

City of Toronto

**Rental Housing Supply Program:
Capital Funding Stream**

Program Guidelines

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1. PROGRAM OVERVIEW

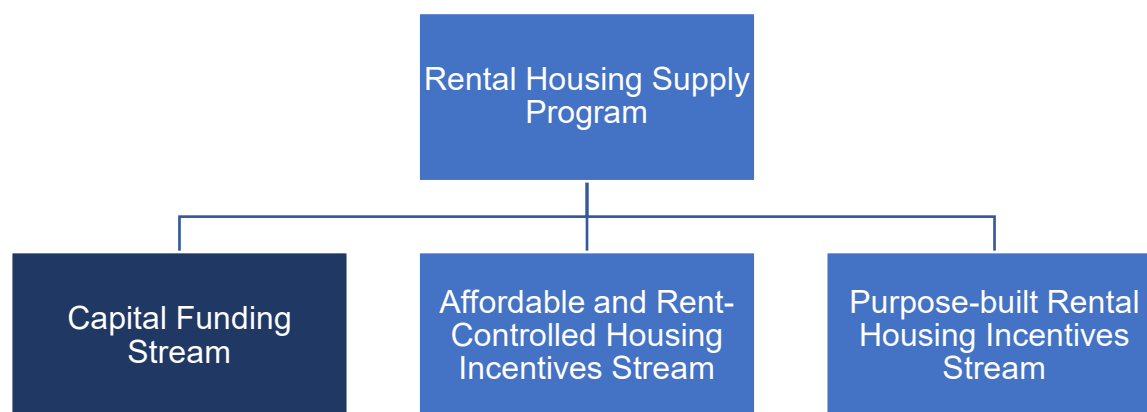
1.1 BACKGROUND

Toronto City Council approved the new Rental Housing Supply Program (RHSP) in 2024 to support a critical shift in Toronto's housing system to deliver a range of new rental homes, including Rent-Geared-to-Income (RGI), Affordable Rental, Rent-Controlled, and Purpose-Built Rental homes, and build the capacity of the Community Housing sector.

The RHSP is designed to support the City in achieving the goals in its [HousingTO 2020-2030 Action Plan](#) (HousingTO Plan) of approving 65,000 rent-controlled homes by 2030, including 6,500 RGI, 41,500 Affordable Rental and 17,500 Rent-Controlled homes. The RHSP will also assist the City in meeting its Provincial housing target of 285,000 new homes starting construction by 2031.

The program includes three streams: a Capital Funding stream, and two Incentives streams, as outlined below. These Guidelines provide potential Applicants to the Capital Funding Stream with critical information about eligibility for the program, City benefits available, and instructions on how to apply. Applicants are reminded that funding is limited, and projects may not be approved for the full amount of funding requested in their application.

Please note that any changes or updates to these Guidelines will be made available on the City's Open Calls for Affordable Rental Incentives [here](#); information around the Rental Housing Supply Program is available at: www.toronto.ca/rentalsupply



PROGRAM AT A GLANCE

- ✓ \$50 million in Capital Funding available in 2025
- ✓ Funding of up to \$260,000 per Affordable Rental Home
- ✓ Available to Community Housing Providers and Private Sector Housing Organizations
- ✓ Set-aside of 20% of funding to Indigenous-led Housing Providers
- ✓ Applications accepted through a competitive Call for Applications
- ✓ Successful Applicants must execute agreements with the City and secure the value of the Funding

Capital Funding is limited and is subject to a thorough, competitive evaluation process managed by City staff. The amount of funding requested from the City of Toronto should be detailed and fully supported in the application.

The City may provide up to \$260,000 in Funding per Affordable Rental Home where Applicants can demonstrate this funding is required to fill an equity gap after contributions from the Applicant, other government sources, and construction financing have been maximized.

These Guidelines are organized into four main sections:

1. Program Overview
2. Program Requirements
3. Funding Available under the Capital Funding Stream
4. Applying for Funding

Participation and funding from all orders of government is required to deliver the HousingTO Plan. As part of the National Housing Strategy, Canada Mortgage and Housing Corporation (CMHC) has programs to support the creation of new affordable rental housing, including the Affordable Housing Fund, Apartment Construction Loan Program, Co-Operative Housing Development Program, and Affordable Housing Innovation Fund. All Applicants are encouraged to consider these funding programs when planning to create new affordable and rental housing. For more information, visit: www.cmhc-schl.gc.ca/nhs

1.2 DEFINITION OF KEY PROGRAM TERMS

Access Plan: A policy established by the Applicant and approved by the Executive Director, Housing Secretariat which specifies how tenants are to be selected and how information about such process is disseminated to the public.

Affordable Rental Housing/Homes: Rental housing that is developed and operated in accordance with the requirements of the City's Rental Housing Supply Program.

Average Market Rents/Average Rents/AMR: Means average monthly Toronto-wide rents by unit type as determined in the end-of-year survey of City-wide rents for the prior calendar year published by CMHC; if CMHC does not publish a survey of City-wide rents, then "Average Market Rents" for the calendar year shall be City-wide average rents as determined by the City acting reasonably.

Black-mandated organization: Non-profit Housing Organizations that are assessed based on the following criteria:

- Governance (Black-led) - Is led by a majority of staff and board members (50% plus 1) who self-identify as Black or of African descent
- Population Served (Black serving) - Supports and prioritizes causes, services or programs that positively impact Toronto's Black communities, responds to Black communities' unique cultural identities, history and needs, and has Black beneficiaries (i.e. service users).
- Mandate of Mission (Black-focused) - Has a mandate that explicitly pertains to supporting Black communities, delivered through an anti-Black racism lens and grounded African-centred approaches.
- Community Accountability and Trust - Responds to community needs and continually develops and maintains relationships with the communities being served or with other Black-mandated organizations and groups (e.g. partnerships).

City's Affordable Rents means Monthly Occupancy Costs at or below the lesser of Average Market Rent or 30% of the before-tax monthly income of renter households in the City as follows:

1. studio units: one-person households at or below the 50th percentile income;
2. one-bedroom units: one-person households at or below the 60th percentile income;
3. two-bedroom units: two-person households at or below the 60th percentile income;
4. three-bedroom units: three-person households at or below the 60th percentile income.

City Benefits: Refers to a range of City supports including Capital Funding, Incentives, and expedited approvals provided to support the development of Affordable Rental and Rent-Controlled housing.

Community Housing (or non-market housing): Social, affordable, and supportive housing owned and/or operated by Community Housing Providers, as well as Toronto

Community Housing Corporation (TCHC), and Toronto Seniors Housing Corporation (TSHC).

Community Housing Providers: Collectively referred to as Non-Profit Housing Organizations, Non-Profit housing Co-operatives ("Co-ops"), and Indigenous Housing Providers.

Housing Benefits: Means a financial benefit provided for or on behalf of a tenant to make up the difference between the rent payable by a tenant and the rent payable to the landlord for a residential unit. Often used to create homes with rents that are geared to be no more than 30% of the household's income (RGI homes).

Incentives: Refers to a variety of exemptions and/or waivers provided by the City including from development charges, parkland dedication fees, community benefits charges, planning application fees, building permit fees, and property taxes.

Indigenous Housing Providers: Non-Profit Housing Organizations that are assessed based on meeting all of the following criteria:

- Organization identifies itself as Indigenous;
- Board is majority Indigenous*; and
- Organization is mandated to serve primarily Indigenous clients.

*Will be met if the Board is primarily comprised of members self-identifying as Indigenous.

Non-Profit Housing Co-operative: A co-operative corporation in good standing incorporated as a non-profit housing co-operative as defined in the Co-operative Corporations Act, R.S.O. 1990, c. C.35.

Non-Profit Housing Organization: A corporation in good standing incorporated under the Not-for-Profit Corporations Act, 2010, S.O. 2010, c.15 or the Canada Not-for-Profit Corporations Act, S.C. 2009, c.23, and includes an Indigenous Housing Provider or community land trust organized on a not-for-profit basis.

Person: Any individual, partnership, corporation, trust, unincorporated organization, municipality, government, or governmental agency or any combination thereof.

Private Sector Housing Organization: Refers to privately owned organizations that develop and/or operate housing projects.

Provincial Affordable Rents means the affordable rents by bedroom type set out in the "Affordable Residential Units for the Purposes of the *Development Charges Act*, 1997 Bulletin", as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing pursuant to section 4.1(2) of the *Development Charges Act*, 1997, S.O. 1997, c. 27, or successor legislation.

Purpose-built Rental Housing/Homes: Rental homes that are not Affordable Rental Homes (as defined in these guidelines) where rental tenure is secured through agreements with the City, and within projects that meet minimum City requirements under the RHSP.

Rent-Controlled Homes: Rental homes where monthly occupancy costs are at or above the City's income-based rent, but no more than 150% Average Market Rent (AMR), and where rents increase annually by no more than the Provincial Annual Rent Increase Guideline plus 2%.

Rental Housing Supply Program (RHSP) Affordable Rent: Is the lower of the **City's Affordable Rents** and **Provincial Affordable Rents** (see page 10 for RHSP Current Affordable Rents).

Supportive Housing: Housing where additional wrap around support services are provided to tenants to improve their housing stability, health, and well-being. These homes are generally operated with housing benefits to provide rents that are no more than 30% of household income, or their Ontario Works or Ontario Disability Support Program shelter allowance, and prioritized for individuals experiencing or at risk of homelessness.

Utility Allowance: means the average amount of separately metered utility costs, determined by the City and published on the City's website.

1.3 STAY INFORMED

Organizations are encouraged join the City's Affordable Rental Housing RFP & Opportunities Registry Listserv by signing up on the [City's website](#). Registered organizations will be notified by email of any program updates and when calls for applications and proposals are issued.

2. KEY PROGRAM REQUIREMENTS

2.1 MINIMUM PROJECT ELIGIBILITY REQUIREMENTS

This section describes core eligibility requirements for all Applicants and projects. Requirements for Affordable Rental Homes supported through RHSP are detailed in Section 2.2. To be eligible to receive Capital Funding through the RHSP, your application must meet all of the following eligibility requirements.

2.1.1. Eligible Organization Types

Community Housing Providers and Private Sector Housing Organizations are eligible to apply. The City encourages development partnerships between Community Housing Providers and Private Sector Housing Organizations. However, Applicants must specify the lead organizations in their application.

The City works directly with TCHC, TSHC, and CreateTO on activating public land opportunities including allocation of City Benefits outside of this Call for Applications process.

2.1.2. Eligible Project Types

The RHSP is intended to support the development of net new rental homes within the following project types:

- New construction
- Conversion of non-residential buildings to Affordable Rental Housing
- Addition of new Affordable Rental Housing buildings/units to existing sites/buildings
- Applications that include Affordable Rental Homes located at different addresses, so long as they will be developed and operated by the same organization (e.g. scattered, small developments that will be developed in tandem)
- Social housing redevelopment that involves building new Affordable Rental Homes/additions on social housing sites may also be eligible, provided appropriate consents are obtained under the *Housing Services Act, 2011*
- Projects that provide rental housing where there is a landlord-tenant relationship and tenants are recognized by the *Residential Tenancies Act, 2006*, or may also be non-profit housing co-operatives as defined in the *Co-operative Corporations Act*.

2.1.3. Ineligible Project/Unit Types

The RHSP is intended to provide Capital Funding to support the creation of net new rental homes. As such, the following project/unit types are currently not eligible to apply for Capital Funding under the RHSP:

- Nursing and retirement homes
- Long-term Care facilities
- Shelters and crisis care facilities
- Transitional housing
- Student residences

- Rental replacement units are not eligible to be counted towards the minimum 20% Affordable Rental Homes requirement and are not eligible to receive Capital Funding.

2.1.4. Ineligible Project Expenses

RHSP Capital Funding cannot be used to cover costs related to development fees and charges that are eligible for waivers or exemptions under the RHSP Incentives Streams, or through provincial legislation. This includes the following:

- Planning Application Fees
- Building Permit Fees
- Community Benefit Charges
- Development Charges
- Parkland Dedication Fees
- Residential Property Taxes (for the term of affordability).

Applicants that require relief from the above fees and charges must submit a separate application under the **Affordable Rental and Rent-Controlled Housing Incentives Stream** [here](#). This application is open and accepts applications on an ongoing basis.

Acquisition costs are not eligible under the RHSP. Applicants interested in pursuing an acquisition opportunity are encouraged to consider the [City's Multi-Unit Residential Acquisition \(MURA\) Program](#).

2.1.5. Control of Land (Owned or Leased)

The RHSP is intended to support organizations to develop net new rental homes on land they own or otherwise control, for a duration at least equivalent to the minimum affordability term required under the program.

- The lands must be owned by the Applicant, or leased by the Applicant with at least 40 years remaining on the term of the lease from the time of First Occupancy for the project, and authority under the lease to develop the lands.
- If the lands are not currently owned but there is a signed agreement of purchase and sale (APS), a signed APS must be submitted with the application. The application must include:
 - A statement that the APS is in full force and effect and has not been terminated
 - All conditions that are required to be met as of the date of the application have been met or waived by both the purchaser and the vendor
 - Confirmation of the anticipated closing date
 - Evidence that applicants are able to fund the closing of the purchase.
- Projects would be eligible to apply and be approved under the RHSP, with execution of the Contribution Agreement conditional on the closing of the transaction. Should the purchase not occur within the timeframe identified on the APS and in the application, the City may withdraw the Funding offer.
- Applicants of projects on land owned by the City of Toronto are eligible to apply and will be required to undergo a more detailed open book financial review process.

2.1.6. Proportion of Affordable Housing

A key RHSP priority is to increase the supply of Affordable Rental Homes in Toronto. As such, to be eligible to apply for any City Benefits under the RHSP:

- A minimum of 20% of the project's residential units must be Affordable Rental Homes.
- The Affordable Rental Homes must meet the requirements set out in Section 2.2 below (e.g. depth of affordability, duration, rent control, unit sizes and mixes).

Small projects with 10 units or less delivered as a result of the Expanding Housing Options in Neighbourhoods (EHON) initiative (e.g. laneway suites, garden suites) will be exempted from the requirement to provide 20% of residential units as Affordable Rental Homes to be eligible for Capital Funding towards those Affordable Rental Homes.

2.1.7. Relationship to City Planning Policies

The City requires the delivery of Affordable Rental Housing under other City Planning policies and programs, including the Official Plan, Secondary Plans, site and area specific policies, or through in-kind community benefits charges.

Projects that are required to provide new Affordable Rental Housing by way of such Planning policies are eligible to include these Affordable Rental Homes towards the minimum 20% requirement under the RHSP. However, these units will not be eligible to receive City Benefits under the RHSP unless the application demonstrates that the proposed affordability under this Application exceed the minimum requirements that are set out in the relevant Planning policies.

For example, if a project is required to deliver 5% of residential units as Affordable Rental Housing at the City's income-based definition for a period of 25 years, and proposes under the RHSP Application to extend the affordability period to at least 40 years, these units may be counted both towards the minimum 20% requirement, and be eligible for Capital Funding and Incentives under the RHSP, should the project meet RHSP's eligibility requirements..

Office Replacement: Projects that include the conversion of office space to residential use and are required to comply with Official Plan policies related to office replacement are eligible to apply. However, any affordable housing units that are required in lieu of replacing office space will not be eligible to receive Capital Funding or Incentives. These units can be counted towards the minimum 20% of residential units as Affordable Rental Homes, should they meet the RHSP's eligibility requirements.

2.1.8. Securing RHSP Capital Funding

Whenever providing Capital Funding towards affordable housing projects, the City secures the affordable housing outcomes achieved by way of legal agreements and by registering the value of Capital Funding on title to the lands:

- Capital Funding for Affordable Rental Homes must be secured for at least 40 years with a target of 99 years.

- The value of Capital Funding will be secured by way of a Charge/Mortgage of Land (the “City Charge”) registered against the Applicant’s lands.

2.1.9. Development Review Status

Capital Funding is limited and will be subject to a competitive evaluation. To ensure limited funding is allocated to projects that have a viable path to construction, Applicants are required to have completed a Pre-Application Consultation (PAC) or submitted a planning application for the project through the City’s Development Review Division prior to applying. Applicants that have demonstrate the ability to achieve earlier construction starts will be prioritized.

Community Housing Providers who are in earlier stages of development review process, are encouraged to apply to the City’s [Community Housing Pre-Development Fund](#), when available, to complete pre-development and early due diligence work.

2.1.10. Previous Open Door/Rental Housing Supply Program Approved Projects

The RHSP Capital Funding Stream is open to those who have been previously approved for Open Door and/or the Rental Housing Supply Program. To be considered for additional RHSP Funding, these previously approved projects will need to meet the new RHSP Capital Funding requirements as indicated in these Guidelines and Application Package.

2.2 AFFORDABLE RENTAL HOUSING REQUIREMENTS

Affordable Rental Homes must meet the following requirements in order to be eligible for Capital Funding.

2.2.1. Rent / Monthly Occupancy Costs

Rent (including utilities/utility allowances, where applicable) for Affordable Rental Homes cannot exceed the RHSP Affordable Rent, as defined under the program. The Table below outlines the RHSP Current Affordable Rents and can be used for preparing and submitting an application under this Call for Applications.

Unit type	RHSP Current Affordable Rents
Studio	\$1,109
1-Bedroom	\$1,404
2-Bedroom	\$1,985
3-Bedroom	\$2,190

Should utilities be metered separately by unit and residents required to pay utility costs directly, a Utility Allowance is to be deducted from the RHSP Affordable Rent for each separately metered utility, as determined and updated annually by the City. Utility Allowances are published [here](#).

2.2.2. Rent Increases

Rents may increase by no more than the Provincial Rent Increase Guideline, to an amount not to exceed the RHSP Affordable Rent. On turnover, the rent/monthly occupancy charge cannot exceed the posted RHSP Affordable Rent amount of the year in which occupancy occurs.

2.2.3. Affordability Period

The units must be secured as Affordable Rental Housing for a minimum period of 40 years from date of first occupancy, with a target duration of 99 years.

2.2.4. Unit Mix and Sizes

The Affordable Rental Homes should consider the [City's Affordable Housing Design Guidelines](#), and/or comply with unit size and mix requirements as determined by the Executive Director, Housing Secretariat.

More specifically, applicants should demonstrate their project supports the creation of a range of unit sizes, including family-sized units, and delivers positive affordable housing outcomes. To clarify the requirements in the Program Guidelines, applicants should:

- Achieve the following unit mix:
 - A minimum 10% of units as 3-bedroom units
 - A minimum of 15% of units as 2-bedroom units
 - A maximum of 10% of units as studio units
- In mixed-income projects, the unit size of the affordable rental homes should be in line with, or larger than, those of the market residential units in the development

A rationale for the unit mix should be included in your Capital Funding application. Projects that include Affordable Rental Homes sized for families (2-3 bedroom) will be prioritized, where appropriate based on the intended tenant group. Projects with a rationale for not including family-sized units based on the intended tenant group, i.e. supportive housing for single adults, will not be expected to meet these unit mix requirements.

2.2.5. Creating new rent-geared-to-income and supportive homes

Creating new RGI and supportive housing are critical components of Toronto's HousingTO Action Plan continuum and the City welcomes applications that intend to build more of these homes.

Applicants must make a minimum of 20% of the Affordable Rental Homes in the development eligible for tenants in the receipt of housing benefits to provide an RGI-

level home, as further described in Section 3.2. Applicants may indicate in their Capital Funding Application if they are willing to make a greater proportion of the affordable rental homes available to households in receipt of housing benefits (beyond the minimum 20%), and whether they will require operating subsidies for these units from the City or have their own sources. The City is not able to guarantee the availability of rent supplement funding on any given year or on an ongoing basis.

Applicants are welcome to indicate where they intend to provide supportive housing through their application however are encouraged to have identified sources of operating funding for support services. Where operating funding has not been identified, Applicants may request the City provide this funding for wrap-around support services as part of their Capital Funding Application. The City is not able to guarantee the availability of support services funding on any given year or on an ongoing basis.

2.3 OPERATING REQUIREMENTS FOR AFFORDABLE RENTAL HOMES

Organizations approved through the RHSP must follow the City's requirements for tenant selection, income verification, reporting, and the overall administration of Affordable Rental Homes, as applicable. These ongoing operating requirements are detailed in the Contribution Agreement template, provided with the Call for Applications.

New prospective residents of Affordable Rental Homes are to be income-tested to ensure that their household income is no more than four times the rent of their unit. This applies for all new tenants, at initial occupancy and on turnover of a unit.

Tenancing of all Affordable Rental Homes must be completed in accordance with a City approved Access Plan, which must be agreed before occupancy.

Projects approved for Capital Funding will be subject to the Access Plan requirement and assigned a dedicated City Housing Consultant to coordinate and facilitate the development of the project's Access Plan. Successful Applicants will be required to participate in the City's Housing Access System, unless approved alternate referral pathways are approved. Note that approval of a successful RHSP Capital Funding application does not include approval of an identified tenancing plan or referral agreements.

Private Sector Housing Organizations are encouraged to partner with Community Housing Providers that can provide tenant supports and/or enter into referral agreements with non-profit organizations funded through the City's housing benefit programs.

3. CITY BENEFITS

3.1 CAPITAL FUNDING

The City is making approximately \$50 million in Capital Funding available in 2025 through this Call for Applications.

Applicants that meet the program requirements outlined in Section 2 are welcome to submit an application for Capital Funding towards Affordable Rental Homes in their project.

Capital Funding is limited and will be subject to a thorough, competitive evaluation process managed by City staff. The amount of Funding requested from the City of Toronto should be detailed and fully supported in the application. The City may provide up to \$260,000 in Funding per Affordable Rental Home where Applicants can demonstrate this funding is required to fill an outstanding equity gap after contributions from the Applicant, other government sources, and construction financing have been maximized.

All Applicants will be required to justify requests for Capital Funding by way of providing detailed project financial information including capital and operating budgets demonstrating that other funding and financing sources have been maximized. All hard and soft costs related to the development of new Affordable Rental Homes are eligible to be funded under the program, except for Ineligible Expenses listed in Section 2.1.4.

RHSP supports mixed-income developments that include at least 20% of residential units as Affordable Rental Homes. In these mixed-income projects, the remaining residential units are not eligible for Capital Funding.

The City currently has Incentives available for Affordable Rental and Rent-Controlled Homes that can be stacked with the Capital Funding Stream. Learn more about eligibility [here](#).

Capital Funding will be provided by the City in the form of a forgivable loan. The City will secure the value of any Capital Funding on title, as described in Section 2.1. Capital Funding will be advanced in accordance with project development milestones. Applicants should consult the template Contribution Agreement released with the Call for Capital Funding Applications for more information.

20% of Capital Funding available in 2025 will be set aside for Indigenous-led housing developments to advance the City's commitments to truth, justice, and reconciliation with Indigenous Peoples and the HousingTO target of approving 5,200 For Indigenous, By Indigenous Affordable Rental Homes by 2030.

3.2 HOUSING BENEFITS FUNDING

Successful Applicants are eligible to receive Housing Benefits funding from the City to provide more deeply affordable homes to qualified households. Applicants approved under the RHSP are required to make at least 20% of the project's Affordable Rental Homes available to households in receipt of housing benefits. Applicants are welcome to propose additional units to be eligible for housing benefits, to increase the affordability of homes in the project and/or support creating homes affordable to the intended tenant group (e.g. people experiencing homelessness).

Actual Housing Benefits funding is subject to annual approval of Housing Secretariat's budget through City Council.

3.3 DEVELOPMENT REVIEW SUPPORTS AND SERVICES

Projects approved through RHSP will be supported through the development review process. The City has taken steps to improve the development review process, including the speed, flexibility and predictability of how the City reviews rental housing applications and to ensure a more streamlined process for all applications. Approved projects will be reviewed for prioritization through the Priority Development Review Stream.

4. APPLYING FOR CAPITAL FUNDING

4.1 APPLICATION REQUIREMENTS

Applicants requesting Capital Funding for new Affordable Rental Homes must submit a comprehensive application package demonstrating the experience of the organization and the viability of the proposed project, specifically including the following sections:

- Mandatory information and executive summary
- Development qualifications
- Corporate financial viability and financing experience
- Affordable and Rental Housing management qualifications
- Capital funding and construction financing plan
- Proposed development plan and schedule
- Building operating and management plan; and
- Community consultation and communications plan.

Detailed requirements and instructions on how to apply are included in the [Capital Funding Application Package](#).

4.2 REVIEW AND PRIORITIZATION PROCESS

Applications for Capital Funding will open on a time-limited basis, and will be subject to a thorough eligibility review, evaluation, and scoring by City staff. Applicants are reminded that Funding is limited and projects may not be approved for the full amount of Funding requested in their application. See Section 4 of the Application Package for full information on Evaluation and Prioritization Criteria.

Final confirmation of successful projects and funding amounts is subject to approval by City Council.

NOTE: The flow of Capital Funding will be tied to the development schedule as agreed to between the Applicant and City and included in the Contribution Agreement. The City reserves the right to adjust the payment schedule should the Applicant not meet the development milestones as outlined in their application. Should approved proponents fail to meet their proposed development milestones, the Capital Funding and City's commitment to the Affordable Rental Homes may be withdrawn.

4.3 APPLICATION SUPPORT

The School of Cities' Infrastructure Institute (II) and The Toronto Alliance to End Homelessness (TAEH) have been engaged by the City to support organizations interested in applying to the RHSP Capital Funding Stream in preparing their applications.

These services will include providing knowledge translation and technical guidance to non-profit, Indigenous-led, Black-mandated, and other organizations serving equity deserving groups that need technical support to participate in this Call for Applications. They will provide information to the sector around this program and to work with interested Applicants to develop application materials in advance of submission to the City.

If you are interested in working with II or TAEH on your RHSP Capital Funding application, information can be found [here](#) for II; and at [here](#) for TAEH.

Please note: Using these services is in the sole discretion of Proponents. These services should be considered a resource and that using these services does not mean that an application will be successful. The City does not guarantee access to the services provided and makes no representations as to the quality of the services provided.