TORONTO

REPORT FOR ACTION

2024-2025 Annual Progress Report - HousingTO 2020-2030 Action Plan and Housing Action Plan (2022-2026)

Date: October 17, 2025
To: Planning and Housing Committee
From: Executive Director, Housing Secretariat
Wards: All

SUMMARY

Toronto continues to face ongoing housing and homelessness crises that have been decades in the making and are increasingly impacting residents across the entire housing continuum. Adopted in 2019, the City's HousingTO 2020-2030 Action Plan (HousingTO Plan) is Toronto's strategy to respond to the challenges in the housing system. Guided by this plan, the City has continued to demonstrate strong leadership in making major investments (including land, financial incentives, and funding), implementing transformational housing programs and policies, taking action to support renters, and ensuring the City as an organization has the structure and processes to respond rapidly to the housing crisis.

This report and Attachment 1 provide an overview of progress made under the HousingTO Plan, and the 2022-2026 Housing Action Plan (HAP), in 2024 and into 2025 to address the housing needs of Torontonians across five key areas:

- Creating new homes
- Protecting and preserving existing homes
- Supporting renters and improving housing stability
- Responding to diverse housing needs
- Transforming housing policies and permissions

The housing market across Canada, including Toronto, has faced a significant downturn that has persisted into 2025, negatively impacting the supply of new homes. On its own, the market will not create the new rental homes, particularly affordable and rent-geared-to-income homes, that residents need. The City is demonstrating the impact of

government action on housing, as City-led and City-supported projects account for 65% of all housing starts achieved in the first eight months of 2025 in Toronto. Action from all orders of government continues to be needed to build new homes, maintain economic resiliency, and support the substantial number of workers employed in the construction sector.

The Annual Progress Report also identifies priority actions underway in 2025 and into 2026, including supporting renters by implementing a new Rental Renovation Licence Bylaw, establishing and implementing the Toronto Builds Policy Framework as a consistent and clear policy framework for the delivery of new homes on public land with the new Housing Development Office as the organizational lead, maximizing City investments in housing development and acquisition projects led by the private and non-profit sector; and co-designing new programs to support Indigenous-led housing developments.

To further advance the HousingTO Plan, this report also seeks authority to advance a number of critical partnerships and initiatives to improve housing outcomes for Indigenous, Black and racialized communities, including:

- Authorities to advance a co-led implementation process with Miziwe Biik Development Corporation and Aboriginal Labour Force Development Circle to more efficiently allocate $13 million in pre-approved grant and loan funding to Indigenous housing projects under the Rental Housing Supply Program and approve property tax exemptions for three Indigenous-led housing sites.

- Authority to enter into a Memorandum of Understanding and funding agreement with United Way Greater Toronto to support work to incubate a Black-focused non-profit housing organization.

While action has been significant, the need for greater intergovernmental partnership and investment is clear. Toronto cannot address the housing and homelessness crises alone. Supportive housing continues to be the most cost effective and dignified response to ending homelessness, with annual operating costs about half of those of shelter programs. Sustained action and investment from provincial and federal governments continues to be necessary to reverse course on a generational disinvestment in the housing system and build more affordable homes, protect existing supply, and support renters and those experiencing homelessness, both today and in the future.

The report also includes recommendations relating to collecting and sharing personal information through the Shelter Information Management System (SMIS), to support service delivery and evidence-based planning across the housing continuum.

The 2024-2025 Housing Progress Report is prepared by the Housing Secretariat with input from various City Divisions, Agencies, and Corporations including: City Planning, CreateTO, Development Review, Environment Climate and Forestry, the Housing

Development Office, Financial Planning, the Indigenous Affairs Office, Strategic Partnerships, Municipal Licensing and Standards, Seniors Services and Long-Term Care, Toronto Shelter and Support Services, Social Development, Strategic Public and Employee Communications, Toronto Building, Toronto Community Housing Corporation, and Toronto Seniors Housing Corporation.

RECOMMENDATIONS

The Executive Director, Housing Secretariat recommends that:

Intergovernmental Requests for Successful Delivery of the City's Housing Plans

1. City Council request the Government of Canada, through Build Canada Homes and Canada Mortgage and Housing Corporation programs, to provide the City of Toronto:

    a. $163 million in capital funding to support the creation of approximately 230 supportive homes on public land in the next 12-18 months.

    b. $2.6 billion in funding and low-cost financing, though a portfolio-based and predictable multi-year approach, to support the creation of mixed-income communities on public land to start construction on approximately 3,900 purpose-built rental and affordable rental homes within the next 12-18 months.

    c. $150 million in funding under the Canada Rental Protection Fund, to be stacked with the City's investments through the Multi-Unit Residential Acquisition Program, to support the community housing sector in acquiring and preserving approximately 1,000 at-risk rental homes.

2. City Council re-iterate its request that the Government of Ontario maintain its commitment to partner with the City of Toronto to create new supportive homes for people experiencing or at risk of homelessness, by:

    a. Renewing current annual investments of $48 million for another three years (2026-2029) to ensure ongoing stability of housing and supports in over 3,000 occupied supportive homes;

    b. Providing an additional investment of $16 million in 2026, and $23 million in 2027 and annually thereafter for housing benefits and wrap-around housing and social supports for over 730 new supportive homes funded and under construction, to open between 2025 and 2027; and

    c. Providing sufficient operating funding for any net new supportive homes created under Build Canada Homes.

Property Tax Exemptions for Indigenous-Led Housing Provider

3. City Council authorize an exemption from taxation for municipal and school purposes for the affordable rental homes and affordable transitional homes as listed and for the periods of time described in Table 1 in the Financial Impact section of this report from the Executive Director, Housing Secretariat.

4. City Council authorize the Controller and Chief Accountant to cancel or refund any taxes paid after the effective date of the exemption from taxation for municipal and school purposes as set out in the applicable municipal housing facility agreement.

Rental Housing Supply Program Set-Aside for Indigenous Housing Providers

5. City Council authorize the Executive Director, Housing Secretariat, in consultation with Miziwe Biik Development Corporation to:

> a. issue a rolling Call for Applications for the Indigenous set-aside funding allocations under the Rental Housing Supply Program and repayable loan allocations under the Community Housing Pre-Development Fund to identify eligible projects; and
>
> b. approve eligible projects within the approved budget for Indigenous set-aside funding and repayable loan allocation, and report to City Council with the list of approved projects on an annual basis.

6. City Council authorize the Executive Director, Housing Secretariat, in consultation with Miziwe Biik Development Corporation and Aboriginal Labour Force Development Circle, to implement changes to Rental Housing Supply Program, Multi-Unit Residential Acquisition Program, and Community Housing Pre-Development Fund where needed to stack City financial support with federal and provincial funding provided to Indigenous-led and/or Indigenous-serving organizations within approved and available Indigenous set-aside funding allocations for development and acquisition of affordable housing, and report on the program changes to City Council as needed.

Memorandum of Understanding and Funding Agreement with United Way Greater Toronto

7. City Council authorize the Executive Director, Housing Secretariat and Executive Director, Social Development, to negotiate and enter into, on behalf of the City of Toronto, a Memorandum of Understanding and funding agreement with United Way Greater Toronto to provide one-time funding in the amount of up to $50,000, included in the Housing Secretariat's 2025 Operating Budget, to support actions and initiatives to incubate a Black-focused non-profit housing organization, on terms and conditions outlined in Attachment 4, or other terms and conditions as satisfactory to the Executive Director, Housing Secretariat and Executive Director,

Social Development, in a form approved by the City Solicitor.

Authorization to Collect and Share Personal Information through the Shelter Management Information System

8. City Council authorize the Executive Director, Housing Secretariat, in collaboration with the General Manager, Toronto Shelter and Support Services to collect personal demographic information, housing and shelter history, service interactions, consent status of clients, through the Shelter Management Information System (SMIS), designated as the City's Homelessness Management Information System, for the purposes of supporting the City's efforts in delivering responsive, coordinated, and client-centered housing and homelessness services.

9. City Council authorize the Executive Director, Housing Secretariat and the General Manager, Toronto Shelter and Support Services to collect, use, and disclose personal information through the Shelter Management Information System (SMIS), the City's designated Homelessness Management Information System, strictly for the following purposes:

a. Facilitating coordinated housing and homelessness service delivery;

b. Enabling timely and appropriate housing and support service referrals;

c. Ensuring compliance with federal and provincial reporting obligations; and

d. Supporting evidence-based program planning, evaluation, performance; measurement, in a manner this compliant with the applicable privacy legislation, data governance standards, and client consent protocols.

FINANCIAL IMPACT

Delivery of the HousingTO Plan

City Council adopted an increase to the HousingTO Plan's housing approval targets and associated costing in November 2023 through EX.9.3. This report highlighted the urgent need for increased federal and provincial action and investment to increase new purpose-built rental supply, with a focus on affordable rental homes.

As outlined in EX9.3, successful implementation of the HousingTO Plan is estimated to cost all three orders of government approximately \$44.4 to \$47 billion. This includes \$31.6 to \$33 billion in contributions and funding and \$12.8 to \$14.0 billion in repayable loans and financing.

Since the HousingTO Plan launched in 2020, the City's investment has substantially exceeded other orders of governments' contributions. The breakdown of commitments to date as well as outstanding investments are as follows:

- **City of Toronto-** Approximately $6.4 billion committed to date. Approximately $4.1 to $4.6 billion in funding outstanding;
- **Federal government-** Approximately $4.0 billion committed to-date ($3.0 billion in funding and $1.0 billion in financing). Approximately $7.5 to $8 billion in funding and $5.4 to $6.0 billion in financing outstanding; and
- **Provincial government-** Approximately $1.9 billion committed to date. Approximately $8.7 to $9.1 billion in funding and $6.4 to $7.0 billion in financing outstanding.

In 2024, the federal and provincial governments made investments towards key HousingTO targets and priorities including:

- $67.2 million in funding from the provincial Building Faster Fund (BFF) awarded to Toronto in June 2025. This was provided in recognition that in 2024, the City reached 88% of its 2024 housing target, demonstrating the City's work towards its pledge to the province to start construction on 285,000 new homes by 2031. In 2024, the City received $114 million in funding through BFF as it exceeded its 2023 housing target.

- The City continued to deliver on its commitments under the $471 million Housing Accelerator Fund agreement (HAF) to facilitate the creation of approximately 60,980 net new permitted residential homes from 2024-2026. To date, the City has received $235.6 million, or 50%, of the total program funding from the federal government to support efforts to increase the supply of new homes.

    - Funding from the BFF and HAF supports a number of initiatives that are expediting delivery of the HousingTO Plan and Housing Action Plan, including the Multi-Unit Residential Acquisition and Rental Housing Supply Programs, which aim to protect existing supply of homes and increase net new homes delivered on City, private and non-profit lands.

- $2.55 billion in low-cost financing from Canada Mortgage and Housing Corporation was unlocked for a portfolio of rental housing projects delivering 4,831 rental homes, including at least 1,075 affordable homes. This was secured under a landmark agreement in principle between the City and federal government in March 2025 as part of a larger $7.3 billion financing portfolio for rental housing in Toronto.

- The City also received the first $200 million installment (of $600 million total) in funding for shelters and homelessness operating support under the Ontario-Toronto New Deal Agreement.

Ongoing Funding Pressures to Deliver HousingTO Targets

As the City continues to leverage public investments to build new rental homes, the need for additional rental subsidies and funding for wrap-around supportive services to help people exit homelessness into permanent and stable homes continues.

While the Province has provided $48 million annually towards operating funding for supportive housing under the Homelessness Prevention Program (HPP) for 2023-26, the City does not yet have confirmation for the extension of these critical funds beyond 2026.

The City anticipates adding over 730 supportive homes in 2025 through to 2027, which will create a net new pressure of $23 million by 2027 and annually thereafter, for wrap-around support services for over 4,000 supportive homes. This pressure will continue to grow as the City's supportive stock continues to increase.

Increased social assistance rates, additional investments in mental health and addictions services, enhanced resources for community and primary health care providers, and new and sustainable funding to ensure availability of appropriate harm reduction and overdose prevention services are critical to complement investments in housing solutions.

Increased capital and operating investments are particularly important for the City to make meaningful progress in meeting the following targets that are currently lagging:

- Creating new affordable, adequate and safe homes to address continued disparity in housing outcomes for Indigenous, Black and other racialized communities, as well as for women and gender diverse people;
- Increasing the supply of supportive homes for people experiencing homelessness to relieve the pressure on shelters, encampments, and hospitals;
- Assisting low-income households with housing benefits to ensure they can exit homelessness and remain housed, particularly by increasing the City’s annual allocation under the Canada-Ontario Housing Benefit (COHB);
- Investing in acquisition, repairs, accessibility modifications, energy efficiency and resiliency of existing homes to ensure the existing supply of homes, including non-profit and co-operative, remain safe and functional for current and future residents and support aging in place; and,
- Investing in long-term care facilities provided by the City and non-profit organizations to address the growing need of our senior population.

Proposed Property Tax Exemptions for Thunder Woman Healing Lodge Society

This report recommends an exemption from property taxes for municipal and school purposes for three buildings currently operated as, or intended to be operated as, affordable housing for Indigenous women by Thunder Woman Healing Lodge Society (TWHLS). TWHLS is an Indigenous-led housing provider that provides community-based, culturally appropriate services and housing for First Nation (Status and Non-Status), Inuit, and Métis 2SLGBTQIA+ women exiting correctional institutions, and survivors of intergenerational trauma

TWHLS requires property tax exemptions for three affordable rental housing, transitional housing, and/or residential Healing Lodge properties:

- 209 Carlton Street was approved for financial incentives under the Affordable Rental and Rent-Controlled Incentives stream of the RHSP in Q3 2025, with construction expected to begin in Q4 2025. Property tax exemptions for the four affordable rental homes and ancillary space require Council authority. Financial support for the property acquisition and renovation have been provided by the National Indigenous Collaborative Housing Incorporated (NICHI), the Aboriginal Labour Force Development Circle (ALFDC), and Miziwe Biik Development Corporation (MBDC).

- 28 Algoma Street was acquired by TWHLS and is being renovated in Q4 2025 with financial support from NICHI in order to create four affordable rental homes. The City's MURA Program allows for property tax exemptions to be provided (subject to Council approval) where not-for-profit and Indigenous housing providers are able to purchase properties using non-City acquisition programs (such as NICHI funding), subject to the acquisition meeting the eligibility criteria under MURA and the not-for-profit and Indigenous housing providers agree to enter into a Contribution Agreement with the City.

- 161 Spadina Road is a provincially-owned detached property sub-leased by the City to TWLHS in 2022 for renovation as a culturally appropriate residential Healing Lodge and was approved for a property tax exemption by City Council at that time. With financial support from ALFDC, a garden suite has since been added to provide ancillary space for THWLS to provide wrap-around support services to residents of the building. A property tax exemption is recommended for the garden suite to support the ongoing affordability of the affordable homes.

Property tax exemptions are recommended for the terms of the agreements (from 17 years to 40 years), with an estimated Net Present Value (NPV) of $680,864. Ongoing municipal property tax exemption is conditional on compliance with the terms and conditions of the City's Contribution Agreement over the term of the agreement.

Table 1: Summary of Recommended Property Tax Exemptions to Support Thunder Woman Healing Lodge Society

#	Property	Ward	Property Tax Waiver Period (years)	NPV of City Tax	NPV of Education Tax	NPV of City Building Levy	NPV of Property Tax Exemption*
1	28 Algoma Street (includes 4 affordable rental homes)	3 – Etobicoke Lakeshore	40	$208,890	$35,795	$2,278	$246,962
2	161 Spadina Road – garden suite*	11 – University-Rosedale	17	$24,920	$5,373	$325	$30,618
3	209 Carlton Street (includes 4 affordable rental homes)	13 – Toronto Centre	40	$342,324	$57,286	$3,673	$403,283
Total Net Present Value:				**$576,134**	**$98,454**	**$6,276**	**$680,864**

**TWHLS entered into a 20-year sublease with the City for the main property located at 161 Spadina Road in 2022. Since entering into the sublease, a garden suite was constructed on the property, which now requires a property tax exemption. The main property was previously approved for a property tax exemption for a 20-year period in 2022 through MM39.30. TWHLS currently has 17 years remaining on its sublease with the City for this site.*

Rental Housing Supply Program Set-Aside for Indigenous Housing Providers

This report outlines the result of engagement with ALFDC and MBDC in implementing Council direction to co-develop a process to allocate $10 million in Capital funding and $3 million in Community Housing Pre-Development Fund (CHPF) loan funding to Indigenous housing providers. This funding was set-aside to support progress toward approving 5,200 "for Indigenous, by Indigenous" affordable and supportive homes by 2030. However, no applications from Indigenous housing providers were received through the last call for applications. Funding to be allocated is available within the Housing Secretariat's 2025-2034 Capital Budget and Plan.

Independent Midpoint Review of the City's Progress in Advancing the Progressive Realization of the Right to Adequate Housing

This report references work the City will undertake with an independent consultant to conduct the Council-directed independent evaluation of the City's progress in advancing the progressive realization of the right to adequate housing, at the midpoint of implementing the HousingTO Plan. The cost associated with this review will be included in the 2026 Operating Budget submission for the Housing Secretariat.

Memorandum of Understanding/Funding Agreement to Incubate a Black-Focused Non-Profit Housing Organization

This report recommends an allocation of up to $50,000 in one-time City funding to United Way Greater Toronto to support an initiative to incubate a Black-focused non-profit housing organization, to be delivered through a Memorandum of Understanding and funding agreement. This funding would support advancement of baseline activities and carrying out capacity building activities required to incubate a new housing organization focused on serving Black residents. This recommendation has no net new financial impact to the City, as this funding is available within the Housing Secretariat's 2025 Operating Budget

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

EQUITY IMPACT STATEMENT

The City's HousingTO Plan and Housing Action Plan recognize that a healthy housing system spans the full continuum, from shelters and supportive housing for those experiencing homelessness, to rent-geared-to-income (RGI), affordable and market housing options that are essential for families, workers and communities. Investment in all aspects of this system are critical to Toronto's economic and social vitality.

Implementation of these plans continues to be guided by an equity lens. This means prioritizing the needs of Indigenous communities and equity-deserving groups, and ensuring access to housing, services and supports that enable residents to maintain safe, appropriate homes.

The HousingTO Plan reaffirms the City's commitment to the progressive realization of the right to adequate housing, as set out in the Toronto Housing Charter. Advancing this commitment not only strengthens housing outcomes but also promotes health, social inclusion, and economic stability.

The report highlights concrete steps being taken to address systemic and structural barriers to housing faced by Indigenous communities, Black and other racialized people, women, youth, seniors, people with disabilities, 2SLGBTQIA+ residents, and other equity-deserving groups. Central to this work is the need for strong and ongoing partnerships with Indigenous organizations and with community agencies, non-profits, co-operatives and service providers that work most closely with the communities most affected by housing challenges.

Progress depends on sustained collaboration with community partners, housing providers, the private sector, and all orders of government, to create pathways to housing stability and opportunities for Toronto's residents most in need.

DECISION HISTORY

At its meeting on July 23, 2025, City Council directed staff to engage with Miziwe Biik Development Corporation and Aboriginal Labour Force Development Circle to co-develop a process for identifying eligible Indigenous-led housing projects to receive the Indigenous set-aside of the Community Housing Pre-Development Fund and the Rental Housing Supply Program's capital funding streams on an ongoing basis.
https://secure.toronto.ca/council/agenda-item.do?item=2025.PH23.5

At its meeting on December 17, 2024, City Council directed the City Manager to report to Executive Committee on the original functions of a Housing Commissioner as set out in City Council decision 2019.PH11.5 with respect to a) the review and assessment of systemic issues and hurdles in the implementation of the revised Toronto Housing Charter and HousingTO 2020-2030; b) providing expertise on housing as a human right; c) making recommendations to City Council; and d) providing advice to the public service to the City Manager, Deputy City Managers, and relevant divisions.
https://secure.toronto.ca/council/agenda-item.do?item=2024.EC17.1

At its meeting on November 8, 2023, City Council adopted the Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes - Supplementary Report. This report included corrections to amend elements of the "Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes." https://secure.toronto.ca/council/agenda-item.do?item=2023.EX9.3

At its meeting on March 21, 2023, Executive Committee adopted, with amendments, item EX3.1 - Housing Action Plan 2022-2026- Priorities and Work Plan. This report responded to the request by City Council for a Housing Action Plan.
https://secure.toronto.ca/council/agenda-item.do?item=2023.EX3.1

At its meeting on December 14, 2022, City Council adopted Item CC2.1 – 2023 Housing Action Plan, which directed staff to develop a Housing Action Plan for the 2022-2026 term of Council to enable both market, non-market and hybrid housing production to achieve or exceed the provincial housing target of 285,000 new homes over the next 10 years. This plan was to include community housing intensification plans with specific targets that support and grow existing co-op and non-profit rental homes and add capacity for the sectors to be able to operate the new homes.
https://secure.toronto.ca/council/agenda-item.do?item=2023.CC2.1

At its meeting on February 2 and 3, 2022, City Council adopted Item MM39.30 – Sublease Agreement with Thunder Woman Healing Lodge Society (TWHLS) at 161 Spadina Road to Provide Affordable Transitional Housing to Indigenous Women, which provided authority for the City to enter into a 20-year sublease with TWHLS for the property at 161 Spadina Road, and to provide a municipal property tax exemption for the site. https://secure.toronto.ca/council/agenda-item.do?item=2022.MM39.30

At its meeting on November 25, 2021, the Planning and Housing Committee adopted Item PH29.6 – HousingTO 2020-2030 Action Plan - 2021 Annual Progress Report Update. https://secure.toronto.ca/council/agenda-item.do?item=2021.PH29.6.

At its meeting on September 22, 2020, the Planning and Housing Committee adopted, with amendments, Item PH16.5 - Improving Outcomes for Toronto Residents through Implementation of HousingTO 2020-2030 as the accountability framework to monitor the City's progress towards delivering on the actions identified in the HousingTO 2020-2030 Action Plan over the next 10 years. https://secure.toronto.ca/council/agenda-item.do?item=2020.ph16.5

At its meeting on December 17 and 18, 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 over the next 10 years.
http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2019.PH11.5.

COMMENTS

Toronto is facing housing and homelessness crises affecting residents of all ages and backgrounds. The impacts of these crises are most acutely experienced by people experiencing homelessness in Toronto (which has exceeded 10,000 individuals through most of 2024 and into 2025); as well as Indigenous people, Black residents, seniors, 2SLGBTQ youth, and other equity-deserving groups. As social assistance rates and incomes have not kept pace with increasing cost of living, demand for RGI homes continues to outpace available supply.

Rent costs have continued to outpace both income and inflation; a household would need to earn about $57,000 per year in 2024 to afford the average studio apartment rent of $1,427 per month, well above the maximum monthly shelter allowance of $390 a single person receives from Ontario Works or $599 from the Ontario Disability Support Program. A full-time minimum wage earner would need to spend almost half of their monthly before tax income on housing costs to afford a studio unit.

Despite the need for a range of new homes that meet diverse needs of residents, the housing market across Canada, including Toronto, has faced a significant downturn since 2023 that will negatively impact availability of supply and housing affordability for future generations. In Toronto, housing starts declined from 2023 to 2024 by 34%, a trend which has continued into 2025. However, with supports from the City, starts on new affordable rental homes only decreased by 2% from 2023 to 2024.

While there has been some resilience in new rental housing supply, this demonstrates the market alone will not be able sustain the creation of new rental homes, including affordable rental, that are needed. Industry and experts are calling on all orders of government to take stronger action to reverse the declining housing market in support of current and future generations of residents in need of housing, as well as the substantial number of households and workers who rely on employment in the construction sector.

Despite these challenges, the City made significant progress through 2024 and into 2025. Through strong partnerships with all orders of government, Indigenous, community and private sector organizations, health and other system partners, the City is advancing its commitment to ensuring that all Torontonians have access to safe, stable, and affordable homes. While the best solution to homelessness and housing precarity is affordable housing, responding to this growing need will mean addressing generational disinvestment in RGI, supportive and affordable housing with strong leadership at the federal and provincial level.

2024-2025 Housing Progress Report

Attachment 1 to this report includes the 2024-2025 HousingTO Plan Annual Progress Report, which also considers progress on the 2022-2026 Housing Action Plan, as directed by City Council. Attachment 2 includes the updated 2022-2026 Housing Action Plan tracker.

Over 2024 and into early 2025, the City of Toronto, in collaboration with partners across sectors, have advanced the following key priories listed below, as guided by both plans:

Creating new homes

- Achieved 89% of the provincial target of 23,500 housing starts in 2024.
- Launched the Rental Housing Supply Program (RHSP) to help meet City Council's expanded housing targets, with a strong focus on supporting the non-market and community housing sector.
- Approved a record of 6,366 new rent-controlled homes, achieving 46% of the City's overall target of 65,000 approved rent-controlled homes (29,744 homes approved since 2020).
- Opened 632 net new rent-controlled, affordable and RGI homes, in addition to 189 rental replacement homes for residents.

Protecting and preserving existing homes

- Secured more than 700 permanent affordable homes through the Multi-Unit Residential Acquisition (MURA) Program.
- Invested $349 million in capital work by Toronto Community Housing Corporation (TCHC) in the renewal of its portfolio to improve quality of housing for tenants.
- Supported repair and renovation of 7,214 non-profit and co-operative homes through federal/provincial Canada-Ontario Community Housing Initiative (COCHI) funding.

Supporting renters and improving housing stability

- Adopted the Rental Renovation Licence By-law, which came into effect in 2025, to protect renters from bad faith renovation-related evictions, or “renovictions”.
- Sustained over 800 tenancies through the Eviction Prevention in the Community (EPIC) Program by providing wrap around case management services to low-income tenants facing imminent risk of eviction, as well as supporting displaced tenants.
- Provided over 2,300 grants through Toronto Rent Bank to low-income individuals and families who were behind on their rent or in need of help with a rental deposit.
- Delivered the Canada-Ontario Housing Benefit (COHB) to more than 1,700 new households, including those experiencing homelessness and Indigenous households, among others.
- Continued to administer 70,000 RGI subsidies, working closely with housing providers including TCHC, Toronto Seniors Housing Corporation (TSHC), and non-profit and co-operative housing providers.

Prioritizing diverse housing needs

- Supported more than 4,600 people experiencing homelessness to move into permanent homes through initiatives like COHB, Rapid Rehousing Initiative, and Priority Access to Housing and Supports (PATHS).
- Supported over 10,700 low-income senior households through property tax increase deferral and cancellation programs.
- Housed 1,473 households from priority categories on the Centralized Waiting List into RGI housing, including households from the Special Priority Program (i.e., households with current or recent experience of domestic abuse or human trafficking); terminally ill applicants; applicants experiencing homelessness; youth; and Indigenous peoples, among others.

Transforming housing policies

- Continued to modernize the City’s organizational structure to respond to the urgent need to approve and build more homes through establishing a Development Review Division and Housing Development Office.
- Adopted Official Plan and zoning bylaw amendments to permit townhouses and small-scale apartment buildings on lots designated as *Neighbourhoods* and abutting a major street. The uptake of these as-of-right zoning permissions is estimated at 41,083 new homes by 2051.
- Permitted an estimated 9,000 residential units by adopting the Ookwemin Minising precinct plan update and Official Plan and Zoning By-law Amendment, increasing the permitted density of the precinct by a minimum of 60%, with a 30% affordable housing target for publicly owned lands (which may deliver up to 2,700 affordable homes).
- Advanced one of the largest city-building efforts in the history of Toronto by

adopting the Downsview Secondary Plan, which, over an anticipated 30-year build-out, will accommodate approximately 115,000 new residents (63,000 homes) and 52,000 workers.

Attachment 3 provides an overview of the City's progress towards achieving the HousingTO Plan's targets by the end of 2024, noting target areas that are on track, those needing attention, and those at risk.

2025-2026 Actions and Priorities

In 2025 and 2026, the City continues to take significant action on housing, guided by the Housing Action Plan and HousingTO Plan to address the ongoing housing and homelessness crises and improve housing outcomes for current and future generations of residents. Advancing these activities and priorities will require, in some cases, additional funding and stronger partnerships with other orders of government. Toronto has been a leader in advancing housing solutions, and coordinated action across all orders of government is needed to achieve the HousingTO Plan targets. Key actions highlighted for 2025-2026 include:

- Developing the City's Five-Year Strategic Plan to Address Homelessness, leveraging findings from the sixth Street Needs Assessment (SNA).
- Continuing to implement the Council-approved Homelessness Services Capital Infrastructure Strategy as a proactive, strategic capital planning and decision-making approach, including the site development process for the shelter locations identified and acquired in 2024 and 2025, and continue the search for additional shelter locations to be secured in 2026.
- Increasing supports for renters through implementation of the new Rental Renovation Licence By-law, and the evolution of the Situation Table for Housing-at-Risk (STAR), which provides support for tenants experiencing eviction, displacement, and housing instability.
- Opening an estimated 863 affordable rental and RGI homes (in 14 City-led and City-supported projects) by the end of 2025, while also supporting a robust pipeline of over 250 additional affordable rental projects to advance through the development process.
- Launching the City's Black Housing Framework to improve access to safe, stable housing and shelter for Black Torontonians, as a priority outcome area of Toronto's 10-year Action Plan to Confront Anti-Black Racism.
- Working with subject matter experts and the Housing Pathways for Women and Gender Diverse People Working Group to identify opportunities for sector capacity building to support the HousingTO target of 10,000 new affordable and supportive home approvals dedicated to women, girls and gender diverse people by 2030.

Advancing the Progressive Realization of the Right to Adequate Housing

In response to EC17.1, City staff have reviewed the organizational structure of the City as it relates to delivering the original functions of a Housing Commissioner, as originally identified in PH11.15. Housing Secretariat coordinates the City's all-of-government approach to implementation of the HousingTO Plan, and the Housing Rights Advisory Committee and Deputy Ombudsman, Housing play a key oversight role for the City in its efforts to implement the Toronto Housing Charter's policy directions. In 2026, to further respond to the suite of actions Council directed in 2022.EX34.7, the City will implement a housing as a human right training program to support senior leaders and policy and program staff working in the housing system and will engage an independent consultant to undertake a midpoint review of the City's progress in advancing the progressive realization of the right to adequate housing.

Opportunities through Build Canada Homes

On September 14, 2025, the Government of Canada announced the launch of Build Canada Homes (BCH), with an initial $13 billion investment, and indicated that BCH will:

- Launch the $1.5 billion Canada Rental Protection Fund to support the community housing sector in acquiring and preserving at-risk rental apartment buildings.
- Prioritize six sites to create 4,000 factory-built homes on federal land, including a site in Toronto, with an additional capacity of up to 45,000 units across the portfolio.
- Deploy $1 billion to build transitional and supportive housing for people who are homeless or at risk of homelessness, and collaborate with key provincial, territorial, municipal and Indigenous partners to pair these investments with employment and health care supports.
- Prioritize factory-built housing and innovative/sustainable construction methods.
- Adopt the new Buy Canadian policy and prioritize projects that use Canada lumber, steel, aluminum and mass timber.

BCH will incubate under Housing, Infrastructure and Communities Canada, before being evolved into a standalone entity in 2026. Canada Lands Company will be transferred under BCH, which will allow BCH to develop public lands prioritizing factory-built housing and innovative construction methods.

The City applauds the Government of Canada's vision to establish BCH with a mandate to build more affordable homes faster. In August 2025, the federal government launched a Market Sounding Guide to solicit feedback on a proposed approach to BCH, including a vision, objectives, functions, and instruments. The City submitted a response on August 29, 2025 recommending this new organization and its programming be guided by the following three key principles:

1. **Predictability, clarity and continuity:** Accelerating the development of affordable housing requires predictability and limited disruptions in services and support to the housing system. BCH should focus on providing predictability for the housing sector through long-term funding and investment approaches. BCH should also consider providing City-based funding allocations under its programs,

taking a similar approach to the Rapid Housing Initiative – Cities Stream, to improve predictability and certainty for City partners.

2. **Flexible, equitable and needs-based:** BCH's investment approach and instruments should provide municipalities and housing providers with flexibility to meet local circumstances, focusing on increasing the supply of affordable and supportive housing. Programs should provide the right mix of funding and financing commensurate with intended housing outcomes. This should be grounded in the federal government's commitment to the progressive realization of the right to adequate housing. BCH should focus on how to best allocate funding to improve resilience of the community housing sector, address inequalities between population groups, and aim to better align funding with demonstrated needs.

3. **Partnership-based:** Recognizing the federal government cannot drive results alone, the creation and ongoing implementation of BCH should include opportunities to partner with and gather feedback from different orders of government and key housing stakeholders/partners. This will ensure federal housing solutions to accelerate housing supply are grounded on evidence and reflect local realities across the country, with a core outcome being that BCH programs that work on a portfolio basis and can be stacked with land, partnerships, financial incentives, and processes across governments.

Toronto, along with Toronto Community Housing Corporation and community housing providers, have been leaders in building new supportive and affordable homes and have successfully delivered programs that align directly with BCH. Building upon the demonstrated success of 10 completed or under construction supportive housing projects delivered through similar partnerships from 2020-2025, the City is ready to partner with BCH and unlock 230 supportive homes for people exiting homelessness in the next 12 to 18 months.

Through the Toronto Builds initiative and with funding and financing support secured from BCH and CMHC, Toronto is ready to start construction on a pipeline of large scale and high impact rental projects with a target of approximately 3,900 rental homes including at least 30% as affordable and RGI homes, within the next 18 months.

The City has been a leader in advancing new affordable and rent-controlled homes, and has provided significant financial contributions towards this goal. To date, the value of City incentives provided towards the target of 65,000 rent-controlled homes totals at approximately $1.2 billion.

The City has also taken action on cutting costs of development for purpose-built rental homes in projects where at least 20% of units are affordable through an indefinite deferral of development charges and reducing property taxes by 15% for 6,128 rental homes (at an estimated cost of $356 million in foregone revenues). Additionally, the City has approved deferral of development charges for 2,913 condominium units in projects that include 5% to 10% affordable rental homes (at an estimated cost of $27 million in foregone revenue). Without support from other orders of government, further expanding these incentives would impact the City's ability to build new infrastructure needed for complete communities. Increased federal and provincial investment is critical to realizing the City's HousingTO targets and providing affordable homes for low and moderate income residents.

Rental Housing Supply Program Set-Aside for Indigenous Housing Providers

As reported in PH23.5, 20% of the RHSP's CHPF loan funding ($3 million) and Capital Funding stream ($10 million) was set aside to support progress toward approving 5,200 "for Indigenous, by Indigenous" affordable and supportive homes by 2030. However, no applications from Indigenous housing providers were received and City Council directed staff to work with MBDC and ALFDC to identify barriers to participation and co-develop a process whereby eligible Indigenous-led housing providers can access funding amounts set aside for Indigenous-led projects on an ongoing basis. The funding to be allocated is available within the Housing Secretariat's 2025-2034 Capital Budget and Plan.

In consultation with MBDC and ALFDC, a number of factors were identified as contributing to lack of submissions to the City's RHSP and CHPF Call for Applications. These include a program requirement for proponents to have control of land prior to applying for Capital funding, and limited capacity to take on multiple development projects concurrently, which impacts their decision to apply for funding for additional projects in timelines as set by the City. The lack of advance notice of the point-in-time Call for Applications was also identified as an obstacle to access the program.

MBDC and ALFDC have provided recommendations to the City to improve the Indigenous housing sector's ability to participate in future calls for applications.

This report outlines a number of program and process changes to enable more "for Indigenous, by Indigenous" projects to access the funding available:

- The CHPF and Capital Funding streams will accept applications from Indigenous-led organizations on a rolling-basis. City staff in consultation with MBDC and ALFDC will conduct the eligibility check and evaluation of the proposals on an ongoing basis and will recommend approvals to the Executive Director, Housing Secretariat within the approved funding or loan funding amounts until funds are exhausted. This change will ensure timely funding decisions can be made for Indigenous-led projects, and will streamline decision-making process between the RHSP, CHPF and provincial programs implemented by MBDC (e.g., Indigenous Supportive Housing Program and Ontario Priorities Housing Initiative).
- Program parameters and guidelines will be clarified and amended to enable organizations to apply to RHSP and CHPF in advance of having control of the land, as long as the land can be secured in advance of execution of funding

agreements. This will also enable Indigenous-led organizations to purchase land for the purposes of building affordable rental housing and supportive housing.

Through these proposed program changes, the City is committed to responding to the Indigenous housing sector's feedback in a timely manner. In order for the City to continue its ability to respond to changing market and sector needs, staff are recommending City Council delegate authority to the Executive Director, Housing Secretariat to implement changes to the program design for the RHSP's Capital Funding and CHPF streams, and MURA, that provide the necessary flexibility to support the viability of Indigenous-led projects. These changes could include aligning project eligibility criteria with Indigenous Supportive Housing Program, Ontario Priorities Housing Initiative, or other federal and provincial programs that are developed to support Indigenous-led and Indigenous serving housing projects. Updates on program changes will be reported back to City Council as needed.

Partnership with United Way Greater Toronto

Black residents of Toronto experience disproportionately higher rates of core housing need, overcrowding and homelessness. Social Development, the Housing Secretariat and Toronto Shelter and Support Services have been developing a Black Housing Framework focused on improving outcomes for Black people across the housing continuum, to be included in the upcoming renewed 10-year Toronto Action Plan to Confront Anti-Black Racism. Consultations to support development of this framework highlighted the need for capacity building activities to strengthen the sector's ability to advance housing solutions for Black residents.

In response to these challenges, United Way Greater Toronto (UWGT) has identified an opportunity to catalyze the development of a Black-focused non-profit housing organization. Consultations and engagements with key informants and City staff further highlighted the need to support a pathway to launch a new organization that could focus on addressing the housing needs of Black Torontonians. A new organization could acquire units within existing buildings or new developments, support capacity building in the broader Black-led/Black-serving housing sector and eventually pursue longer-term development opportunities to start owning and operating housing at scale.

UWGT has retained Monumental Projects Inc. to carry out the initial steps to incubate the new organization. Monumental is a social purpose business working with governments, private companies and non-profits to advance equitable city-building and urban development. Monumental has carried out similar capacity building projects focused on equity-deserving communities. Steps to establishing this organization would include establishing an initial concept and accompanying mission and vision, securing seed funding to cover the first year of operations, identifying a charitable trustee organization with a history of developing and managing non-profit housing, and establishing partnerships with developers, funders, the City, and the federal government. The City would play an advisory role, ensuring policy alignment with existing housing programs and eventually support the new provider in integrating into the housing landscape. The end goal is to set up an organization that would deliver affordable and culturally-responsive housing.

There is an opportunity to leverage City funding to support UWGT in advancing this initiative. This report recommends that City Council authorize staff to enter into a Memorandum of Understanding and funding agreement with UWGT. Staff are recommending a one-time contribution of up to $50,000.

Supporting Service Delivery and Evidence-Based Planning Across the Housing Continuum

The Housing Secretariat and Toronto Shelter and Support Services share responsibility as the Community Entity for the City of Toronto, co-administering housing and homelessness funding through the federal Reaching Home Program and the provincial Homelessness Prevention Program. The divisions contract with service providers to deliver programs and services that address housing instability and homelessness across the city.

Under federal Reaching Home program requirements, all federally funded housing and homelessness projects must be integrated into a Homelessness Management Information System (HMIS) by March 31, 2026. This ensures consistent data collection, accurate reporting, and accountability to federal and provincial partners.

The Shelter Management Information System (SMIS) is the City of Toronto's designated HMIS and is currently administered by Toronto Shelter and Support Services. SMIS is primarily used within the shelter system to manage client intake, case management, and reporting. Recommendations in this report will grant the Housing Secretariat necessary authority to also collect and share personal information through SMIS, ensure the City meets program requirements, and strengthen a coordinated, accountable approach to addressing homelessness in Toronto.

Conclusion

Toronto is experiencing housing and homelessness challenges that impact residents at every income level, with the deepest impacts felt by low-income households, Indigenous peoples, Black and other racialized communities, and other equity-deserving groups. The City is committed to taking action to address these challenges, including advancing the goal to create a generational transformation of the housing system in Toronto.

Progress made in 2024 shows meaningful change is possible and the City continues to lead with ambitious targets and transformative programs. Lasting solutions demand more than City action alone, and require collaboration across governments, community partners, and the private and non-profit housing sectors. The City has repeatedly called for a whole-of-government and whole-of-community approach to ensure all Toronto residents have a safe, affordable and adequate place to call home. The City remains committed to working with federal and provincial governments to unlock the investment needed to achieve the HousingTO plan.

CONTACT

Michael Backs
Manager, Housing Systems & Intelligence
416-397-5762, Michael.Backs@toronto.ca

Matt Hilder
Project Director, Housing Policy & Strategy
416-392-6249, Matt.Hilder@toronto.ca

SIGNATURE

Doug Rollins
Executive Director, Housing Secretariat

ATTACHMENTS

Attachment 1: 2024-2025 HousingTO Progress Report (provided separately)

Attachment 2: Housing Action Plan (2022-2026) Progress Tracker (provided separately)

Attachment 3: Summary of Progress Towards HousingTO Plan's Targets (provided separately)

Attachment 4: Proposed Terms and Conditions for Memorandum of Understanding and Funding Agreement with United Way Greater Toronto

Attachment 4: Proposed Terms and Conditions for Memorandum of Understanding and Funding Agreement with United Way Greater Toronto

The following is a summary of the recommended major terms and conditions of the Memorandum of Understanding with United Way Greater Toronto. These terms and conditions may be amended to the satisfaction of the Executive Director, Housing Secretariat and the Executive Director, Social Development.

Proposed Terms & Conditions	
Parties	City of Toronto (City) United Way Greater Toronto (UWGT)
Term	From the date of signing until December 31, 2026
Objectives	To support the establishment of a Black-focused non-profit housing organization through activities that include: • Organizational incubation, including setting up foundational elements required to establish a new, sustainable housing organization, such as developing an initial concept and accompanying Mission and Vision statements, identifying a charitable trustee organization with experience in non-profit housing delivery to help steward the new organization • Establishing a governance model, including a structure that reflects community leadership, accountability and best practices, an initial Working Group, and initiating a recruiting process for an inaugural Executive Director • Cultivating partnerships needed to launch the new organization, including with affordable housing developers to identify a potential pipeline of projects • Support sector capacity building by providing resources and expertise to strengthen capacity of other Black-led and/or Black-focused housing organizations

Proposed Terms & Conditions	
Roles/Responsibilities	The parties will meet to establish an internal partnership and program evaluation framework outlining clear roles and responsibilities for each party within the MOU. The framework may be modified from time to time.
City Funding	Subject to a separate funding agreement, on terms and conditions satisfactory to the Executive Director, Housing Secretariat and Executive Director, Social Development, and in a form satisfactory to the City Solicitor, the City will provide up to $50,000 in funding to United Way Greater Toronto over 2025 and 2026 to advance the shared objectives noted above.