Toronto's Academic Housing Strategy

Consultation Summary and Key Findings

March 2025

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Executive Summary

Executive Summary

Between October 2024 and January 2025, the Academic Housing Strategy team (City of Toronto and 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 urgency and complexity of academic housing challenges, we engaged participants through a range of methods designed to be **inclusive, accessible, and interactive.**

To ensure a **broad and representative understanding** of student, faculty and staff needs, we ran an **online survey, hosted in-person campus drop-in sessions and survey pop-ups, conducted key informant interviews, and held focus groups.** We also introduced a **self-guided "consultation in a box" approach,** allowing participants to contribute their perspectives in a flexible, self-directed manner.

This **multi-faceted consultation strategy** provided **a rich and diverse set of findings** that shaped **the Academic Housing Strategy**, ensuring it reflects the real experiences and priorities of people who are directly affected and who are involved in its implementation.

Academic Institutions Working Group

The engagement strategy for Toronto's Academic Housing Strategy was developed and implemented in consultation with representatives from the following public academic institutions through the City's **Academic Institutions Working Group:**

Academic Institutions Working Group	
University of Toronto	Seneca Polytechnic
York University	George Brown College
Toronto Metropolitan University	Humber Polytechnic
OCAD University	Centennial College

Academic Housing Strategy

Strategy Goal

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

Core Values

Collaboration	Trust
Reconciliation	Accountability
Equity	Adaptation
Innovation	Community

Consultation Purpose and Objectives

Engage students, faculty, and staff from 8 public universities and colleges in Toronto and other key stakeholders to:

- Create a **snapshot** of current and future housing needs and issues facing students in Toronto

- Develop **a better understanding of what affordable means** for post-secondary students in the context of academic housing

- Identify **key theme areas for action** and alignment with other City, provincial and federal strategies

- Develop **recommendations** for all orders of government and the academic sector that can enhance access to safe, appropriate and affordable housing for students, faculty and staff

Consultation Activities

Consultation Activities

Online Survey

Campus Drop-in Sessions

Key Informant Interviews

Focus Groups

Consultation in a Box

Online Survey

- Hosted on the City of Toronto website
- Available in English and French
- Promoted through:
  - City of Toronto social media channels
  - Academic Institutions' digital and social media channels
  - Campus Drop-in Sessions
  - Pop-up Survey Sessions
  - News release
  - CivicLabTO at Toronto City Hall

Shaping the Future of Academic Housing

The City of Toronto is developing a new Academic Housing Strategy and we need the input of students, faculty and staff.
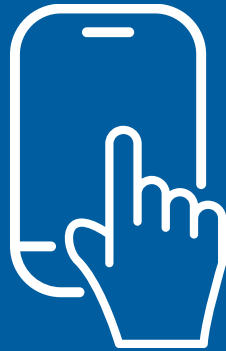
Take our survey

Attend a Campus Drop In Session

Help us shape the future of academic housing in Toronto. To learn more: toronto.ca/AcademicHousing

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Online Survey Responses

1006
Total surveys submitted

719
Reached the end

287
Partially complete

Survey Respondent Demographics

I am a/an …

International student at a college — 314
Domestic student at a university — 235
Domestic student at a college — 227
Staff member — 108
International student at a university — 73
None of the above — 53
Faculty member — 36
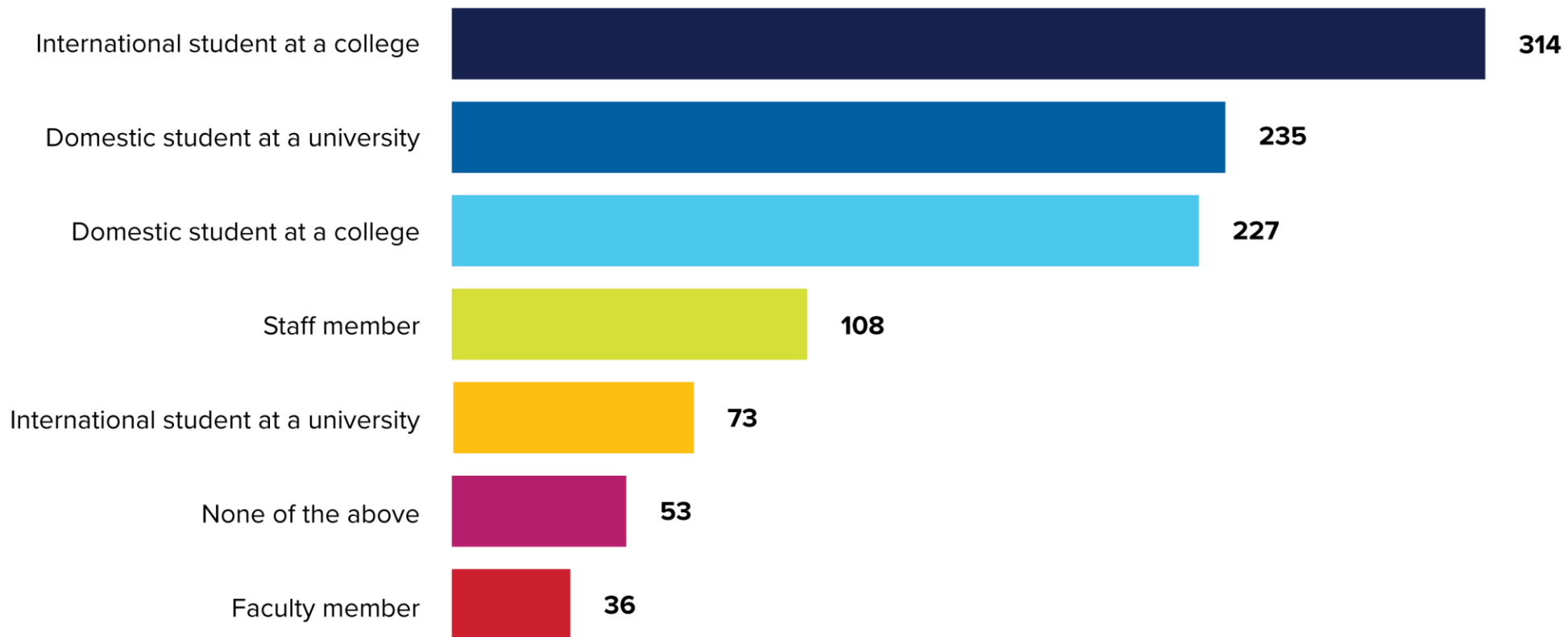
Student Survey Responses

I am a/an ...

Undergraduate student	256
Graduate student	42
None of the above	6
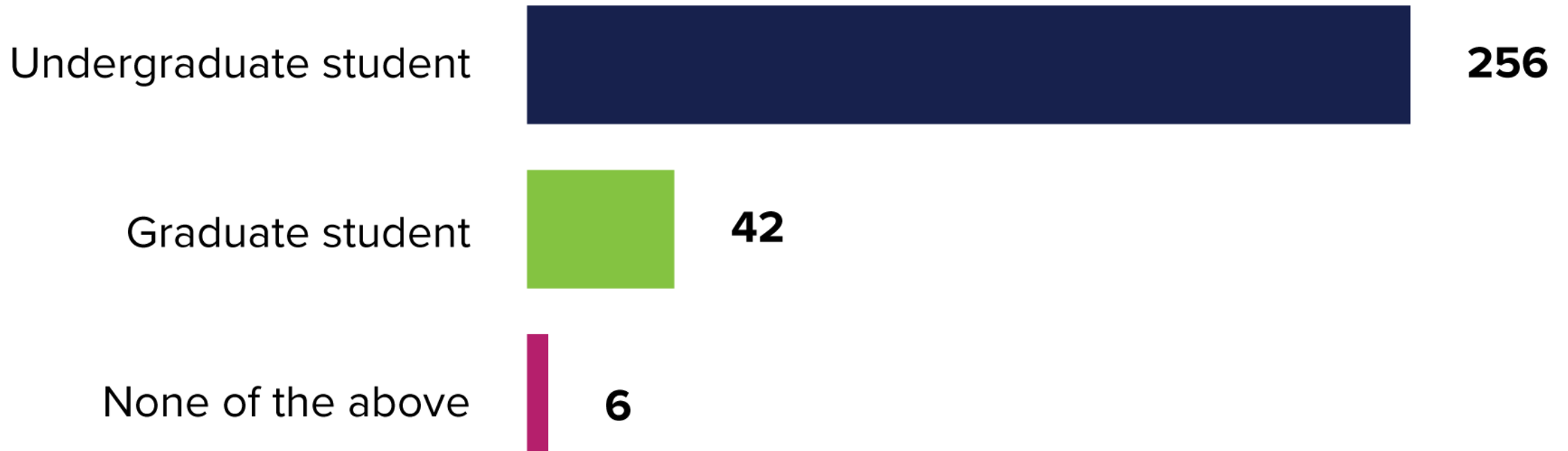
Survey Respondent Demographics

I study and/or work at...

Institution	Count
George Brown College	205
Centennial College	150
Humber Polytechnic	144
Toronto Metropolitan University	117
York University	111
Seneca Polytechnic	102
University of Toronto	98
Université de l'Ontario français	40
OCAD University	19
Boréal	1
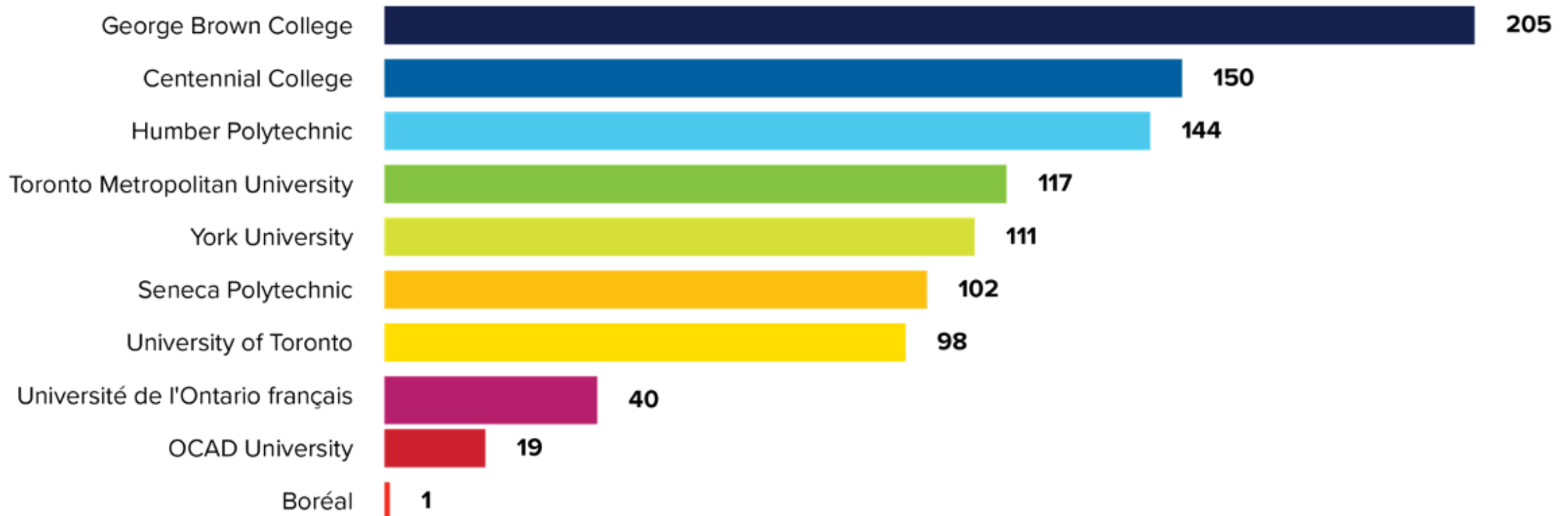
Survey Respondent Demographics

The race category that best describes me is...

Category	Percentage
South Asian or Indo-Caribbean	24%
White	19%
Southeast Asian	12%
Black	11%
East Asian	10%
Prefer not to answer	7%
Arab, Middle Eastern, or West Asian	6%
Latin American	5%
More than one category or mixed race	3%
Not listed, please describe	2%
First Nations, Inuit, and Métis	<1%
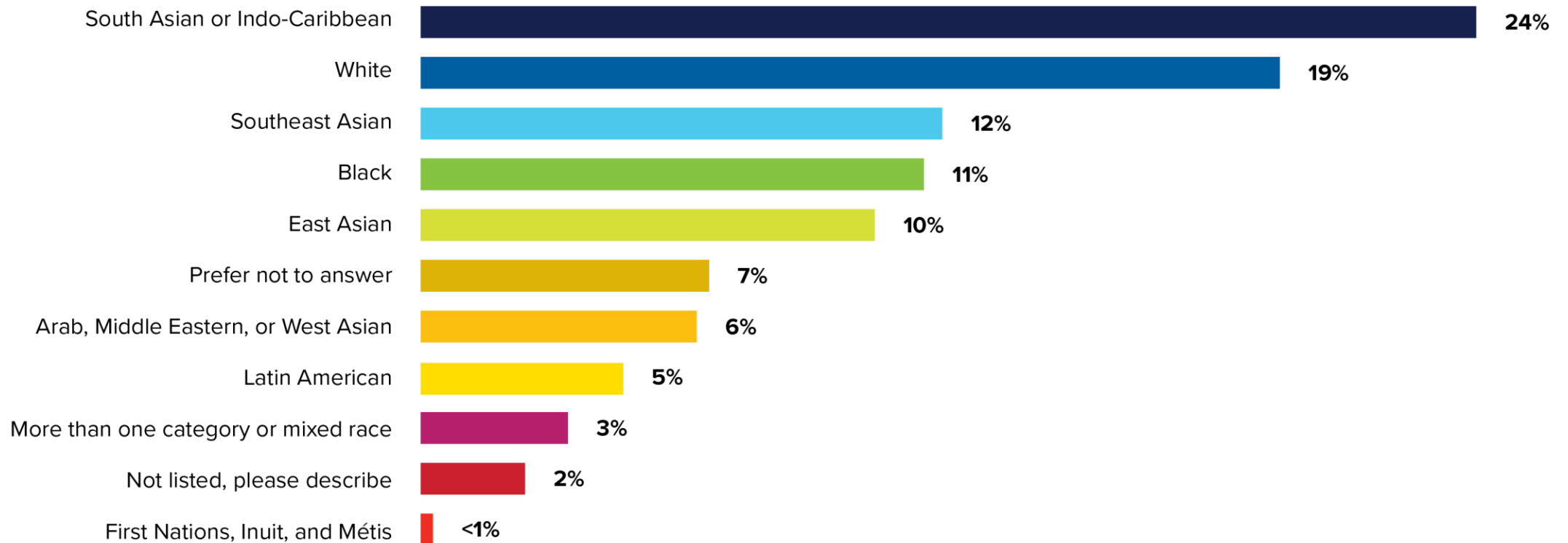
Survey Respondents by Postal Code

All respondents

# of Survey Respondents in Ward
- 3 - 8
- 8 - 13
- 13 - 16
- 16 - 22
- 22 - 37
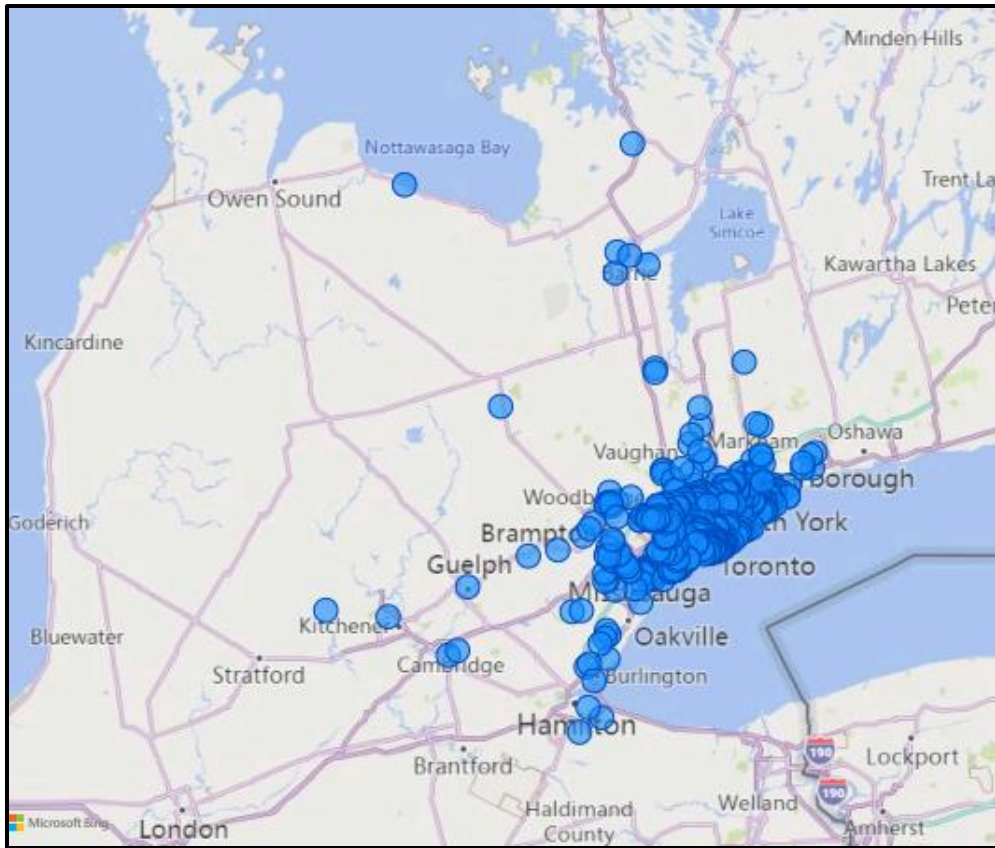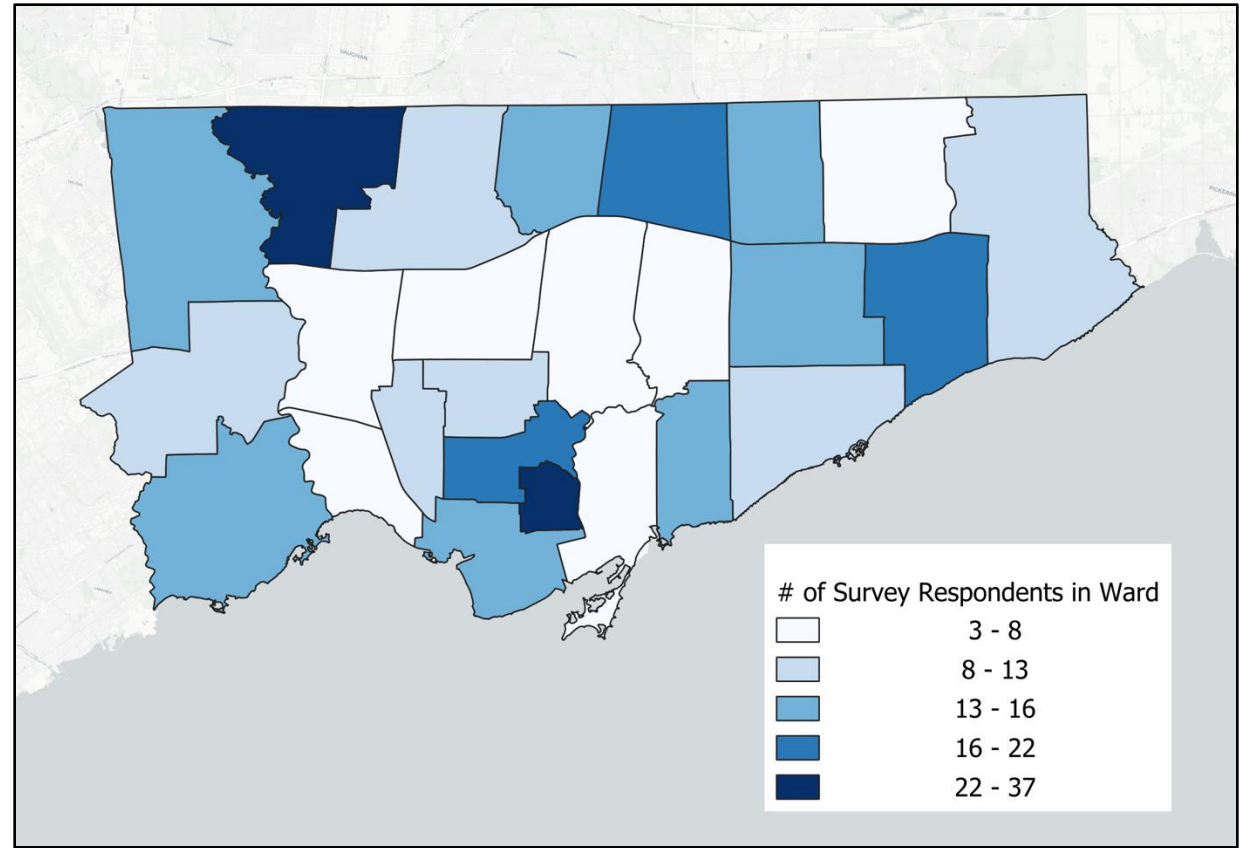
Toronto-based respondents

12% of survey respondents reported No Fixed Address

Campus Drop-In Sessions

- Interactive displays with five stations staffed by the project team and the student outreach team

- Held in high traffic locations on campus

- Promoted through:
  - Academic institutions digital and social media channels and distributed print materials
  - City of Toronto website
  - City of Toronto social media channels
  - News release
  - CivicLabTO at Toronto City Hall

Help Shape the Future of Academic Housing in Toronto

Drop by our on-campus session and share your experiences, challenges and hopes for the future of academic housing in Toronto:
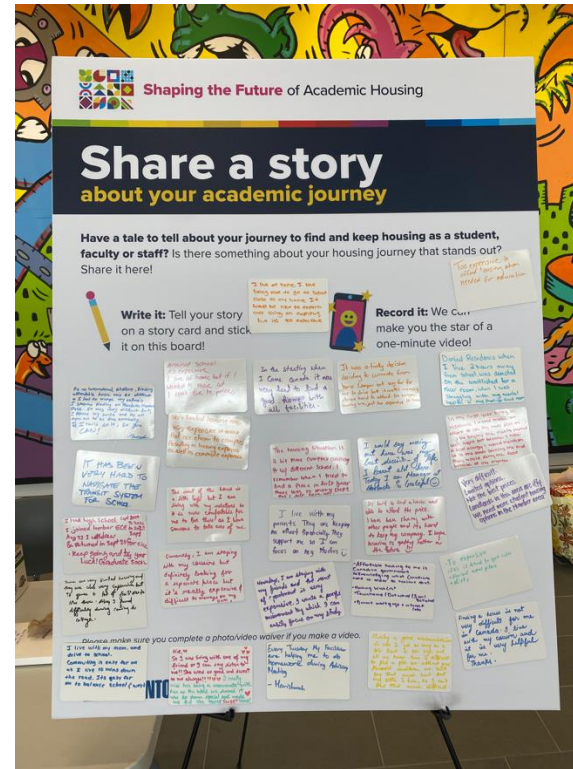
Date:
Time:
Location:

You can also take the survey anytime, anywhere: toronto.ca/AcademicHousing

TORONTO

Campus Drop-In Sessions

Interactive stations

Share a story about your academic housing journey
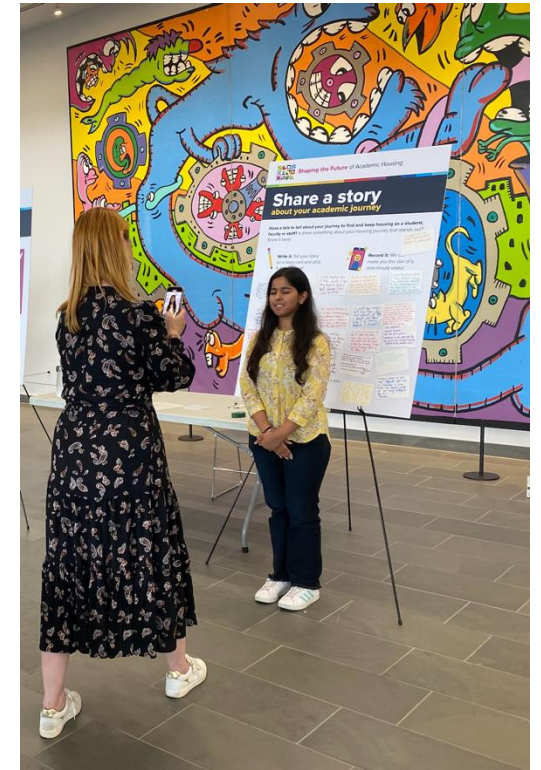
The Student Outreach Team

To ensure we could reach as many students as possible, we hired a dedicated student outreach team to staff the campus drop-in sessions and deliver pop-up surveys on campus.

Their presence was invaluable—not only did they help facilitate conversations, but they also created a welcoming space where students felt comfortable sharing their housing experiences with their peers.

We know that students are often more open and candid when speaking with fellow students, and this approach allowed us to gather a wide range of perspectives that might not have emerged in more formal settings.

We deeply appreciate the hard work, dedication, and commitment of our outreach team, whose efforts helped ensure that student voices were included in this consultation. Their contributions were essential in shaping a more inclusive and representative understanding of academic housing challenges.

Campus Drop-In Sessions
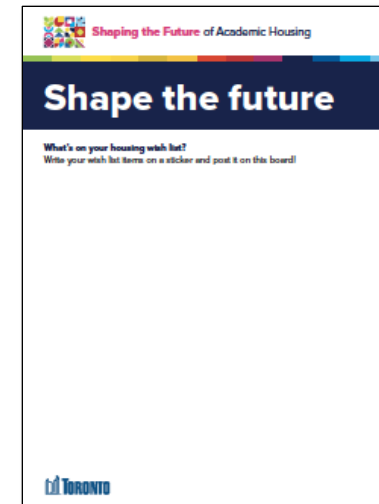
680 People Engaged
18 Campus Drop-In Sessions

Campus Drop-In Sessions

Campus Drop-in Session at York University, Keele Campus.

Campus Drop-in Session at George Brown College, St. James Campus.

Campus Drop-In Sessions

Participant breakdown

Student	527
Staff	15
Faculty	8

Campus Sessions (Drop-in and survey pop-ups)

Toronto boundary
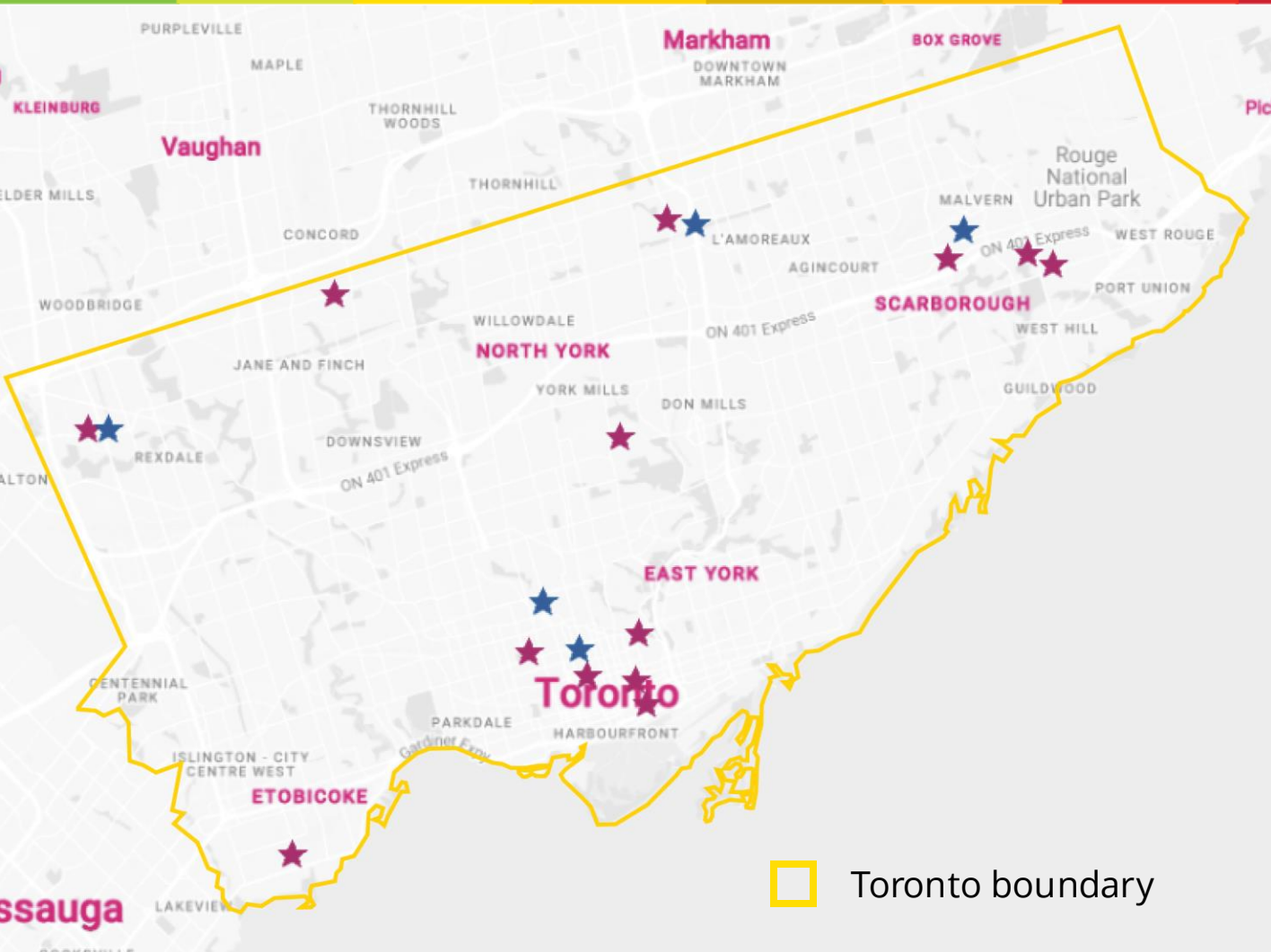
★ Campus Drop-In Sessions

- Humber Polytechnic - North Campus
- Seneca Polytechnic - Newnham Campus
- Toronto Metropolitan University - Downtown Campus
- University of Toronto - St. George Campus
- Centennial College - Progress Campus
- OCAD University - Downtown Campus
- York University - Keele Campus
- George Brown College - St. James Campus
- York University - Glendon Campus
- Centennial College - Morningside Campus
- Humber Polytechnic - Lakeshore Campus
- George Brown College - Waterfront Campus
- University of Toronto - Scarborough Campus

★ Survey Pop Up Sessions

- George Brown College - Casa Loma Campus
- Humber Polytechnic - North Campus
- Centennial College - Progress Campus
- University of Toronto - St. George Campus
- Seneca Polytechnic - Newnham Campus

Key Informant Interviews

8

Key informants participated in virtual interviews

Private Developer

1

Non-Profit Developers

2

Academic Informants

4

Hotel / Student Housing Co-op

1

Focus Groups

- Two hour-long discussions held virtually with a student group and an academic expert group

- Promoted to **students** through:
  - Email invitations sent to 40 Campus Associations at all participating institutions
  - Posters displayed at academic institutions

- Promoted to **academic experts** through:
  - Email invitations sent to 24 academic experts at all participating institutions

Are you a University or College student at a school in the City of Toronto?

Join a focus group
to help shape the future of Academic Housing!

The City of Toronto is developing an Academic Housing Strategy. Your ideas will help ensure all students have access to safe and affordable housing options that meet their needs.

Date: Monday, December 2, 2024
Time: 12:00 - 1:00 PM
Format: Virtual on Zoom

Scan the QR code to email spepin@bigideaspace.ca with your expression of interest. Please include answers to the following questions in your email:

1. What school do you attend?
2. Why do you want to participate in the focus group?
3. Where did you hear about this opportunity?

Participants will receive an honourarium as a token of appreciation.

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For more information about the Academic Housing Strategy, please visit the Academic Housing Strategy page on the City of Toronto's website.

Focus Group – Students

7 students participated representing 6 academic institutions

Academic institutions represented in Student Focus Group	
University of Toronto	Seneca Polytechnic
York University	George Brown College
Centennial College	Humber Polytechnic

Focus Group – Academic Informants

10 academic informants participated representing 5 academic institutions

Academic institutions represented in Academic Informants Focus Group	
University of Toronto	Humber Polytechnic
George Brown College	OCAD University
Centennial College	

Consultation in a Box

- A self-guided small group discussion guide for students to help shape the future of academic housing through an hour-long discussion with their peers

- Items included in the box:
  - Facilitator's Guide
  - Discussion Agenda and Speaking Notes
  - Workbook to record the group's responses
  - Fillable invitation
  - Short presentation that will guide the discussion

- Promoted by:
  - Invites sent to 40 Campus Associations at all participating institutions

Consultation in a Box

34 students participated representing 3 academic institutions
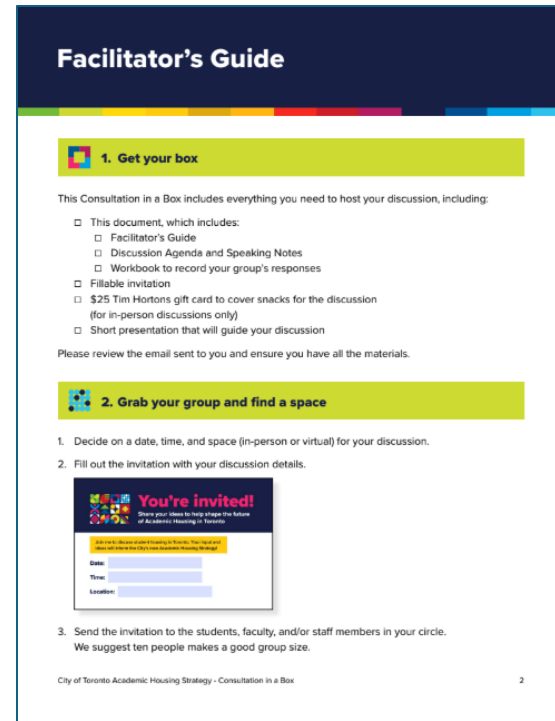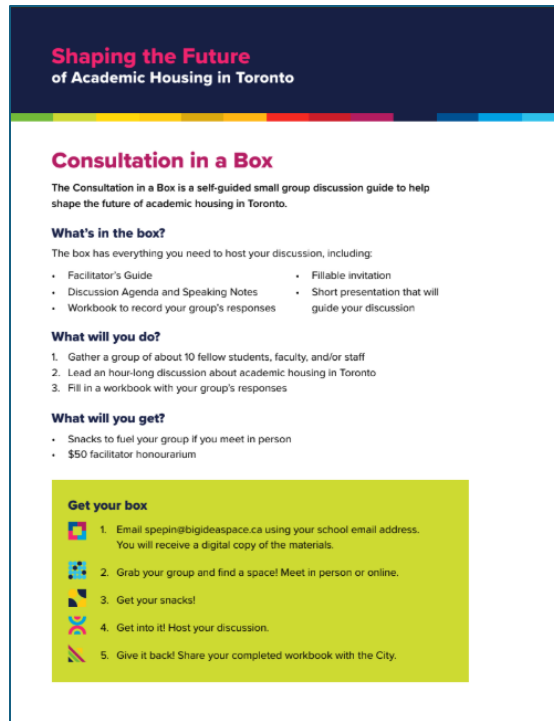
Students completing a virtual Consultation in a Box

Key Findings
Experiences, Challenges, Barriers

Key Findings:
Experiences, Challenges, Barriers

Understanding the realities of academic housing requires hearing directly from the people who experience it every day. We asked students, faculty, and staff to share their current housing experiences and challenges.

Their insights provide a firsthand perspective on barriers to securing stable, affordable housing and the impact these challenges have on academic success, well-being, and campus life. By centering their voices, we are ensuring the Academic Housing Strategy is informed by lived experience, grounded in real needs, and focused on practical, actionable solutions.

The findings below offer a snapshot of the experiences, challenges and barriers they shared, highlighting key themes that will guide the development of strategic recommendations. Their input will shape solutions that are not only responsive to current pressures but also help create a more sustainable and attainable housing landscape for the future.

Student Perspectives
Experiences, Challenges, Barriers

The survey data collected from students offers a snapshot of their current housing situations.

A significant **82% of students live off-campus**, with only **10% residing in on-campus housing** and 8% in other housing arrangements.

These findings highlight a strong reliance on off-campus rental housing, which often comes with affordability and stability concerns.

Current housing situation

Off-Campus — 82%
On-Campus — 10%
Another kind of housing — 8%
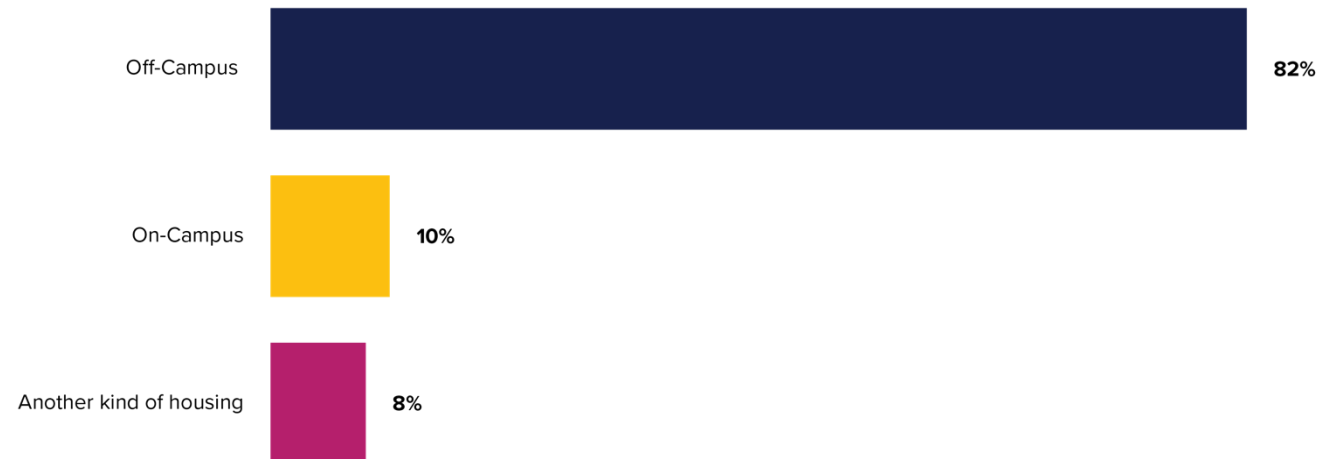
Student Perspectives
Experiences, Challenges, Barriers

Among off-campus students, the most common living situations include:
- Renting from private landlords (33%)
- Living permanently with family (24%)
- Renting in rooming houses (17%)

A smaller proportion of students live in homestays (4%) or reside in non-profit or co-op housing (1%), while a very small percentage report experiencing homelessness.

Off-Campus Housing

Category	%
Renting: Private Landlord	33%
Permanently living with parent(s) or other family member(s)	24%
Renting: Rooming house (multi-tenant house)	17%
Home owner	10%
Homestay: Living in the home of a local family	4%
Renting: TCH building	3%
Temporarily staying with others (non fixed address)	3%
Prefer not to answer	3%
Not listed	2%
Renting: Non-profit housing or Housing Co-operative	1%
Experiencing homelessness (staying outside, in a shelter, in a 24-hour respite)	<1%

Student Perspectives
Experiences, Challenges, Barriers

For students living on-campus:

- The majority (62%) reside in dormitory-style housing,
- 19% live in on-campus apartments
- 4% live in graduate or family housing

On-Campus Housing

Category	Percentage
Dormitory/Residence	62%
On-Campus Apartment	19%
None of the above	8%
Other (specify):	7%
On-Campus Graduate/Family Housing	4%

Student Perspectives
Experiences, Challenges, Barriers

Lack of Affordability

- High rents are a major barrier.

- Many students cannot afford to live independently and rely on family or shared accommodations.

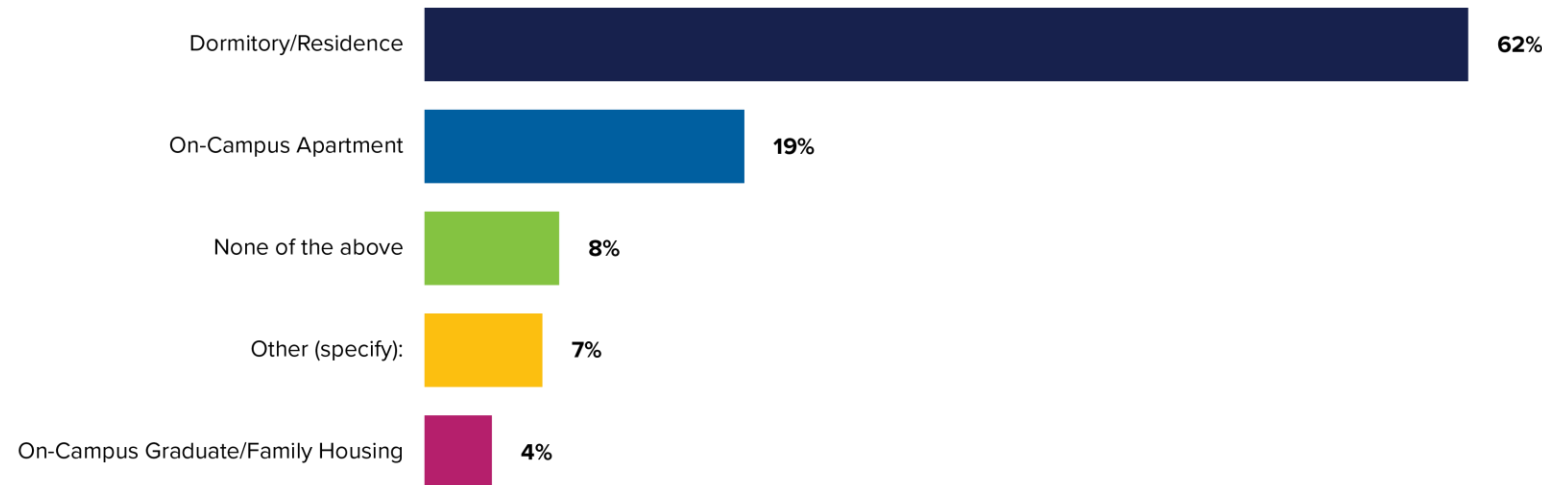- Rising costs make long-term planning, such as saving for the future or transitioning out of shared living, very difficult.

- Indigenous, Black and other racialized groups report a significant income disparity compared to people who identify as White.

Quality of Housing

- Overcrowding, lack of privacy, and poor maintenance (e.g., black mold, leaking roofs) are common issues in lower cost accommodations.

- Shared accommodations often lead to conflicts with roommates or landlords.

- Housing in more affordable areas can feel unsafe, with issues ranging from poor building conditions to unsafe neighborhoods.

Discrimination and Accessibility

- Students report discrimination based on ethnicity, religion, dietary preferences, or nationality when seeking housing, especially in private rentals.

- Accessibility for people with disabilities is limited, both in housing availability and affordability.

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Student Perspectives
Experiences, Challenges, Barriers

Commute Burdens

- Students often commute long distances (up to 2-3 hours daily) due to the high cost of housing near campuses, which impacts their time, energy, and mental well-being.

- Transportation expenses and inefficiencies add another layer of financial strain.

- Commuting is often the only option to balance affordability and access to education or work.

Current average commute time vs. what is considered a "reasonable" commute

Commute time	Current commute	Considered a "reasonable" commute
Less than 10 minutes	10%	11%
10 - 29 minutes	23%	64%
30 - 59 minutes	29%	19%
1 - 2 hours	32%	5%
More than 2 hours	6%	1%
No commute, virtual learning only	<1%	

Legend:
- Current commute
- Considered a "reasonable" commute

36
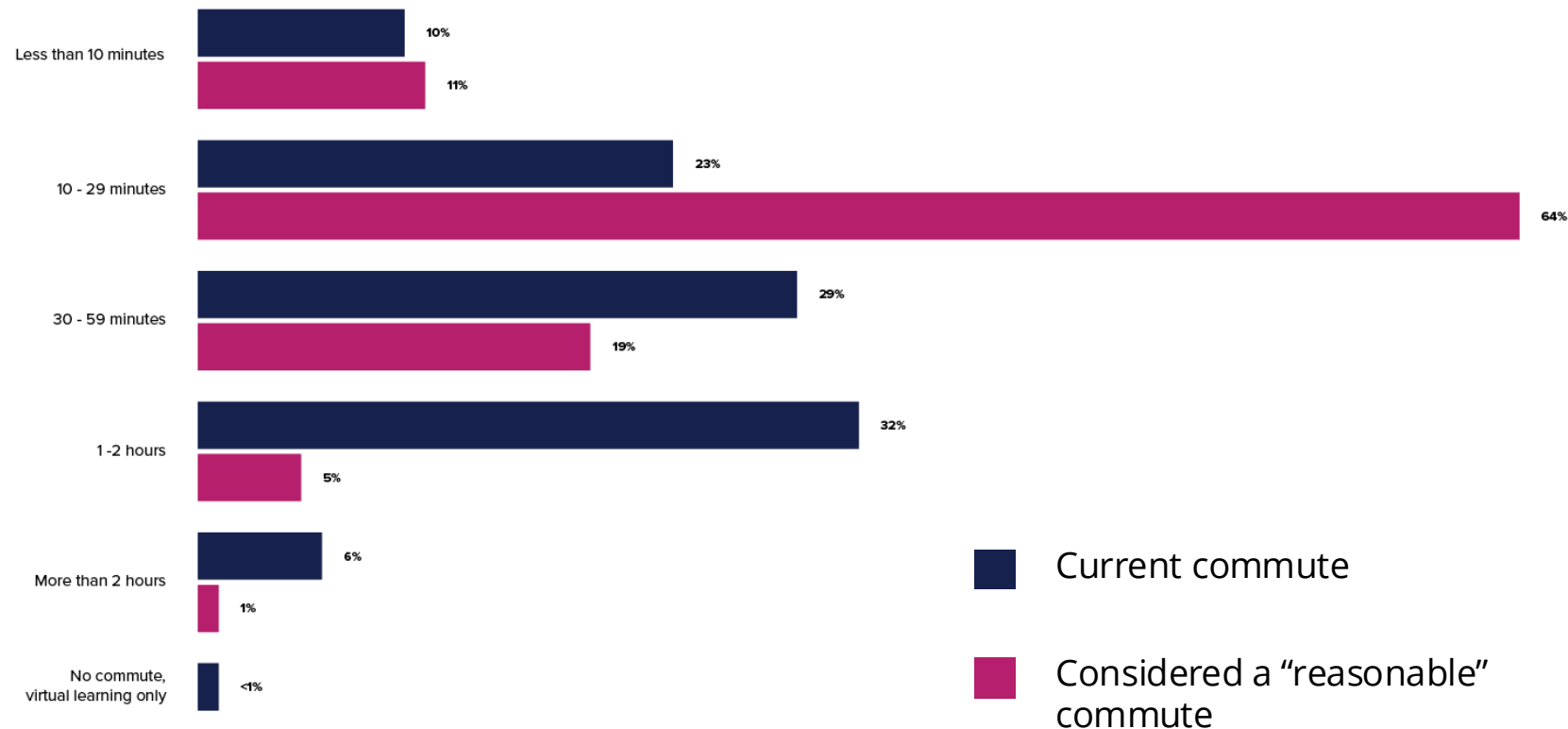
What we heard
Experiences, Challenges, Barriers

"It takes me 1 hour to commute (one way) and I would much rather live on campus but parking & campus housing are too expensive" – York Student

"I live very far at the East end, it takes me 2.5 hours in a one-way commute. It's like 5 hours a day. Housing in Toronto is unaffordable. I have 2 kids and I wish there was something cheaper yet good for us." – George Brown Student

"We have to squeeze a fourth roommate into a den to afford our rent." – OCAD Student

"No privacy in my own room!! So one time there was a space available in my room and many girls were coming to see the room. Once my house owner came directly into my room without any notice and opened my room with her key even when my room was locked and I was sleeping :(. " – Centennial Student

"I have a landlord who charges me $1650 a month but I can't live there because of black mold so now I live with my boyfriend and 14 family members" – Humber Polytechnic Student

Student Perspectives
Experiences, Challenges, Barriers

On-Campus Housing

- On-campus housing is often prohibitively expensive, limiting access for many students.

- Meal plans and additional fees associated with residence housing are seen as burdensome.

- Lack of adequate on-campus housing forces students to compete in the general rental market.

Mental Health and Stress

- Housing struggles, including affordability, overcrowding, and long commutes, take a toll on students' mental health and academic performance.

- Long commutes and living far from peers limit social interaction, leading to feelings of loneliness and disconnection from the campus community.

- Indigenous, Black and other racialized groups report stronger concerns about the impacts of housing challenges on their mental health and wellbeing.

Navigating the Housing Market

- Finding housing involves overcoming scams, unreliable listings, and limited availability.

- Early and intense searching helps, but many find it overwhelming and tedious.

- Students with connections (family, friends, or community) find housing more easily, highlighting the importance of support systems.

Support Systems

- Living with family can reduce financial strain but can also limit independence.

- For those without family or local support, navigating housing is significantly harder.

- Community support (relatives, friends, or roommates) plays a critical role in finding and maintaining housing.

Student Perspectives
Experiences, Challenges, Barriers

Students found housing through:

Category	Percentage
Other	23%
Agent	18%
Social media platform	12%
Search engine	11%
Word of mouth	11%
College or University	9%
Previous knowledge	7%
Direct website	6%
Advertisement	4%
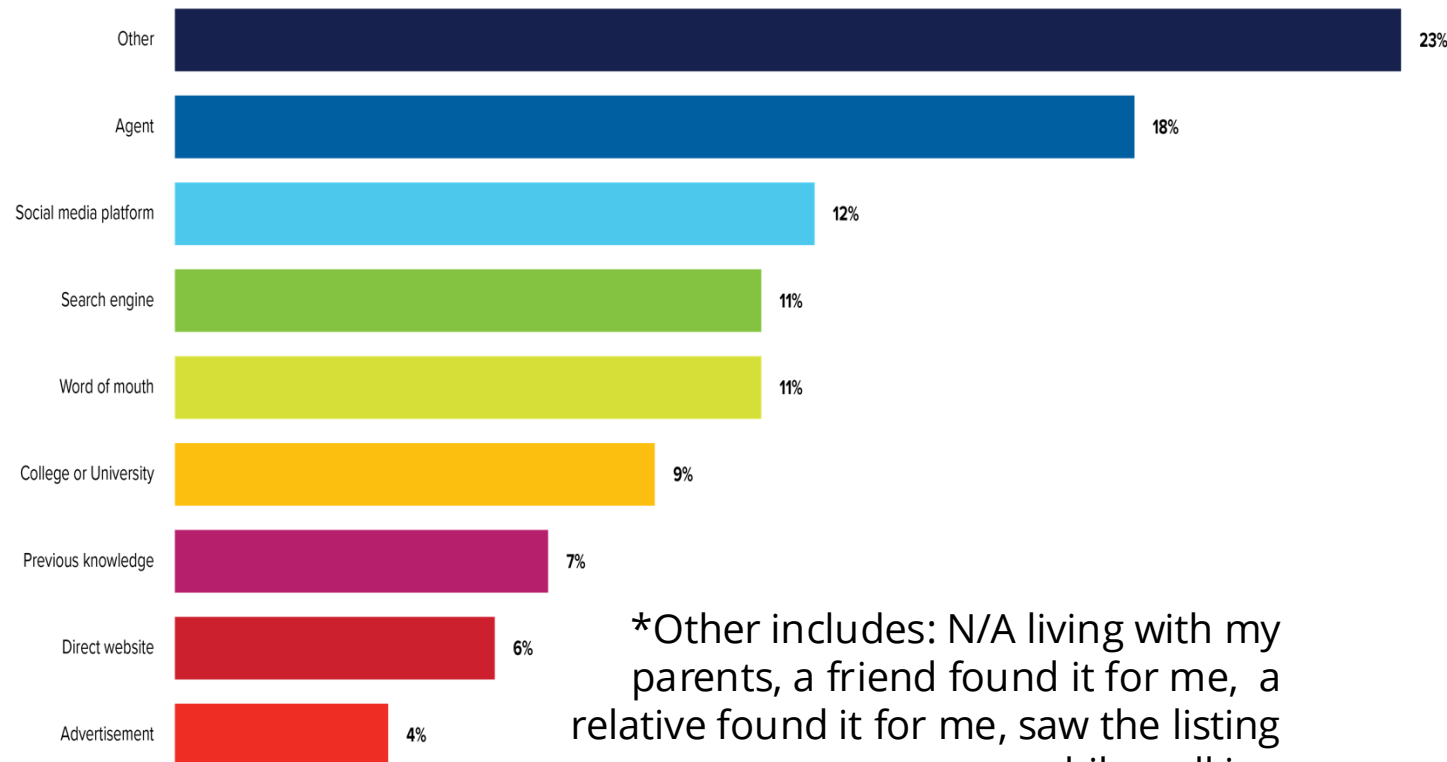
*Other includes: N/A living with my parents, a friend found it for me, a relative found it for me, saw the listing while walking

68%
Of students report that finding housing was "Very Difficult" or "Difficult"

What we heard
Experiences, Challenges, Barriers

"Campus living is more costly than living in downtown! It sucks! We need affordability" – York Student

"Denied Residence when I live 2 hours away from school, was demoted on the waitlist for a nicer room, when I was struggling with my Mental Health in my shoebox sized room." – Humber Polytechnic Student

"I currently live with my parents, and I am unsure whether I will ever be able to afford to live by myself." – Centennial Student

"In my first year living on residence I would make an effort to use my meal plan by buying the meals proposed, but because I have a food allergy, I would mention it to the staff serving me and they would deny me food because of my allergy" – Humber Student

"I don't think I'll ever afford to move out and that stresses me. Even with my partner and two part-time jobs, it's impossible." – York Student

Student Perspectives
International Student Experiences and Challenges

Affordability

- Many international students struggle to find affordable housing, especially for people already paying international tuition fees.

- Landlords often require excessive documentation, large deposits or advance payments (e.g., 6–12 months' rent), which can be a significant financial burden.

- On-campus housing is often limited, expensive, or prioritized for domestic students.

Navigating Housing Market

- International students are often unfamiliar with local rental practices, legal protections, and resources, making it harder to find suitable housing.

- International students are more vulnerable to rental scams due to limited local experience and urgency to secure housing.

- For students not fluent in English, communication with landlords and navigating listings can be challenging.

Living Situations

- International students often settle for lower quality accommodations, including basement apartments or shared units with poor maintenance.

- International students, especially those unfamiliar with tenant rights, are more likely to face exploitation, such as being overcharged for rent, denied basic maintenance, or living in substandard conditions.

- International students often face challenges in securing leases that align with academic schedules, leading to frequent moves during breaks or summers.

Discrimination and Racism

- Some tenants report being denied housing based on their visa status, ethnicity, nationality, or religion.

- Tenants may face restrictions or judgment based on cultural habits, such as cooking certain foods or religious practices (e.g., prayer times, dress codes).

- International students are often asked about their nationality, visa status, or financial situation in a way that feels intrusive and discriminatory.

Impacts on Mental Health

- The first few weeks at school are particularly difficult, with many students staying in temporary accommodations (e.g., Airbnbs, hostels) before finding a stable place.

- Housing struggles exacerbate feelings of homesickness, loneliness and stress, impacting mental health and academic focus.

What we heard
International Student Experiences and Challenges

"I find housing to be very difficult to navigate. It's been very expensive, there doesn't seem to be much resources for students or accommodation. It doesn't put into consideration international students (w/ high fees they have to pay, no OSAP)" – Seneca Student

"The housing market prices are rising very rapidly. I am an international student, and my sister is at U of T and shares residence with her friend in Missisauga. For me to commute would take 4 hours trip morning and afternoon (rush hours). Hope to find cheaper housing downtown." – TMU Student

"Arriving as an int. student, I had no bank account or credit score, and I was asked for 10 months' rent upfront + bank statements. I had no income as I was not allowed to work as per my visa, so I had to save to afford rent -> move out every summer -> go back to my home country -> come back after university started to repeat the process again. (Awful times!)" - TMU Student

Key Informant Interviews

The key informant interviews provided valuable insights from a diverse group of experts and stakeholders involved in academic housing. We spoke with experts in Toronto's academic institutions, a private developer that builds student housing, two non-profit housing developers, and representatives from a unique housing model that operates as a student co-op during the academic year and transitions into a hotel during the summer months to help subsidize student housing costs. These perspectives from a range of jurisdictions across Canada offered a deeper understanding of the systemic challenges in academic housing, as well as ideas to address affordability, availability, and long-term sustainability.

Academic experts highlighted the increasing disconnect between student financial resources and housing costs, emphasizing the need for policy interventions and institutional commitments to expanding student housing options. The private developer provided insight into the financial and regulatory barriers that often limit the construction of purpose-built student housing, while the non-profit developers shared strategies for creating affordable, community-driven housing solutions. The student co-op/hotel model offered valuable lessons learned. Together, these interviews shed light on the key factors influencing academic housing and provide a foundation for exploring solutions that can be integrated into the Academic Housing Strategy.

Key Informant Perspectives
Academic Representatives

Developing, Maintaining and Managing Student Housing:

- Maintaining aging housing can be a significant burden, particularly when institutions are already struggling with their financial standing and have other institutional priorities to attend to.

- Provincial debt metrics (i.e. how much debt an institution has compared to how many students are enrolled) can lead to constraints when it comes to an institution's ability to invest in housing developments.

- Student housing developments that have very small units can negatively impact mental health if they don't also have access to green space and "third spaces."

- Students are typically excluded from housing consultations and decisions relating to student housing.

- Wealthier institutions are often able to manage their student housing better compared to institutions with less resources, which creates an inequity among students across institutions.

- Current student housing that is aging requires updates and maintenance, which is often overlooked, ignored, or not completed.

- Universities often rely on private-sector partnerships to meet their student housing needs, but these partnerships require careful negotiation and strong oversight of the buildings once they are operational.

- Academic institutions may prioritize the academic mission over housing.

Key Informant Perspectives
Academic Representatives

Misconceptions and Assumptions About Students:

- It is a common misconception that international students are universally wealthy and these assumptions can exacerbate inequities and barriers when finding housing.

- The perception of students being transient or disruptive contributes to stigma and limits their representation in local planning or consultation around housing.

- The student body should not be seen as a monolith, as it is a diverse population made up of international students, Indigenous students, mature students and more, all with varied needs.

Tenant Rights and The Mistreatment of Students:

- International students often lack awareness of their rights as tenants, local housing laws and protections available to them.

- Limited affordability can force students into unsafe, overcrowded housing or long commutes, which can negatively impact their academic success and overall well-being.

- International students often face exploitation in housing markets including illegal rent demands such as landlords demanding six months' rent upon lease signings, private financial documents, and being forced to pay higher rent due to a perceived financial status.

- Many students are spending disproportionate amounts of their income on housing, resulting in very little leftover for food, transportation and other essentials.

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Key Informant Perspectives
Non-Profit Housing Developers

Governmental Investment and Involvement:

- Purchasing land not originally zoned for housing and then working with municipalities to rezone for higher-density residential use can significantly increase land value.

- Collaborating with union pension funds and municipal and provincial governments can lead to accessing affordable financing.

- Municipalities that invest in affordable housing for students can alleviate pressure off regular rental market apartments.

- Projects that benefit both students and local residents are more likely to gain community support and prevent "ivory tower" criticisms of academic institutions.

- Seed money from students can be leveraged to secure capital from social impact funds and provincial programs.

Housing Management and Models:

- Housing that offers 12-month leases with a private bedroom, kitchen and bathroom increases overall financial viability.

- Professionally managed housing ensures smoother operations and avoids issues that can come from co-op and other models.

- Mixed-income housing models create inclusive spaces, reduce stigma and foster community integration while also addressing student housing needs.

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Key Informant Perspectives
Private Developer

Development Processes:

- Student housing requires programming that fosters community and connection, with amenities specific for the student population.

- Ontario municipalities vary in their zoning bylaws and regulations for student housing, creating inefficiencies and increased costs.

Financial Challenges:

- Academic calendars requiring students to only need housing for eight months of the year leads to challenges for developers when it comes to generating revenue year-round.

- Tuition freezes and international student caps are straining university finances which can make it difficult to develop housing collaborations with the private sector.

- Without changes in policies such as tax and fee exemptions, private developers face difficulties achieving affordability while maintaining financial viability.

The hotel / student housing co-op perspective has been derived from representatives of Neill Wycek which is a hybrid, student-run co-op that operates as student housing during the academic year and a hotel during the summer to subsidize costs.

Hybrid Housing Model and Revenue:

- A hybrid housing model combining student housing during the academic year with hotel operations during the summer can help subsidize overall costs.

- Demands for year-round housing is increasing (particularly with international students) which leads to a reduction in revenue when the hotel is operational.

- It is extremely difficult to make tenants who are no longer students move out due to the co-op model, creating operational challenges, limiting space for new students, and resulting in a broad age-range of tenants.

- Finding funding for aging infrastructure and capital improvements is challenging, as is compliance with updates to safety standards like fire and electrical codes.

Student Management:

- Having housing managed by co-op student volunteers often leads to lack of commitment or expertise to effectively manage the co-op.

- Tenants can be uncooperative when it comes to the upkeep and responsibilities relating to shared spaces.

- The COVID-19 pandemic has shown a decline in student's sense of community and willingness to volunteer.

Key Findings: Defining Affordable Housing

Defining Affordable Housing for Students

Affordability is a personal and often complex concept, which is why we asked students to define what "affordable" housing means to them.

Rather than relying on standardized definitions such as market or income-based, we wanted to understand how affordability is experienced in real life; how it shapes daily choices, financial security, and overall well-being.

Through our consultations, we heard two main perspectives; some participants defined affordability in strictly monetary terms, suggesting a reasonable rent 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.

These diverse definitions highlight the need for a housing strategy that considers both cost and financial sustainability, ensuring that affordability is not just about rent prices but about the ability to live with stability and dignity.

Understanding 'Affordable Housing' Monetary Perspective

The desired price range for monthly rent typically falls between **$400 and $1000** for students, with most people aiming to pay closer to the lower end of the spectrum to maintain financial stability and allow for savings and other living expenses:

$400 - $600: Many respondents, particularly international students or people with part-time employment, considered this range to be affordable. This amount allows them to cover rent, utilities, and still have money left for other essential expenses like food, transport, and personal savings.

$600 - $800: This range was also frequently mentioned, with some respondents willing to pay up to $800 for a one-bedroom or private room with utilities included. It allows for financial flexibility, enabling students to cover additional costs like groceries and transportation.

$1000 - $1200: Some respondents indicated they could afford rent up to $1000, but this was often seen as the upper limit. In these cases, the rent price should include necessary utilities, and the housing should be of good quality and close to campus or work.
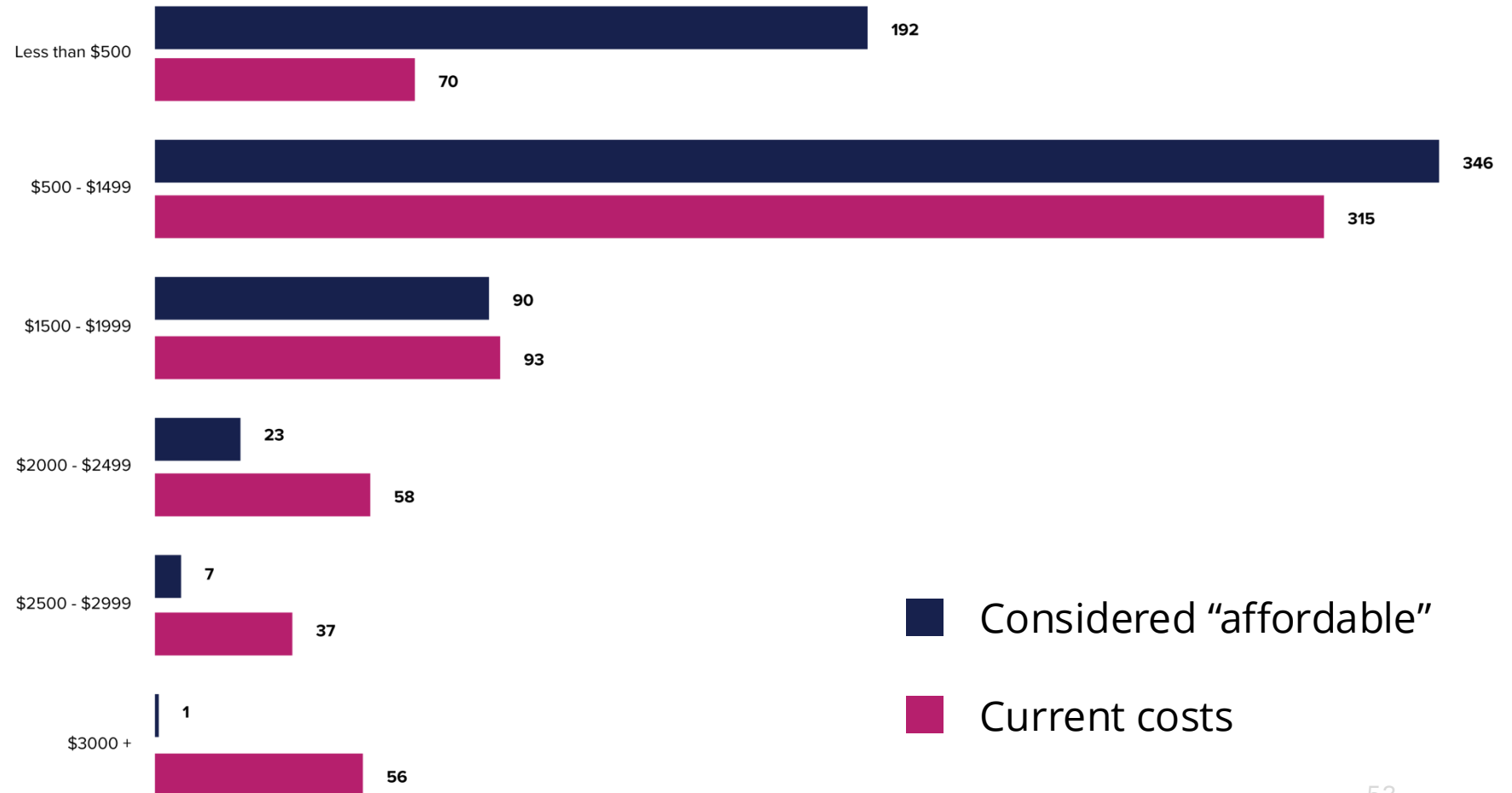
Understanding 'Affordable Housing' Economic Perspective

Affordable housing means:

- Living accommodations are reasonably priced in relation to income, particularly for people earning minimum wage or working part-time.

- Rent does not exceed 30-40% of a person's monthly income, including water, electricity, and internet.

- Housing is located close to academic institutions, with easy access to public transportation, grocery stores, and essential services, reducing commuting costs and time.

- Students, especially those from lower-income backgrounds or international students, can live comfortably without financial strain, allowing them to pay rent, cover tuition fees, and still have money for food, daily necessities, toiletries, savings, and occasional personal expenditures.

- Housing meets people's basic needs while maintaining their financial stability and promoting a balanced lifestyle.

Snapshot: Monthly housing costs

Monthly housing costs that are considered "affordable" compared to current housing costs:

Less than $500
- Considered "affordable": 192
- Current costs: 70

$500 - $1499
- Considered "affordable": 346
- Current costs: 315

$1500 - $1999
- Considered "affordable": 90
- Current costs: 93

$2000 - $2499
- Considered "affordable": 23
- Current costs: 58

$2500 - $2999
- Considered "affordable": 7
- Current costs: 37

$3000 +
- Considered "affordable": 1
- Current costs: 56

Legend:
- Considered "affordable"
- Current costs

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What we heard:
To me, affordable housing is:

"Big enough to live in, cheap enough to not live on ramen alone." – TMU Student

"Affordable means able to support myself (as a student), my hobbies + my health on minimum wage without stressing about food every night" – York Student

"Affordable housing in TO is on everyone's Wishlist, be it locals or students. Affordable doesn't mean $500 for a shoebox we share with a roomie or $850 for a dimly lit, mouldy private room. It should be safe, secure and not burn a hole in your checking account." – Seneca Student

"Affordable housing means being able to set a certain percentage (25-30%) for housing and having leftover money for spending & other necessities." – York Student

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Key Findings: Academic Housing Needs and Preferences

Academic Housing Needs and Preferences

Throughout the consultations, we heard a clear and consistent message about both the needs and preferences shaping academic housing experiences.

Students, faculty, and staff highlighted the urgent demand for more attainable, 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 people 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.

By sharing this feedback, we aim to ensure voices of the academic community who participated in the engagement process guide the development of meaningful actions.

Academic Housing Needs

Housing is affordable

- This is the top priority and includes affordable rent, groceries, utilities

- Housing should not disproportionately affect people's budgets

Housing is close to campus / work

- Minimize commute times

- Ensure housing is also close to transport, grocery stores, and essential services

Includes private space and privacy

- Incorporate personal space, such as private rooms, bathrooms, and kitchens

- Avoid overcrowding and shared accommodations

Ensures safety and security

- Locate housing in safe neighborhoods with low crime rates

- Ensure housing has functioning locks, secure entrances, etc.

Livable spaces

- Provide larger, cleaner, and more comfortable living spaces

- Include natural light, modern appliances, and well-maintained properties

Academic Housing Preferences

Create a supportive community

- Housing both on and off campus needs communal spaces that are welcoming and supportive

- Off-campus student housing should include supports similar to on-campus housing like counselling, food security, peer supports, and Residence Life Coordinators / Dons to foster a sense of belonging and guidance

Allow pets

- Encourage or require housing to allow pets and pet-friendly amenities like outdoor areas

Connect to nature

- Provide easy access to garden spaces, green spaces, outdoor amenities, and nature trails

Improve amenities

- Include washer/dryer units, functional heating and cooling systems and outdoor spaces like patios or balconies

- Provide access to pools, gyms, and other recreational facilities

Key Findings:
Ideas for Change

Ideas for Change

The findings from the consultations reveal a clear and urgent need for change to address the challenges and barriers students are experiencing.

Across all forms of engagement, students, faculty, and staff shared their priorities for more affordable, attainable, and stable housing options, along with ideas for improving housing policy, campus supports, and partnerships.

Participants identified practical and innovative solutions, from expanding student-focused housing options to strengthening tenant protections and creating new partnerships between post-secondary institutions, governments, and housing providers.

By building on the insights shared through this consultation, the Academic Housing Strategy will focus on actions that enhance housing affordability, attainability, and security for students across Toronto.

Ideas for Change
Increase access to safe, affordable, and diverse housing options

Housing solutions

- Explore partnerships between the City, academic institutions, community organizations, and the private sector to develop affordable student housing options and support services.

- Where possible, ensure there are enough on-campus housing options available and that they are priced affordably for students.

Guidance and information

- Implement housing counselling services or advisory teams to guide and support students, especially international students, in navigating the housing market and dealing with issues. This could be through academic institutions and / or by establishing a City-led Student Housing Office.

- Provide more detailed information and resources on academic institution websites about the housing search process, common scams, tenants rights and tips for students.

Validation and trusted resources

- Establish a certification or approval process for landlords and rental properties catering to students.

- Create a partnership amongst academic institutions or have the City host a centralized housing platform or website that lists approved, vetted accommodations for students.

Student renter protections

- Consider policies or regulations to protect student renters, such as limiting advance payments required or restricting excessive rent increases.

- Enforce anti-discrimination laws to protect students, especially international ones, from unfair housing practices.

- Implement stricter regulations and inspections to ensure housing meets safety and quality standards.

Ideas for Change
Increase access to safe, affordable, and diverse housing options

Streamline approval processes

- Establish fixed timelines for student housing approvals to align with academic schedules and reduce development risks.

- Apply elements of Bill 185 to expedite student housing approvals, including bypassing or fast-tracking zoning and site plan processes.

- Simplify rezoning requirements to facilitate affordable student housing development.

Optimize land use

- Permit high-density developments near universities with expedited approvals.

- Explore ways to relax zoning bylaws and planning regulations specific to academic housing to expedite supply creation.

- Convert city-owned properties and office buildings into student housing to address immediate demand.

Innovative housing designs

- Avoid ultra-small unit designs that compromise student well-being.

- Require student housing developments to include common spaces and essential amenities.

- Enforce maintenance and governance standards to prevent long-term housing deterioration.

Financial support in development

- Expand government funding programs to support nonprofit and cooperative student housing.

- Provide low-interest loans and grants for student housing development and maintenance.

- Encourage public-private partnerships to distribute financial risk and increase investment in student housing.

Fee reductions and incentives

- Waive development charges for student housing and follow a model that treats student housing as a form of affordable housing.

- Eliminate municipal fees for affordable housing developments such as occupancy fees for public spaces during construction.