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**In reply please quote:
Ref.: 25-PH23.5**

(Sent by Email)

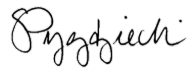
August 13, 2025

CreateTO BOARD OF DIRECTORS:

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**Subject: Planning and Housing Committee Item 23.5
From Concept to Construction: Creating More Homes Across the Housing
Continuum (Ward All)**

City Council on July 23 and 24, 2025, adopted [Item PH23.5](#) as amended and, in so doing, has requested the Board of CreateTO to request the Chief Executive Officer, CreateTO, in consultation with the Executive Director, Housing Secretariat, and the Executive Director, Housing Development Office, to administer the market offering process for 72 Amroth Avenue, select the recommended proponent and negotiate the leases and other agreements (other than the Contribution Agreement) for the project with them in accordance with the terms of the approved business case and market offering process, and report back to the Board of CreateTO and City Council with the recommended proponent.

A handwritten signature in cursive script, appearing to read "Przedziecki".

for City Clerk

S. Przedziecki/mm

Attachment

Sent to: CreateTO, Board of Directors
Chief Executive Officer, CreateTO

c. City Manager

City Council

Planning and Housing Committee - Meeting 23

PH23.5 - From Concept to Construction: Creating More Homes Across the Housing Continuum

Decision Type: ACTION

Status: Amended

Wards: All

City Council Decision

City Council on July 23 and 24, 2025, adopted the following:

1. City Council direct that Confidential Attachment 1 to the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat, remain confidential at this time as it contains information explicitly supplied in confidence to the City of Toronto by the Canada Mortgage and Housing Corporation (CMHC) and the Minister of Municipal Affairs and Housing, which may only be made public in accordance with funding agreements with CMHC and His Majesty the King in right of Ontario as represented by the Minister of Municipal Affairs and Housing, and confidential information pertaining to a position, plan, procedure, criteria, or instruction to be applied to negotiations.
2. City Council authorize the public release of information in Confidential Attachment 1 to the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat, at the discretion of the Deputy City Manager, Development and Growth Services, and no later than:
 - a. the completion of the developments contemplated in Confidential Attachment 1 to the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat; and,
 - b. once the City is permitted to release the information in Confidential Attachment 1 to the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat, pursuant to the funding agreements with Canada Mortgage Housing Corporation and the Minister of Municipal Affairs and Housing and following the public disclosure of the same information by Canada Mortgage and Housing Corporation and the Minister of Municipal Affairs and Housing.

Capital Funding and Incentives to Build More Affordable Rental Homes

3. City Council authorize the Executive Director, Housing Secretariat, to provide capital grant funding from the 2025-2034 Capital Budget and Plan for the Housing Secretariat in the amounts and for the developments described in Table 1 in the Financial Impact section of the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat, and in an amount not to exceed \$85,718,027 to facilitate the creation of up to 963 affordable rental homes through the Rental Housing Supply Program.
4. City Council authorize the Executive Director, Housing Secretariat, or their designate, to execute, on behalf of the City, any security or financing documents required by the proponents of projects approved under the City's Rental Housing Supply Program to secure construction and conventional financing and subsequent refinancing, including any postponement, confirmation of status, discharge or consent documents where and when required during the term of the

municipal housing facility agreement (the “Contribution Agreement”), as required by normal business practices, and provided that such documents do not give rise to financial obligations on the part of the City that have not been previously approved by City Council.

5. City Council authorize an exemption from taxation for municipal and school purposes for the affordable rental and rent-controlled homes to be developed in the projects approved under the Rental Housing Supply Program as listed and for the periods of time described in Table 2 in the Financial Impact section of the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat.

6. City Council authorize the Controller 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.

7. City Council authorize the Executive Director, Housing Secretariat, to provide a parkland dedication incentive for developments approved under the City’s Rental Housing Supply Program by reducing the parkland dedication requirement by a percentage equivalent to the percentage of the affordable rental housing units of the overall development, if not already exempted by provincial legislation.

8. City Council authorize the Executive Director, Housing Secretariat, to provide waivers of planning application fees under the Rental Housing Supply Program for eligible affordable rental housing units delivered by Toronto Community Housing Corporation (TCHC) through TCHC-led revitalizations, in advance of entering into a Contribution Agreement.

9. City Council request the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat to support the development at 11-23 Hollis Avenue, adjacent to the soon to open Mount Dennis LRT station in the community of Mount Dennis, including by supporting the applicant to access City incentives under the Rental Housing Supply Program, supporting their application to Canada Mortgage and Housing Corporation for funding and/or financing, and considering expedited review of planning and building permit applications.

10. City Council request the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat, for future Calls for Applications for Capital Funding under the Rental Housing Supply Program, to include prioritization of projects adjacent to major existing or planned transit stations, and of projects that were unsuccessful under previous calls but have made additional progress in advancing their development such as through the development review process or in securing funding and/or financing from other orders of government.

Advancing a Market Offering for 72 Amroth Avenue

11. City Council authorize the Deputy City Manager, Development and Growth Services, the Deputy City Manager, Corporate Services, and the Chief Financial Officer and Treasurer to approve a business case and market offering process for the project at 72 Amroth Avenue on a long-term land lease basis to deliver new rental housing, including affordable rental housing, provided that the Executive Director, Housing Secretariat, Executive Director, Housing Development Office, and CreateTO Board of Directors concur with the proposed business case and market offering process.

12. City Council request the Board of CreateTO to request the Chief Executive Officer, CreateTO, in consultation with the Executive Director, Housing Secretariat, and the Executive Director, Housing Development Office, to administer the market offering process for 72 Amroth Avenue, select the recommended proponent and negotiate the leases and other agreements (other than the Contribution Agreement) for the project with them in accordance with the terms of the approved business case and market offering process, and report back to the Board of CreateTO and City Council with the recommended proponent.

Partnerships and Intergovernmental Requests

13. City Council direct the Executive Director, Housing Secretariat, and the Executive Director, Housing Development Office, to work with the 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.

14. City Council increase the 2025-2034 Capital Budget and Plan for the Housing Secretariat by \$67,199,200 gross and \$0 net fully funded through the Building Faster Fund.

15. City Council reiterate its request to the Government of Ontario to provide the City with a Build More Homes Rebate of at least \$596 million (equivalent to the value of development charges payable) for 15,830 Purpose-Built Rental homes in projects that applied but were not approved under Phase 1 of the Purpose-Built Rental Housing Incentives stream.

16. City Council reiterate its request to the Government of Canada and the Canada Mortgage and Housing Corporation to immediately increase grant and loan funding for the Affordable Housing Fund and allocate loan funding to the Apartment

Construction Loan Program to support the City's priority housing projects in need of federal funding and low-cost financing in 2025.

17. City Council reiterate its request to the Government of Ontario to support the community housing sector in Toronto in achieving the HousingTO 2020-2030 Action Plan rent-controlled housing targets which are necessary to support the delivery of the Provincial More Homes Built Faster Plan by:

- a. allocating between \$500 million and \$800 million per year in grant funding to Toronto over the next five years to develop new housing, including new community housing; and
- b. providing access to \$6.5 to \$8 billion in low-cost financing/re-payable loans to Toronto over the next five years.

18. City Council reiterate its request to the Province of Ontario to expand on its commitment to partner with the City of Toronto on supportive housing by providing a three-year allocation of \$60 million in operating funding for support services beginning in 2025, to ensure residents of over 2,000 supportive homes have access to health and social supports and enable approximately 400 new supportive homes currently under construction to open in 2025 and 2026.

19. City Council request the Government of Ontario to amend the Residential Tenancies Act, 2006 to prohibit the use of algorithmic software that utilizes non-public competitor data to set rents, excluding software for affordable housing programs.

20. City Council direct the City Manager to transmit the communication submitted by Mayor Olivia Chow on PH23.5 to the Federal Minister of Housing and add any appropriate updates to that communication based on relevant decisions taken at the July 23 and 24, 2025 meeting of Toronto City Council.

Confidential Attachment 1 to the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat remains confidential at this time in accordance with the provisions of the City of Toronto Act, 2006, as it contains information explicitly supplied in confidence to the City of Toronto by the Canada Mortgage and Housing Corporation and the Minister of Municipal Affairs and Housing, which may only be made public in accordance with funding agreements with Canada Mortgage and Housing Corporation and His Majesty the King in right of Ontario as represented by the Minister of Municipal Affairs and Housing, and confidential information pertaining to a position, plan, procedure, criteria, or instruction to be applied to negotiations.

Confidential Attachment 1 to the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat will be made public at the discretion of the Deputy City Manager, Development and Growth Services, and no later than:

- a. the completion of the developments contemplated in Confidential Attachment 1 to the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat; and
- b. once the City is permitted to release the information in Confidential Attachment 1 to the revised report (June 30, 2025) from the Deputy City Manager, Development and Growth Services and the Executive Director, Housing Secretariat, pursuant to the funding agreements with Canada Mortgage Housing Corporation and the Minister of Municipal Affairs and Housing and following the public disclosure of the same information by Canada Mortgage and Housing Corporation and the Minister of Municipal Affairs and Housing.

City Council Decision Advice and Other Information

City Council considered the following Items together:

PH23.5 headed "From Concept to Construction: Creating More Homes Across the Housing Continuum";

EX25.1 headed "Building Faster: Streamlining Housing Delivery and Strengthening the City's Development Capacity";

PH23.6 headed "Missing Middle and Midrise Housing Implementation Initiative"; and

MM32.5 - Creating More Affordable Housing Options in Our Neighbourhoods - by Councillor Jamaal Myers, seconded by Councillor Josh Matlow.

Confidential Attachment - Contains information explicitly supplied in confidence to the City of Toronto by the Canada Mortgage and Housing Corporation (CMHC) and the Minister of Municipal Affairs and Housing, which may only be made public in accordance with funding agreements with CMHC and His Majesty the King in right of Ontario as represented by the Minister of Municipal Affairs and Housing, and confidential information pertaining to a position, plan, procedure, criteria, or instruction to be applied to negotiations.

Summary

Toronto residents across a range of incomes are facing an unaffordable housing market decades in the making, with over 10,000 residents experiencing homelessness, over 100,000 households waiting for a rent-g geared-to-income (RGI) home, and low- and middle-income households struggling to afford their homes amidst the rising cost of living in the city.

In a dynamic housing market, where housing starts are at a historic low, it is more important than ever to ensure housing projects that include affordable housing outcomes are supported to move from pre-development to construction and occupancy. There are currently over 230 active affordable housing projects in the City's housing pipeline that have been approved for financial incentives (including relief from development fees, charges and property taxes) indicating the City's strong commitment to reduce costs, remove barriers, and expedite approvals for affordable housing. However, due to difficult market conditions and limited funding from other orders of government, only 43 of these projects are currently under construction.

Since 2023, the City has taken a number of unprecedented actions across the housing continuum to support a generational transformation of Toronto's housing system: expansion of the HousingTO 2020-2030 Action Plan (HousingTO Plan) targets beyond affordable rental homes, to include RGI and rent-controlled homes; launch of the new Community Housing Pre-Development Fund, the Rental Housing Supply Program, and the new Toronto Builds Policy Framework; adoption of the Community Housing Growth and Modernization Strategy; and a limited expansion of financial incentives to community housing-led rent-controlled, market rental and ownership homes where they include affordable housing outcomes. Guided by the Housing Action Plan 2022-2026 (Housing Action Plan), City Council has also approved significant changes to the City's Official Plan, zoning by-law, and development guidelines, to facilitate the growth of more housing types in diverse neighbourhoods.

This report provides an update on the implementation of these policy, program and financial measures to support a range of new homes for Toronto, including:

1. An update on the implementation of the Rental Housing Supply Program (RHSP) through the following streams:
 - Capital Funding Stream: A recommendation that City Council approve approximately \$85.7 million in grant funding for 14 eligible projects identified through the 2025 Capital Funding Call for Applications.
 - Affordable Rental and Rent-Controlled Housing Incentives (ARRCHI) Stream: An update on the results of the new rolling ARRCHI Call for Applications and a request for Council authority to exempt eligible units from taxation for municipal and school purposes.
 - Community Housing Pre-Development Fund (CHPF): A report back on the outcomes of the 2024 CHPF Call for Applications which will provide \$16.9 million in loan funding to 13 community housing providers to advance due-diligence on a range of RGI, supportive, affordable and rent-controlled homes.
 - Purpose-Built Rental (PBR) Housing Incentives Stream: A status update on the projects received, but not approved, through Phase 1: "Quick Start" Call for Applications that can be supported through an indefinite deferral of development charges (DCs) should provincial funding be received.
2. An update on the deferral of payment of DCs for eligible condominium projects with 5-10% of units as affordable housing:
 - A report back on Council direction (EX21.13) with a list of proponents approved to receive an interest free deferral of DCs provided that building permits are issued for the project within two years of receiving City approval of the deferral.
3. Recommendations to advance market offering process for 72 Amroth Ave., a pilot project through the Expanding Housing Options in Neighbourhoods Initiative (EHON); and
4. A recommendation to increase the Housing Secretariat Budget by \$67.2 million to reflect funding to be received under the provincial Building Faster Fund (BFF), awarded to the City for meeting its 2024 housing start targets; and a confidential update on the planned allocation of the federal Housing Accelerator Fund (HAF) and the 2023 BFF funds as of June 2025.

This report outlines City actions in support of 39 housing projects representing approximately 10,815 new homes including 3,945 rent-controlled, affordable and RGI homes. It should be noted that approximately 3,015 (out of 3,945) rent-controlled and affordable homes have previously been approved by the City for financial support or secured through various planning policies.

The report also highlights the readiness of an additional 46 projects representing approximately 15,830 purpose-built rental homes and 4,115 affordable rental homes that can start construction within the next two years, should immediate provincial funding be secured.

The City worked with Toronto Alliance to End Homelessness and University of Toronto's Infrastructure Institute to support a diversity of community housing providers to participate in the recent Call for Applications including housing co-operatives and non-profit housing providers serving priority groups such as Black residents, youth, seniors and women. While the projects included in this report demonstrate a variety of housing developments that will serve diverse residents across the city, there remains an urgent priority to address the housing needs of Indigenous communities in Toronto. The City has set aside 20% of its RHSP Capital Funding and CHPF funds (up to approximately \$13 million in 2025) to support Indigenous-led housing projects and worked with Miziwe Biik Development Corporation (MBDC) and Aboriginal Labour Force Development Circle (ALFDC) to provide information to Indigenous housing providers applying for these funding opportunities. However, no applications were received as part of these two streams from Indigenous-led organizations. To support the delivery of "For Indigenous, By Indigenous" housing opportunities, more work is needed with the sector to co-develop a distinct process for Indigenous organizations to access these funds on an ongoing basis.

Despite increased action and investments, Toronto's housing and homelessness crises have worsened. While the number of City-led and City-supported housing projects has grown, there is an increased need to focus resources on bringing these projects from initial financial approval to construction start and occupancy. This report provides recommendations and updates to Council on concrete action the City has and will continue to take to bring projects from concept to construction. Concerted action and investment from all orders of government and the private, health, and social services sectors is needed to respond to these crises.

Recent federal and provincial measures to support housing supply and specifically purpose-built rental construction, funding and low-cost financing programs provided by Canada Mortgage and Housing Corporation (CMHC), and funding programs for municipalities such as HAF and BFF are examples of government actions aligning to advance collective housing objectives. However, new and enhanced policy, program and financial tools are urgently needed to meet Toronto, Ontario and Canada's respective housing supply targets. Specifically, CMHC programs such as the Affordable Housing Fund, and its Rapid Housing Initiative sub-stream, are currently oversubscribed and will make it more difficult for the City, and community housing providers, particularly Indigenous and non-profit organizations, to advance their affordable, RGI, and supportive housing projects.

This report outlines the opportunity for the federal and provincial governments to support the implementation of the Rental Housing Supply Program to achieve the approval of 65,000 rent-controlled homes by 2030. The report also includes a request to the Province to protect tenants from the use of price-fixing software in Toronto's rental housing market which has raised concerns regarding its role in coordinated rental rate hikes.

To support a generational transformation of Toronto's housing system, the City is leveraging all available financial tools to advance the ambitious housing goals of the City, the province and the federal government. Federal and provincial investment in new purpose-built, affordable rental and supportive homes, mental health and social supports, higher social assistance rates and measures to protect tenants are proven to be most effective in complementing the City's efforts to respond to the diverse needs of Toronto's current and future residents.

Background Information (Committee)

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Communications (Committee)

- (July 11, 2025) Letter from Andrea Adams, St. Clare's Housing (PH.New)
(<https://www.toronto.ca/legdocs/mmis/2025/ph/comm/communicationfile-194479.pdf>)
- (July 14, 2025) E-mail from Hamish Wilson (PH.New)
- (July 14, 2025) Letter from Predrag Milenkovic, Executive Director, Parkdale United Church Foundation (PH.New)
(<https://www.toronto.ca/legdocs/mmis/2025/ph/comm/communicationfile-194697.pdf>)
- (July 15, 2025) Letter from Mark J. Richardson, Technical Lead, HousingNowTO.com (PH.New)
(<https://www.toronto.ca/legdocs/mmis/2025/ph/comm/communicationfile-194767.pdf>)
- (July 15, 2025) E-mail from Nicole Corrado (PH.New)
- (July 15, 2025) Letter from Peter G. Martin, Housing Solutions Manager, Toronto Alliance to End Homelessness (PH.New)
(<https://www.toronto.ca/legdocs/mmis/2025/ph/comm/communicationfile-194852.pdf>)

Communications (City Council)

- (July 21, 2025) Submission from Mayor Olivia Chow, letter transmitted from the Minister of Housing and Infrastructure, and Minister responsible for Pacific Economic Development Canada (CC.New)
(<https://www.toronto.ca/legdocs/mmis/2025/cc/comm/communicationfile-195226.pdf>)
- (July 23, 2025) Submission from Mayor Olivia Chow (CC.New)
(<https://www.toronto.ca/legdocs/mmis/2025/cc/comm/communicationfile-195215.pdf>)
- (July 23, 2025) Submission from Mayor Olivia Chow, letter to the Minister of Housing and Infrastructure, and Minister responsible for Pacific Economic Development Canada (CC.New)
(<https://www.toronto.ca/legdocs/mmis/2025/cc/comm/communicationfile-195214.pdf>)