

Written Submission for Toronto Budget 2026

Attention: Toronto Budget Committee
Toronto City Hall, 100 Queen St. W., Toronto, ON M5H 2N2

January 30, 2026

Dear Members of the Budget Committee,

On behalf of the Daily Bread Food Bank and the clients we serve, we are pleased to contribute to the City of Toronto pre-budget consultation. It is our hope that this contribution will result in a decrease in the long line ups at our food banks across the City.

Daily Bread is Canada's largest food bank, providing more than 90% of emergency food across Toronto. Last year, we distributed over 37 million pounds of food across our network, serving more than 1 in 10 Torontonians.

Food bank visits have reached an all-time high of 4.1 million this past year. What was once a short-term crisis is now a long-term reality, with people relying on food banks more frequently and for longer periods of time. Even employment and higher education no longer protect against hunger. Indeed, 46% of [Who's Hungry](#) survey respondents had at least one employed household member, and 57% held a post-secondary degree or higher.

Food bank use is a symptom of much larger systemic issues. Inadequate income supports, insufficient wages, precarious employment, and limited access to affordable housing are driving food insecurity across the city. You have recognized this as you declared food insecurity a state of emergency one year ago.

We commend the City for taking steps to both maintain and expand measures that make life more affordable for Torontonians. We applaud the City for its commitment to ensure that children have nutritious meals at schools through a Universal School Food program. It is also encouraging to see the City's leadership in unlocking new affordable housing through collaboration with all orders of government and unlocking municipal assets.

As the City considers priorities for the 2026 Budget, continued investment in initiatives that address deepening rates of poverty, alongside advocacy with other orders of government, will be essential. The following budget recommendations highlight key measures that support affordability, maintain housing stability and reduce food insecurity across the city.

1. Expand access to city-owned space for community food programs.

As food insecurity and the cost of living continue to rise, community food programs play a critical role in ensuring Torontonians have access to food. However, growing demand is putting significant strain on these programs. One-third of food programs in the Daily Bread member agency network operate from leased or rented space. Thirteen percent reported being only "somewhat confident" that their space will remain secure over the next five years. Furthermore, 42% indicated that they need additional space to meet the needs of the community¹.

At the same time, asking rents in Toronto—particularly for retail and office space—remain high with limited availability of space in densely populated areas². According to a report by United Way Greater Toronto, 70% of community and social service agencies lease their operating space, with occupancy costs having increased by up to 57% over the past decade³. Combined with minimal rent protections for commercial tenants, these conditions make it difficult for community food programs to secure stable, affordable space and plan for long-term service delivery.

Recommendation: We recommend that the City increase the availability and accessibility of municipally owned and operated space for community-based food programs. This can be achieved by offering longer-term, affordable space agreements; reducing City fees associated with the use of City-owned space; simplifying permit processes and extending hours of operation; providing priority access to City-owned spaces for food security organizations; and leveraging community benefits agreements to secure additional space.

2. Build and protect affordable housing.

In our [Who's Hungry](#) 2025 survey, 88% of food bank respondents reported living in unaffordable housing, with more than one in five (22%) spending their entire income on housing—leaving nothing for essentials such as food, clothing, or transit.

a) Build new affordable and non-market housing.

We commend the City for setting an ambitious target to build 285,000 homes by 2031. As of December 31, 2024, the City has approved 29,744 new rent-controlled, affordable, rent-geared-to-income, and supportive homes toward its overall affordable housing target of 65,000 homes⁴.

Affordability challenges persist with thousands of Torontonians continuing to struggle to find suitable housing and social housing waitlists stretching from 9 to 15 years⁵. According to a 2023 City staff report, funding has been secured for 4,455 homes; however, delivering the remaining 60,545 homes is estimated to cost between \$28.6 billion and \$31.5 billion over the next seven years. Meeting this need will require contributions from all orders of government. The report estimates that each order of government must contribute between \$500 million and \$800 million annually, in addition to repayable financing⁶.

Recommendation: To meet diverse housing needs, we urge the City to continue to deepen investments in affordable and non-market housing and to maximize the use of federal funding, including through Build Canada Homes, to accelerate delivery and secure long-term affordability.

b) Protect existing affordable housing.

As the City expands its affordable housing supply, it is equally critical to protect the existing stock. We commend the progress of the City's Multi-Unit Residential Acquisition (MURA) program, which has preserved 1,076 rental units since its launch in 2021⁷. At the same time, the current scale of MURA funding does not match the pace at which affordable housing is being lost. Between 2011 and 2021, an estimated 18 lower-rent homes were lost for every new affordable rental home built⁸.

Since its launch, MURA has received approximately \$165 million to support the acquisition of roughly 34 properties by community housing providers, averaging \$33 million per year. In 2024, MURA saw an expansion in funding, resulting in successful proposals to acquire more than 700 rental homes, supported by \$102 million in grant funding. While the City has indicated plans to increase MURA's base funding to approximately \$20 million per year beginning in 2026, this level of investment remains modest relative to the scale of affordable housing loss. At a funding level of \$200,000 per unit, MURA would be expected to preserve only 150 to 180 homes per year⁹. Moreover, while apartment buildings with over 60 units are now eligible, the per-building cap of \$12 million remains unchanged, making larger acquisitions financially challenging¹⁰.

Recommendation: The City should commit to greater investments in MURA to enable consistent, large-scale acquisition of at-risk affordable rental housing. We support the request made by the Housing Secretariat for \$46.8 million in Budget 2026 to support the 2025 MURA applications as the program remains one of the most cost-effective ways to preserve affordable rental homes.

3. Provide enhanced tenant supports to maintain housing safety, stability and prevent homelessness.

Renter households now make up nearly half of all households in Toronto and are disproportionately comprised of equity-deserving populations¹¹. In 2025, approximately 41,000 renter households—about 12% of Toronto renters—were behind on rent, nearly double the national average, underscoring the heightened risk of eviction¹². At the same time, Toronto's homelessness crisis has intensified, with the

unhoused population more than doubling over the past three years to an estimated 15,400 people in October 2024¹³. These pressures are compounded by the age and condition of Toronto's rental housing stock, as 66% of purpose-built rental homes are more than 45 years old, and 8% of occupied rental units are in need of major repairs, increasing the need for proactive tenant protection and building oversight¹⁴.

In this context, City-funded renter protection and eviction prevention programs are critical safeguards. Between 2020 and 2024, the City prevented nearly 12,000 evictions through the Rent Bank program, Eviction Prevention in the Community (EPIC), and the Housing Stabilization Fund. These programs provide financial support to low-income renters for rental arrears and rental deposits. Beyond direct financial supports, the Tenant Support Program also plays a vital role in stabilizing tenancies by providing renters with information, legal services, outreach, organizing, and research, while the RentSafeTO bylaw enforcement program, covering 362,000 rental homes, helps ensure that landlords maintain safe and habitable living conditions in the city's aging rental stock.

Recommendation: It is encouraging to see an additional \$2.6 million allocated to the Rent Bank base budget, along with the proposal to add more bylaw officers in Budget 2026. Given the scale of the housing crisis, the City must continue to increase investments in renter protections and eviction prevention programs. We also believe that there may be a role for corporate, non-profits, and other philanthropic support to this program. We would encourage the City to explore these options.

Further, to ensure tenants have access to safe and livable homes, the City should continue to strengthen the RentSafeTO program.

4. Ensure every child has access to nutritious school meals.

We are pleased to see the City's commitment to a Universal School Food Program, including plans to provide a morning meal in all Toronto school communities by the 2026–27 school year and to introduce a universal lunch program by 2030. Daily Bread has been a strong supporter of this program and we will continue our support as the program is developed and implemented.

This program is important as food insecurity among children grows; children now represent one in four (25%) food bank clients in Toronto. Nearly 1 in 5 (18%) households reported that their children went hungry at least once a week in the past three months—up from 13% last year. Evidence shows that access to food at school improves children's health, academic outcomes, mental health, and overall well-being¹⁵, while also delivering strong economic returns of \$2.50 to \$7.00 for every dollar invested through long-term health and productivity gains¹⁶.

Recommendation: We strongly support the proposed additional investment of \$6 million to expand the Student Nutrition Program to support up to 155 new school communities, positively impacting approximately 62,000 additional students. We also urge the City to continue advocating for increased investments from federal and provincial governments to ensure all children have access to a nutritious meal at school.

Thank you for the opportunity to provide these recommendations. We appreciate the City's increased investment in social programs that support the well-being of Torontonians, and we encourage continued leadership, investment, and advocacy with other orders of government to further strengthen these efforts as part of Budget 2026.



Neil Hetherington
Chief Executive Officer
Daily Bread Food Bank
nhetherington@dailybread.ca

¹ Internal survey to Daily Bread Member Agency network.

² JLL. *Toronto Retail Market Dynamics Fall 2025*. Available at <https://www.jll.com/en-ca/insights/market-dynamics/toronto-retail>

³ United Way Greater Toronto & Infrastructure Institute. (2024). *Essential Spaces: Real (Estate) Solutions for Community Needs* (Executive Summary). United Way Greater Toronto. <https://www.unitedwaygt.org/wp-content/uploads/2024/10/Essential-Spaces-Report-Executive-Summary-2024-10-24-v2.pdf>

⁴ City of Toronto. Housing TO Action Plan 2020-2030 Dashboard. Available at <https://www.toronto.ca/city-government/data-research-maps/toronto-housing-data-hub/housingto-action-plan-2020-2030-dashboard/>

⁵ City of Toronto. (2025). Housing offer process. <https://www.toronto.ca/community-people/employment-social-support/housing-support/rent-geared-to-income-subsidy/choice-based-housing-offer-process/>

⁶ City of Toronto. (2023, October 24). *City of Toronto housing report proposes a generational change of the housing system to build more affordable homes faster*. City of Toronto. <https://www.toronto.ca/news/city-of-toronto-housing-report-proposes-a-generational-change-of-the-housing-system-to-build-more-affordable-homes-faster/>

⁷ City of Toronto. Housing TO Action Plan 2020-2030 Dashboard. Available at <https://www.toronto.ca/city-government/data-research-maps/toronto-housing-data-hub/housingto-action-plan-2020-2030-dashboard/>

⁸ City of Toronto. (2025). PH18.7 — Multi-Unit Residential Acquisition (MURA) Program Update [Council agenda item]. City of Toronto. [https://secure.toronto.ca/council/agenda-](https://secure.toronto.ca/council/agenda-item.do?item=2025.PH18.7&utm_source=torontotoday.ca&utm_campaign=torontotoday.ca%3A%20outbound&utm_medium=referral)

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⁹ Canadian Network of Community Land Trusts. (2025, January). *Briefing note to inform budget consultations: The City of Toronto's Multi-Unit Residential Acquisition (MURA) Program*. [https://www.communityland.ca/wp-content/uploads/2025/01/MURA-Brief-for-Pre-Budget-Consult-](https://www.communityland.ca/wp-content/uploads/2025/01/MURA-Brief-for-Pre-Budget-Consult-Jan-2025.pdf)

[Jan-2025.pdf](https://www.communityland.ca/wp-content/uploads/2025/01/MURA-Brief-for-Pre-Budget-Consult-Jan-2025.pdf)

¹⁰ Canadian Network of Community Land Trusts. (2025, January). *Briefing note to inform budget consultations: The City of Toronto's Multi-Unit Residential Acquisition (MURA) Program*. [https://www.communityland.ca/wp-content/uploads/2025/01/MURA-Brief-for-Pre-Budget-Consult-](https://www.communityland.ca/wp-content/uploads/2025/01/MURA-Brief-for-Pre-Budget-Consult-Jan-2025.pdf)

[Jan-2025.pdf](https://www.communityland.ca/wp-content/uploads/2025/01/MURA-Brief-for-Pre-Budget-Consult-Jan-2025.pdf)

¹¹ City of Toronto. *Toronto Housing Data Book*. Available at [https://www.toronto.ca/city-government/data-research-maps/toronto-housing-](https://www.toronto.ca/city-government/data-research-maps/toronto-housing-data-hub/toronto-housing-data-book/)

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¹² Canada Mortgage and Housing Corporation. (2025). *Rental Market Report—Canada* (rmr-canada-2025-en.xlsx) [Data set]. <https://www.cmhc-schl.gc.ca>

¹³ City of Toronto. *Street needs assessment*. Available at [https://www.toronto.ca/community-people/housing-shelter/homeless-help/about-](https://www.toronto.ca/community-people/housing-shelter/homeless-help/about-torontos-shelter-system/street-needs-assessment/)

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¹⁴ City of Toronto. *Toronto Housing Data Book*. Available at [https://www.toronto.ca/city-government/data-research-maps/toronto-housing-](https://www.toronto.ca/city-government/data-research-maps/toronto-housing-data-hub/toronto-housing-data-book/)

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¹⁵ The Coalition for Healthy School Food. *The Impact*. Available at <https://www.healthyschoolfood.ca/the-evidence>

¹⁶ The Coalition for Healthy School Food. (2025). Written submission for the pre-budget consultations in advance of budget 2025. Available at <https://www.ourcommons.ca/Content/Committee/441/FINA/Brief/BR13239191/br-external/Jointly51-e.pdf>