

# Community Housing Pre-Development Fund (CHPF) 2026

Information Session  
March 26, 2026



# Welcome

**Phone-in access is also available at:**  
647-749-7152

**Phone conference ID:**  
681 158 570#

Please note this meeting will be recorded to ensure questions and answers are captured accurately – the recording will not be circulated, but please do not share personal information



# Land Acknowledgement

The City of Toronto acknowledges that we are on the traditional territory of many nations including the Mississauga's of the Credit, the Anishinaabeg, the Chippewa, the Haudenosaunee and the Wendat peoples, and is now home to many diverse First Nations, Inuit and Métis peoples.

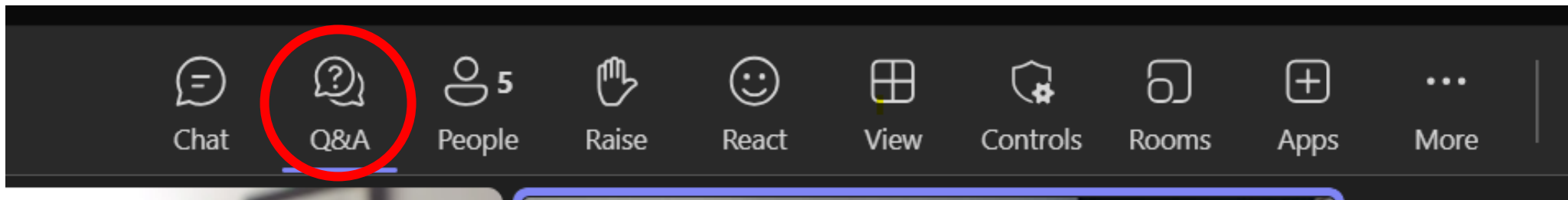
The City also acknowledges that Toronto is covered by Treaty 13 signed with the Mississauga's of the Credit, and the Williams Treaties signed with multiple Mississauga's and Chippewa bands.

# African Ancestral Acknowledgement

Though I am not a person of African descent, I am committed to continually acting in support of and in solidarity with Black communities seeking freedom and reparative justice in light of the history and ongoing legacy of slavery that continues to impact Black communities in Canada. As part of this commitment, I would also like to acknowledge that not all people came to these lands as migrants and settlers. Specifically, I wish to acknowledge those of us who came here involuntarily, particularly those brought to these lands as a result of the Trans-Atlantic Slave Trade and Slavery. In support of the City of Toronto's ongoing efforts to confront anti-Black racism, I pay tribute to those ancestors of African origin and descent.

# Questions & Answers

- Questions will be answered at the end of the presentation
- Written questions can be entered at any time through the Q&A box via the button at the top of the screen
  - Type your question and press send. All participants will see your question
- All questions and answers will be published in a written Addendum



# Purpose of Today's Meeting

- To provide an overview of the City's Call for Applications for the Community Housing Pre-Development Fund (CHPF) and to answer questions/provide clarification – **CHPF supports non-profit affordable and supportive housing providers to advance new development projects**
- This presentation will be available on the [Open Calls for Affordable Housing Initiatives](#) website
- This session will not provide additional details on the other Rental Housing Supply Program (RHSP) streams, including ARRCHI, Indigenous Funding Stream, Capital Funding or Purpose-Built Rental (PBR). For details on those streams see information available on the [City's RHSP webpage](#)
- This session will not provide you with information related to getting access to an affordable home. That information is available on the [City's Access Community Housing Website](#)



# Overview of the Rental Housing Supply Program

## Rental Housing Supply Program

Community Housing Pre-Development Fund (CHPF)

Open on rolling basis (see [Open Calls page](#))

Affordable Rental and Rent-Controlled Incentives (ARRCHI) Stream

Open on rolling basis (see [Open Calls page](#))

Indigenous Funding Stream

Anticipated Spring 2026

Capital Funding Stream

Currently no open Calls for Applications.

Purpose-Built Rental (PBR) Housing Incentives Stream

Currently no open Calls for Applications.

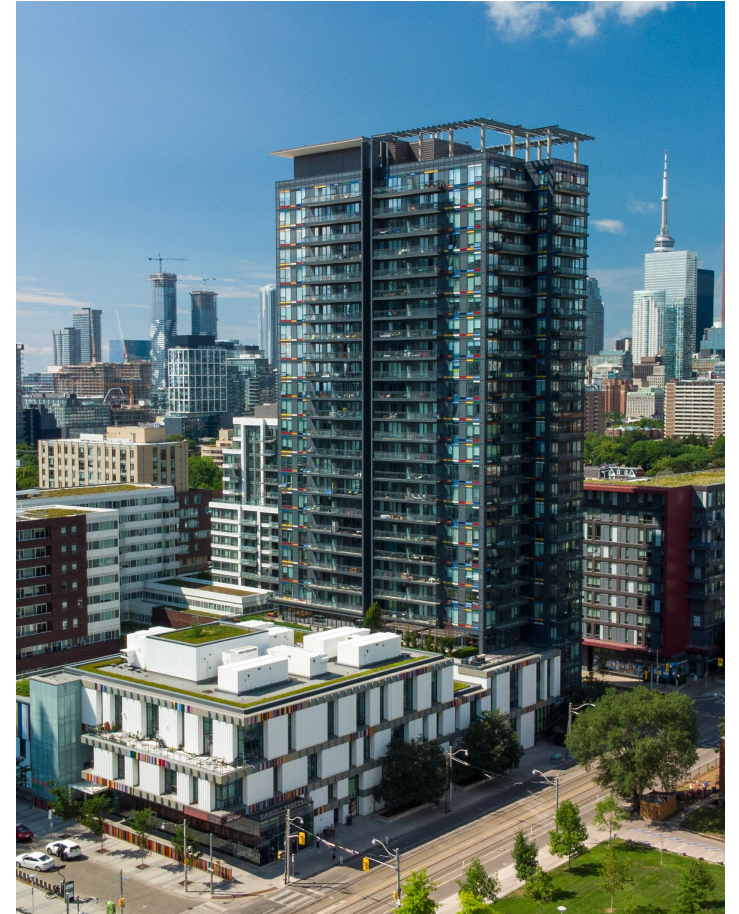


# **Community Housing Pre-Development Fund (CHPF)**

## **2026 Call for Applications**

# Purpose of CHPF

- Supports the goals of the Housing TO 2020-2030 Action Plan (HousingTO Plan)
- Assists **Community Housing Providers, which includes Non-Profit Housing Organizations, Non-Profit Housing Co-operatives (co-ops), and Indigenous Housing Providers**
- Provides funding for costs associated with pre-development work to **deliver Rent-Geared-to-Income (RGI), Supportive, and Affordable Rental homes**
- Supports **pre-development due diligence work** following the Pre-Application Consultation (PAC) meeting with Development Review to obtaining construction funding/financing
- **Complements the Rental Housing Supply Program (RHSP)** which provides a range of funding, and financial incentives to support the construction of new rental homes



# Program at a Glance

Available to Community Housing Providers only

Program provides repayable interest-free loan funding for pre-development activities

Applications accepted through a rolling Call for Application process, with decisions made throughout the year

Approximately \$10 million in loan funds available for 2026

Loan amounts will be based on detailed information provided in the Business Case

Successful Applicants must execute an agreement with the City and secure the value of the loan

# RHSP Overall Program Requirements

## Affordable Rental Unit Requirements

Meet the City's  
RHSP Affordable  
Rent levels

Be secured for  
at minimum 40  
years, target of  
99 years

Minimum of  
20% of units to  
be Affordable  
Rental

Rent controlled  
with increases  
no higher than  
the Provincial  
Rent Increase  
Guideline

RHSP Current Affordable Rents	
Unit Type	Rent Levels
Dwelling Room	\$899
Studio	\$1,109
1-Bedroom	\$1,404
2-Bedroom	\$1,985
3-Bedroom	\$2,250
4-Bedroom	\$3,245



# Eligible Applicants

CHPF is available to the following Community Housing Providers with demonstrated interest and plans to expand their RGI, Affordable rental, and Supportive housing portfolio in Toronto. This includes:



Non-Profit Housing Organizations



Non-Profit Housing Co-operatives (co-ops)



Indigenous Housing Providers\*

\*The City is establishing a separate application process for Indigenous Housing Providers, with Calls opening in Spring, 2026. Indigenous Housing Providers are encouraged to apply through the dedicated Indigenous stream. Visit the RHSP webpage to learn more about this process and sign up for the Listserv to receive notifications for upcoming Calls for Application.

# Eligible Project Types

New construction of affordable rental housing, Conversion of non-residential

(may include additions to existing rental buildings)

Social housing redevelopment that involves building new units/additions on social housing sites may be eligible

Applications located at different addresses that will be developed in tandem are eligible to be submitted as a portfolio

Ineligible Project Types: Nursing and retirement homes, Long-term care homes, Shelters and crisis care facilities, Student residences

Applicants are strongly encouraged to provide rental housing where there is a landlord-tenant relationship and tenants are recognized by the Residential Tenancies Act, 2006 (RTA). In limited circumstances, the City may support Transitional Housing which do not operate with an RTA lease. Projects may also be non-profit housing co-operatives as defined in the Co-operative Corporations Act.

# Control of Land

CHPF loan fund is intended to support Community Housing Providers to develop new Affordable Rental Homes on land they own, lease, or have a binding agreement to acquire an interest in.

Acceptable forms of Land Ownership:

1. For lands owned by applicant – Parcel Register(s) to be submitted
2. For lands leased by applicant – Lease to be submitted
3. If the lands are not currently owned or leased by the Applicant at least one of the following documents must be included with the application:
  - a) A Letter of Intent (LOI) between the Applicant and the entity that owns the land. or,
  - b) A signed Agreement of Purchase and Sale (APS) for the lands.

Projects that are subject to an LOI or APS may receive conditional approval under CHPF however approval of the loan and execution of the Pre-Development Funding Agreement will be conditional on the following:

- The execution of the Pre-Development Funding Agreement between the City, the Applicant, and landowner, securing the value of the loan on title with the loan flowing to the non-profit Applicant; or
- Securing the value of the loan on other assets owned by the Applicant.

# Development Review Status & Supports

## Eligibility Requirements

- Applicants are required to have completed a Pre-Application Consultation (PAC) and have received Planning Application Checklist Package from the City's Development Review Division prior to applying for CHPF.
- For developments that are in compliance with Zoning or only require a Minor Variance, a Zoning Notice (ZAP), can be submitted in place of confirmation of PAC.

## Project Supports

- Projects approved through CHPF will be assigned a **Housing Development Officer** to support the successful applicant in the delivery of the new affordable housing project.
- Projects approved through RHSP may be supported through the City's **Priority Development Review Stream**. Projects approved under the CHPF are considered for inclusion through PDRS.

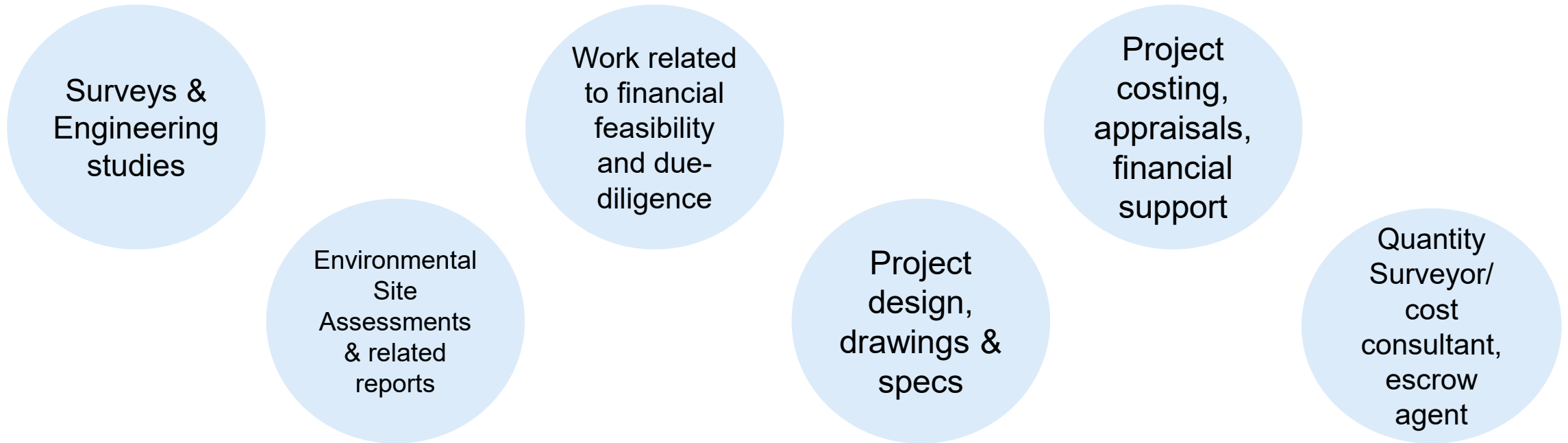
Project approval through the RHSP is not an endorsement from the City and does not indicate support or approval of any current or pending planning application(s) by the City. It is the responsibility of proponents to secure all planning and building approvals required with the relevant City Division, Committee, or City Council.



# Eligible Costs

CHPF is intended to provide successful proponents with loan funding support with everything they need to get their project ready.

Projects should apply to Affordable Rental and Rent-Controlled Housing Incentives (ARRCHI) for incentives for eligible units, see application information and materials here. Only costs not covered under the ARRCHI program should be included in your CHPF business case.



## Available Loan Funding

- Loan funding amount is based on the eligible pre-development costs identified in the CHPF Application's business case. Applicants are required to submit detailed business cases including specific activities and actual or estimated costs, and include quotes or invoices where possible.
- The City will not provide any one project more than \$50,000 in loan funding per Affordable Rental Home.
- Funding provided in the form of an **interest free repayable loan**, repayable to the City when projects receive their first construction funding or financing draw or three years from CHPF approval (the earlier of)



# Evaluation Criteria

## Mandatory Documentation

1	Cover letter	<b>Pass/Fail</b>
2	Proposal Submission Form	<b>Pass/Fail</b>
3	Capital and Operating Funding Forms	<b>Pass/Fail</b>
4	Predevelopment work schedule	<b>Pass/Fail</b>
5	Mandatory Submission Form	<b>Pass/Fail</b>
6	Articles of Incorporation/Letters Patent for the Application	<b>Pass/Fail</b>
7	Current Parcel Register, Signed APS/LOI, or Copy of Lease	<b>Pass/Fail</b>
8	Business Case and relevant attachments	<b>Pass/Fail</b>
9	PAC Comments (or ZAP)	<b>Pass/Fail</b>

# Evaluation Criteria

A successful application must score a minimum of 70 points in **total** and no less than 70% in **each section**.

Criteria	Available Points
<p><b>1 Project information</b> <b>Higher scores for projects with:</b> Higher % of affordable rental; Land already secured; Supportive Housing; longer affordability terms; Proposed project details aligned with Pre –Application Consultation (PAC) meeting comments; Proximity to higher-order transit</p>	30
<p><b>2 Proponent Qualification Experience</b> <b>Higher scores for projects with:</b> Indigenous-led, Black-mandated organizations and Proponents serving priority population groups; Demonstrated track record in undertaking development projects on time and on-budget; Demonstrated experience in operating affordable, RGI and supportive housing; Dedicated and experienced resources to project manage the development work; Demonstrated corporate financial viability that are better positioned to secure construction funding and financing</p>	25
<p><b>3 Business Case</b> <b>Higher scores for proposals with:</b> Detailed and realistic cost expenditure plans, including invoices and quotes, and vendors selected for pre-development work</p>	30
<p><b>4 Pre-Development Work Schedule</b> <b>Higher scores for projects that:</b> have begun pre-development work, and have realistic timelines for completing due-diligence work within the next three years</p>	15
<b>TOTAL</b>	<b>100 points</b>

# Review and Approval Process

## Evaluation

- Evaluated by a review committee of City staff
- Scored using a consistent set of evaluation criteria
- Must score a minimum of 70 points in total and no less than 70% in each section

## Approval

- After the application is deemed complete, proponents will be notified in approximately 6-8 weeks of their application outcome
- Successful Applicants will be required to execute Pre-development Funding Agreement within 90 days of application approval



# How to Apply

1. Review all CHPF materials on the [Calls for Application Website](#) in detail prior to applying including:
  - Guidelines
  - Application Package
  - Terms and Conditions
  - Addenda
  - CHPF Template agreement
2. Optional: reach out to City team with questions prior to submission at [RHSP@toronto.ca](mailto:RHSP@toronto.ca)
3. Submit a complete application package available [here](#) via email to [RHSP@toronto.ca](mailto:RHSP@toronto.ca)



# Q&A



# Thank You!

Please send questions regarding CHPF or any of the RHSP streams to  
[RHSP@toronto.ca](mailto:RHSP@toronto.ca)

All questions will be answered in writing and made available online as an Addendum at  
[Open Calls for Affordable Housing Initiatives – City of Toronto](#)