TORONTO

REPORT FOR ACTION

Making Quality of Life and Environmental Improvements for Seniors at 444 Logan Avenue

Date: December 3, 2025
To: Planning and Housing Committee
From: Executive Director, Housing Development Office and Executive Director, Housing Secretariat
Wards: Ward 14

SUMMARY

The former Municipality of Metropolitan Toronto (City of Toronto) and WoodGreen Community Housing Incorporated (WoodGreen) entered into a municipal agreement on October 22, 1965, to convey the site at 444 Logan Avenue (also known as Ray McCleary Towers) to WoodGreen for the development and operation of 160 social housing units for low-income seniors. 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 required that upon mortgage expiry, the property is to be reconveyed to the City. City Council has since approved an extension of the municipal agreement (and WoodGreen's obligation to reconvey the property to the City) to August 2026. This extension provided time for the parties to negotiate the terms and conditions for WoodGreen's continued long-term use of the property.

In addition to the municipal agreement, WoodGreen and the City entered into a Local Agency Housing Agreement on May 23, 2017, which provides a framework for the coordination of three WoodGreen housing initiatives including the redevelopment of 1117-1119 Gerrard Street East, the social housing property at 835-841 Queen Street East, and 444 Logan Avenue. The Local Agency Housing Agreement supports the City and WoodGreen to renegotiate the terms of the reconveyance of 444 Logan Avenue, while considering all three properties together, to ensure no loss of affordable rental and social housing in the city.

Since the Local Agency Agreement was signed, the redevelopment of 1117-1119 Gerrard Street E. has been completed and now provides 36 good quality social housing units and an onsite daycare for residents. To further advance the goals of the Local Housing Agency Agreement, while considering the current context, this report recommends that:

- City Council extend the date at which the 444 Logan Avenue reconveyance obligation comes into force to a date that is 40 years following the registration of a new Social Housing Agreement to be signed between the City and WoodGreen;
- The Local Agency Housing Agreement be amended to incorporate a City-led process for the redevelopment framework for WoodGreen at 835-841 Queen Street East; and
- WoodGreen enter into a Municipal Housing Facility Agreement ("Contribution Agreement") with the City to secure an exemption from property taxes for a period of 40 years for 444 Logan Avenue.

Council's approval of the recommendations in this report will allow WoodGreen to secure approximately $27 million in federal funding and low-cost financing to complete a deep energy retrofit and modernization of 444 Logan Avenue. These improvements will support quality of life improvements for tenants through adequate heating and cooling, better quality homes and reduced operating costs to enable long-term affordability. The initiative will also support the City's TransformTO Net Zero Strategy and overall sustainability goals by reducing greenhouse gas emissions.

Furthermore, the amended Local Agency Housing Agreement will facilitate the future development of 835-841 Queen Street East through a City-led process, allowing WoodGreen to leverage the City and CreateTO's development expertise to expedite the delivery of good quality, sustainable and affordable homes for seniors.

RECOMMENDATIONS

The Executive Director, Housing Secretariat and the Executive Director, Housing Development Office, recommend that:

1. City Council authorize the Executive Director, Housing Secretariat to negotiate and enter into, on behalf of the City, a 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, upon completion of Item 2 below.

2. City Council authorize the Executive Director, Housing Secretariat to negotiate and enter into, on behalf of the City, a Municipal Housing Facility Agreement ("Contribution Agreement") with WoodGreen Community Housing Incorporated, to exempt the property at 444 Logan Avenue from the payment of property taxes 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 signed between the City of Toronto and WoodGreen Community Housing Incorporated.

5. City Council request the Government of Ontario to allow residents of community housing projects which are exempt from taxation for municipal and school purposes to be eligible for the Ontario Energy and Property Tax Credit component of the Ontario Trillium Benefit.

6. City Council direct the Deputy City Manager, Development and Growth Services to amend the existing Local Agency Housing Agreement by:

a) removing 1117-1119 Gerrard Street East;
b) including the changes reflected in the executed Social Housing Agreement for 444 Logan Avenue;
c) the establishment of a redevelopment framework for WoodGreen Community Housing Incorporated at 835-841 Queen Street East led by the Executive Director, Housing Development Office, in consultation with the Executive Director of Development Review, the Chief Executive Officer of and the local Councillor and in collaboration with WoodGreen Community Housing Incorporated.

7. City Council direct the Deputy City Manager, Development and Growth Services to report to the April 14, 2026 Planning and Housing Committee on the redevelopment framework.

FINANCIAL IMPACT

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

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

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

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 (also known as 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.

Current Agreements between the City of Toronto and WoodGreen

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.

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.

A Local Agency Housing Agreement between the City and WoodGreen was signed on May 15, 2018, which provides a framework to coordinate and support three WoodGreen housing initiatives: two WoodGreen owned sites: 1117-1119 Gerrard Street East and 835-841 Queen Street East, and; social housing for seniors at 444 Logan Avenue, subject to a reconveyance obligation to the City. Specifically, the Local Agency Housing Agreement allows the City and Woodgreen to renegotiate the terms of the reconveyance of 444 Logan Avenue to ensure the property's continued operation as affordable housing, and to ensure no loss of affordable rental housing in the City.

Proposed Suite of New and Amended Agreements

This report seeks authority to enter into the following agreements with WoodGreen:

Agreement	Purpose
Social Housing Agreement - 444 Logan Avenue	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).
Municipal Housing Facility Agreement - 444 Logan Avenue	The Municipal Housing Project Facility Agreement will require ongoing affordability of units and will 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.

Agreement	Purpose
Amended Local Agency Housing Agreement - 444 Logan Avenue and 835-841 Queen Street East	The current Local Agency Housing Agreement will be amened to i) remove 1117 - 1119 Gerrard Street East; ii) include the terms of the Social Housing Agreement for 444 Logan Avenue regarding the reconveyance obligation; and iii) incorporate a City-led process to create a redevelopment framework for 835-841 Queen Street East, including the creation of a redevelopment framework, to advance the site in consultation with the local Councillor.

Retrofit Programs and CMHC Funding at 444 Logan Avenue

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 and repayable loans. 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.

Improving the Quality of Life for Seniors at 444 Logan Avenue

The retrofits at 444 Logan Avenue will improve the quality of life for the senior tenants who live there. Particularly, the addition of air conditioning will improve the overall health of senior tenants.

Key outcomes of the project include:

- Building-wide cooling and filtered fresh air delivered directly to every suite, providing critical air conditioning for the senior tenants.
- Full envelope modernization using a Canadian-made industrialized prefabricated façade system.
- All-electric HVAC and renewable integration, enabling > 90 % GHG reduction and year-round comfort.
- Net Zero Carbon certification confirming full decarbonization.

CONCLUSION

To support the preservation and modernization of social housing, this 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 continuum, 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 for 444 Logan Avenue can ensure that affordable units are preserved and WoodGreen will have the support to continue operations while maintaining housing quality and capacity long term.

The recommended amendments to the Local Agency Housing Agreement will ensure that the City leads the redevelopment of the WoodGreen owned property at 835-841 Queen Street East in collaboration with the local Councillor and WoodGreen.

Executing the agreements outlined in this report will facilitate the release of $27 million in federal CMHC funds through an extension of the reconveyance for 40 years. This will ensure that critical repairs to improve the quality of life for tenants will be completed. This is an important upgrade for the senior tenants that will allow the ongoing operations of this property.

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ATTACHMENTS