

## **444 Logan Avenue - Authority to Enter into a Social Housing Agreement and Municipal Capital Project Facility Agreement with WoodGreen Community Housing Incorporated**

**Date:** October 17, 2025

**To:** Planning and Housing Committee

**From:** Executive Director, Housing Secretariat

**Wards:** Ward 14

### **SUMMARY**

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The former Municipality of Metropolitan Toronto (City of Toronto) entered into an agreement (municipal agreement) on October 22, 1965, for the development and operation of 160 social housing units for low-income seniors at 444 Logan Avenue, Ray McCleary Towers, a project owned and operated by WoodGreen Community Housing Incorporated (WoodGreen).

The project was funded under a former federal social housing Operating Agreement which expired on July 1, 2017, when the original Canada Mortgage and Housing Corporation (CMHC) mortgage was discharged. The municipal agreement provided that upon mortgage expiry, the property is to be reconveyed to the City of Toronto (City). City Council has approved the extension of the municipal agreement and right to reconvey to August 2026 to allow more time for WoodGreen and the City to negotiate the terms and conditions for WoodGreen's continued long term use of the property.

The report recommends that City Council extend the date at which the reconveyance obligation comes into force to a date that is 40 years following the registration of a new Social Housing Agreement between the City and WoodGreen. The obligation will be set forth in a Social Housing Agreement authorized by Section 453.1 of the *City of Toronto Act, 2006* (COTA) (a "Social Housing Agreement"). The Social Housing Agreement will amend the reconveyance obligation and address the requirements to operate 444 Logan Avenue as a social housing program designed to provide housing accommodations primarily for persons with low to moderate incomes, on a non-profit basis. Notice of the Social Housing Agreement will be registered on title together with notices of restrictions requiring City consent to transfer, mortgage or long-term lease, all as authorization under City of Toronto Act (COTA).

Further, to support the project's operational needs and ensure the ongoing affordability for the social housing units and potentially deepening the level of affordability provided to households, the report recommends WoodGreen enter a Municipal Housing Project Facility Agreement to provide an exemption from the obligation to pay property taxes for a period of 40 years, subject to the requirements of Chapter 513 of the Toronto Municipal Code. A site-specific property tax exemption will help maintain units at an affordable rent and provide financial relief to help maintain the project in a state of good repair.

## **RECOMMENDATIONS**

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The Executive Director, Housing Secretariat, recommend that:

1. City Council authorize the Executive Director, Housing Secretariat to negotiate and enter into, on behalf of the City, a new Social Housing Agreement with WoodGreen Community Housing Incorporated, or its successor, upon such terms and conditions that are satisfactory to the Executive Director, Housing Secretariat, and in a form satisfactory to the City Solicitor, with a re-conveyance obligation for the property at 444 Logan Avenue to the City that is 40 years following the registration of a Social Housing Agreement.
2. City Council authorize the Executive Director, Housing Secretariat to negotiate and enter into, on behalf of the City, a Municipal Housing Project Facility Agreement (the "City's Contribution Agreement") with WoodGreen Community Housing Incorporated, to secure affordable housing in accordance with the Toronto Municipal Code Chapter 513, Housing Programs, on terms and conditions satisfactory to the Executive Director, Housing Secretariat, and in a form approved by the City Solicitor.
3. City Council authorize a site specific property tax exemption by-law authorized as "Affordable Housing" in the Toronto Municipal Code Chapter 513, Housing Programs, to exempt from taxation for municipal and school purposes, a total of 160 units at 444 Logan Avenue, a project owned and operated by WoodGreen Community Housing Incorporated for a period of 40 years, effective from the Effective Date as set out in the City's Municipal Housing Project Facility Agreement.
4. City Council authorize the Chief Financial Officer to cancel or refund any taxes paid after the Effective Date of the Municipal Housing Project Facility Agreement with WoodGreen Community Housing Incorporated.
5. City Council request the Government of Ontario to allow residents of community housing projects that are exempted from taxation for municipal and school purposes to be eligible for the Ontario Energy and Property Tax Credit component of the Ontario Trillium Benefit.

## FINANCIAL IMPACT

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The annual property taxes for the property at 444 Logan Ave are estimated at \$239,473, comprised of a municipal portion of \$208,871 and a provincial education portion of \$30,602, based on 2025 Current Value Assessment and 2025 tax rates.

As shown in Table 1 below, providing a property tax exemption for the property at 444 Logan Ave will result in a net annual reduction in property tax revenue to the City of approximately \$208,871, representing the municipal portion of taxes that is currently payable that will no longer be collected once the Municipal Housing Project Facility Agreement with WoodGreen Community Housing Incorporated takes effect.

As the City currently funds property taxes for WoodGreen Community Housing Incorporated as a social housing provider through an annual subsidy allocation administered by the Housing Secretariat, there is no net impact on the municipal portion of taxes from the Municipal Housing Facility tax exemption. The reduction in municipal tax revenue collected by the Revenue Services is offset by a corresponding subsidy reduction for WoodGreen allowing for the reallocation to other housing providers.

The provincial education portion of property taxes of approximately \$30,602 annually will no longer be required to be remitted to the province once the exemption takes effect. It will be retained in the Housing Secretariat's operating budget to continue to support operational needs and ensure the ongoing affordability for the social housing program.

Table 1: Financial impact of the Municipal Housing Facility property tax exemption - 444 Logan Ave

Location	Municipal portion of Property Taxes	Education portion of Property Taxes	Total Property taxes (annually)
444 Logan Ave	\$208,871	\$30,602	\$239,473
Total Amounts payable if exempt	\$0	\$0	\$0
Reduction in Municipal Tax Revenue/Reduction in Subsidy provided to WoodGreen Community Housing Incorporated			(\$208,871)
Reduction in Education Taxes remitted			(\$30,602)

The Chief Financial Officer and Treasurer has reviewed this report and agrees with the financial impact information.

## DECISION HISTORY

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On June 26, 27, 28 and 29, 2018, City Council adopted Item - 2018.EX35.22. This report contained a recommendation to authorize an extension of the date by which WoodGreen Community Housing Incorporated, or its successor, is obligated to re-convey 444 Logan Avenue to the City to July 1, 2019, to allow time for the City to negotiate the terms of the continued operation of this social housing project and to report back to City Council on the results of those negotiations and a recommended course of action.

<https://secure.toronto.ca/council/agenda-item.do?item=2018.EX35.22>

On July 28 and 29, 2020 City Council adopted Item - 2020.PH15.13. This report contained 2 recommendations to Extend Re-conveyance of Social Housing at 444 Logan Avenue to the City. Recommendations requested an authorization of an extension to reconvey 444 Logan Avenue to the City to July 1, 2022, to allow time for the City to negotiate the terms of the continued operation of this social housing project, and staff to report back on the results of the negotiations with WoodGreen Community Housing Incorporated with a recommended course of action by no later than March, 2022.

<https://secure.toronto.ca/council/agenda-item.do?item=2020.PH15.13>

On July 19, 20, 21 and 22, 2022 City Council adopted Item - 2022.PH35.21. This report contained 21 recommendations to Advancing Affordable and Supportive Housing Projects, Programs and Initiatives. Recommendation 13 authorized an extension of the operating agreement to re-convey the property at 444 Logan Avenue to the City, to August 1, 2024, to allow time for the City to negotiate the terms of the continued operation of this social housing project.

<https://secure.toronto.ca/council/agenda-item.do?item=2022.PH35.21>

On June 26 and 27, 2024 City Council adopted Item - 2024.PH13.9. This report contained 21 recommendations to respond to Council's requests and recommend a new Community Housing Sector Modernization and Growth Strategy. Recommendation 7 authorize Housing Secretariat to negotiate and execute an extension of the operating agreement to re-convey the property at 444 Logan Avenue to the City, to August 1, 2026, to allow time for the City to negotiate the terms of the continued operation of this social housing project, on terms and conditions satisfactory to the Executive Director, Housing Secretariat and in a form approved by the City Solicitor.

<https://secure.toronto.ca/council/agenda-item.do?item=2024.PH13.9>

## **EQUITY IMPACT STATEMENT**

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Social housing provides housing options that are essential to support low and moderate-income households, including Indigenous Peoples, Black and other racialized residents, seniors, veterans, people with disabilities, lower income workers, women and gender-diverse people to live in Toronto.

Entering into a new Social Housing Agreement with WoodGreen will maintain existing stable affordable housing for low-income seniors to maintain access to safe, healthy and suitable homes. In addition, providing tax relief for social housing providers will help to sustain the existing rental housing stock, ensuring ongoing financial viability and supporting the capital repair needs of aging buildings, allowing residents to live in affordable, well-maintained homes.

The Canada Revenue Agency has advised the City that residents paying rent or housing charges in affordable homes that receive a property tax exemption are not eligible for the Ontario Energy and Property Tax Credit (“OEPTC”) component of the Ontario Trillium Benefit (“OTB”) (administered by the Canada Revenue Agency) which seeks to help low-and-moderate-income Ontarians pay for energy costs and property taxes. As such, those living in affordable housing, including those operated by WoodGreen, will be ineligible for the OEPTC component of the OTB.

## **COMMENTS**

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### **444 Logan Avenue**

WoodGreen is one of the largest social service agencies in Toronto and has been operating in Toronto for more than 80 years. It provides more than 800 homes in 11 locations for over 1,000 low-and-moderate-income individuals, including seniors, persons with disabilities, single mothers, and other vulnerable and marginalized individuals.

The City and WoodGreen have partnered on affordable housing since 1965, focusing on developing and operating social and supportive housing for vulnerable populations, particularly seniors. This partnership involves the City providing funding, land, and administrative support, while WoodGreen leads the development, management, and service delivery for the projects.

444 Logan Avenue, Ray McCleary Towers, is one of WoodGreen’s Independent Living sites located in Ward 30. It is an accessible mixed-unit site for seniors, offering 160 independent bachelor and one-bedroom apartments for seniors over 59 years old, available at affordable market rent. WoodGreen provides full-time housing workers to support tenancies, as well as operates on-site Seniors Active Living Centre programs.

The project was developed under the Section 26/27 Non-profit Housing Program of the National Housing Act (NHA). Under this program, assistance from CMHC consisted of a fixed term 50 year low-interest rate loan. In exchange, the non-profit housing provider

signed an Operating Agreement to offer affordable rents to low-and moderate-income households for the term of the mortgage.

Registered on title is an agreement dated Oct. 22, 1965, between WoodGreen Community Centre Towers Incorporated and the former Municipality of Metropolitan Toronto. Under that agreement, the land was conveyed to WoodGreen in consideration of WoodGreen building a 160-unit housing project for low rental to elderly persons. The agreement also considers a \$25/unit limit on property taxes. Upon payout of the CMHC mortgage, the municipal agreement was to end and the land including the housing project to be re-conveyed back to the City. The end of the municipal agreement would also implement the full property tax cost to WoodGreen for 444 Logan Avenue. City Council has extended the municipal agreement and right to reconvey to the City to August 2026, allowing time for WoodGreen and the City to negotiate the terms and conditions for WoodGreen's continued use of the property over the long term.

## **Retrofit Programs**

WoodGreen has made an application to the Canada Greener Affordable Housing Program (CGAH) with CMHC to address a much-needed building retrofit program including the request to fund a number of energy saving measures. CMHC has provided conditional commitment of over \$27M both in forgivable grant and loan arrangements. The City has additionally provided funds of \$2.3M through the Canada Ontario Community Housing Initiative (COCHI) towards Phase I of this retrofit project.

Funds will not be advanced as CMHC cannot secure its loan on title based on the current registered right of re-conveyance by the City as of August 2026. Both the City and WoodGreen have expressed an interest in continuing to provide social housing at this site. Entering into a Social Housing Agreement with WoodGreen and extending the reconveyance rights for a term of 40 years, secures the site as social housing and ensures that the building is repaired and well-maintained over the long term, allowing WoodGreen to address the extensive capital repairs needed for this 60-year old social housing property.

If the reconveyance rights are not extended long term, the property would be reconveyed back to City and the City would be responsible for the tenancies, operating the building, including addressing the property's capital repair needs.

## **CONCLUSION**

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To support the preservation of social housing, this staff report outlines the steps required to strengthen the City's ongoing partnership with WoodGreen. This supply of social housing is an essential component of the housing stability system, contributing to the City's purpose-built rental housing stock, and providing subsidized homes to low-income seniors.

The establishment of a new Social Housing Agreement and Municipal Capital Project Facility Agreement between the City and WoodGreen can ensure that affordable units are preserved and WoodGreen will have the support to continue operations while maintaining housing quality and capacity long term.

## **CONTACT**

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## **SIGNATURE**

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Doug Rollins  
Executive Director, Housing Secretariat

## **ATTACHMENTS**

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