

October 2025



HousingTO

2024–2025 Housing Progress Report

HousingTO 2020–2030 Action Plan and
Housing Action Plan 2022–2026





Land Acknowledgement

The City of Toronto acknowledges that all facets of its work are carried out on the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. The City also acknowledges that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.

Giinawind-Toronto nisidotaw maanda aki, zagaswidiwin kina bimaadzig Mississauga of the Credit miinwaa Anishnabeg miinwaa Chippewa miinwaa Haudenosaunee miinwaa Wendat bimaadjig. Gaye nisidotaw gakina bimaadjig zhinkazidwin Inuit miinwaa Metis. Toronto nisdotaw maanda mazingan waaki-midaaswi-shay-niswi wiji-Mississaugas of the Credit.

σΠ<ΓJΓ² ΔL <ΠΡβ` bCJL<Γ"ΔJγ` ∇ΡΛJ bVJ<Γ- ΓJ² <<b³ b>Cbτ'Δ-
<σσσσ<Δ` <J- Δ9<Δ` δ³∇Π' ΓJγb <σσσσ<Δ`, <σσσσV`, ΓΛΔ, "ΔUδγσ Γσ
∇·C' <σσσσ<Δ` ∇b· Γ"ΔL δdσ bCJbVJ<Γ- σσb bΔσbτ'Δ- <σσσσ<Δ`, ΔσΔ'
Γσ <ΛCΔ·δJγσ`. σΔ·CΓ² Γσ J³<Δ²J ΡΓΔUσ bΔJCb· Lγσ ΔL ∇J<U` δ³∇Π'
<σσσσ<Δ` J³ΔΠ 13 ΔCPΔ· <σCLdΔ·σΔ·.

Nous reconnaissons que la terre sur laquelle nous nous réunissons est le territoire traditionnel de nombreuses nations, notamment les Mississaugas du Cr dit, les Anishnabeg, les Chippewa, les Haudenosaunee et les Wendats, et abrite maintenant de nombreux peuples diversifi s des Prem res nations, des Inuits et des M tis. Nous reconnaissons  galement que Toronto est couvert par le Trait  13 avec les Mississaugas du Cr dit.





Table of Contents

I. INTRODUCTION

LAND ACKNOWLEDGEMENT	3
TABLE OF CONTENTS	4
MESSAGE FROM EXECUTIVE DIRECTOR	5
AFRICAN ANCESTRAL ACKNOWLEDGEMENT	7
EXECUTIVE SUMMARY	8

II. PROGRESS UPDATES

CREATING NEW HOMES	18
PROTECTING AND PRESERVING EXISTING HOMES	30
SUPPORTING RENTERS AND IMPROVING HOUSING STABILITY	38
RESPONDING TO DIVERSE HOUSING NEEDS	48
TRANSFORMING HOUSING POLICIES	64



Message from the Executive Director

In 2024, Toronto continued to face deep housing and homelessness challenges, driven by global economic shifts, rising construction costs, labour shortages, inadequate social assistance rates, and wages that have not kept pace with cost of living. On average, more than 10,000 people were experiencing homelessness each month in 2024, and an increasing number of households were on the waiting list for rent-geared-to-income (RGI) housing by year-end. Toronto's middle-income workforce is also being priced out of both rental and ownership housing options.

Addressing this crisis requires more than short-term solutions. It demands a coordinated approach to ensure every Torontonian has a safe and affordable place to call home. The City has remained committed to this mission: maintaining existing homes, expanding access to housing, and creating new rent-controlled, affordable and rent-geared-to-income homes.

Since becoming Executive Director of the Housing Secretariat, I have seen the impact of coordinated, thoughtful action across the housing system. Building strong partnerships is central to creating lasting pathways to housing, including working with and learning from Indigenous organizations, non-profits, community groups, and private sector partners. This work is especially critical to improve housing outcomes for Indigenous peoples, Black residents and other racialized

communities, as well as other equity-deserving groups, including people with disabilities, low-income households, women and gender-diverse individuals, youth, seniors and 2SLGBTQ+ people.

Partnership with other orders of government is equally essential. Federal and provincial investment, such as in the Canada-Ontario Housing Benefit and the Rapid Housing stream of the Affordable Housing Fund, is critical to meeting Toronto's housing goals. The City continues to lead with ambitious targets and transformative programs, including the Rental Housing Supply Program, the Multi-Unit Residential Acquisition Program, and eviction-prevention initiatives like Eviction Prevention in the Community and the Toronto Rent Bank.

Toronto's challenges are urgent and complex, but we are responding with unprecedented and transformative action. By working with governments, Indigenous organizations, community partners, and the private sector, we're building and protecting housing, preventing evictions, and expanding access to affordable homes, ensuring more Torontonians can find the security and stability they deserve. Together, we are ensuring that more Torontonians can access safe, secure and affordable homes.

Doug Rollins
Executive Director, Housing Secretariat





African Ancestral Acknowledgement

The City of Toronto acknowledges all Treaty peoples – including those who came here as settlers – as migrants either in this generation or in generations past – and those of us who came here involuntarily, particularly those brought to these lands as a result of the Trans-Atlantic Slave Trade and Slavery. We pay tribute to those ancestors of African origin and descent.

We recognize the ongoing impacts of anti-Black racism and discrimination, that create systemic inequality, which continues to increase housing disparities for Black communities in Toronto, and across Canada. Housing is more than shelter—it is a foundation for dignity, safety, and belonging.

We acknowledge these truths and commit to advancing housing justice for Black communities. This includes recognizing housing as a human right and supporting efforts that centre Black voices, leadership, and lived experiences in the development of equitable housing policies and solutions.



Executive Summary

Amid ongoing housing and homelessness crises, the City, together with its partners, continues to advance the actions and priorities of the [HousingTO 2020–2030 Action Plan](#) (HousingTO Plan) and the [Housing Action Plan \(2022–2026\)](#) (HAP). This report highlights progress from 2024 and early 2025 to address the housing needs of Torontonians across five key sections:

- Creating new homes,
- Protecting and preserving existing homes,
- Supporting renters and improving housing stability,

- Responding to diverse housing needs, and
- Transforming housing policies.

Recognizing the city's housing challenges are decades in the making, the City has demonstrated strong leadership on housing in 2024 and into 2025, implementing transformational housing programs and policies, taking actions to support Toronto's renters, and ensuring the City as an organization has the structure and tools to respond rapidly to the housing crisis. While progress has been significant, the need for greater action and sustained intergovernmental partnership is also clear.



2024 Highlights

Current Context

Toronto is facing a housing and homelessness crisis affecting residents of all ages and backgrounds. The impacts of this crisis are most acutely experienced by people experiencing homelessness in Toronto (which has exceeded 10,000 individuals through most of 2024 and into 2025), as well as Indigenous people, Black residents, seniors, 2SLGBTQ+ youth, and other equity-deserving groups.

As social assistance rates and incomes have not kept pace with increasing cost of living, demand for rent-geared-to-income (RGI) homes continues to outpace available supply.

Rent costs have continued to outpace both income and inflation; a household would need to earn about \$57,000 per year in 2024 to afford the average studio apartment rent of \$1,427 per month, well above the maximum monthly shelter allowance of \$390 a single person receives from Ontario Works or \$599 from the Ontario Disability Support Program. A full time minimum wage earner would need to spend almost half of their monthly before tax income on housing costs to afford a studio unit.

Despite the need for a range of new homes, the housing market across Canada, including Toronto, has faced a significant downturn since 2023 that will reduce supply and negatively impact affordability for future generations. In Toronto, housing starts declined from 2023 to 2024 by 34%, a trend which has continued into 2025.

However, with support from the City, starts on new affordable rental homes only decreased by 2% from 2023 to 2024..

While there has been some resilience in new rental housing supply, the market alone will not be able to sustain the creation of new rental homes, including affordable rental, that are needed. Industry and experts are calling on all orders of government to take stronger action to reverse the declining housing market and enable more developments to reach construction start. This action will support current and future generations of residents in need of housing, as well as the substantial number of households and workers who rely on employment in the construction sector. This report summarizes the significant effort on the part of the City to enable and support new homes across the continuum in the midst of difficult market conditions.

Despite these challenges, the City made significant progress through 2024 and into 2025. Through strong partnerships with all levels of government, Indigenous and community organizations, private sector home builders, health and other system partners, , the City is advancing its commitment to ensuring that all Torontonians have access to safe, stable, and affordable homes. While the best solution to homelessness and housing precarity is affordable housing, responding to this growing need will mean addressing generational disinvestment in RGI, supportive and affordable housing with leadership at the federal and provincial level.



Progress by the Numbers



Housing Starts 2024

20,999 ↓ 34% decrease since 2023

Affordable Rental Starts 2024

999 net new affordable rental homes
↓ 2% decrease since 2023



Housing Completions 2024

24,110 ↑ 19% increase since 2023

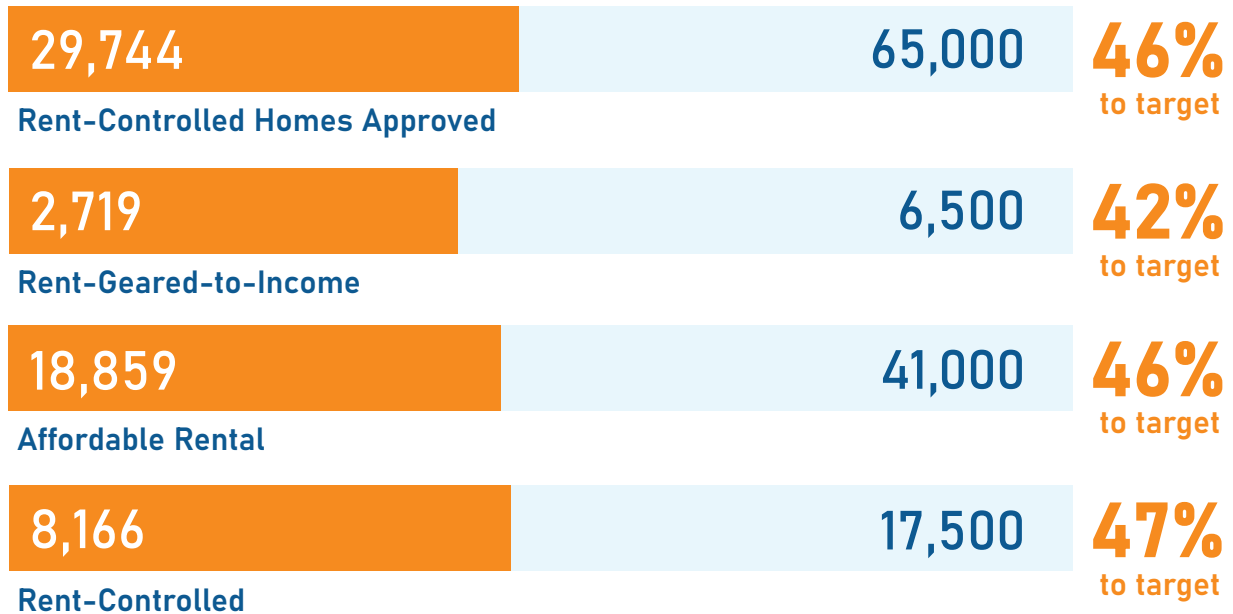
Affordable Rental Completions 2024

632 net new affordable rental homes
↓ 26% decrease since 2023

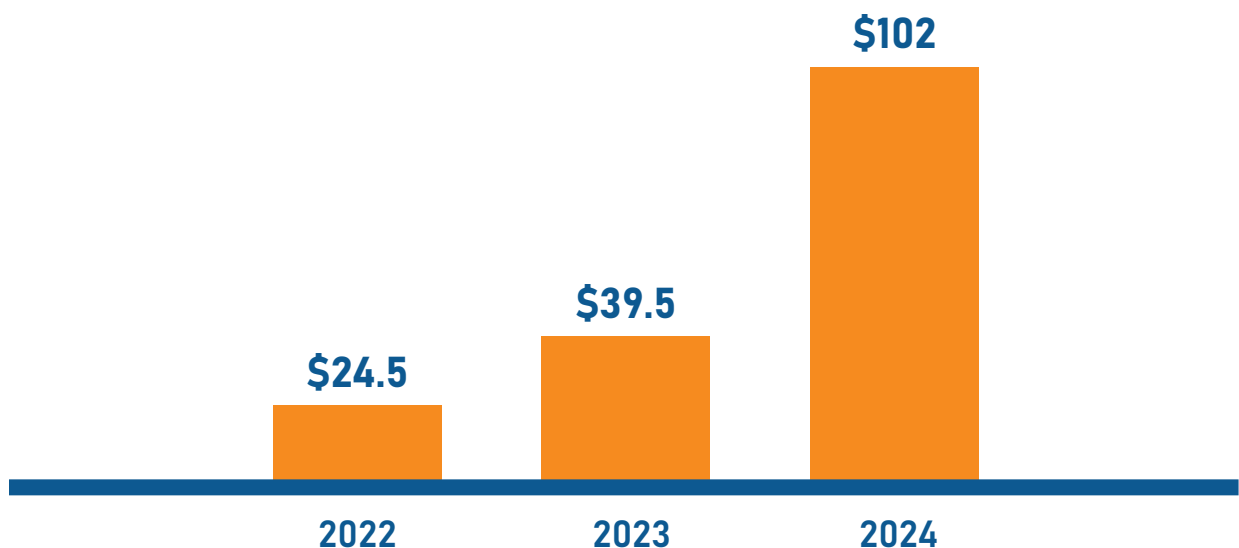
Progress Towards Approving 65,000 Rent-Controlled Homes

Progress (2020-2024)

Targets (2020-2030)



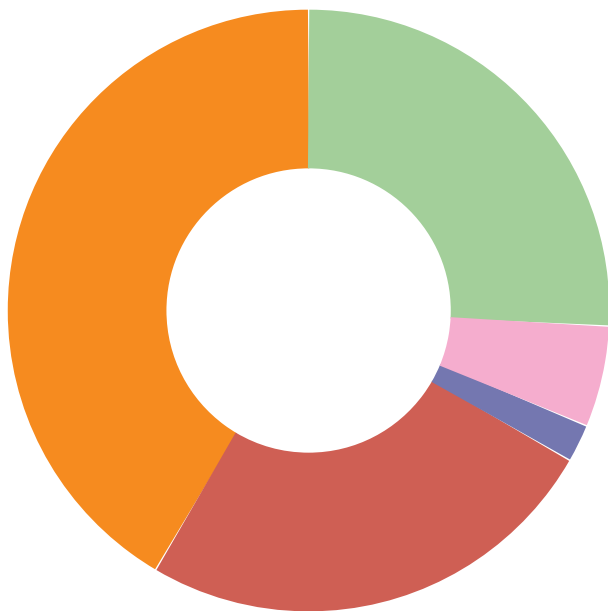
Investment in Multi-Unit Residential Acquisition Program (\$ millions)





Progress by the Numbers

Access to Rent-Geared-to-Income Housing - 2024



2,587

households housed from the waiting list in 2024, with 100,500 on the waiting list at year-end

- 26% Special Priority
- 5% Terminally Ill
- 2% Over-Housed
- 25% Homeless/Youth/Indigenous
- 42% General Population

Evictions Prevented in 2024



3,159

Evictions Prevented

Increased investments in 2024:

809 households assisted to remain housed through Eviction Prevention in the Community (EPIC) (↑ 26% increase since 2023)

2,350 households assisted through Toronto Rent Bank (↑ 44% increase since 2023)

Canada-Ontario Housing Benefit (COHB)

Investments in Year 1-6

2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
\$7.7 million	\$2.4 million	\$12.2 million	\$38.1 million*	\$19.75 million	\$9.75 million
1,162 new households assisted	292 new households assisted	2,035 new households assisted	3,297 new households assisted	1,703 new households assisted	610 new households assisted (projection)

*Includes one-time funding in 2023 from the Province and City of Toronto

Supporting People

Experiencing Homelessness – 2024



24,235

People provided overnight accommodation



4,646

People moved from homelessness to housing

Workplan Priorities for 2025–2026



2024–2025 Housing Update Report



Looking to 2025-2026, the City of Toronto will continue to undertake significant action on housing, guided by the HousingTO Plan and HAP, to address the ongoing housing and homelessness crises and improve housing outcomes for current and future generations of residents.

1 Supporting unhoused residents and increasing access to affordable and supportive housing

- Leveraging findings from the sixth Street Needs Assessment (SNA) to inform shelter and housing system planning, as well as developing the City's Five-Year Strategic Plan to Address Homelessness.
- Continuing to implement the Council approved Homelessness Services Capital Infrastructure Strategy as a proactive, strategic capital planning and decision-making approach, including the site development process for the shelter locations identified and acquired in 2024 and 2025, and continue the search for additional shelter locations to be secured in 2026.
- Supporting unhoused residents through a range of actions, including continued implementation of the Council approved City's Encampment Approach and Strategy, updated Interdivisional Protocol for Encampments in Toronto to guide City staff in responding to encampments on City-owned spaces, and the Shelter Safety Action Plan.
- Completing an evaluation of supportive housing programs in Toronto and developing recommendations for all orders of government to strengthen and grow the system of supportive housing as the key to ending chronic homelessness.
- Undertaking the Council directed independent mid-point review of the HousingTO Plan to assess the City's progress in implementing the Plan with a human rights lens.
- Develop and implement a housing as a human right training program custom made for Toronto's governance context, to support senior leaders and policy and program staff working in the housing system to advance the City's commitments under the Toronto Housing Charter.



2 Supporting Toronto's renters and maintaining the City's supply of safe affordable homes

- Increasing supports for renters through implementation of a new Renovictions Bylaw, which came into effect in July 2025, the launch of the Situation Table for Housing-at-Risk (STAR), which provides support for tenants experiencing eviction, displacement, and housing instability, and continued delivery of the Toronto Tenant Support Program (TTSP) to provide legal advice and support to tenants.
- Developing and implementing local housing and community development plans, including the Mount Dennis Community for All Action Plan and Downtown East Housing Strategy, as well as the Council-approved Downsview and Jane-Finch Community Development Plans, that support the revitalization of neighbourhoods while mitigating displacement and prioritizing support for equity-deserving groups.
- Leveraging homelessness prevention supports for low-income and equity-deserving groups of renters with enhancements to the Toronto Rent Bank and Eviction Prevention in the Community (EPIC).
- Advancing additional resources and supports for tenants facing rental demolition, including a Rental Replacement Handbook approved by City Council in early 2025 and establishing supports for vulnerable tenants.



3 Increasing the supply of new homes across the continuum with a focus on cross-sectoral partnerships

- Opening an estimated 863 affordable rental and RGI homes (in 14 City-led and City-supported projects) by the end of 2025, while also supporting a robust pipeline of over 250 additional affordable rental projects to advance through the development process.
- Launching the Academic Housing Strategy's implementation plan to address the housing needs of students at Post-Secondary Institutions in Toronto, including expanding City incentives to student housing and identifying a pilot project.
- Continuing to work with Indigenous partners to develop affordable housing for Indigenous peoples in Toronto, including 140 Merton Street, 230 Coxwell Ave and 525 Markham Road, among other sites.
- Advancing truth, justice and reconciliation with Indigenous people by working with the Miziwe Biik Development Corporation (MBDC) and Aboriginal Labour Force Development Circle (ALFDC) to co-develop a process for identifying eligible Indigenous-led housing projects to receive the Indigenous-set aside totaling \$13 million under the Community Housing Pre-Development Fund and the Rental Housing Supply Program's Capital Funding streams on an ongoing basis.
- Developing the City's Black Housing Framework to improve access to safe, stable housing and shelter for Black Torontonians, as a priority outcome area of Toronto's 10-year Action Plan to Confront Anti-Black Racism.

Chapter 1

Creating New Homes



2024–2025 Housing Update Report

Introduction

Building more homes that are affordable to low- and moderate-income households and key workers today and in the future is a goal shared by all orders of government. In Toronto, residents across a range of incomes have continued to face an unaffordable housing market that has been decades in the making. The lack of affordable housing is pricing low- and middle-income households out of the Greater Toronto Area, contributing to the exodus of over half a million residents (522,191) between 2014 and 2024, according to a [June 2025](#) report by CivicAction. Chapter 1 highlights the City's actions to advance the new HousingTO targets and increase supply across the housing continuum

The Canada Mortgage and Housing Corporation (CMHC) has [stated](#) that new housing supply has continued to be dampened by the lingering impacts of inflation, high borrowing and construction costs, and slower population growth. In 2024 and into 2025 this has been compounded by economic uncertainty arising from international trade tensions, rising unemployment, and stagnant wage growth. With households locked into their existing rentals to avoid steep rental increases (with average rents rising over 40% upon turnover, according to CMHC), there is a lack of mobility in available rental stock.

As international trade tensions continue, building a strong supply of affordable and workforce housing will be central to maintaining the city, region, and country's economic resiliency. In [September 2023](#), Toronto City Council committed to accelerating housing supply by increasing the HousingTO Plan target to 65,000 rent-controlled homes, following the City's pledge in May 2023 to reach the [Provincial Housing Target](#) for Toronto of 285,000 new homes by 2031. In a struggling housing market, it is more important than ever for governments to not only ensure housing projects are enabled through zoning and regulatory changes, but also that affordable, RGI, and rent-controlled projects are supported to move from approvals to construction and occupancy.





Rendering of 1113-1125 Dundas Street West; CreateTO / Brook McIlroy

With 220 active affordable housing projects in the pipeline at the end of 2024, the City has made significant progress in growing its pipeline of affordable housing projects and proven a commitment to reduce costs, remove barriers, and expedite approvals. Because of City efforts, 43 of these projects were under construction as of June 2025. Importantly, 23 of these projects were being delivered by the City's community housing partners, growing the

share of non-market homes in Toronto and building the capacity of this vital part of the housing sector.

Investment and action from all orders of government is needed, and the City has been at the forefront of creating programs and initiatives ready for intergovernmental partnership and investment to immediately unlock more supply.

2024 Progress

Approving 65,000 Rent-Controlled Homes

Through the HousingTO Plan, the City has committed to approving 65,000 rent-controlled homes, including 41,000 affordable and 6,500 RGI homes by 2030.

- In 2024, the City approved a record of 6,366 new rent-controlled homes.
- Between 2020 and 2024, the City achieved 46% of its overall target of 65,000 approved rent-controlled homes (29,744 homes approved since 2020).

As the City approaches the halfway point of the HousingTO Plan, there has

been significant progress in identifying affordable housing developments, approving incentives, and growing a strong pipeline of affordable housing developments. Progress has also been made in advancing approved rent-controlled homes into construction, but with difficult market conditions and limited intergovernmental funding to bring projects to groundbreaking, more work is needed.

- Between 2020 and 2024, 4,576 net new affordable rental homes started construction, and 2,511 net new affordable homes were completed.
- In 2024 alone, 999 net new affordable homes started construction, and 632 net-new affordable homes were completed, including 204 RGI homes.



50 Wilson Heights Boulevard Groundbreaking

Advancing the Public Developer Model

The City is working with other orders of government, Indigenous, and community housing providers to test new development approaches under the [Public Developer](#) model. As the federal government commits to exploring a public developer model at the national scale, this innovative approach in Toronto has potential to contribute to partnership with other governments.

In 2024, the City broke ground on two public developer sites at 11 Brock Ave. and 35 Bellevue Ave. These sites involve the City directly contracting with design build firms to deliver the construction on the City's behalf, and include operating partnerships with established local community housing providers.

Three additional sites are in pre-development, including:

- 405 Sherbourne St. and 150 Queens Wharf Rd, being led by Toronto Community Housing Corporation (TCHC), are in the design stage based on Council's previously approved zoning for these sites.
- 1113-1125 Dundas St. W. is being led by CreateTO, with Official Plan and Zoning Bylaw amendments approved by City Council in July 2024.



Rendering of 11 Brock Avenue; SVN

New Affordable Homes Opened in 2024

The City is seeing greater success in taking affordable housing projects from approval to construction start and completion. As the pipeline of approved affordable housing projects grows, the City is increasingly focusing its programs and resources on providing the financial and non-financial supports needed to bring projects into construction start and deliver the new homes residents need.

As of June 2025, a total of 43 affordable housing projects were under construction across Toronto. This includes 3,858 rent-controlled, affordable, and RGI homes.

In 2024, construction was completed on 10 affordable housing projects supported or led by the City of Toronto, creating 632 net new rent-controlled, affordable, and RGI homes, in addition to 189 rental replacement homes.

Key projects include:

Mirvish Village: The development on former Honest Ed's land completed in 2024 with a total of 890 purpose-built rental homes, including 85 new affordable rental homes. In addition, [Blackhurst Cultural Centre](#), a Black-led non-profit organization in Mirvish Village will expand its role as Toronto's hub for Black culture and history. The federal government and the City have both contributed for a joint investment of \$14.12 million for this Centre.

65 Dundas Street East: The City purchased this former shelter hotel in 2022 and undertook renovations to create 280 new permanent affordable rental homes, including supportive homes, in the Downtown East. Renovations on Phase 1 of the project were completed in summer 2024, creating 92 new deeply affordable and supportive homes.

2346 Weston Road (Carrying Place Vista): This project consists of 126 new affordable homes, of which 13 are both RGI and supportive homes for seniors.

Galleria on the Park (1245 Dupont St, 1260 Dufferin St, and 213 Emerson Ave): Block 5 of this project delivered 150 new affordable homes, of which 15 are deeply affordable homes.

218 Carlton Street: Formerly an office space, this property was acquired by the City as part of a Section 37 Agreement, renovated by MOD Developments Inc.,

and then transferred to Native Men's Residence to provide nine affordable rental homes for Indigenous men experiencing homelessness.

136 Kingston Road: Operated by Akwa Honsta, an Indigenous housing provider, this property has 93 homes. The project included 12 replacement homes and 24 net-new RGI homes.



90 Dunn Avenue

90 Dunn Avenue: Canada's first supportive housing project under the Social Medicine Initiative, a partnership between the City, University Health Network, and United Way of Greater Toronto, was completed in 2024. Operated by Fred Victor, the building offers 51 new RGI and supportive homes for people exiting homelessness with acute and chronic health needs.

Case Study: 685 Queen Street East



Riverdale Co-op; KIRKOR Architects & Planners

On National Housing Day (November 22, 2024), the City of Toronto and Riverdale Co-operative Houses (Riverdale Co-op) celebrated the opening of [26 affordable and accessible homes](#) at 685 Queen Street East. This project involved the redevelopment of a designated heritage property, originally built in 1904, into a modern co-operative housing complex. The revitalized site has doubled the number of homes and includes six universally accessible homes and 10 barrier-free homes.

This project was made possible through a blend of community and inter-governmental support, including a \$5 million Community Benefits Agreement, and an additional \$6 million contributed through the City of Toronto, the Province of Ontario, and the Federal Government. To further support these affordable homes, the City waived development fees, charges and property taxes. These homes are designed to remain affordable in perpetuity and will contribute to more co-operative homes in our city.

Launching the Rental Housing Supply Program

To address the need for more rental housing in Toronto, the City transformed its affordable rental housing program (formerly Open Door) in [June 2024](#) into the new [Rental Housing Supply Program](#) (RHSP). Designed to scale up the supply of a range of rental homes and meet Council's expanded housing targets, the RHSP includes several streams to support the projects led by community housing and private sector partners, with a strong focus on building the capacity of the non-market and community housing sector. The program implements City Council's income-based definition of affordable rental homes, and ensures affordability is secured for at least 40 years, with a target of 99 years.

- In November 2024, the City launched the Affordable Rental and Rent-Controlled Housing Incentives Stream (ARRCHI)



*Groundbreaking with Na-Me-Res
at 230 Coxwell Avenue*

under the RHSP to streamline the process for the City to review and approve financial incentives on an ongoing basis for affordable housing developments. Financial incentives include exemptions from development charges, parkland dedication fees, and community benefits charges, waivers of planning application and building permit fees.

Unlocking Purpose-Built Rental Developments

In November 2024, the City launched the [Purpose-Built Rental Stream](#) of the RHSP which offered an indefinite deferral of development charges and a 15% property tax reduction for purpose-built rental homes in projects containing at least 20% affordable rental housing.

Through the first phase of the program, the City contributed a total of over \$457 million in financial incentives to unlock 8,177 new purpose-built rental homes, of which 2,024 will be affordable. Fifteen developments continue to advance under the program, with construction having started on two projects in 2025 to date.

Delivery of this program in 2024 demonstrated the impact of government action on spurring new purpose-built rental housing development, including affordable housing, and creates a rapid opportunity for other orders of government to immediately unlock more housing supply by partnering with the City and the rental housing sector.



Building Community Housing Sector Capacity through the Community Housing Pre-Development Fund (CHPF)

The City is committed to working with the community housing sector to grow their development capacity and increase the share of non-market housing in Toronto's housing system. This program supports community housing providers with essential pre-development activities, such as feasibility studies, site surveys, environmental assessments, preliminary design work, and preparing applications for planning approvals.

- In November 2024, the City launched the first CHPF Call for Applications to provide interest-free repayable loan funding to community housing providers to advance pre-development work.
- Following a competitive review and evaluation process, the City approved \$16.9 million in loan funding to support 13 applications from community housing providers, estimated to create over 1,500 new rental homes, including 642 affordable and 394 RGI homes.

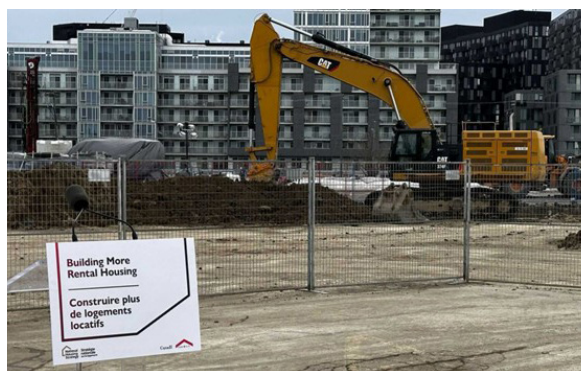
Advancing Affordable Home Ownership

Toronto's housing crisis is impacting residents across the income spectrum, including affecting middle income earners and equity-deserving groups, including women-led and racialized households, from accessing affordable ownership homes. [Data](#) has shown that home ownership rates for Indigenous and Black-led households are 50% lower than those of the general population.

In response, in December 2024, Council approved the relaunch of the Home Ownership Assistance Program (HOAP) to support the development of new non-profit affordable and attainable ownership homes.

- The relaunch included a pilot component to support potential turn-key homes that would be built by private sector developers and delivered as affordable/attainable home ownership housing through partnerships with non-profit groups. Despite the considerable financial incentives offered by the HOAP program, since that time housing development activity has slowed to the point that these partnerships are no longer viable and no turn-key proposals have been submitted for City consideration. No program modifications are proposed at this time though staff will continue to support any private/non-profit partnership opportunity that arises.

- Also as part of the re-launch, the City will provide funding and land contributions where available and appropriate, particularly to support the modular attainable housing initiative under the Toronto-Ontario New Deal.
- The City has committed to identifying five suitable surplus City properties for development as part of this initiative, with the first New Deal site at 355 Coxwell Avenue under development to deliver 33 new homes through a partnership with Habitat for Humanity GTA. Future sites are in various phases of pre-development.



Securing Federal and Provincial Funding to Build More Homes

Federal and provincial funding remains critical to the City achieving the targets set out in the HousingTO Plan. Sustained and predictable funding continues to be essential for the City and its partners to plan and deliver new housing at the scale required to respond to the housing crisis.



Landmark Agreement to Build More Rental Homes Faster

In March 2025, the City of Toronto and Government of Canada entered a landmark agreement in principle that set aside \$7.3 billion in low-cost financing for affordable rental housing projects in Toronto. The agreement immediately unlocked \$2.55 billion of financing for a portfolio of purpose-built and affordable rental housing projects in Toronto that are also supported by the City, and will help deliver 4,831 rental homes including at least 1,075 affordable homes.

Building Faster Fund (BFF)

BFF funding assists a number of City initiatives that are expediting delivery of the HousingTO Plan and HAF, and importantly provides funding to a range of shovel ready City-led and City-supported housing developments that meet funding criteria and requirements.

- In [February 2024](#), in recognition of the City's success in surpassing its 2023 housing targets, the Government of Ontario allocated \$114 million to Toronto.
- In [June 2025](#), the City was awarded \$67,199,200 for the second round of the BFF after breaking ground on 20,999 new homes, reaching 88% of its 2024 housing target. This demonstrates the City's work towards its pledge to the province to start construction on 285,000 new homes by 2031.

Housing Accelerator Fund (HAF)

Under this agreement, the City committed to eight initiatives and 35 milestones aimed at delivering over 60,000 new permitted homes by 2026. At the end of Year 1 (2024), the City achieved 37.5% of this target, and completed 21 milestones – this indicates a strong start to securing the total value of the HAF.

- In 2024, HAF funding was instrumental for the City to implement housing initiatives such as the Multi-Unit Residential Acquisition Program (MURA), to enable more housing to be built faster by investing in City-led and City-supported rental housing projects, and to transform processes that significantly accelerate development application and permitting approvals.

Chapter 5 provides more information about planning permissions and transformation initiatives being delivered under HAF.



Chapter 2

Protecting and Preserving Existing Homes

2024–2025 Housing Update Report

Introduction

Protecting and preserving Toronto's existing affordable housing supply is critical to advancing the City's housing goals, particularly amid growing affordability pressures and a rapidly aging rental stock. Growth in new supply will not yield improved housing affordability without strong investment and action in ensuring the existing stock of affordable homes is not lost.

Preserving supply also requires action to ensure the quality and safety of these homes is maintained. An [estimated](#) 75% of the city's community housing stock was constructed before 1987. Approximately 40% of renters live in unaffordable housing,



and 8% of renter households ([43,000 households](#)) live in homes in major disrepair. Low-income and equity-deserving groups, particularly Indigenous peoples and Black residents, are disproportionately impacted by underinvestment in maintaining existing community and rental housing stock, which can lead to detrimental health impacts.

Without greater investments from all orders of government, the deterioration of these homes threatens to displace marginalized residents, negatively impacting Toronto's progress on equity, sustainability, and housing stability. As Toronto's population is expected to age, investments in retrofits and accessibility improvements are vital to supporting naturally occurring retirement communities and help seniors maintain independence and stay in their homes.

Chapter 2 highlights the City's actions to protect and preserve existing homes. The City is working with community housing partners on strategies to preserve and modernize existing homes, maintain long-term affordability, and ensure residents can age in place with dignity. The City and its partners, particularly TCHC and Toronto Seniors Housing Corporation (TSHC), have made major investments in the preservation and improvement of affordable homes in 2024-2025, and continue to call on other orders of government to scale up investments in aging multi-residential and community housing stock.

2024 Progress

Preservation through Acquisition

The [MURA program](#) provides funding, tax relief, and fee waivers for non-profit and Indigenous housing organizations and community land trusts to purchase and renovate market rental housing to create permanently affordable homes. Since launching in 2021, MURA has provided \$165 million in funding to support acquisition of some 34 properties by community housing providers, supporting preservation of affordability of over 1,000 rental homes across Toronto.

- The 2024 Request for Proposals resulted in a strong uptake from the sector with 17 community housing providers submitting successful applications, representing 19 properties and more than 700 rental

homes to be preserved as permanently affordable. Of these successful proposals, two were submitted by Indigenous-led organizations representing 21 homes.

- In June 2024, City Council adopted changes to MURA that enable housing providers to use funding to acquire a wider range of housing types, including larger buildings (those with greater than 60 units) and smaller buildings (those with less than 6 units) such as multi-tenant homes and condominium units. Program changes also allow housing providers to receive property tax relief and building permit fee waivers in cases where acquisitions are funded by other programs, such as the forthcoming Canada Rental Protection Fund. The City continues to share learnings from the delivery of the MURA program with other orders of government and partners across the country.



Case Study: Good Shepherd Non-Profit Homes at 201 Vaughan Road

With financial support from MURA, the affordable housing agency Good Shepherd Non-Profit Homes purchased 201 Vaughan Road in 2024, permanently securing the 31-unit apartment building as affordable rental housing.

In addition to Good Shepherd's fund-raising efforts, the purchase of 201 Vaughan Road was supported by \$4.5 million from the MURA program. On-going property tax relief will also help Good Shepherd keep rents for tenants affordable over the long term.



"With substantial support from the City of Toronto's Multi-Unit Rental Acquisition program, Good Shepherd Non-Profit Homes was able to acquire a 31-unit building out of the private market, preserving long-term affordability and protecting vulnerable tenancies. This enabled housing equity and stability, aligning with Good Shepherd's belief that housing is a human right and foundational to health and wellness. Since purchasing the building, Good Shepherd has improved the building conditions, reflecting a stronger standard of housing, while ensuring wraparound supports are offered that help tenants build independence and stability in their lives. The City of Toronto's MURA supports non-profits like Good Shepherd Non-Profit Homes in achieving these outcomes and plays a vital role in enabling the sector to deliver sustainable and inclusive housing."

– Colleen Lamond,
Chief Operating Officer,
Good Shepherd Non-Profit Homes
Toronto



Ensuring Safe and Well-Maintained Homes for Renters

The City continued to make progress on ensuring existing homes are safe and well-maintained. Preserving and improving rental homes is essential to maintaining housing affordability and stability for thousands of residents.

In 2024, this included:

- Continuing to deliver the federal/provincial Canada-Ontario Community Housing Initiative (COCHI) to support repair and renovations for over 7,000 homes, helping to address the growing backlog of renovations and repairs.
- Supporting over 200 households in 2024 through the City's Emergency Energy Fund, which provides support to low-income residents who are behind on their payments for hydro, gas, and oil services. A partnership between the

City, Neighbourhood Information Post, and Local Access Centres, these grants ensure individuals and families reconnect or avoid disconnection of vital energy services.

- TCHC and TSHC manage and maintain 1,349 and 83 buildings, respectively, worth over \$14 billion. In 2024, TCHC successfully completed \$349 million of capital work critical to maintaining TCHC's portfolio of buildings (including the 83 seniors' buildings) and homes in a state of good repair. Implementing a 10-year portfolio-wide Capital Plan (2019-2027) relies on two key streams of capital budget funding including \$1.34 billion from the federal government and \$1.6 billion of City funding. TCHC is working with the City and senior orders of government to ensure adequate long-term funding, given the current capital funding agreement is set to expire after 2027.

Updating the City's Multi-Tenant Houses Framework and Supports for Tenants

- The new Regulatory Framework for Multi-Tenant (Rooming) Houses came into effect in March 2024. Multi-tenant houses (MTH) are one of the most deeply affordable housing options for renters in the City, providing homes to a diversity of residents in need including people earning low incomes and equity-deserving groups. The framework was introduced in an effort to help preserve these homes and ensure they are well-maintained, safe and livable for tenants. To support property owners with compliance and preserve affordability of these homes, the City launched the [Multi-Tenant Houses Renovation & Repair Program](#) in June 2024 to provide funding to MTH owners and bring their properties into compliance with this new framework.
- The City continued to deliver the RentSafeTO bylaw enforcement program, ensuring apartment building owners and operators comply with building maintenance standards. RentSafeTO supports 3,600 apartment buildings, accounting for 362,000 rental homes. In 2024, staff conducted 1,815 building evaluations, performed 47 building audits, and responded to 13,015 service requests. Staff improved response times for non-emergency service requests to within 5 days of receipt, and improved response time for service requests related to property standards from 4 days in 2023 to 2.2 days in 2024. Staff issued 151 orders to comply and notices of violation as a result of audits and imposed 100 fines totaling over \$154,000.

Improving the Energy Efficiency of Existing Homes

- Supporting more than 250 energy-efficient, net-zero renovation projects in 2024 through the [Home Energy Loan Program](#) (HELP) which provided over [\\$5.5 million in loans](#). HELP provides loans to homeowners for up to \$125,000 to cover the cost of home energy improvements including window/door replacements, insulation, solar hot water systems, rooftop solar PV panels, air sealing, high-efficiency water heaters and more.
- Continuing to deliver the [Sustainable Towers Engaging People](#) (STEP) Program, offering free support to owners and property managers of older multi-residential apartment buildings, to identify, plan and implement improvements. In 2024, STEP supported 20 buildings (representing 1,655 units) to learn about and advance opportunities

for improvements across five key areas: energy, water, operations, safety and community.

- Continuing to implement the [Taking Action on Tower Renewal](#) (TATR) and [High-Rise Retrofit Improvement Support](#) (Hi-RIS) programs, which in 2024 provided \$1.57m in loans and/or grants for retrofit and energy efficiency improvements in privately-owned apartment buildings.

Bringing Existing Homes to the Rental Market

City Council [approved](#) enhancements to the regulation of short-term rentals in 2024 to curb commercialized short-term rental activity and preserve long-term housing availability by restricting operators to only short-term rent from their principal residence.

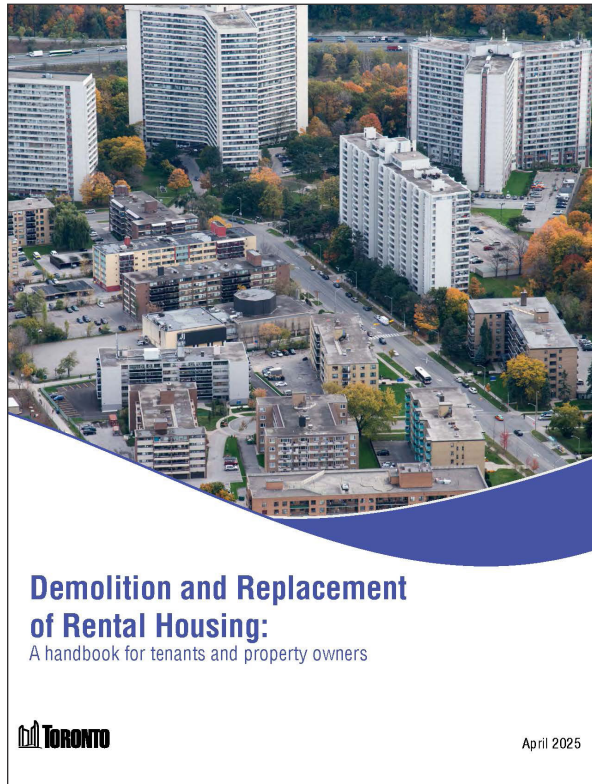


Rental Replacement

To protect existing rental housing and support tenants affected by the demolition or conversion of their homes, for over 18 years, the City has had a Rental Demolition and Conversion Control Bylaw. Any development project involving demolition or conversion of six or more residential units, including at least one rental unit, must receive City approval, and tenants are provided with supports, such as the right to return to a replacement unit and financial compensation. This may include a moving allowance and rent-based compensation. If a tenant chooses to move into a replacement unit, the rent will be comparable to what they currently pay.

In 2024, 1,132 rental homes approved for demolition were secured to be replaced, including replacement of 769 affordable rental homes.

To improve tenants' and owners' experience of the rental housing demolition application process, in 2024 the City conducted a review of the rental replacement policy framework, which included reassessing financial assistance, evaluating compliance with tenant assistance policies, and developing a plain language resource for tenants and property owners. This led to City Council adoption in April 2025 of a new [Demolition and Replacement of Rental Housing Handbook](#) to support tenants and property owners' understanding of the City's approach to the demolition and replacement of rental housing, and will be translated into multiple languages (Tamil, Tagalog, Simplified and Traditional Chinese, Arabic).



Chapter 3

Supporting Renters and Improving Housing Stability

2024–2025 Housing Update Report

Introduction

Toronto is a city where renters make up almost 50% of all households, and of those households, 40% live in unaffordable housing (compared to 25.6% of owners). City Council is taking decisive action to support renters to stay in their homes and keep them affordable. This chapter highlights progress in preventing displacement and supporting renters.

Supporting renters to remain in their homes is key to preventing homelessness and reducing pressure on the City's shelters. Toronto's shelter system is experiencing unprecedented demand in the face of insufficient affordable and supportive housing supply, inadequate health and mental health supports for people who have complex needs, increased costs of living, and low wages and social assistance

rates, among other factors. According to the 2024 SNA, [22%](#) of respondents stated evictions were the reason for their loss of housing. Meanwhile, a [report](#) released by the Canadian Centre for Housing Rights (CCHR) in January 2025 found 67% of tenants in Toronto have been threatened with eviction.

The City continues to work closely with community organizations and partners to assist low-income tenants to obtain and sustain their homes through the provision of grants, loans and comprehensive support services. Engagement with renters and bringing their voices and experiences into City Hall has been a priority of City Council, and is reflected in the action taken to date and identification of significant opportunities in the near future to continue to improve the City's supports for renters.





2024 Progress

Preventing Evictions and Helping Renters Stay in their Homes

Preventing evictions is a key priority in supporting housing stability and protecting renters. Together, the actions outlined below help keep residents housed, reduce homelessness, and promote greater fairness and security in the rental market.

The City provides programs and services to help low-income tenants stay in their homes and avoid homelessness. Action and investment by the City and its non-profit housing partners in 2024 prevented 3,159 evictions. The total number of evictions prevented between 2020 and 2024 was 11,940, exceeding the 10-year HousingTO Action Plan target within 5 years (10,000 households assisted to maintain their housing).

- In 2024, EPIC provided eviction prevention case management services to support 809 households in remaining housed (representing 1,647 individuals). The EPIC program also saw a 42% increase in 2024 over 2023 in case management services provided, representing the impact of the City's increased investments in this program and also saw a 26% increase in the proportion of households remaining housed at year end.

- The Toronto Rent Bank program provides grants to low-income residents who are at risk of eviction due to rental arrears or who need help with a rental deposit. In 2024, 2,350 households were supported through the Rent Bank program, a 44% increase over 2023, reflecting Council's increased investment in the program. The program is administered by Neighbourhood Information Post in partnership with Housing Service Hubs.
- In 2024, over 30,000 households were assisted with housing costs through the Housing Stabilization Fund (HSF). The HSF offers emergency financial assistance to assist with arrears and other housing related expenses to individuals receiving Ontario Works or the Ontario Disability Support Program who are at risk of losing their housing due to financial hardship.

Case Study: Renovictions Bylaw

To combat the increasing number of renovation-related evictions in Toronto, on November 14, 2024, [City Council adopted](#) the [Rental Renovation Licence Bylaw](#) which requires landlords to obtain a licence before starting repairs or renovations that require tenants to move out of their rental units under the Provincial N13 process. The Bylaw aims to protect tenants from bad faith evictions resulting in displacement and the permanent loss of affordable market rental housing.

The Bylaw, which went into effect on July 31, 2025, requires a licence to be applied for within seven days of issuing an N13 and obtained prior to the commencement of renovations. A licence will only be provided if the Bylaw requirements are met, which includes:

- Providing a report from a qualified person stating that the renovation requires the tenant to move out of the home (i.e. vacant possession);
- Notifying tenants of the licence application; and
- Providing compensation to the tenant or accommodation plans.

The City has also launched a number of initiatives to support tenants and landlords through the implementation of the Bylaw:

- A city-wide public education campaign to spread awareness of the new Bylaw.
- Information and education workshops for landlords, tenants, and tenant organizations.
- A public registry to update tenants throughout the renovation application process.
- Additional investment in the Toronto Tenant Support Program (TTSP) to support implementation and build tenant understanding of their rights under the new Bylaw.





Providing Renters with Information and Support to Exercise Their Rights

Ensuring renters understand and are able to exercise their housing rights is critical to preventing evictions, and the City continues to work with a range of community-based and tenant advocacy organizations to advance this objective.

- The City of Toronto provided approximately \$5 million in funding in 2024 to 12 non-profit community-based Housing Service Hubs who provide mobile and walk-in housing help services to assist vulnerable residents to secure and maintain their housing. In 2024, 688 households were placed into housing through these hubs. Housing Service Hubs act as Local Access Centres to support key city programs like the Toronto Rent Bank program, Emergency Energy Fund, as well as supporting clients to navigate MyAccessToHousingTO. The City funds Black-led and Indigenous-led Housing Service Hubs to address systemic inequities in housing access and outcomes. The Hubs support community-led solutions grounded in self-determination and with agency mandates that are equipped to meet the needs of Toronto's Indigenous and Black communities.
- The Toronto Tenant Support Program (TTSP) aims to preserve affordable private market housing through tenant information, legal services, outreach, organizing and research. TTSP providers include CCHR, Federation of Metro Tenants' Associations (FMTA), and the Centre for Immigrant and Community Services (CICS).
 - o In 2024, an additional \$650,000 in funding was approved to support providers to hire additional staff, enhance legal supports, information and capacity building services for Toronto tenants, resulting in over 400 tenants receiving legal supports. 175 tenant groups received organizing and capacity building support and over 16,000 tenants received information services and referrals.
- In 2024, the City developed resources in multiple languages to reflect the diverse population, including Arabic, Tamil, Traditional Chinese, Mandarin, and French. This included providing over 10,000 copies of the [Preventing Eviction in Toronto: A Handbook for Renters](#) through community partners and direct requests from residents, and delivery of over 3,000 copies of the Renter Rights in Multi-Tenant Housing brochures to over 12 different community organizations. This brochure is available in 9 different languages.



Engaging with Renters to Improve City Programs

The City and its partners work closely with renters through a number of forums and advisory committees, creating opportunities for tenants to share their perspectives, identify challenges, and contribute to program development. Through ongoing engagement, the City aims to ensure programs are responsive, equitable, and grounded in the lived experiences of those they serve.

- The Tenant Advisory Committee (TAC) is comprised of individuals with lived experience of housing challenges as well as representatives of tenant-serving community organizations to provide City staff with feedback and advice on programs and policies pertaining to tenants. In 2024, TAC provided integral feedback on:
 - o the implementation of the Multi-Tenant Housing Framework,
 - o improvements to MyAccessToHousingTO,
 - o the development of the Rental Renovation Licence Bylaw and updates to the Rental Replacement Bylaw,
 - o development of bylaws to set a maximum indoor air temperature in leased residential premises, and
 - o planning policies such as apartment infill and avenues review.
- In 2023, TCHC in partnership with the City, launched TCHC's Tenant Advisory Committee (TAC) to advise TCHC on the implementation of its Tenant Engagement System and policies and programs that affect tenants.
 - o Through this process, the Board of Directors approved the ["Engage Together" model](#) in December 2024 which introduces clearer roles, updated structures like tenant circles and community councils and more inclusive elections and funding processes to ensure tenant voices are heard and reflected in how services and policies within TCHC are shaped.
- The Senior Tenants Advisory Committee (STAC) provides advice to TSHC so it can create programs and policies that matter to tenants. STAC was formed in 2020 and has influenced many parts of TSHC's work. It is now the "City-Wide Circle" of the TSHC Community Connect+ tenant engagement approach, which rolled out in 2024. In late 2024 and 2025, TSHC and the City recruited 16 new STAC members for a total of 24. The newly expanded STAC continues to work closely with TSHC leadership, meeting frequently to influence policies and initiatives (for example Community Activities Fund, Use of Community Space, Translation and Interpretation, Programs and Partnerships), options for aging in place and integrating housing and health services, and more.



Improving Affordability of Rental Homes through Subsidies and Grants

The City delivers a range of subsidies and grants to help residents pay a rent they can afford and maintain housing stability. These programs provide targeted financial support to households facing affordability challenges, helping to prevent displacement and reducing the risk of homelessness.

Rent-Geared-to-Income Subsidies

As Service Manager, the City continues to administer 70,000 RGI subsidies, where the rent is 30% of the household's net income. The City works closely with TCHC, TSHC, and other housing providers to deliver these subsidies.

Canada-Ontario Housing Benefit (COHB)

COHB is a joint federal/provincial housing allowance program under the National Housing Strategy that since 2020 has supported more than 8,400 households to move into affordable rental homes in the private market. COHB has proven to be one of the most effective pathways for helping individuals transition from the shelter system into permanent housing, including refugee claimants.

In Year 5 (2024-2025), 1,703 new households received COHB including:

- 1,406 households experiencing homelessness leaving emergency shelters to access permanent housing.
- 166 Indigenous households, as part of the City's [Meeting in the Middle](#) commitments, that has set an annual target of 20% of the City's allocation to Indigenous households referred in by Toronto Indigenous Community Advisory Board member agencies.
- 131 households including Large Families on the Centralized Waiting List, from Gender Based Violence shelters or Special Priority Program.

The City remains committed to advocating for additional funding to expand access and support more households in securing stable, long-term housing. Following the end of Year 5, the City launched a City funded COHB Transition payment program to maintain shelter outflows while waiting for the start of Year 6. In consultation with the Province, the City invested \$4.8M to support 570 households to leave the emergency shelter system. In September of this year, the City received its Year 6 COHB allocation of \$7.95M for a total of 610 new households. Once the transition payment recipient households are moved to COHB, this will leave the City with only 40 benefits for the remaining 6 months of the program year.



City Council has repeatedly requested both orders of government urgently scale up investments in COHB, including committing to providing at least 3,600 net new allocations per year in Toronto.

Prior to the launch of COHB, the City has also leveraged provincial funding to deliver housing allowances through the Toronto Transitional Housing Allowance Program (TTHAP). The program supported nearly 3,900 households in 2024-25 to help maintain permanent housing. Because of significant decreases in Ontario Priorities Housing Initiative (OPHI) funding commitments from both orders of government over the next three years, the City is no longer accepting referrals for TTHAP. Sustainment costs for existing households are underfunded in future years, creating significant pressure for the City.

Bridging Grant & Enhanced Bridging Grant

Bridging grants are one-time payments of up to \$2,500 provided to individuals experiencing homelessness to help cover rent deposits and support their transition into stable housing. Between April 1, 2024 and March 31, 2025 over 1,650 bridging grants were issued to support people exiting homelessness.

The enhanced bridging grant provides an additional payment of up to \$500 for individuals living in encampments, supporting their transition into housing and helping them obtain essential items needed. Between April 1, 2024 and March 31, 2025, 28 enhanced bridging grants were issued to support people transitioning from encampments.



Connecting Renters to RGI and Affordable Housing Opportunities

In Toronto, the number of people in need of deeply affordable homes far exceeds the number of homes available. The City continues to work closely with its partners, including the federal and provincial government, to develop new supportive, RGI and affordable rental homes. As this work continues, access to these new opportunities should be provided in a fair, transparent and equitable manner.

Access to RGI Housing

In 2024, 2,587 applicants were housed from the centralized housing waiting

list into RGI homes, which had 100,500 households waiting for housing by the end of the year.

Access to Affordable Housing

In 2024, the City continued to advance development and implementation of a Centralized Affordable Rental Housing Access System, to create a one-window, choice-based housing access system for eligible applicants to apply for affordable housing, in addition to RGI. This new system is anticipated to launch in 2026 and will be critical to ensure housing opportunities for those with low- to moderate incomes are allocated through a fair, streamlined and efficient process.





NURSES



BOND PLACE

HOTEL

SUMMIT
ACCOMMODATIONS

Chapter 4

Responding to Diverse Housing Needs



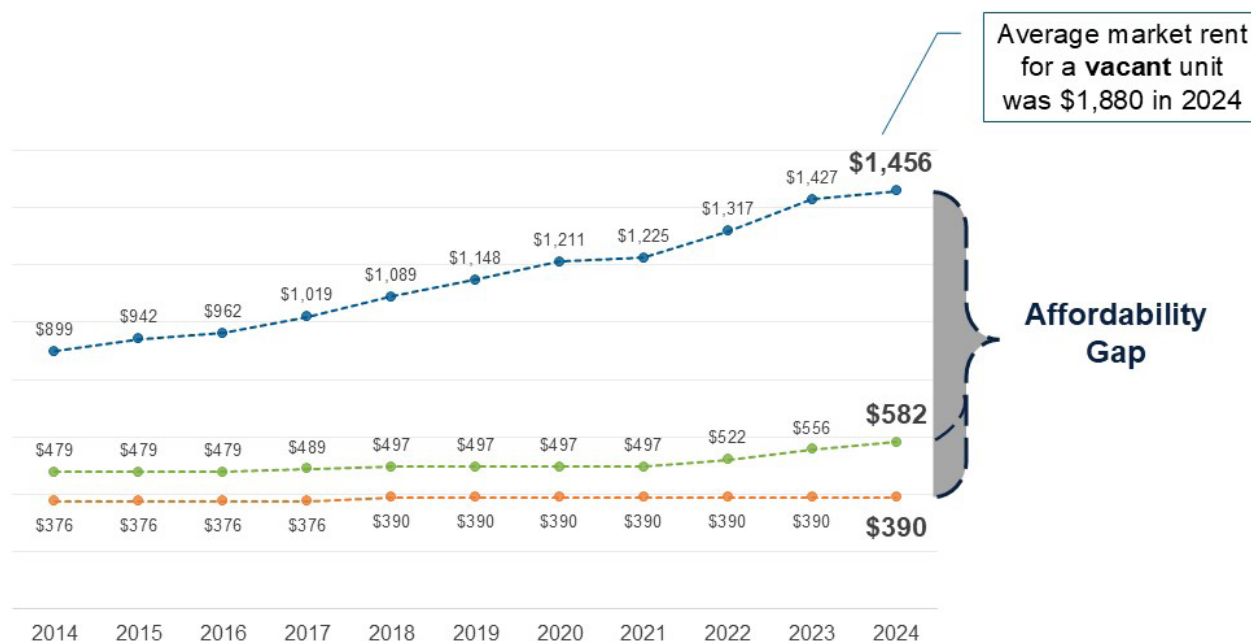
2024–2025 Housing Update Report

Introduction

Chapter 4 highlights the City's efforts to improve the housing outcomes of people experiencing homelessness and Toronto's diverse communities who face systemic barriers in accessing and maintaining safe, affordable homes. Toronto is home to a diverse population with a wide range of housing needs, from newcomers and young families to seniors, Indigenous peoples, Black and racialized communities, 2SLGBTQ+ individuals, people with disabilities, seniors, youth and those facing poverty or homelessness. Data continues to show that equity-deserving groups are disproportionately affected by the housing crisis.

The City's [2024 Street Needs Assessment](#) (SNA) noted that as of October 2024, there were approximately 15,400 people experiencing homelessness in Toronto with insufficient income to afford a home remaining the primary driver of homelessness in Toronto, which is compounded by mental health challenges and the difficulty of navigating housing and health systems. Toronto and its community partners continued to stress the growing affordability gap between the amount of support residents on social assistance receive through Ontario Works and Ontario Disability Support Program, and the average market rent of a bachelor unit in Toronto.

Figure 1: Ontario Works & Ontario Disability Support Program Maximum Shelter Allowance (one person) & Average Market Rent, Bachelor Unit, Toronto, 2014-2024



Source: Average Market Rent data from Canada Mortgage and Housing Corporation; ODSP Maximum Shelter Allowance data from Income Security Advisory Centre, 2014-2024; OW Maximum Shelter Allowance data from Toronto Employment & Social Services, City of Toronto. Data current as of March 31, 2025.

Without action from other orders of government to address this gap, the biggest driver of homelessness in Toronto will persist and Torontonians will continue to find themselves living in shelters rather than an affordable home of their own.

The SNA also indicates that Indigenous peoples and Black residents are disproportionately represented among those experiencing homelessness. Indigenous people make up approximately 3.2% of Toronto's population, yet accounted for 9% of surveyed individuals in the 2024 SNA. People who identified as Black accounted for 58% of all SNA respondents, while representing 10% of the general population in Toronto.

These significant inequities do not negate the fact that Indigenous, Black, racialized and other diverse communities have undertaken strong advocacy and developed partnerships across community sectors to address these inequities and work

towards housing justice. These actions are increasing awareness across levels of government of the systemic barriers and discrimination that equity-deserving groups can experience across the housing system. The City's efforts in response are rooted in the commitment to advance the progressive realization of the right to adequate housing and addressing structural barriers in the housing system, within the City's capacity to do so.

City Council has prioritized its partnerships with diverse communities through a number of strategies including but not limited to the Reconciliation Action Plan, the Toronto Action Plan to Confront Anti-Black Racism, and the Poverty Reduction Strategy, among other key City strategies. The City is taking a whole-of-government and whole-of-community approach through these strategies to identify where the housing system intersects with other inequities and develop solutions together with people with lived experience.



Developing a renewed 10-year Toronto Action Plan to Confront Anti-Black Racism



2024 Progress

Providing Services to People Experiencing Homelessness

The City was faced with significant shelter demand in 2024. The City responded to this demand by providing shelter and allied overnight services to an average of almost 9,800 people each night. However, demand has continued to exceed the system's capacity, with nearly 200 people a night unable to access a space in singles programs, and an average of 685 families a night waiting to access a family shelter program. The key drivers of homelessness include the lack of affordable housing and a growing income gap.

In 2024, the City:

- Assisted more than 4,600 people to move into permanent housing.
- Provided overnight accommodations to more than 24,200 individuals, including more than 12,600 refugee claimants.
- Launched the development of a new five-year Strategic Plan to guide Toronto's efforts to address homelessness. The plan will adopt a multi-divisional, sector-wide approach, outline major initiatives with clear outcomes, and serve as a blueprint for strategic decisions and investments.
 - o From September 2024 to mid-2025, input was gathered from over 600

stakeholders, including homelessness service providers, sector and intersectoral partners, City staff, Indigenous partners, people with lived experience of homelessness and other key stakeholders. Participants were engaged through in-person and virtual engagement sessions, as well as a survey. City staff and key community partners continue to work collaboratively on the development of the plan.

Shelter Safety Action Plan

To strengthen safety and wellbeing in the shelter system, the City launched a [Shelter Safety Action Plan](#) in 2024, informed by a study conducted with the Centre for Addiction and Mental Health (CAMH) on factors contributing to safety, including shelter-based violence and service restrictions. Adopted by City Council in December, the plan sets out 14 actions to be implemented over three years, such as enhanced staff training, specialized supports for clients with complex needs, and clearer guidance on the use of service restrictions. The initiative reflects a commitment to making evidence-informed improvements that support both clients and staff across the system.

Street Outreach and Encampment Response

The City's encampment response is committed to a human rights-based, people-first approach to help connect people experiencing outdoor homelessness with shelter, housing and support services. Toronto Shelter and Support Services' Streets to Homes and partner agencies conduct outreach 24 hours a day, seven days a week, to build trusting relationships, help address immediate health and safety needs, and work with individuals living outdoors or on the transit system to move to indoor accommodations.

In 2024 these efforts resulted in:

- 24,957 engagements with people living outside
- 1,078 people staying outdoors were referred into the shelter system, including 101 people from the transit system
- 302 people staying outdoors were successfully housed
- 3,058 encampments were reduced and prevented

The Interdivisional approach, adopted by Council in June 2024, has been implemented and used to successfully support the resolution of numerous encampments across the city, including at Allan Gardens, Clarence Square, Little Norway Park, and St. James Park, by supporting and connecting people to

shelter and housing. Toronto is among many cities in Canada which see persistent unsheltered homelessness, a stark symptom of the housing affordability crisis and strained demand for shelter, and other social crises such as mental health and drug toxicity.



629 Adelaide St West Shelter

Refugee Claimant Response

In 2024, emergency shelter demand from refugee claimants reached record levels. To respond to this emergency surge in unexpected demand and to improve capacity and support, through partnerships with refugee organizations, the City:

- Introduced the Refugee House model, opening four new sites, adding nearly 200 spaces and providing specialized services.
- Increased the number of refugee-specific shelter programs to 24 programs, operated by 11 service providers, serving nearly 3,000 clients.

With some stabilization and slowing of refugee arrivals in early 2025, the City is increasing its focus on planning for a separate refugee service system with specialized services and supports that meet the unique needs of refugee claimants.

The City continues to work with refugee-serving organizations to establish additional Refugee Houses and small specialized refugee shelters across Toronto. In parallel, efforts will continue to reduce the number of refugee clients throughout the shelter system by focussing on diversion of refugees to other custom-made services and programs tailored to their needs. Collaboration with Immigration, Refugee and Citizenship Canada (IRCC) resulted in 4,433 refugee claimants being moved to IRCC-run hotels outside the City of Toronto.

Homelessness Services Capital Infrastructure Strategy

The City's Homelessness Services Capital Infrastructure Strategy (HSCIS) aims to shift Toronto's shelter system from a reactive, COVID-19-focused model to a long-term, proactive approach supporting recovery and stability. It emphasizes transitioning from temporary spaces to permanent, purpose-built facilities that better serve those experiencing homelessness. Through the HSCIS, new sites will be built across the City of Toronto, with a focus on expanding services outside the downtown core.

Since November 2024, seven new shelter locations were identified and announced—the first of up to 20 new, smaller, purpose-built shelters planned by 2033. These shelters will better meet client needs, integrate into communities, and reduce reliance on costly shelter hotels. The upcoming shelters will also respond to pressing sector needs through dedicated programs for seniors, youth, women, and Indigenous peoples experiencing homelessness.



Homes First Society, 4117 Lawrence Ave East



Connecting People Experiencing Homelessness to Housing Opportunities

Toronto's Coordinated Access system provides a consistent, city-wide approach to addressing homelessness by identifying, assessing, and connecting individuals to housing and support services.

This streamlined process enhances coordination among service providers and improves communication, consistency, and accountability across the sector. Toronto's Coordinated Access system connects people experiencing homelessness to housing and supports through three main programs:

Rapid Rehousing Initiative (RRHI): In 2024, 407 people (316 households) moved into RGI homes in TCHC and TSHC. All units were fully furnished through a partnership with the Furniture Bank, and households received at least 12 months of follow-up support to help stabilize their housing.

Priority Access to Housing and Supports (PATHS) – Supportive Housing: In 2024, 470 people (441 households) moved into subsidized transitional and permanent housing across scattered-site units and dedicated buildings. Ongoing supports were delivered through City-funded community agencies as part of the PATHS program. Examples include housing developed through the City's Modular Housing Initiative and Rapid Housing Initiative.

Housing-Focused Client Supports (HFCS)

By end of 2024, 1,860 people were participating in the HFCS program. Services provided include follow-up case management, food security supports, assistance with community integration, and connections to health supports among others.

Increasing Housing Opportunities for Indigenous Peoples

The City continues to advance its commitments to improve housing outcomes for Indigenous residents led by Indigenous organizations. This includes action established through Memoranda Of Understanding with MBDC, ALFDC, and Toronto Indigenous Community Advisory Body (TICAB).

- In 2024, 80 affordable and supportive homes were approved for Indigenous peoples, contributing to a total of 420 new "For Indigenous, By Indigenous" homes approved since 2020.
- 45 Indigenous households were housed in RGI housing in 2024, following City Council's policy that one out of every 10 RGI housing opportunities are allocated to an Indigenous household.
- 166 Indigenous households received COHB in Year 5 (2024-25) of the program to support their transition to permanent housing.

- Through a Memorandum of Understanding with the TICAB and the ALFDC, the City provides \$9.4 million annually in housing and homelessness grant funding [to Indigenous-serving organizations](#).
- The City piloted a mobile identification clinic in partnership with the ALFDC and TICAB to support more Indigenous clients to obtain identification, often a requirement for housing applications. The City contributed \$320,000 from July 2024 to March 31, 2025.

Toronto's [Coordinated Access system](#) uses an equity-based prioritization policy to ensure housing opportunities are distributed fairly across population groups disproportionately affected by homelessness. This approach was developed in collaboration with the Community Advisory Boards, Toronto Shelter and Support Services' Confronting Anti-Black Racism Steering Committee, and other sector partners to bring transparency to the decision-making process that

determines which households are identified for available housing and support resources.

To address the overrepresentation of Indigenous people experiencing homelessness, the prioritization policy includes the following equity target to promote more equitable access to housing opportunities: a minimum 25% of all housing units allocated through Coordinated Access will be tenanted by Indigenous people experiencing homelessness.

- In 2024, 176 Indigenous people experiencing homelessness were matched to permanent housing through the Coordinated Access system, representing 23% of all Coordinated Access housing outcomes. The City continues to work closely with Indigenous partners, including TICAB and ALFDC, to support increasing successful housing outcomes for Indigenous people experiencing homelessness.





Supporting Black-led Households

The City continues to work with Black-led organizations to support Black communities facing housing and homelessness challenges, including refugee claimants who make up an increasing percentage of shelter users. In 2024, the disproportionate impact of the housing crisis on Black residents was illustrated through the following data points:

- 66% of COHB recipients in Year 5 were Black individuals.
- 35% of EPIC clients self-identify as Black individuals.
- 15% of Rent Bank applicants self-identify as Black individuals.

- 42% of TCHC tenants self-identify as Black individuals.
- 10% of TSHC tenants self-identify as Black individuals.

To address the overrepresentation of Black people experiencing homelessness, the Coordinated Access prioritization policy includes a target of a minimum 25% of all housing units allocated through Coordinated Access to be tenanted by Black people experiencing chronic homelessness. In 2024, 210 Black people experiencing homelessness were matched to permanent housing through Coordinated Access, representing 27.5% of all housing outcomes.



Case Study: Developing the Black Housing Framework

In 2024, the City hosted consultations for the 10-Year Action Plan to Confront Anti-Black Racism (CABR) and sought input on a Black Housing Framework for the City. The key outcomes of both stakeholder and public engagement are to deepen the City's understanding of the housing and shelter needs, challenges, and experiences of Black-led agencies and Black Torontonians, particularly vulnerable groups such as refugees, youth, seniors, and people with disabilities.

These initiatives also aim to strengthen relationships between City divisions and Black sector leaders while gathering firsthand insights from residents about their lived experiences, goals, and aspirations. Ultimately, the engagement seeks to inform and update residents about the City's current and future efforts to improve housing and address homelessness.





Enhancing support for Seniors

Toronto's senior population is growing, with increasing diversity and evolving priorities for aging in place.

In 2024, the City provided the following supports for seniors:

- 10,739 low-income senior homeowners were supported through property tax increase deferral and cancellation programs.
- 2,035 seniors with limited financial resources were supported with household activities to continue living with supports in their homes through the Homemakers and Nursing Services program.
- 376 seniors received supports through the Seniors Supportive Housing program, which enables senior residents to live safely and independently in nine designated buildings across the city.

In 2024, City Council directed staff to develop a 10-year Toronto Seniors' Strategy, and in early 2025, the City held community consultations with seniors, older adults, caregivers, and community-based service providers across Toronto. Housing was an area where many senior participants raised a need for greater support to enable aging in place, with feedback including a lack of affordable housing options for seniors, long wait

lists for RGI housing, and experiences of housing precarity.

Accessible Affordable Housing

Toronto is home to [over 476,000 seniors and over 570,000 people with disabilities](#), many of whom face barriers to affordable, accessible, and livable housing. The Accessible Housing Working Group (AHWG) was formed in 2021 to improve accessibility in housing. Removing design barriers in the City's existing and future affordable housing stock is critical to ensure that residents' dignity and independence can be sustained without impediment.

In October 2024, the City [adopted](#) recommendations made by the AHWG that seek to align Toronto with leading Canadian and global cities in their approach to accessible housing, increase the City's supply of accessible affordable housing and improve housing outcomes for Toronto residents with disabilities.

Recommendations included:

- updating the City's Affordable Rental Housing Design Guidelines with new accessibility and universal design standards and establishing universal design standards for affordable rental units across all City-led and City-supported housing projects;



- developing a new enhanced accessibility standard for barrier-free units that exceeds Ontario Building Code minimums;
 - partnering with TCHC and others to expand accessibility retrofits during turnover renovations;
 - conducting an inventory of community housing units to catalogue accessibility features and improve tenant matching; and
 - re-iterating the City's call for provincial Ontario Disability Support Program and Ontario Works benefit increases, as current rates do not cover Toronto's housing costs.
- In 2024, the City engaged with 64 2SLGBTQ+ clients through focus groups, interviews, and partnerships with community organizations to update the Shelter Standards and Respite Site Standards to better support 2SLGBTQ+ individuals.
 - To support youth and 2SLGBTQ+ individuals, the Coordinated Access (CA) prioritization policy includes the following equity targets to promote more equitable access to housing opportunities: a minimum 25% of all housing units allocated through CA will be tenanted by youth experiencing homelessness and a minimum 15% will be tenanted by individuals who identify as 2SLGBTQ+.

Next steps include consulting with the AHWG on final design standards and updating the Guidelines in 2025, aligning them with good practices from CMHC, TCHC, Urban Land Institute, OCAD University's Inclusive Design Centre, and other partners.

Housing and Homelessness Solutions for 2SLGBTQ+ Residents

The 2024 [Street Needs Assessment](#) continued to find that 2SLGBTQ+ individuals are overrepresented in the shelter system. Over 20% of all respondents self-identified as 2SLGBTQ+, a figure which climbed to 31% among refugee claimants.

- o 186 youth experiencing homelessness were matched to permanent housing in 2024 through Coordinated Access representing 22% of all housing outcomes.
- o In 2024, 69 people experiencing chronic homelessness who identify as 2SLGBTQ+ were matched to permanent housing through Coordinated Access representing 9% of all housing outcomes. The City continues to work closely with sector partners to support increasing successful housing outcomes for youth and 2SLGBTQ+ individuals experiencing homelessness.

Case Study: Adopting the City's First Academic Housing Strategy

Toronto hosts an estimated 350,000 post-secondary students, with a quarter being international.* These students contribute to the city's cultural, economic, and innovation sectors. However, many face housing challenges due to limited campus accommodations and a competitive rental market.

City Council adopted the [Academic Housing Strategy](#) in April 2025, which provides high level policy direction to increase access to safe, affordable and diverse housing options for Toronto's post-secondary students. This strategy was developed through a [robust consultation process](#) with students, faculty, and staff at public post-secondary institutions across Toronto. Their voices and lived experiences informed this plan, which will help ensure its actions directly address their housing challenges.

The Academic Housing Strategy focuses on actions that enhance housing affordability, attainability, and security for students across Toronto through five overarching strategic priorities:

- Strengthen policy and partnerships for academic housing
- Expand and fund affordable student housing

- Unlock land and infrastructure for student housing
- Ensure safe, secure and equitable student housing
- Enhance wrap-around support for students

**These figures are approximate based on available data from 2019-2023. Recent federal and provincial announcements, including caps on international students, will continue to impact these figures.*





Addressing Housing Gaps for Women, Girls and Gender Diverse People

Women, girls, and gender diverse people face systemic barriers in accessing and maintaining safe housing as a result of the epidemic of gender based and intimate partner violence (GBV/IPV). According to the [Canadian Centre for Housing Rights](#), nearly half of Canadian women have experienced some form of domestic violence in their lifetime, with Indigenous women, Two-Spirit, trans and gender diverse people and women with disabilities being the most impacted. Housing security is crucial to the safety of survivors of GBV and IPV.

The HousingTO Plan has a target of 10,000 new affordable and supportive home approvals dedicated to women, girls, and gender diverse people by 2030. A number of approaches are in development to better understand how many women, girls and gender-diverse households are accessing new affordable homes across the system, including:

- The launch of the City's centralized affordable housing access system, which will provide disaggregated data to monitor how many women, girls and gender-diverse people are accessing new affordable rental homes. Currently the City has limited data on residents accessing affordable rental homes through the random selection process.
- Research guided by subject matter experts to identify opportunities for

capacity building within the sector and remove barriers to accessing new affordable housing. This will include engagement with the Housing Pathways for Women and Gender Diverse People Working Group.

The City continues to work with partners to create new homes for women, girls and gender diverse people. With support from the City and the federal Rapid Housing Initiative, St. Felix Centre redeveloped its property at 25 Augusta Avenue, which includes 31 new supportive homes for women and their children experiencing or at risk of homelessness. This project was completed in 2025.

To support women experiencing homelessness, including women impacted by gender-based violence, Toronto's Coordinated Access system works in collaboration with key sector partners including the Violence Against Women Network (VAWN), to ensure a minimum 40% of all housing units allocated through Coordinated Access will be tenanted by women-led households experiencing homelessness.

- In 2024, 100 women led households were matched to RRHI units (including 11 who were matched through VAWN).
- 185 women led households were matched to City-funded PATHS supportive housing programs in 2024, including 10 family units for women with mental health and/or substance use needs at 4085 Bathurst St.



Housing Supports for Women and Gender Diverse People (2020-2024)



At least



36,000

women-led and gender-diverse households live in affordable and/or rent-geared-to-income homes operated by TCHC, TSHC, and other non-profit housing providers

61%

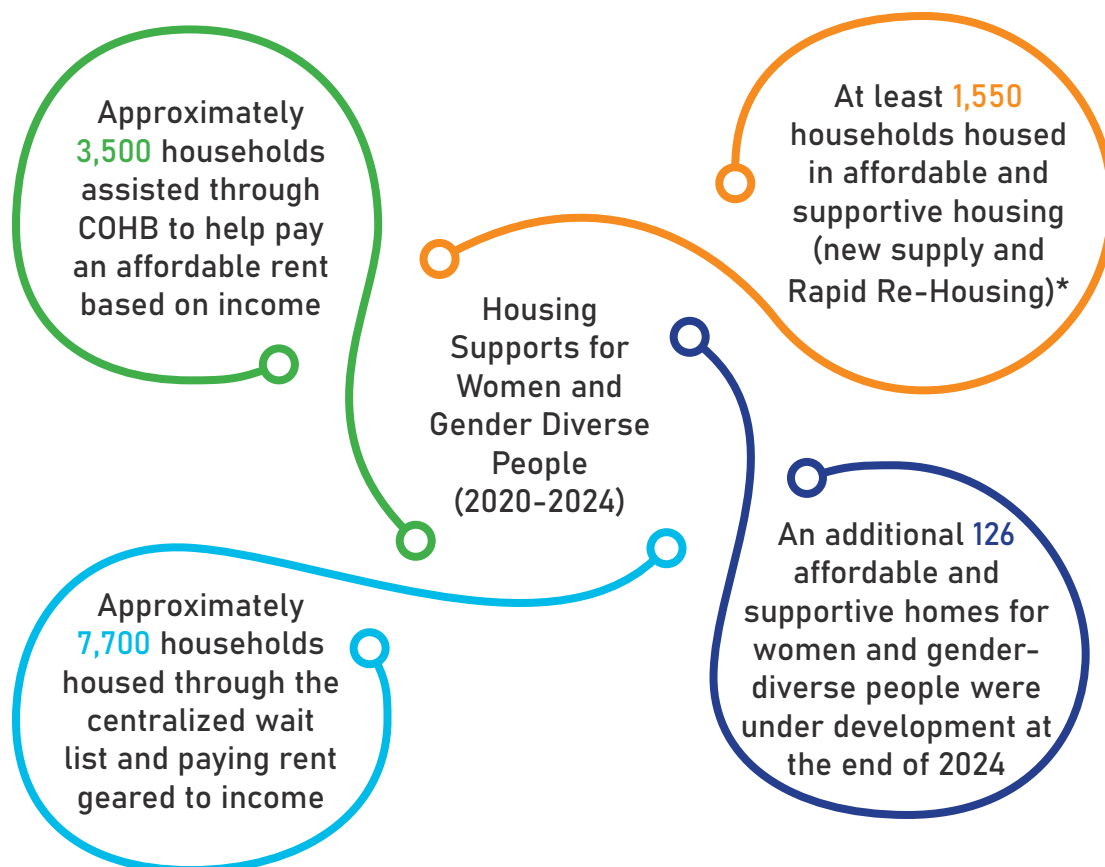
of TSHC tenants are women-led and/or gender-diverse households*

67%

of TCHC tenants are women-led and/or gender-diverse households**

*Based on tenants who responded to TSHC's 2023/24 Tenant Survey

**Based on tenants who responded to TCHC's 2023 Tenant Survey



*Excludes affordable rental homes offered through random draw



Advocacy to Other Orders of Government to Address Gender-based and Intimate Partner Violence

The City works with a range of organizations that serve and support women and gender diverse people. These partnerships focus on increasing housing solutions and addressing experiences of homelessness for women and gender diverse people, with special attention placed on those experiencing gender-based and intimate partner violence.

To reach its housing target for women and gender diverse people, Toronto and its partners continue to request ongoing and increased funding from the provincial and federal governments in 2024 and 2025,

including:

- Increased funding to build family-sized units, including two- and three-bedroom units, to support women, gender diverse people and their dependents, including survivors of gender-based and intimate partner violence.
- Increased funding for supportive housing for women and gender diverse people, including through the Rapid Housing Stream under the Affordable Housing Fund.
- Dedicated funding for shelter safety and specialized in-shelter resources for women and gender diverse people who have experienced gender-based and intimate partner violence, including mental health resources.



Chapter 5

Transforming Housing Policies



2024–2025 Housing Update Report

Introduction

As Canada continues to face housing and homelessness crises impacting residents across the housing continuum, all orders of government need to respond with action to make transformative, generational change in our housing system.

Toronto is playing a leading role nationally in responding to the housing crisis by making significant planning and zoning changes to enable housing supply in communities across the city, and in approving the development of transformative new neighbourhoods that will create tens of thousands of homes; taking action to advance a rights-based approach to housing; and transforming

its own organization, processes, and programs to match the scale and speed required of government in responding to the housing crisis.

This chapter highlights actions the City is taking to transform the housing system. Throughout 2024, the City took significant steps to implement a wide range of new policies, programs and initiatives, strengthen its capacity to advance the progressive realization of the right to adequate housing, and improve its processes and administrative structures to speed up the development process. More action is needed and partnership with the federal and provincial governments must be central.



Renderings of a planned co-op at 2444 Eglinton Ave. E.; The Mirage Studio for Henriquez Partners Architects



2024 Progress

Advancing the Progressive Realization of the Right to Adequate Housing

Toronto's Housing Charter, adopted in 2019, commits the City to advancing the progressive realization of the right to adequate housing, and recognizes that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities.

In 2024, the City advanced this commitment and built its capacity to move towards realizing the right to housing through a range of initiatives, with significant milestones on the horizon in 2025-2026.

Housing Rights Advisory Committee

The Housing Rights Advisory Committee (HRAC), the first of its kind in Canada, has been established to provide advice to City Council on how to advance the right to housing. The Committee held its inaugural meeting in March 2024 and meets four times a year. Its membership includes community partners and advocates with housing rights expertise, and lived experience of homelessness and housing precarity.

Within its first year, HRAC developed and

adopted the HRAC [Priorities Framework](#) to prioritize the Committee's work and opportunities to provide advice to City Council on actions the City can implement to advance the right to adequate housing. To enable in-depth analysis of key priorities and the development of recommendations to City Council, HRAC also formed Working Groups that focus on supporting unhoused rights holders; improving access to housing; and maintaining adequate housing.

To broaden capacity for applying a rights-based analysis through its mandate, HRAC has heard presentations from the Ombudsman Toronto Housing Unit, the Federal Housing Advocate and the former UN Special Rapporteur on the Right to Adequate Housing. In 2024, HRAC provided critical feedback on key housing-related initiatives and policies, including:

- Improving service restriction guidelines, enhancing complaints processes and strengthening training for shelter staff on trauma-informed and human rights-based approaches through the City's [Shelter Safety Action Plan](#).
- Enhancing tenants' rights education, supporting MTH operator compliance and establishing indicators of tenant impact as part of the implementation of Rental Renovation Licence Bylaw (Renovictions Bylaw).

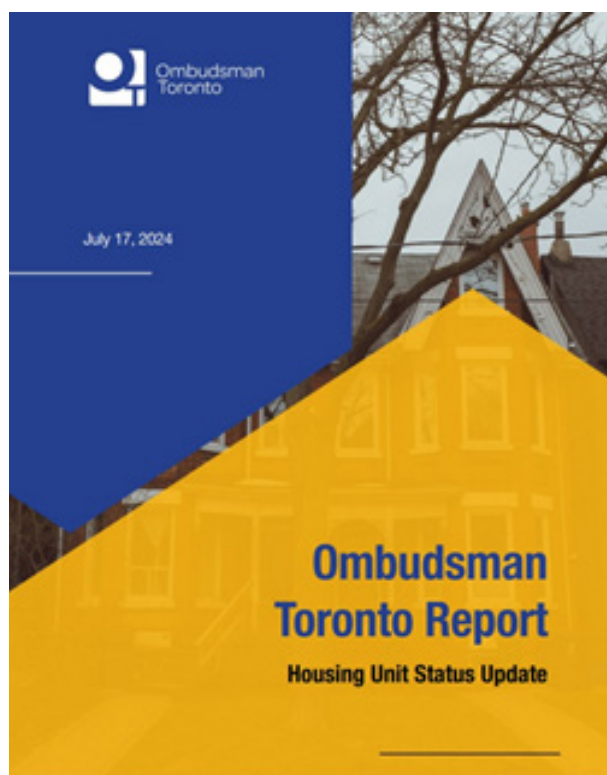
- Strengthen the Supportive Housing Evaluation Plan through greater community sector involvement and the identification of human rights-based indicators to measure outcomes of the City's supportive housing programs.
- As part of the MTH Framework implementation, advocating for budget enhancements for the City's Multi-Tenant Home Renovation Program to prevent the loss of deeply affordable housing by ensuring MTH landlords are able to bring their properties into compliance.
- Continuing to engage with City staff involved in these key housing initiatives to provide ongoing input and advice to Council and identify new priorities in alignment with their Priorities Framework.

Findings and Advice from the Ombudsman Toronto Housing Unit

The Housing Unit within the Ombudsman office was established following City Council's direction in 2022 to focus on investigations and reports related to housing discrimination and systemic hurdles in Toronto's housing system. Advancing the right to housing requires proactive action to identify and remove systemic barrier. The Housing Unit aims to fulfill this function by providing advice to City staff in developing and implementing policies and services, in addition to housing investigations and reviews. It also provided four presentations to the Housing Rights Advisory Committee regarding housing

as a human right and status updates regarding the Housing Unit to support knowledge sharing, capacity building and garner feedback.

- In December 2024, [the Ombudsman publicly shared](#) findings and recommendations from the Housing Unit's first investigation into the City's decision to deny refugee claimants and asylum seekers access to shelter spaces that were not specifically designated for refugees. More information about the actions and achievements of the independent Ombudsman's Office are available in the [2024 annual report from the Toronto Ombudsman](#).



Housing Unit Status Update; Ombudsman Toronto



Transforming Programs, Official Plan Policies and Zoning Permissions

Since its launch, 51 HAP actions have been completed, with 11 more planned to be completed in the remainder of the current Council term and eight ongoing deliverables that the City will continue to provide periodic reports on. There are seven HAP actions that will be completed in the subsequent Council term (Q4 2026 or later).

Some key actions taken by the City in 2024 to advance this work are provided below. They demonstrate City Council is taking action to build a housing-enabling Official Plan and zoning framework that will permit more homes both in established communities and in brand new neighbourhoods.

Expanding housing permissions in established neighbourhoods

- In June 2024, Council adopted Official Plan and zoning bylaw amendments to permit townhouses and small-scale apartment buildings on lots designated as Neighbourhoods and abutting a major street. The uptake of these as-of-right zoning permissions is estimated at 41,083 new homes by 2051.
- Completion of the first phase of work to incorporate low-rise residential lands in Toronto and East York District into

the City-wide Zoning Bylaw in October 2024 to incorporate approximately 190 properties. As a result of this work, these properties can take advantage of as-of-right zoning permissions for “missing middle” housing.

- Modifications to the Zoning Bylaw permissions for [multiplexes](#) up to four units in June 2024 to further improve implementation and up-take of these permissions, as well as a technical amendment to the development charge bylaw in June 2025 to further support the effective implementation of multiplexes when associated with a garden suite or laneway suite.

Enabling more homes near transit and along major corridors

- As-of-Right Zoning for Mid-rise Buildings on Avenues adopted by Council in [October 2024](#) to enable almost 61,000 new homes over and above previous permissions.
- Draft [Urban Design Guidelines](#) were adopted by the Planning and Housing Committee in December 2024 to make mid-rise buildings more economical to build and more environmentally sustainable. The updated standards allow mid-rise buildings to fit 30-70% more homes on a typical mid-rise lot compared to previous standards, and enable the use of faster and more sustainable construction techniques.

- Approval of an additional 283 km of [Avenues](#) to enable mid-rise housing across the city.

Advancing the development of new complete communities

- Ookwemin Minising (formerly known as Villiers Island) precinct plan update and Official Plan and Zoning Bylaw Amendment were adopted by City Council in [June 2024](#) which increased the permitted density of the precinct by a minimum of 60%, permitting an estimated 9,000 residential units, with a 30% affordable housing target for publicly owned lands (which may deliver up to

2,700 affordable rental homes).

- In [May 2024](#), City Council adopted the Downsview Secondary Plan. Over an anticipated 30-year build-out, the Downsview Secondary Plan Area will accommodate approximately 115,000 new residents (63,000 units) and 52,000 workers, representing one of the largest city-building efforts in the history of Toronto. The Secondary Plan facilitates a significant amount of new housing – including affordable housing – that contributes to achieving the City’s housing targets, as well as employment growth that contributes to the local and regional economy.



Ookwemin Minising (formerly known as Villiers Island)



Community Housing Modernization and Growth Strategy

The City adopted the [Community Housing Sector Modernization and Growth Strategy](#) in June 2024 to ensure coordinated and comprehensive action through the following six key initiatives:

- A New Regulatory and Funding Framework to Maintain Homes Operated by Community Housing Providers;
- A New Policy Framework to Guide Ground Lease Arrangements Between the City of Toronto and Community Housing Providers, under which lease renewals with three community housing providers are now underway;
- Program Enhancements and Additional Financial Support to Acquire and Create New Community Housing;
- Encouraging Development and Intensification Opportunities;
- An Expedited Development and Permitting Review Process for Community Housing Applications; and
- Partnerships to Support Community Housing Sector Action to Build New and Modernize Existing Homes.

The City signed a Memorandum of Understanding with the Co-Operative Housing Federation of Toronto (CHFT) and the CHFT Development Society Inc. (CSDI), in spring 2025 to support creation of new

co-operative housing units. CSDI has begun conducting due diligence work to review 26 identified co-operative sites for potential development opportunities. Staff are also working with CHFT on another funding agreement to support capacity building within the co-operative sector.

Transforming the Housing System to Advance Climate Action

- Toronto City Council has adopted an ambitious TransformTO Net Zero Strategy to reduce greenhouse gas emissions to net zero by 2040. In 2024, the City adopted the [Building Emissions Performance Standards \(BEPS\) – Design Principles and Development Plan](#) report, which established five design principles for the development of BEPS and updated the development process for the BEPS By-law and supporting programs, policies and resources.
- In 2024, Toronto's first Carbon Budget was launched as part of the City's 2025 Budget process with investments aimed at reducing ~160,725 tonnes/CO2 while improving resilience to climate change, including through an enhancement to HELP for moderate-income homeowners in low-rise buildings; and a new concierge service to scale the adoption of residential heat pump installations.
- The City is working towards a goal of zero waste and a circular economy

that focuses on product longevity, renewability, reuse, repair, and resource recovery. In 2024, the City launched the [Circular Economy Road Map](#) project to develop a 10-year, city-wide plan to build a circular economy. Construction is one of the City's three priority sectors in its circular economy strategy. In the face of rising construction costs and timelines, global supply chain risks, and the impacts of climate change, enabling circular construction in Toronto presents an opportunity to develop innovative local solutions that address these challenges while also supporting economic growth, job creation, and material innovation.

Structural Transformation and Improved Monitoring and Accountability

Changing the housing system has also required rapid change in how the City is



organized and does its work and expanding the availability and useability of housing data to support more evidence-based solutions and enable stronger collaboration across all sectors working to improve housing outcomes.

Establishing the Housing Development Office

In December 2024 City Council approved the establishment of a Housing Development Office (HDO), focused exclusively on advancing and accelerating the delivery of City-led and City-supported housing developments. This new office will bring a singular focus on facilitating the development of projects being developed on City land and supported by the City on land owned by community and private sector housing partners.

This new division is based on the successes resulting from the creation of the Development Review Division, where establishing a dedicated team focused on approving the development of new homes and other critical infrastructure has led to significant improvements in the speed, consistency, and customer service. The Housing Secretariat will maintain its focus on implementation of the HousingTO Plan through housing policy and strategy across Toronto's housing system, providing a range of programs and services to support renters, and maintaining the City's role as Service Manager of the community housing system.



Transparency on Improved Development Review Metrics

- In 2024, the City began [reporting](#) development review timeline metrics through the Planning and Housing Committee on a quarterly basis, including key performance metrics for pre-application consultation, Zoning Bylaw Amendment, combined Official Plan Amendment/Zoning Bylaw Amendment, and Site Plan Control applications, all of which have shown [significant timeline decreases since the division was established in 2023](#).
- In 2025, reporting evolved to reflect ongoing legislative change and improvements to data accuracy and interpretation. As of July 2025, Development Review has transitioned development application timeline metrics reporting from Planning and Housing Committee to the Development and Growth Services (DGS) consolidated [housing dashboard](#).
- Provide information on the status of units being delivered towards these targets (e.g. in planning, under construction, completed),
- Establish a longer-term framework for data collection and reporting.
- Data process enhancements are underway to enable more frequent reporting and to support a consolidated view to track new homes from intake to occupancy, as well as track key development performance metrics.

Publicly Tracking Progress to the City's Housing Targets

The City has improved [reporting](#) on progress towards provincial targets of 285,000 housing starts by 2031, and the City's target of 65,000 rent-controlled homes approvals by 2030. Significant public data and dashboard enhancements have been implemented that:

Case Study: Development Review Division

In 2024, the City of Toronto established the Development Review Division to lead a transformational shift in how the City delivers development review services. Part of the Development and Growth Service Area, the Division consolidates over 400 staff from multiple divisions into a single, multidisciplinary team. This integrated model reflects a bold commitment to building a more modern, efficient, and people-centred system that supports good city-building outcomes more effectively and accelerates the delivery of urgently needed housing.

Since its launch, the Division has significantly improved statutory review timelines for applications (including combined Official Plan Amendment and Zoning By-law Amendment, Zoning By-law Amendment and Site Plan Control) by improving staff coordination and collaboration, streamlining the review process, removing non-statutory requirements, and upgrading tools and technology that support the review process.

The division supports significant affordable and supportive housing projects through its Priority

Development Review Stream and has recently expanded the service to include municipal shelters, select student housing and seniors' residence developments and other key City-building projects. The service provides a concierge-style service to support developers through the development approvals processes and accelerate projects ready to begin construction within 12 to 24 months.

The Division has also invested in a suite of new and enhanced digital tools to improve workflows, transparency, and the applicant experience.



