support for academic housing developments.

Amplify academic institutions' advocacy efforts to the federal and provincial governments to secure increased financial and policy support for academic housing development aligned with the Academic Housing Strategy's strategic priorities.

Lead: Housing Secretariat

Support: City Manager's Office

Strategic Priority 2: Expand and Fund Affordable Student Housing

Introduction

The high cost of housing remains a significant barrier for many students, impacting their financial stability, academic success, and overall well-being. Expanding the supply of affordable academic housing is critical to ensuring that students have access to secure, high-quality, and financially attainable living options. This goal focuses on leveraging funding opportunities, supporting non-profit and community-driven initiatives, and exploring innovative public-private partnership models to increase the availability of affordable housing options for students.

Key Actions and Responsibilities

Action 2.1

Support affordable student housing developments through financial support available from the City and other orders of government.

Explore affordable rent levels for student housing options, and other legal and implementational considerations in consultation with Canada Mortgage and Housing Corporation and academic institutions.

Lead: Housing Secretariat

Action 2.2

Encourage non-profit, Indigenous, and community-led housing initiatives for students.

Lead: Housing Secretariat

Action 2.3

Engage with public and private entities to explore how a Public-Private Partnership model can deliver more affordable student housing.

Lead: Housing Secretariat

Strategic Priority 3: Unlock Land and Infrastructure for Student Housing

Introduction

Expanding student housing options requires not only new developments but also innovative approaches to using existing land and infrastructure. Prioritizing public land, repurposing underutilized buildings, and streamlining review processes will help accelerate the delivery of student housing in Toronto. This goal focuses on maximizing available resources, reducing barriers to development, and ensuring that academic institutions have clear pathways to create student housing.

Key Actions and Responsibilities

Action 3.1

Identify a pilot affordable student housing project on public land delivered in partnership with Canada Mortgage and Housing Corporation, non-profit housing provider(s), and academic institutions.

Work with academic institutions, the non-profit and private sector, and Canada Mortgage and Housing Corporation to identify a pilot affordable student housing project on public land (including land owned by academic institutions).

Advocate: Housing Secretariat in collaboration with academic institutions and other orders of government

Action 3.2

Explore adaptive reuse of existing buildings (such as offices and other under-utilized spaces) for student housing.

Lead: City Planning and Toronto Building

Action 3.3

Create a site plan review process for non-statutory applications that could be used by post-secondary institutions for student housing proposals.

Lead: Development Review

Support: City Planning

Strategic Priority 4: Ensure Safe, Secure, and Equitable Student Housing

Introduction

Access to safe and secure housing is essential for student well-being, academic success, and overall quality of life. However, many students face challenges related to tenant rights, discrimination, safety, and substandard housing conditions. This goal focuses on strengthening regulatory oversight, enhancing education about tenant protections, expanding access to advocacy services, and ensuring student housing environments are inclusive, culturally safe, and free from exploitation.

Key Actions and Responsibilities

Action 4.1

Engage post-secondary students and academic institutions on the City's existing regulatory enforcement and compliance frameworks; and consult with them to understand students needs, share information, and collaborate on best practices.

Lead: Housing Secretariat

Support: Municipal Licensing & Standards

Action 4.2

Support development and distribution of targeted educational materials for students about landlords and tenants' rights and responsibilities, property standards, and the City's regulatory oversight of student housing.

Lead: Housing Secretariat

Support: Academic institutions

Action 4.3

Create a pathway for students to access City-funded housing navigation, and tenant advocacy services, including legal support and tenant rights education. Ensure this includes supports specifically for Indigenous and international students.

Enable: Housing Secretariat

Support: Academic institutions

Strategic Priority 4: Ensure Safe, Secure, and Equitable Student Housing

Key Actions and Responsibilities

Action 4.4

Develop targeted educational materials and campaigns to increase awareness about gender and cultural safety considerations in student housing.

Implement educational materials and awareness campaigns to increase understanding of gender and cultural safety considerations in student housing environments.

Lead: Housing Secretariat in consultation with academic institutions, City divisions, and community organizations

Strategic Priority 5: Enhance Wrap-Around Support for Students

Introduction

Housing is more than just a place to live. It plays a critical role in students' overall well-being, academic success, and sense of belonging in the broader community. Ensuring students have access to essential support services, such as transportation, tenant education, food security, and mental health resources, is key to fostering a stable and supportive housing environment. This goal focuses on strengthening wrap-around supports that increase awareness of available resources and promote campus-community connections.

Key Actions and Responsibilities

Action 5.1

Provide targeted education of Fair Pass Transit Discount Program as an affordable transportation option for eligible students.

Lead: Social Development, Finance & Administration
Support: Housing Secretariat

Action 5.2

Develop and distribute housing navigation and tenants' rights materials and resources for incoming students

Ensure students are informed of their rights and available housing resources by integrating new and existing materials into Admission Packages and online platforms.

Lead: Housing Secretariat
Support: Academic institutions

Strategic Priority 5: Enhance Wrap-Around Support

Key Actions and Responsibilities

Action 5.3

Integrate student food security, mental health, and homelessness services supports within City policies and services.

Recognize the intersection of housing, food security, and mental health by embedding student-focused supports within municipal policies and services to help alleviate the financial and other stressors involved in finding and maintaining stable and affordable housing.

Lead: Social Development, Finance & Administration, Housing Secretariat, and Toronto Shelter & Support Services in consultation with academic institutions, City divisions, and community organizations

Action 5.4

Support academic institutions to deliver events and activities to encourage campus-community integration and foster student well-being.

Lead: Academic institutions

Support: Housing Secretariat and other relevant divisions

