

Advancing the City's Affordable Housing Access System

Date: March 27, 2026

To: Planning and Housing Committee

From: Executive Director, Housing Secretariat

Wards: All

SUMMARY

A centralized access system that provides 'one window access' for affordable and deeply affordable, Rent-Geared-to-Income (RGI) rental housing is essential to simplify the application process for people seeking housing, better inform applicants of housing opportunities, and connect them more quickly to homes. In addition, a centralized access system will provide the City with increased oversight, better data to inform decision-making, and more efficient program management.

The City is establishing a centralized access point for applicants seeking Affordable Rental housing, leveraging the existing Choice-Based Housing Access System (the System) for RGI housing and its applicant-facing online portal.

Currently, Affordable Rental housing providers run and manage random draws for each new building, screen applicants, and manage building-specific waiting lists. Applicants must apply for every individual building through the building-specific application.

A centralized access system will provide a more efficient, transparent and consistent approach to finding and filling Affordable Rental homes for applicants and housing providers. Once Affordable Rental homes are integrated in the System, applicants will be able to apply through MyAccessstoHousingTO for two distinct types of housing – RGI which provides deeply affordable homes to residents receiving social assistance or earning low incomes, and Affordable Rental that provides homes affordable to people with moderate incomes who can sustain higher rental costs.

Implementing a centralized access system to ensure fair and efficient allocation of Affordable Rental homes is a key action in the [HousingTO 2020-2030 Action Plan](#) ("HousingTO Plan"), which provides a blueprint to guide actions and investments across the housing spectrum to enhance access to safe, secure and affordable homes for Toronto residents.

The launch of the System in 2021 for RGI homes has made it easier for residents to apply and manage their applications. The System has increased transparency for applicants, made it faster for available homes to be rented, and improved consistency of program administration. The City has also made several changes to improve access,

reduce the administrative burden on applicants, and reduce barriers to participation as a result of the digital divide.

In 2022, through Item PH35.20, City Council directed staff to integrate Affordable Rental homes into the System and to implement several program rules and requirements, including an allocation methodology that used a mix of a random draw and a chronological approach that gave credit for time spent waiting on the RGI waiting list. Additionally, in 2025, through [Item CC27.1](#), Council directed that the Housing Secretariat provide for the inclusion of sector-specific housing. This report addresses both directions from Council.

Subject to the adoption of the recommendations in this report, the City will create a single, centralized access point for residents to apply for both RGI housing and Affordable Rental housing with implementation anticipated by Q3 2026.

To support the successful integration, this report recommends two program changes intended to increase clarity and improve efficiency for applicants and housing providers including establishing:

- Random draw allocation for all Affordable Rental homes, a best practice which leverages and improves upon the current allocation methodology (rather than a mix of using random draw and chronological allocation)
- A mechanism to address requests for targeted allocations for new Affordable Rental homes.

Access to housing options across the full housing spectrum provides a foundation for improving social and economic outcomes for all. Integrating Affordable Rental homes into the System will provide applicants with a single, streamlined access point to two different types of housing, enable housing providers to quickly and easily advertise available rental homes to all eligible households, and allow for improved City oversight and monitoring as the City advances the HousingTO Action Plan so all Torontonians live in safe, stable, affordable housing.

The adoption of the MyAccessstoHousingTO applicant portal for Affordable Rental homes is a key component in helping the City of Toronto achieve its commitments to the right to adequate housing under the Toronto Housing Charter and the HousingTO Action Plan, by ensuring housing options can be easily navigated in a transparent way and accessed by all eligible households, including equity deserving groups.

RECOMMENDATIONS

The Executive Director, Housing Secretariat, recommends that:

1. City Council direct the Executive Director, Housing Secretariat, to approve an allocation method of 100% Random Draw for Affordable Rental Homes included in the centralized access system for both initial occupancy and unit turnover.

2. City Council direct the Executive Director, Housing Secretariat, to review and approve targeted allocation requests made by housing providers for Affordable Rental Homes (excluding any homes that must be reserved for households in receipt of housing benefits), in alignment with the priority populations identified in the HousingTO 2020-2030 Action Plan or as directed by Council.
3. City Council direct the Executive Director, Housing Secretariat to implement the allocation request process as described in Part 2 above, to Affordable Rental Homes approved by the City for financial incentives on or after Q3, 2026.
4. City Council direct the Executive Director, Housing Secretariat, to report back on implementation of the centralized access system for Affordable Rental housing by the end of the fourth quarter of 2027.

FINANCIAL IMPACT

There are no additional financial impacts arising from this report beyond what has previously been reported and approved in item [2024.GG14.13](#) “Amendment to Purchase Order 6050005 with Yardi Canada Ltd. to Integrate a Centralized Affordable Rental Housing Access System into Existing Web-Based System and to Renew the Existing Licence Agreement” and the 2026-2035 Capital Budget and Plan for the Housing Secretariat and Housing Development Office.

The Chief Financial Officer and Treasurer has reviewed this report and agrees with the financial implications as identified in the Financial Impact section.

EQUITY IMPACT

The HousingTO 2020-2030 Action Plan envisions a City where all residents have equal opportunity to develop their full potential. The HousingTO 2020-2030 Action Plan is centred on a human rights-based approach to housing, which recognizes that housing is essential to a person's inherent dignity and well-being and is required to build healthy, inclusive, and sustainable communities.

The Toronto Housing Charter acknowledges the City of Toronto’s commitment to the progressive realization of the right to adequate housing that is affirmed in international law. The City of Toronto has adopted a human rights-based approach to housing that will guide City Council and the City’s public service in its decision-making, resource allocation, policy development, and in the provision of services and programs.

Access to housing options across the full housing spectrum provides a foundation for improving social and economic outcomes for all. The adoption of the MyAccessstoHousingTO applicant portal and Choice-Based Housing Cycles have led to significant improvements throughout the housing application and offer process.

Applicants self-manage their application and make informed housing decisions that meet their households' current needs. The City is committed to continuous improvement, ensuring the system can be easily navigated and accessed by all eligible households, including equity deserving groups.

DECISION HISTORY

On May 21 and 22, 2025, City Council adopted item PH21.4 - "Toronto Builds - A Policy Framework to Build More Affordable Rental Homes on Public Land." This report approved the Toronto Builds Policy Framework which directs that 20% of the Affordable Rental homes in City-led-and-supported projects be reserved to create rent-geared-to-income housing opportunities (subject to availability of funding). This will support the City in reaching its target to create 6,500 net new Rent-Geared-to-Income homes (pending funding availability) for households requiring deeper levels of affordability. <https://secure.toronto.ca/council/agenda-item.do?item=2025.PH21.4>

On February 11, 2025, City Council adopted item CC27.1 - "Budget Implementation Including Property Tax Rates, User Fees and Related Matters." City Council requested the Housing Secretariat provide for the inclusion of sector-specific housing for groups such as workers in the arts, film, television and culture sector, as the Choice-Based Housing Access System for new Affordable Rental homes is implemented. <https://secure.toronto.ca/council/agenda-item.do?item=2025.CC27.1>

On July 24 and 25, 2024, City Council adopted item GG14.13 – "Amendment to Purchase Order 6050005 with Yardi Canada Ltd., to Integrate a Centralized Affordable Rental Housing Access System into Existing Web-Based System and to Renew the Existing Licence Agreement." This report granted authority for an amendment to the purchase order for funds to build out and integrate Affordable Rental homes into the existing MyAccessToHousingTO online portal, as well as authority to renegotiate the contract with the vendor to extend and fund the existing purchase order for five years. <https://secure.toronto.ca/council/agenda-item.do?item=2024.GG14.13>

On November 28, 2023, the Economic and Community Development Committee adopted item EC8.12 – "Choice-Based Housing Access System – Update." This report was received for information. City staff provided six key focus areas driving the development of the plan requested by Council in PH 6.1 and indicated an additional report would be provided with a plan to further improve and increase applicant participation in the system. <https://secure.toronto.ca/council/agenda-item.do?item=2023.EC8.12>

On September 6, 2023, City Council adopted item EX7.2 - "Urgently Building More Affordable Homes." In this report, City Council revised the target of affordable rental homes to be built by 2030 under the HousingTO 2020-2030 Action Plan. The new target upon approval is now 65,000 rent-controlled homes, comprising 6,500 RGI, 41,000 Affordable Rental and 17,500 rent-controlled market units. <https://secure.toronto.ca/council/agenda-item.do?item=2023.EX7.2>

On October 11 and 12, 2023, City Council adopted item PH6.1 – “HousingTO 2020-2030 Action Plan – 2022-2023 Annual Progress Update.” City Council adopted several design decisions regarding the integration of the Affordable Rental Housing Program into MyAccesstoHousingTO. Council also requested a report back on the establishment of a plan to reduce barriers and explore options to increase applicant participation in the Choice-Based Housing Access System for Rent-Geared-to-Income housing.

<https://secure.toronto.ca/council/agenda-item.do?item=2023.PH6.1>

On July 19, 20, 21 and 22, 2022, City Council adopted item PH35.20 – “Local Priority Rule for Rent-Geared-to-Income Housing and Centralizing Access for Affordable Rental Housing.” This report included a recommendation to integrate all Affordable Rental Housing eligible for benefits under the Municipal Housing Facility By-law (subsection 2c) into the existing access system and provided direction on how this will be accomplished.

<https://secure.toronto.ca/council/agenda-item.do?item=2022.PH35.20>

On October 29 and 30, 2019, City Council adopted item AU4.5 – “Safeguarding Rent-Geared-to-Income Assistance: Ensuring Only Eligible People Benefit” from the Auditor General of the City of Toronto. This report included recommendations on how the City can improve oversight and delivery of the Rent-Geared-to-Income program, with a particular emphasis on the creation of a centralized database for program

administration. <https://secure.toronto.ca/council/agenda-item.do?item=2019.AU4.5>

On July 16, 17 and 18, 2019, City Council adopted item AU3.14 – “Opening Doors to Stable Housing: An Effective Waiting List and Reduced Vacancy Rates Will Help More People Access Housing” from the Auditor General of the City of Toronto. This report included recommendations on how the City can improve the administration of its CWL for subsidized housing, including through the effective utilization of technology when appropriate. <https://secure.toronto.ca/council/agenda-item.do?item=2019.AU3.14>

COMMENTS

Applicants seeking affordable and deeply affordable housing need one place to go to find housing that meets their needs. Having “one-window” for Affordable Rental and Rent-Geared-to-Income (RGI) homes will simplify the application process, better inform applicants about housing options for which they may be eligible, and connect people to homes faster.

Currently, the process to apply for Affordable Rental homes lacks consistency, clarity, and accessibility. There is no central repository of Affordable Rental homes available in Toronto. Rather, each housing provider creates and runs their own application process and waiting list, for each building. Applicants must apply separately for individual buildings as housing opportunities become available. The integration of Affordable Rental homes into the MyAccesstoHousingTO online portal alongside RGI will provide a clear, transparent and easy-to-use mechanism for residents seeking Affordable Rental housing. It will lessen the administrative burden on applicants, lessen work for housing providers to manage their own individual applications, waiting lists, and unit fulfillment

processes, provide the City with oversight and enable consistent program administration.

The City of Toronto is investing significant resources to create new Affordable Rental homes. The forecast for new affordable rental homes that will be available through the System is: 500 homes in 2026, 430 homes in 2027, 2000 homes in 2028 and 2800 homes in 2029. The City will use its existing housing access technology to maximize the impact of these investments and provide residents with a clear, consistent and transparent way of accessing the homes to ensure new homes can meet the demand as quickly and efficiently as possible.

Choice-Based Housing Access System and MyAccesstoHousingTO

In 2019, Toronto's Auditor General published a report on the RGI program entitled *Opening Doors to Stable Housing: An Effective Waiting List and Reduced Vacancy Rates Will Help More People Access Housing*. The report included a series of recommendations to improve the RGI waiting list, better prioritize RGI applicants, and fill vacant RGI homes faster. City Council adopted a number of recommendations, which included implementing a new Choice-Based System for applicants seeking RGI homes. This culminated in the City's launch of the Choice-Based Housing Access System (the System) in July 2021, including the online applicant portal MyAccesstoHousingTO, which replaced the former paper-based application process. Eligible applicants were transitioned into the new system.

Through MyAccesstoHousingTO applicants can apply for housing, view their application status and maintain their applications. The portal also allows applicants to participate in Choice-Based Housing Cycles where they can review current RGI vacancies, including building and unit amenities, photos, floorplans and maps, and decide to 'express interest' in the home if it meets their needs; this approach provides applicants the ability to exercise choice in where they live. Choice-Based Housing Cycles run every two weeks with new batches of available RGI homes. When the cycle closes, the housing provider contacts the top ranked applicant (based on priority status and/or chronological application date) to offer them the home.

The MyAccesstoHousingTO portal is the applicant-facing part of the System that enables greater City oversight, better informed applicant choice, and more transparency for applicants and providers. Housing providers and City staff have access to a back-end portal within the System. City staff can complete eligibility decisions and housing providers can manage vacancies and record housing offers, increasing transparency and improving reporting.

The System has reduced the time it takes to match an applicant to an available home, resulting in reduced vacancy loss, with the average number of calls required to fill a unit decreasing from six to less than two calls per available home. This means RGI homes are vacant for shorter periods of time. The System has also helped to ensure accuracy of the waiting list by allowing applicants to maintain their files directly. The City has established a range of applicant supports and accessible service options, with community partners and Housing Hubs offering workshops and in-person supports across the City.

Supporting Applicants: Addressing the Digital Divide

Ensuring residents have support to apply for and access housing is a priority. Significant efforts have been made to support RGI applicants to use MyAccessstoHousingTO and participate in Choice-Based Housing Cycles, with particular focus on addressing barriers created by the digital divide. Improvements to the supports provided by the City were informed by applicants (including applicant surveys and focus groups), community agency partners, Ombudsman Toronto, the Housing Rights Advisory Committee, housing providers and other stakeholders. City staff are committed to continuous improvement and to date have increased supports as follows:

- Expanded in-person supports through the Access to Housing Resource Centre, Housing Hubs, and shelter sites;
- Introduction of proxy-bidding support within the Emergency Shelter System and through the Access to Housing Resource Centre, where those in high-needs situations receive personalized end-to-end support through the application and offer process to ensure applicants do not miss housing offers due to barriers with access to technology;
- Introduction of enhanced supports for applicants facing additional barriers; and
- Introduction of a 24-month window for applicants to correct or add missing information where their application was deemed ineligible.

Simultaneously, the Housing Secretariat, with input from Digital City, Strategic Public and Employee Communications, and Customer Experience, conducted a broad array of targeted communications and engagements with stakeholders on improvements to MyAccessstoHousingTO, which have also informed the integration of Affordable Rental homes into the System (for further detail, see Attachment 1). Improvements made to the System will be leveraged to support applicants for Affordable Rental housing (for further detail, see Attachment 2).

Integrating Affordable Rental Homes into the Access System

Through adoption of PH35.20 – Local Priority Rules for Rent-Geared-to-Income Housing and Centralizing Access for Affordable Rental Housing, Council directed that all new Affordable Rental homes that are eligible for benefits under the City’s Municipal Housing Facilities By-law will be required to use the centralized access system for initial building occupancy and to fill vacant homes on turnover. This will include homes that receive capital funding or incentives through current and future housing programs. Affordable Rental homes developed under previous funding programs will transition, as required, into the System over time.

Pending Council direction, beginning in Q3 2026, the System will be used to fill rental homes for both RGI and Affordable Rental homes. MyAccessstoHousingTO will hold a combined application form for both types of homes; applicants will be able to maintain their application and view and express interest in vacancies for which they are eligible through Choice-Based Housing Cycles. This integration will leverage the existing infrastructure of MyAccessstoHousingTO, established staff teams and existing applicant supports.

While RGI and Affordable Rental housing will exist in the same system, these are two distinct types of housing serving applicants with different income levels, as outlined in Table 1 below.

Table 1: RGI and Affordable Rental Housing

	RGI homes	Affordable Rental homes
Purpose	Provides deeply affordable housing to households with low incomes, including social assistance recipients.	Provides affordable housing with rent below prevailing market levels for households with moderate income levels.
Rent Calculation	<p>RGI rent is calculated based on an individual household’s income, generally at 30 percent of before-tax income or a set rent scale up to the maximum shelter allowance for a household receiving social assistance.</p> <p>Rent is re-calculated at least annually and may be lowered if a household’s income decreases.</p>	<p>Initial Affordable Rental rents are determined prior to building occupancy, at the time the Contribution Agreement is signed, based on either Average Market Rent or 30 percent of the income of renter households at the 50th income percentile (studio units) or 60th income percentiles (all other unit types).</p> <p>Housing providers may raise the rent by the Provincial Rent Increase Guideline annually.</p> <p>Rents are not based on an individual’s household income and are not adjusted to reflect income changes. Households must pay the listed rent for the unit.</p>
Example	<p>A single person or couple with \$35,000 before-tax income would pay approximately \$875 in rent for a 1-bedroom unit.</p> <p>A single individual in receipt of Ontario Works would pay \$85 in rent for the same unit.</p>	The 2026 affordable rent for a new 1-bedroom unit is \$1,426.

RGI homes serve households with a range of incomes from very low to moderate. However, as illustrated in Table 1, Affordable Rental homes are most likely to be affordable to moderate-income households. Ensuring applicants are housed through the program that aligns with their income and affordability needs is essential to supporting long-term housing stability.

The City is taking action to increase the supply of RGI housing. Since City Council's original direction in 2022, which sought to prioritize applicants who are on the RGI waiting list for affordable rental housing, Council has directed that 20 percent of Affordable Rental homes in Toronto Builds projects be designated RGI homes pending funding availability. This will ensure a deeper level of affordability in new developments and a pathway for RGI applicants to access homes they can afford.

New RGI homes will be allocated to households on the RGI waiting list in accordance with the *Housing Services Act, 2011*. Increasing the supply of RGI homes by providing rent subsidies that can make an 'Affordable' home an RGI home is the most effective way of supporting the housing stability of low-income residents. As of Q2 2025, there were 84,626 RGI homes overseen by the City of Toronto. Through HousingTO, the City aims to approve 6,500 homes into the system over 10 years; between January 2020 and September 30, 2025, the City approved 2,761 RGI homes, with an additional 960 net new RGI homes to come online in 2026.

While RGI and Affordable Rental homes are distinct, there are several benefits to integrating both types of homes into the System and enabling applicants to apply for both through MyAccesstoHousingTO. Integration will lessen the administrative burden on applicants seeking housing and lessen work for housing providers to manage their own individual applications, waiting lists, and processes to fill vacancies. Having a single entry point into these programs will promote fair and transparent access to housing for more residents. The Choice-Based Housing Cycle process supports applicants to make clear and informed decisions about where they want to live. The City will also be able to collect better data about who is accessing Affordable Rental homes.

Households applying for Affordable Rental homes will benefit from the System improvements and applicant support initiatives that have been implemented since 2023 for RGI housing, including expanded in-person supports at the Access to Housing Resource Centre, at the network of Community Agency Partners across the City, and in City-supported Housing Hubs (for more information, see Attachment 2). Applicants can also seek phone support at the Application Resource Centre or consult the Toronto.ca website pages that include step-by-step videos for different stages of the applicant journey. The network of supports and resources in place for applicants have been developed through consultation with applicants and advocacy groups and have been designed to address a range of barriers applicants face, while protecting their privacy and security.

Application and Eligibility Verification

Households will apply for Affordable Rental housing through MyAccesstoHousingTO and be assessed by the City for eligibility (see Attachment 3 for overview). To be eligible, applicants must have an up-to-date application, provide proof of status in Canada for all household members, be resident in Canada, not own a home suitable for year-round occupancy, and meet minimum and maximum income criteria (income between 100 percent and four times the annual rent for an Affordable Rental home), assessed using current Notices of Assessment. Households who are already on the

RGI waiting list will be able to opt in to apply for Affordable Rental housing using their existing account. This approach will ensure that existing RGI applicants are well informed about the differences between the two types of housing before they opt in (for further details on eligibility requirements for RGI and Affordable Rental housing, see Attachment 2). Applicants who are deemed eligible for Affordable Rental homes will be able to express interest in available vacancies that match their household needs through Choice-Based Housing Cycles. Applicants will only see vacancies for which they are eligible (for a full overview of the applicant journey for both RGI and Affordable Rental homes, see Attachment 4).

Applicants will also undergo secondary screening by the housing provider before receiving an offer for an Affordable Rental home. This may include requests to verify income, conduct credit checks, confirm proof of employment, and provide landlord references. If a housing provider declines to offer to an applicant, they will communicate with the applicant per the Affordable Rental Housing Manual and document the reasons for City staff through the System. Housing providers are required to follow the Residential Tenancies Act, 2006 and the Ontario Human Rights Code in their secondary screening.

Recommended Allocation Methodology for Affordable Rental Housing

Through 2022.PH35.20, City Council directed staff to establish a hybrid allocation model to select an applicant for each available Affordable Rental home from those who express interest through Choice-Based Housing Cycles. This model included the use of both a random draw and a chronological waiting list, with credit for time spent on the RGI waiting list.

Staff are recommending a revision to the allocation model. The revision is intended to maintain the important distinction between RGI and Affordable Rental homes, in order to:

- Support tenants to access housing that is suitable to their needs and income;
- Support housing providers to be able to efficiently fill units and decrease vacancy loss; and
- Maintain Torontonians' trust and confidence in the System.

It is recommended that 100% of the Affordable Rental homes in the System be allocated by random draw. Random draws allow for equitable chances for applicants in obtaining a housing opportunity, are an established best practice that reduces operational pressures on housing providers, and are used by other large North American cities. Random draws also do not create a misleading waiting list for homes when demand is expected to far exceed supply. Decentralized random draws are currently used in Toronto. Centralizing random draws leverages the current practice, while improving it by creating significantly greater accessibility and transparency for applicants, and greater oversight for the City.

As staff have worked toward implementation, there has been further engagement with stakeholders, including housing providers, applicants and advocates (see Attachment 1

for details). Input from these engagements, ranging from the Housing Provider Advisory Table to the Housing Rights Advisory Committee, and focus groups with applicants, has emphasized that applicants should not be set up to fail with housing opportunities they cannot afford. Several challenges have emerged with the allocation method originally directed by Council which essentially prioritizes RGI applicants who have been on the waiting list for RGI housing for a long period of time.

First, Affordable Rental homes and RGI homes serve applicants with different income levels. Affordable Rental homes are generally not affordable to residents with low incomes who are best served by RGI housing. An allocation process that prioritizes RGI applicants may be misleading, creating applicant frustration and loss of trust in the City. RGI applicants may end up accepting 'affordable' rental housing that they cannot afford, resulting in housing instability and eviction. Applicants may also be frustrated because while they may be 'at the top of the chronological list' and deemed eligible, that does not guarantee them a housing offer; secondary screening will be conducted by housing providers which may include further income verification and credit checks to determine if a housing offer will be made.

Affordable Rental housing providers have been consulted on the allocation approach once Affordable Rental homes are in the System. They are comfortable with the process of a 100% random draw, as this is the current approach to vacancy fulfillment, and have been supportive of maintaining 100% random draw as the allocation method in the System. Once implemented in the System, all future housing providers of Affordable Rental homes will be required to use the System, and providers with existing buildings will be phased in as required.

Second, it is anticipated that the demand for Affordable Rental homes will significantly outstrip supply for the foreseeable future. While it is difficult to estimate overall demand for Affordable Rental homes, 40 percent of renter households in Toronto – over 550,000 households – spend more than 30 percent of their income on rent, and over 160,000 are in core housing need. A review of Affordable Rental random draws held between 2020 and 2025 shows that demand has consistently outweighed the number of homes available. For example, in 2024 a project on Redpath Avenue held a random draw for 90 Affordable Rental homes that received 18,500 total applications, or a ratio of 205 applicants to each available home. Two random draws from 2025 saw a ratio of 193 and 531 applicants respectively to each available home. A high ratio of applicants to homes is typical, especially in random draws held since 2023. Establishing a chronological waiting list that will not benefit most people who apply to be on it may result in public frustration and loss of trust in the System.

Random draws will also create more equitable opportunities for all applicants in housing need, including young people and newcomers, who may be disadvantaged by a chronological waiting list model. Random draws have been in use for the Affordable Rental program in Toronto for years and are an established and well-tested mechanism for advertising and filling vacant homes without creating long waiting lists for a relatively small supply of units both here and in other large North American cities, such as New York City.

Targeted Allocation of Affordable Rental Housing

Some housing providers who receive City incentives and/or capital funding request to allocate homes in their buildings to specific population groups. As the City implements the System as described in the previous section, clear and consistent guidelines to consider these requests will be required.

Through the HousingTO Action Plan, Council has identified priority groups who face systemic barriers in obtaining housing. HousingTO priority populations include Indigenous peoples, Black and other racialized communities, seniors, people with disabilities, women and gender diverse people, youth, newcomers, refugees and immigrants, and 2SLGBTQ+ communities. Identification of HousingTO priority populations was informed by consultation and research on barriers experienced by members of marginalized communities when seeking housing. Many previous requests for targeted allocation of Affordable Rental homes have focused on HousingTO priority populations.

This report recommends that requests for targeted allocation in Affordable Rental projects approved for financial incentives beginning in Q3 2026 be approved by the Executive Director, Housing Secretariat if the project will target a group identified as a priority population in the HousingTO 2020-2030 Action Plan. This will help advance the City's targets for new affordable housing and provide more options for people who face greater barriers to housing and are at greater risk of housing instability, in keeping with Council's direction and a human rights-based approach to housing.

Housing providers also request to target their homes to groups that fall outside of the Council-approved HousingTO priority populations. For example, targeted allocation requests may seek to address a specific need that has not been identified in HousingTO, support Toronto's economy through workforce housing, or be necessary to access additional Federal or Provincial funding opportunities. In addition, Council has directed staff to provide for the inclusion of sector-specific housing for different groups as Affordable Rental homes are integrated in the System.

Previous requests for targeted allocations have included artists, cultural workers, emergency responders, sports coaches, hospital workers, and active members of the Canadian Armed Forces.

To provide transparency and accountability and ensure alignment with City priorities, it is recommended that approval of targeted allocation requests for groups not identified as priority populations in the HousingTO Action Plan require direction from City Council.

Targeted allocation is only for Affordable Rental homes and may not be used to fill RGI units in new Affordable Rental communities. These homes will be filled from the RGI waiting list, following the rules established in the *Housing Services Act, 2011* and established Local Priorities.

Targeted allocation of Affordable Rental homes will be supported by the System, using either a random draw of pre-screened households who express interest in an available Affordable Rental home or direct placement of an eligible household. All households will

be required to have an eligible MyAccessstoHousingTO application and meet the eligibility criteria for Affordable Rental housing. The housing provider must also verify that the household is a member of the population their project is targeting. Households seeking Affordable Rental housing may belong to one or more HousingTO priority groups, and/or may belong to another group for which Council has approved targeted allocation.

Other households who may not be eligible for any housing provider's targeted allocation homes will still qualify for Affordable Rental housing based on their income. It will be necessary for housing providers to establish robust communications and transparent processes to ensure that all applicants understand different buildings' specific requirements.

All housing providers requesting targeted allocation will be required to provide a legal opinion confirming that the proposed target allocation is compliant with the Ontario Human Rights Code. They will also be required to develop an Access Plan satisfactory to the Executive Director, Housing Secretariat, that outlines a fair and transparent process to select households for available Affordable Rental homes, leveraging the System. As all vacancies and move-ins will be tracked through the System, staff will have additional insight into implementation of housing providers' plans.

Ongoing monitoring and review of the use of targeted allocation is necessary. As part of the 2027 report, staff will provide information and analysis regarding the number of Affordable Rental homes that are being filled through targeted allocation.

Conclusion

The City of Toronto is creating a one-window online portal for Affordable Rental and RGI homes that will allow for a centralized access point for two major housing programs in one convenient place. Applicants seeking Affordable Rental homes will no longer need to track down opportunities on their own and apply repeatedly to individual buildings. After launch, applicants will apply once and, when possible, view all vacancies they are eligible for in the online portal. The integration of Affordable Rental homes into the System is an essential component of fulfilling the City's obligations under the Toronto Housing Charter and the HousingTO Action Plan, by ensuring Affordable Rental housing options can be easily navigated in a transparent way and accessed by all eligible households, including equity deserving groups.

The City of Toronto is investing and leveraging significant resources in creating new Affordable Rental homes. The City will use the existing technology of the System to maximize the impact of these investments and ensure new homes can meet the demand as efficiently and transparently as possible. The Choice Based Housing Access System implemented in 2021 for RGI homes has led to significant efficiencies and improved oversight capabilities. Improvements have been made to provide supports to applicants who face barriers to participating. These supports will continue as Affordable Rental homes are integrated into the System.

By adjusting the Affordable Rental housing allocation methodology to a 100% Random Draw, the City can provide a fair, transparent and reasonable approach to the allocation

of new Affordable Rental homes. Additionally, by establishing guidelines to consider requests for targeted allocation of Affordable Rental homes as the System is implemented, the City can ensure transparency and consistency for applicants and housing providers. Adopting these recommendations will allow staff to communicate clear processes and expectations for all users before launch.

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SIGNATURE

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ATTACHMENTS

Attachment 1: Stakeholder Engagement on System Improvements
Attachment 2: Applicant Supports
Attachment 3: Rent-Geared-to-Income and Affordable Rental Eligibility Criteria
Attachment 4: Applicant Journey

Attachment 1: Stakeholder Engagement on System Improvements

These engagements included:

- Collecting feedback from system users through a series of automated outbound call surveys, two text messaging campaigns, and various emailed surveys to active users and community agency partners
- A consultation series with the Ombudsman Toronto Housing Unit
- Direct engagement with Affordable Rental Housing providers, including quarterly meetings with the Affordable Rental Housing Access System Advisory Panel and a working group focused on operational policy and process development
- Direct engagements with the Housing Rights Advisory Committee (HRAC), including two workshops and a presentation in November 2025
- Focus groups and meetings with RGI applicants to better understand and improve the user experience
- Information meetings with the Housing Pathways for Women and Gender Diverse People Working Group, and the Toronto Alliance to End Homelessness
- Workshops with two seniors' groups
- Two engagement sessions with the Tenant Advisory Committee

Attachment 2: Applicant Supports

Further to the City Council Motion in PH6.1, staff have implemented several non-digital alternatives to online participation in MyAccessstoHousingTO for RGI applicants that need support to navigate the System and process. In addition to previously established applicant supports available in-person at the Access to Housing Resource Centre and through a broad network of Community Agency Partners, as well as over the phone at the Application Resource Centre, several additional targeted applicant supports have been introduced, which will also benefit applicants for Affordable Rental housing.

- Case Management offered to high needs applicants participating in Choice-Based Housing Cycles
- Shelter Proxy Bidding offered to homeless applicants, enabling shelter workers to express interest in available units on behalf of clients who have limited access to technology
- Housing Hub Community Workshops to support applicants
- Enhanced Support System for applicants requiring greater support to apply and maintain their applications

As part of this work, the City conducted a jurisdictional scan of cities across Canada, North America, and globally to identify what comparable levels of government are doing to support applicants to their social housing systems. While cities take different approaches, staff found that Toronto offers support levels consistent with other major North American jurisdictions. Toronto provides mail-in, phone-based, online, and in-person options for applicants to apply for RGI housing, maintain their application, and participate in the Choice-Based Housing Offer process. Self-serve information about the RGI program and how to use the System are publicly available online at Toronto.ca, including multiple videos with step-by-step applicant instructions.

MyAccessstoHousingTO can be translated into 50+ languages, and applicants can receive live translation from a phone-based service as needed while interacting with City staff and the Application Support Centre.

The in-person supports in Toronto are widely available in wards across the City. Toronto has partnered with a large network of Community Agency Partners, who receive training from City staff, to offer in-person support options to the public from agencies they know and trust. Opportunities to learn from other jurisdictions were noted, informing the City's approach to some of the outreach efforts listed above.

One-on-one meetings were held with sister staff in New York City to learn about their outreach model, the Housing Ambassador program. The Housing Hub model in Toronto is a comparable touchpoint for the public, with in-person support available across the City and information sessions provided every week. The New York City model primarily relies on volunteers. The City of Toronto's model differs in that it does not rely on volunteers, but rather agency staff, which the City of Toronto has determined is required to ensure client and data privacy and security.

Attachment 3: Rent-Geared-to-Income and Affordable Rental Eligibility Criteria

Program Eligibility Criteria	Rent-Geared-to-Income	Affordable Rental
Status in Canada	All household members must have status in Canada	All household members must have status in Canada
Applicant Age	At least one household member must be 16 years of age	At least one household member must be 16 years of age
Living Independently	Applicants must be able to live independently with or without supports	Applicants must be able to live independently with or without supports
Income Limits	Household income limits based on provincially regulated annual Housing Income Limits (HILS) Proof of income required through most recent Notice of Assessments for all household members (with some exceptions)	Maximum household income is four times the annual rent Minimum Income threshold is 100% of rent-to-income (income must cover 100% of annual rent) Proof of income required through most recent Notice of Assessments for all household members (with some exceptions)
Arrears	Household members must not owe arrears to a social housing provider in Ontario and may not have any convictions related to RGI Housing	Not applicable
Asset Limits	Total household assets are within the asset limit requirement (\$150,000), and applicants cannot own a home suitable for year-round habitation.	Applicants cannot own home suitable for year-round habitation

Attachment 4: Applicant Journey

An applicant can apply for and be eligible for both Rent-Geared-to-Income and Affordable Rental housing. There is one application form. The ‘journey’ varies slightly depending on which program they are eligible for. An applicant can apply for and be eligible for both programs at the same time and would follow both applicant journeys simultaneously. Where possible, the required steps overlap to reduce the workload for the applicant (one application form, upload Notice of Assessment for both programs at once, units from both programs in the same cycle, etc.).

	RGI Applicant	Affordable Applicant
Applying	<p>Unchanged from current process. RGI applicants create a MyAccessstoHousingTO online account and submit their application through the portal. If interested in RGI housing, they will select the box for RGI when prompted. RGI applicants will complete additional sections about applying for local priorities and a Notice of Assessment Waiver, if applicable to them.</p> <p>If eligible, an applicant will be added to the centralized waiting list for RGI. If applicable to the applicant, they can request and apply for a priority status specific to RGI.</p>	<p>Affordable applicants will create a MyAccessstoHousingTO online account and submit their application through the portal. If interested in Affordable Rental housing, they will select the box for Affordable Rentals when prompted. Affordable applicants will complete one section about additional funds that is relevant to this program only.</p>

	RGI Applicant	Affordable Applicant
Maintaining Application	<p>RGI applicants are required to upload the most recent Notices of Assessment for all household members (with some exceptions) and update their applications every 24 months to maintain their position on the centralized waiting list. If the applicant does not maintain their file, they can be removed from the centralized waiting list and will have to reapply and begin again.</p> <p>Applicants will do this until they are housed.</p>	<p>Affordable applicants are required to upload the most recent Notices of Assessment for all household members (with some exceptions) and update their account every 24 months to keep their account active. There is no waiting list. If the applicant does not maintain their account, their account will be deactivated. As there is no waiting list, they can sign up again with no penalty other than any missed opportunities during the window they were not active.</p> <p>Applicants will do this until they are housed.</p>
Expressing Interest in Homes	<p>Once an applicant has been invited into Choice-Based Housing Cycles (waiting time depends on the unit size they are waiting for, how long they have been on the centralized waiting list, and whether they have a priority status), they can begin to view available homes they are eligible for. Choice-Based Housing Cycles run every two weeks. An applicant must login and express interest in homes they would be willing to move into. Once the Cycle closes, they will receive a letter with their ranking on every RGI home they expressed interest in. If they are the top-ranking person, they will be notified.</p>	<p>Affordable applicants are able to begin participating in Choice-Based Housing Cycles that have Affordable Rental Homes immediately. There is no waiting period. Affordable homes will be in the same Cycles as RGI homes and on the same schedule; however, applicants will only see homes from programs they are eligible for.</p> <p>If there is no Affordable Rental Home for which the applicant is eligible in that Choice-Based Cycle, the applicant will not see any homes available in the Cycle.</p> <p>Applicants will need to express interest in every unit they are interested in to be considered.</p>

	RGI Applicant	Affordable Applicant
Receiving a Housing Offer	<p>If the applicant top-ranks on an RGI home, they will receive a call directly from the housing provider with an offer. They have two (2) business days to respond. If they accept, they can move onto view the home, and work with the provider towards lease signing offline. The provider will mark the home as filled in the system and the applicant will have the status of 'housed.'</p> <p>If the applicant refuses the offer, they will lose their position on the centralized waiting list (due to the Single Offer Rule). They can reapply for the RGI program but will begin again with a new date.</p>	<p>If the applicant top-ranks on an Affordable home, the housing provider will contact the applicant to begin a secondary screening pursuant to the <i>Residential Tenancies Act</i>, that can consist of requests for more recent income information, and credit checks, employment references. The applicant will have two (2) business days to respond. If the provider approves the applicant to move forward, they will continue towards lease signing offline. The provider will mark the home as filled in the system and the applicant will have the status of 'housed.'</p> <p>If the applicant refuses the offer, there is no implication on their account as there is no single offer rule. They can continue to express interest in homes in the next available Cycle.</p>