



Dear Planning & Housing Committee; Budget Committee,

Re: 2025.PH18.7 - Multi-Unit Residential Acquisition (MURA) Program Update

The South Etobicoke Community Land Trust supports the City of Toronto's request that the federal government launch the Canada Rental Protection Fund and to dedicate a portion of the stream to future Multi-Unit Residential Acquisition Requests for Proposal. Our community members have supported prior motions concerning MURA as a means of protecting vulnerable affordable housing complexes from development pressures that would displace neighbours and residents alike rather than allowing them to stay in their communities. MURA would also preserve these units that sit at lower rent levels to allow housing choice for existing and future Toronto residents while awaiting new housing supply from development applications, zoning reforms and tri-governmental projects. The current version of the program adopted [this past June](#) is very versatile in the varieties of buildings and built forms community groups can acquire, making it well suited for communities of various sizes across the country.

At the municipal level, we would like to see more funding for MURA and within that, more housing providers selected through the Requests for Proposal process to meet the demand for housing and more transparency. Last year, 17 organizations were approved for funding, but the staff report for this motion suggests [\\$18 million of excess funds](#) are being carried over from last year's budget to comprise this year's proposed RFP amount. We ourselves applied for MURA funding and weren't approved, with no communication why. Additionally, we have heard of one other organization being approved for MURA and then getting waitlisted for funding.

These are funds that could have been awarded to more housing providers and partnerships in the middle of a housing crisis, in order to provide housing now. This is concerning. That said, we request that Toronto substantially increase funding for the 2025 MURA RFP to at least match 2024 levels (\$102 million) and that all of the allocated funds be distributed within the financial year. The federal government should take this as a lesson learned for the CRPF and endeavour to distribute as many funds as set out in the budget to affordable housing providers, especially given the politically tenuous context in which it is operating.

Moving forward, the creation of an analogous fund at the federal level would represent an ambitious move to support our mission and that of other affordable housing providers, including organizations dedicated to Indigenous housing and supportive housing, nationwide. It would also re-affirm the federal government's support for purpose-built rental and affordable housing under Minister Fraser. The Canada Rental Protection Fund would especially be positive for community land trusts, which often rely on monetary transfers from municipalities and senior governments to fund their missions, helping contain housing from real estate market pressures on prices.

The policy would also represent a tacit acknowledgement from the federal government that the effects of transit development on housing displacement, referred to as *transit-oriented displacement* by Cheryll Case of CP Planning, have been inequitable. Alongside historic land banking pressures perpetuated by the Canadian Mortgage & Housing Corporation, these phenomena have, deliberately or indeliberately, decreased housing security and made it more difficult to access for Black, Indigenous, 2SLGBTQ+, disabled, renting and other marginalized Torontonians and Canadians.

In sum, we believe the Multi-Unit Residential Acquisition program should receive more funding from the City and use as much of that funding allocated per financial year as possible. We also request the federal government to establish the Canada Rental Protection Fund to embolden community land trusts and affordable housing providers across the country. We also believe the policy would have positive implications for Land Back and for reconciliation with the Indigenous peoples of Turtle Island as these funds would also be distributed to Indigenous housing providers.

Sincerely,
Thaddeus W. Sherlock
Board of Directors, South Etobicoke Community Land Trust