

## **Supplementary Report: Advancing the City's Affordable Housing Access System**

**Date:** April 21, 2026

**To:** City Council

**From:** Executive Director, Housing Secretariat

**Wards:** All

### **SUMMARY**

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On April 14, 2026, the Planning and Housing Committee considered Item “PH29.5 – Advancing the City’s Affordable Housing Access System” (“the report”), and requested that the Executive Director, Housing Secretariat, report directly to the April 22, 23, 24 meeting of City Council with an outline of the current and proposed frameworks for the affordable housing access system, income eligibility requirements for affordable housing applicants, and requests for targeted allocation of Affordable Rental homes by housing providers.

This report provides additional detail about the staff recommendations included in PH29.5, outlining how implementation of a centralized access system for new Affordable Rental homes will:

- Simplify access through a one-window program for prospective tenants to apply for Affordable Rental housing and express interest in available homes,
- Centralize a significant portion of administration with the City, reducing burden on housing providers,
- Enable housing providers to continue to complete secondary screening of eligible applicants before making housing offers,
- Provide transparency on how requests to allocate new Affordable Rental homes for specific populations will be considered, while enabling a pathway for a variety of types of requests,
- Facilitate a phased implementation process that allows for evaluation and any necessary adjustments prior to a large number of housing providers and affordable homes being integrated into the system in late 2027 into 2028, and
- Support timelines that avoid housing providers having to maintain their own decentralized random draw processes, and Toronto renters having to negotiate multiple application processes, as more Affordable Rental housing, developed with City incentives, becomes available.

The recommendations in the report impact Affordable Rental Housing Providers approved for financial incentives beginning in Q3 2026. Affordable housing projects approved for financial incentives by the City, with Contribution Agreements and/or Access Plans already approved or under review, will not be impacted by this new access policy. Existing housing projects with existing mandates are not impacted.

Attachment 1, Current and Proposed Future State for Affordable Rental Housing Programs, summarizes the current process for allocating Affordable Rental homes and the proposed future state.

Over the past four years, the City has consulted with housing providers who deliver Affordable Rental housing and has integrated their feedback into the final recommendations for the design and implementation of the centralized access system. As the system is launched, there will be continued engagement with the housing providers, applicants, and other stakeholders.

The new centralized access system is scheduled to launch in the second half of 2026. This timing allows for a phased implementation approach with a maximum of three housing providers integrated into the access system in late 2026 or early 2027. This slow phase-in will allow City staff to work with housing providers and other stakeholders to make any necessary adjustments before a significantly larger number of providers and buildings are anticipated to reach tenancing in late 2027 and into 2028.

This approach minimizes risk and provides sufficient time to gather data about user experience, from both the applicant and housing provider perspectives, and work through any challenges with stakeholders. This timeline also enables the City to avoid a situation in which residents are required to continue to manage multiple applications with multiple housing providers, which will become increasingly difficult as more Affordable Rental housing opportunities, which have benefitted from City support, are available for tenancing.

## **RECOMMENDATIONS**

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The Executive Director, Housing Secretariat recommends that:

1. City Council receive this report for information.

## **FINANCIAL IMPACT**

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There is no financial impact associated directly with this report.

## **DECISION HISTORY**

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At its meeting on April 14, 2026, the Planning and Housing Committee considered Item PH29.5 – “Advancing the City’s Affordable Housing Access System” and requested that the Executive Director, Housing Secretariat, report directly to City Council with additional information on the staff recommendations.

<https://secure.toronto.ca/council/agenda-item.do?item=2026.PH29.5>

## COMMENTS

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At its meeting on April 14, 2026, the Planning and Housing Committee requested that staff provide additional information about the current and proposed framework for the centralized access system. This report responds to that request.

### Background & Consultation to Date

In 2019, City Council adopted the HousingTO 2020-2030 Action Plan, which includes actions to modernize and simplify access to new affordable housing through the creation of a new, transparent access system. In 2022, through [PH35.20](#), City Council directed staff to implement a centralized access system for households to apply for and express interest in Affordable Rental homes. The centralized access system will leverage the City’s existing Choice-Based Housing Access System for Rent-Geared-to-Income (RGI) housing to create a single application for both types of housing and enable interested households to express interest in available Affordable Rental homes through a single-entry point.

In 2022, Council further requested that the Executive Director, Housing Secretariat include non-profit, co-operative and private sector operators of Affordable Rental housing in the co-design and implementation planning of the new access system. Between 2022 and 2026, staff engaged with stakeholders including non-profit and private housing providers, renters, the Tenant Advisory Committee, and the Housing Rights Advisory Committee through regular meetings, presentations, focus groups and surveys. A Housing Provider Advisory Table was established in 2023 and has met 12 times, to provide input and advice to the City as the system was developed. The design of the new access system and recommendations in the report are informed by these inputs.

Through PH29.5, staff have recommended a new centralized access system that will:

- Simplify access to Affordable Rental homes by providing a single-entry point for prospective tenants to apply for Affordable Rental housing and express interest in available homes,
- Centralize a significant portion of administration with the City, reducing burden on housing providers,
- Enable housing providers to continue to complete secondary screening of eligible applicants before making housing offers,
- Provide transparency on how requests to target new affordable homes for specific populations will be considered, while enabling a pathway for a variety of types of requests,

- Facilitate a phased implementation process that allows for evaluation and any necessary adjustments prior to a large number of housing providers and affordable homes being integrated into the system in late 2027 into 2028, and
- Support timelines that avoid housing providers having to maintain their own decentralized random draw processes, and Torontonians having to negotiate multiple application processes as more Affordable Rental housing that has been supported by City incentives becomes available.

This report provides additional details on the proposed new centralized access system, implementation timelines, and plans for ongoing consultation with impacted stakeholders and renters.

## **Key Objectives of the Centralized Affordable Rental Housing Access System**

*Simplify access for prospective tenants and reduce administrative burden for housing providers through a single centralized access point while advancing the City's commitments in the Toronto Housing Charter*

The centralized affordable housing access system will provide prospective tenants with a single application and ability to view and express interest in any available Affordable Rental housing opportunities for which they are eligible. Through the access system, prospective tenants will be able to view consistent information about available homes, including the rent amount, building location and amenities, supporting applicant choice. The centralization also enables applicants, residents and elected officials to have confidence that homes are being allocated fairly and transparently.

Applicants for Affordable Rental Homes will benefit from the supports the City has put in place over the past five years for RGI applicants to address the digital divide and ensure equitable access to housing opportunities, including in-person assistance through community workshops and Housing Hubs.

As noted in the report, the current decentralized access system places significant administrative burden on housing providers who are required to run their own access systems including administering random draws and conducting preliminary screening to ensure applicants are eligible for Affordable Rental housing, in addition to conducting secondary screening, such as income verification, landlord reference checks and credit checks, before proceeding with an offer of housing. The new access system will centralize most of these functions with the City, reducing the amount of administrative work required of housing providers before identifying eligible applicants and making housing offers. A priority of this system is to ensure vacancies are filled fairly and quickly reducing potential vacancy loss for housing providers.

### *Minimum Income Requirement*

Currently, there are no minimum income requirements for applicants to apply for affordable housing. The Housing Provider Advisory Table asked the City to consider

mechanisms to minimize the number of applicants unable to sustain Affordable Rental tenancies, such as establishing a minimum income to rent ratio.

Based on legal advice and stakeholder feedback, staff are recommending the creation of a new minimum income program eligibility criteria that reduces the volume of applicants to new affordable homes who would not be able to sustain the rent. As outlined in the report, it is recommended that the minimum household income for Affordable Rental housing be equal to the annual rent for an Affordable Rental unit.

There will be clear communication with applicants. The system will clearly display the monthly rent for all affordable homes available, so applicants can consider their ability to pay and make an informed decision before expressing interest in a unit. Information about the rent levels and the difference between RGI and Affordable Rental housing will be available on the City website, and through training and support materials for community partners. Communication and education for applicants will also emphasize that housing providers will conduct a secondary screening process in accordance with the *Residential Tenancies Act (RTA)* before making a housing offer, and that meeting the minimum income program eligibility criteria does not guarantee a housing offer will be made.

*Housing providers will continue to complete secondary screening prior to making housing offers to applicants*

As outlined above, currently housing providers offering Affordable Rental homes conduct a random draw and manage both program eligibility and a secondary screening process. While the new system will centralize the random draw and program application process with the City, providers will retain the ability to conduct a secondary screening of each household selected through a random draw before proceeding with an offer, as is the current practice. Secondary screening can be completed by landlords, in compliance with the RTA, which allow landlords to use income information, credit checks, credit references, rental history, guarantees or other similar business practices in the manner prescribed in legislation. The screening provisions in the RTA are only applicable to landlords and are unavailable to the City.

*Use of random draw*

The original Council direction established a hybrid methodology for the allocation of Affordable Rental homes, using a random draw and a chronological list that recognized the original application dates of RGI applicants. Staff are recommending the original Council direction be reconsidered.

Based on consultation with housing providers and stakeholders, as well as lessons learned from the use of random draws over the last nine years, staff are recommending that a random draw be used to allocate Affordable Rental homes, rather than a hybrid of a random draw and a chronological list. There are several reasons for this recommendation.

First, the use of a chronological list that gives credit for time on the RGI wait list would result in a concentration of RGI applicants at the top. However, because RGI applicants cannot typically afford 'affordable' rental rates, this methodology would create administrative burden and vacancy loss for housing providers who would need to screen through lists with a concentration of very low-income applicants to find suitable applicants. Further, it would create confusion and frustration for RGI applicants because while they may be at the top of the chronological list and deemed eligible for the program, they would not be guaranteed a housing offer; secondary screening would be conducted which may include further income verification and credit checks to determine if a housing offer will be made. Stakeholders, including RGI applicants, also indicated that RGI applicants may reasonably assume that if they were allocated an Affordable Rental home, the City would provide additional subsidy to make it RGI, given it was RGI housing for which they were waiting.

Second, stakeholders and residents indicated that because demand for affordable housing far outstrips supply, creating a wait list is misleading. With hundreds of thousands of expected applicants, a wait list could be seen as disingenuous, potentially damaging public trust and eroding public confidence in the system.

Third, a methodology that relies on a chronological wait list disadvantages young people and newcomers to Toronto, which may undermine the City's economic development and its goal of remaining a vibrant City accessible to these key demographics.

Finally, given the demand for affordable housing far outstrips current and forecasted supply, a methodology that relies on a chronological list would mean that any residents who do not apply immediately will effectively be shut out from ever obtaining an offer of Affordable Rental housing.

Another important consideration related to allocation methodology is that since Council's original direction, Council has directed that 20 percent of Affordable Rental homes in Toronto Builds projects be designated RGI homes, where funding allows. These homes, which provide the affordability typically required by RGI applicants, will be allocated through the existing Centralized RGI Waiting List.

### *Providing transparency and clarity on requests for targeted allocations of new affordable homes*

For many years, the City has worked with housing providers who request to target or dedicate Affordable Rental homes for specific populations. Currently, there is little clarity or transparency on how requests for such targeted allocations are considered. Many stakeholders emphasized that decisions about targeted allocation must be made transparently, with consideration for their equity impacts.

The report recommends that the Executive Director, Housing Secretariat be authorized to approve targeted allocation requests for populations identified as priorities in the HousingTO 2020-2030 Action Plan. This aligns with City Council direction that affirms that these groups, impacted by discrimination and barriers to housing, should be prioritized.

The proposed framework for targeted allocation will also continue to allow for Affordable Rental housing providers to target allocations toward specific groups outside the HousingTO priority populations, including through the creation of sector-specific housing. The recommendation for Council approval of these requests ensures transparency and accountability.

While the report recommends that requests for targeted allocation outside of the HousingTO priority groups will require Council approval, this will not create an additional step or slow down the process of creating new affordable homes. Council approval is required for projects seeking capital funding or financial incentives such as property tax exemptions. Requests to target specific groups outside the HousingTO priority populations can be brought to Council at the same time as these approvals are requested. Where housing providers have secured funding or financing from other orders of government, including Canada Mortgage and Housing Corporation or Build Canada Homes, that is contingent on allocation to a specific priority group, the City will work with providers to ensure approvals are in place and intergovernmental funding is not at risk.

## **Implementation and Ongoing Consultation**

Over the past four years, the City has consulted with housing providers who deliver Affordable Rental housing and has integrated their feedback into the final recommendations for the design and implementation of the centralized access system. Pending Council approval of the recommendations in the report, to support the phased transition to the centralized access system, staff will continue to engage regularly with Affordable Rental housing providers, including Wigwamen, the Toronto Indigenous Community Advisory Board, and the Co-operative Housing Federation of Toronto as they break ground on a new co-op development that will add over 300 affordable homes in 2029. The Housing Provider Advisory Group will continue to meet. Staff will review the membership and invite new members to join. In addition, staff will continue ongoing engagement with tenants and tenant advocates.

As outlined in the report, the new approach to requests for targeted allocation to priority groups will be implemented beginning in Q3 2026. For clarity, affordable housing projects approved for financial incentives by the City, with Contribution Agreements and/or Access Plans already approved or under review, will not be impacted by this new access policy. For projects without approval for City incentives prior to Q3 2026, the new process for considering requests for targeted allocations will apply.

Staff have targeted the new centralized access system to launch in the second half of 2026. This timing is intentional and informed by the current Affordable Rental housing development pipeline. In the first phase of implementation, depending on construction timelines, a maximum of three Affordable Rental housing providers will be onboarded into the system in 2026, in preparation for new buildings that will be ready for tenanting in early 2027.

Staff will provide training and technical support to providers and applicants throughout the launch and will work with them and the broader Housing Provider Advisory Table members to identify changes and opportunities for improvement. Adoption of the report recommendations will ensure staff are able to phase the roll-out of the new system, testing it with a smaller group of providers and buildings in 2026 and identifying opportunities for improvement before a significantly larger number of providers and buildings are anticipated to reach tenanting in late 2027 and into 2028.

A delay in implementation will result in rolling out the system with more housing providers, without an opportunity to test it on a limited scale first. Further, a delay in implementation will mean residents will be required to make multiple applications to multiple projects, which will become increasingly difficult as the supply increases.

Public education and communications will be critical to the successful implementation of the new centralized access system. The Housing Secretariat is working with Strategic Public and Employee Communications on approaches to ensure prospective applicants and members of the public are well-informed about the new access system. Staff will continue to engage with stakeholders, the Housing Provider Advisory Table, and tenants on the development of these materials to ensure applicants and providers alike understand how the system will work and know what to expect when applying for new Affordable Rental housing.

## **CONTACT**

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## **SIGNATURE**

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## **ATTACHMENTS**

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Attachment 1: Current and Proposed Future State for Affordable Rental Housing Providers

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	<b>Current State</b>	<b>Proposed Future State</b>
<b>Creating a pool of prospective tenants</b>	<p>Prospective tenants apply to individual housing providers for each Affordable Rental housing project.</p> <p>Housing providers advertise their buildings through a variety of channels.</p> <p>Housing providers maintain their own, or work with a referral partner, to maintain a wait list.</p> <p>Housing providers conduct their own random draws, with minimal City oversight.</p>	<p>Prospective tenants apply and keep their applications up to date in the centralized access system.</p> <p>Housing providers advertise their vacancies through the centralized access system.</p> <p>Random draws will be conducted through the centralized access system, with adequate City oversight.</p> <p>Housing providers may continue to work with referral partners to maintain a wait list of prospective tenants for units targeted to a specific population group.</p>
<b>Program eligibility screening</b>	<p>Housing providers verify household income and status in Canada for households applying to participate in random draws.</p> <p>There is no minimum income criteria. There is no process to screen out those whose incomes are too low or too high prior to a random draw.</p> <p>For units that are targeted to a specific population, housing providers may work with a referral partner who screens for program eligibility and for the target group.</p>	<p>City confirms program eligibility including household income and status in Canada for households applying to participate in random draws.</p> <p>Only applicants with the minimum and maximum income (at least to 100% of the annual rent, up to a maximum of four times the annual rent), are able to express interest and participate in random draws.</p> <p>For units that are targeted to a specific population, housing providers may continue to work with a referral partner to screen for eligibility for the target group.</p>

	<b>Current State</b>	<b>Proposed Future State</b>
<b>Random draw</b>	<p>Random Draw is conducted by housing providers for new units.</p> <p>Housing providers maintain a wait list for units that turn over. Once exhausted, housing providers would be required to conduct an additional random draw or expand the wait list with additional applicants.</p>	<p>Random draw is conducted by the City via the centralized access system (with applicants expressing interest in a unit during a two-week period, ensuring reliable lists of applicants.)</p>
<b>Landlord secondary screening (Tenant selection)</b>	<p>Housing providers (landlords) conduct a secondary screening, which may include income verification, credit checks, rental history, and other information in accordance with the <i>RTA</i> and before deciding if they will proceed to offer the unit.</p>	<p>No change.</p>
<b>Targeted allocation units</b>	<p>Requests to target Affordable Rental homes to specific populations may be approved by City staff or by City Council.</p> <p>Housing providers who target units to specific population groups may work with a Referral Partner to identify eligible tenants and maintain a wait list.</p>	<p>No change for Affordable Rental housing projects that have approved Contribution Agreements and/or Access Plans.</p> <p>For Affordable Rental projects approved for City incentives or capital funding after Q3 2026, requests to target Affordable Rental homes to priority populations identified in HousingTO Plan will be approved by staff, and all other requests require Council approval.</p>
<b>Rent levels</b>	<p>Affordable rent set by the City (current monthly rent for a 1 bedroom is \$1426)</p>	<p>No change.</p>