Welcome!

The session will begin soon

TORONTO

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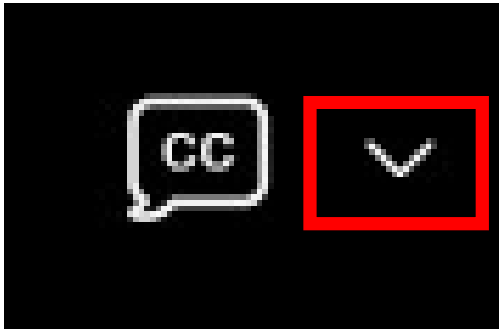
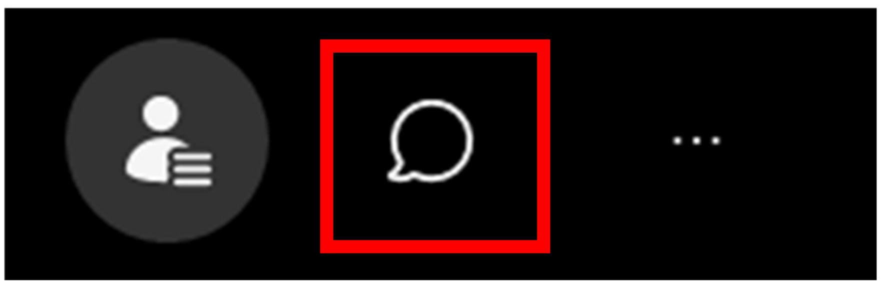
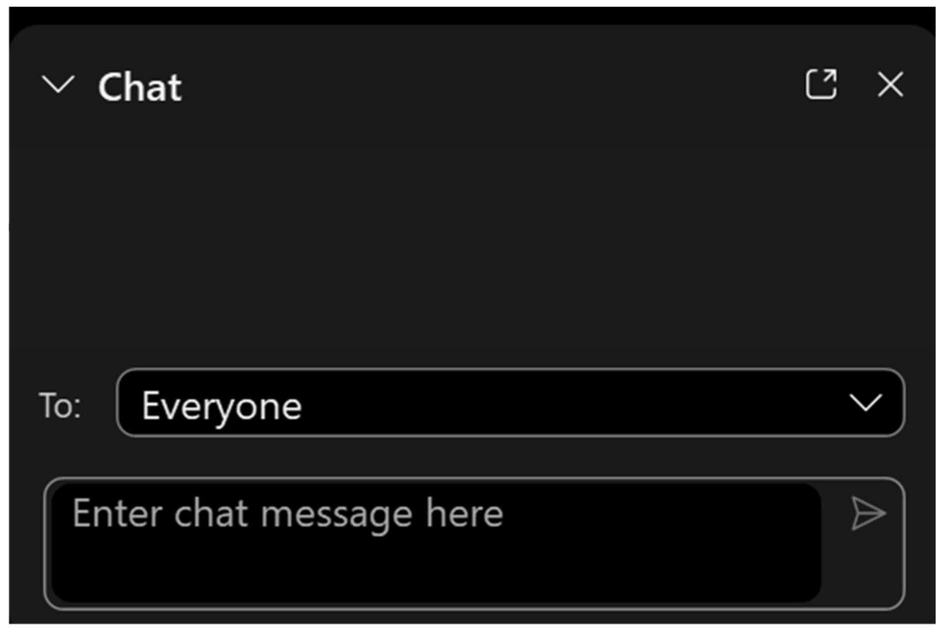
- Located at the bottom, left side of screen.



Chat

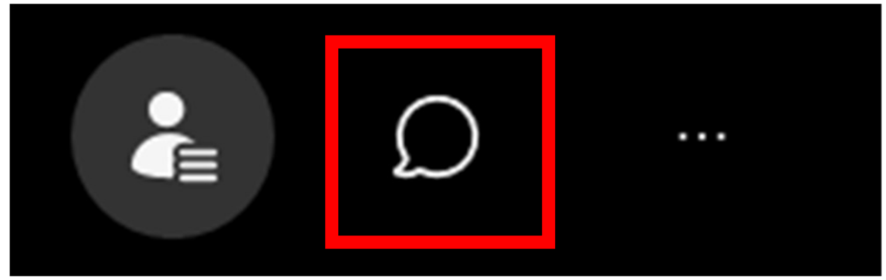
- Use the chat to speak with other attendees and ask questions.
- Chats can be sent privately and publicly.

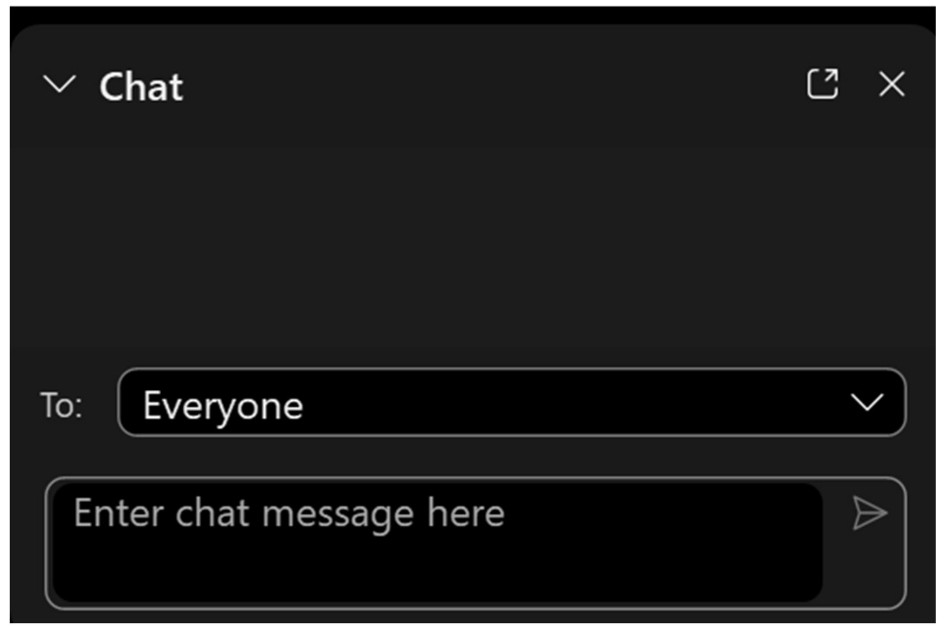




Chat

- Please type your questions in the chat box and we will do our best to facilitate answers during the final portion of the webinar.





Introductions

HSC

Judy Lightbound
Strategic Advisor

Mark Poste
Managing Director, Business Solutions

Jennifer McMahon
Manager, Business & Sustainability Consulting

Introductions

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Jenn St. Louis
Director (A), Housing Stability Services

Teresa Tucci
Housing Consultant

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Maria Varlokostas
Manager, Housing Stability Services

Alim Jivraj
Housing Consultant

Lela Pacitti-Sander
Policy Development Officer

Introductions

Lindsay Denise
Land Trusts Lead – Gov., Legal & Records

Marlene Coffey
Chief Executive Officer

Andrew McKenzie
Director of Operations

City of Toronto's End of Mortgage Framework

June 16, 2026

TORONTO

Land Acknowledgement

Although we may be in different places today, the City of Toronto acknowledges that we are 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.

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.

Welcome Remarks

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Agenda

- **Welcome**
- Context Setting
- EOM Overview
- EOM Framework
- Funding Overview
- Financial Plan
- Partnership Renewal
- Opportunities Moving Forward
- How to Prepare
- Sector Supports
- Next Steps
- FAQ

This Session is For You!

Submit your questions in the chat box.

We'll try to answer all questions.

Questions from all four webinars will be compiled in an FAQ document and shared on the City's webpage.

Looking Forward

- The mortgage for your non-profit or co-operative has either been fully paid off or will be shortly.
- End of Mortgage (“EOM”) presents opportunities for the Board, staff and members to consider your future.
- The City is committed to supporting you to sustain your housing asset, and to pursue new ventures; such as renovations, new development, and mergers or acquisitions.
- The City wishes to use this opportunity to create a new Partnership Framework. Transitioning to this new partnership will require continued engagement between the City and you, as a housing provider.

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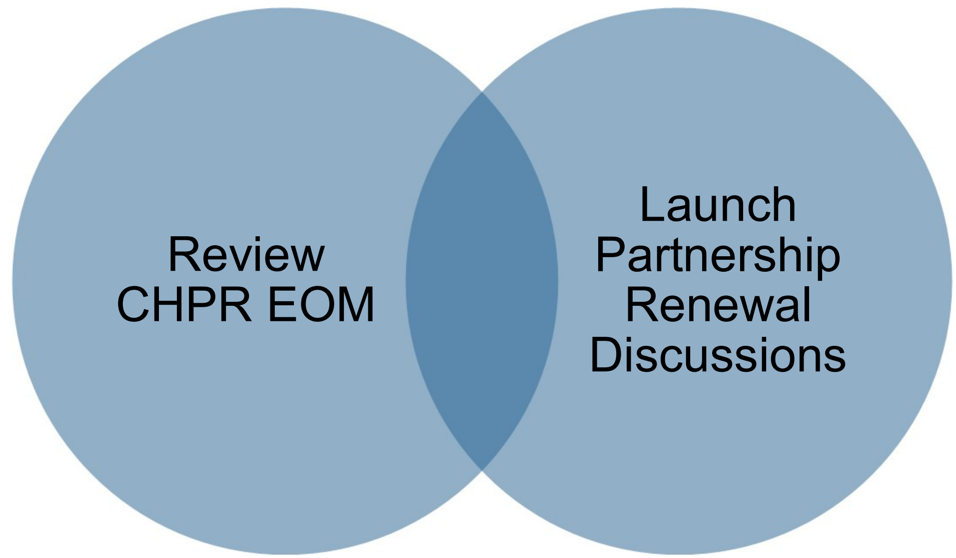
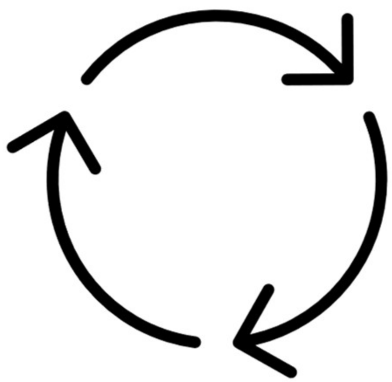
Why Are We Here?

- Housing providers are **critical partners** in providing affordable, quality homes for households across the City.
- We want to work together to preserve community housing and create conditions to **maintain the ongoing sustainability** of your housing project.



Framework Development

- On June 26, 2024, City Council adopted the Community Housing Sector Modernization and Growth Strategy (“Strategy”), which supports community housing providers to grow and preserve their housing portfolio.
- The Strategy encompassed six initiatives to achieve these objectives, including a dedicated initiative focused on EOM.
- Following approval of the Strategy, the Community Housing Partnership Renewal Program for End of Mortgage (“CHPR EOM”) was developed to guide the terms of the Service Agreement.



Community Housing Partnership Renewal

EOM FRAMEWORK

Goal:

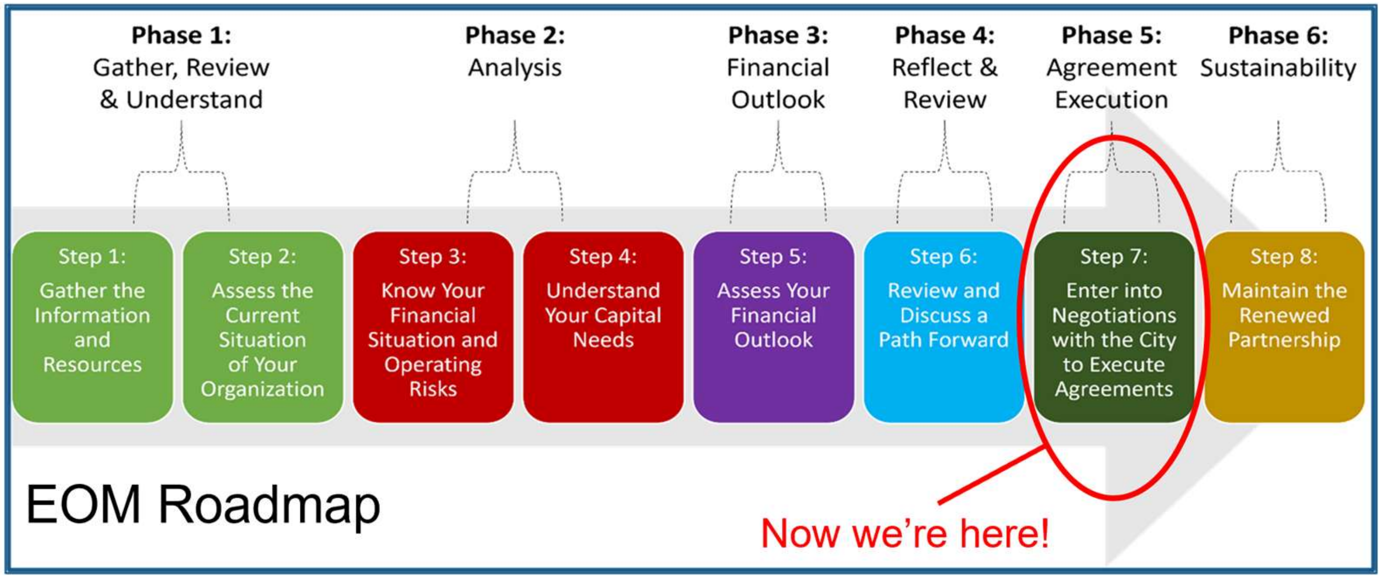
Establish sustainable partnerships that strengthen the community housing system to preserve affordable, well-maintained homes for current and future residents.

Guiding Principles:

- Shared accountability
- Long-term sustainability
- Partnership
- Fiscally-responsible

Partnership Renewal

- Partnership Renewal is Phase 5 of the EOM Roadmap.



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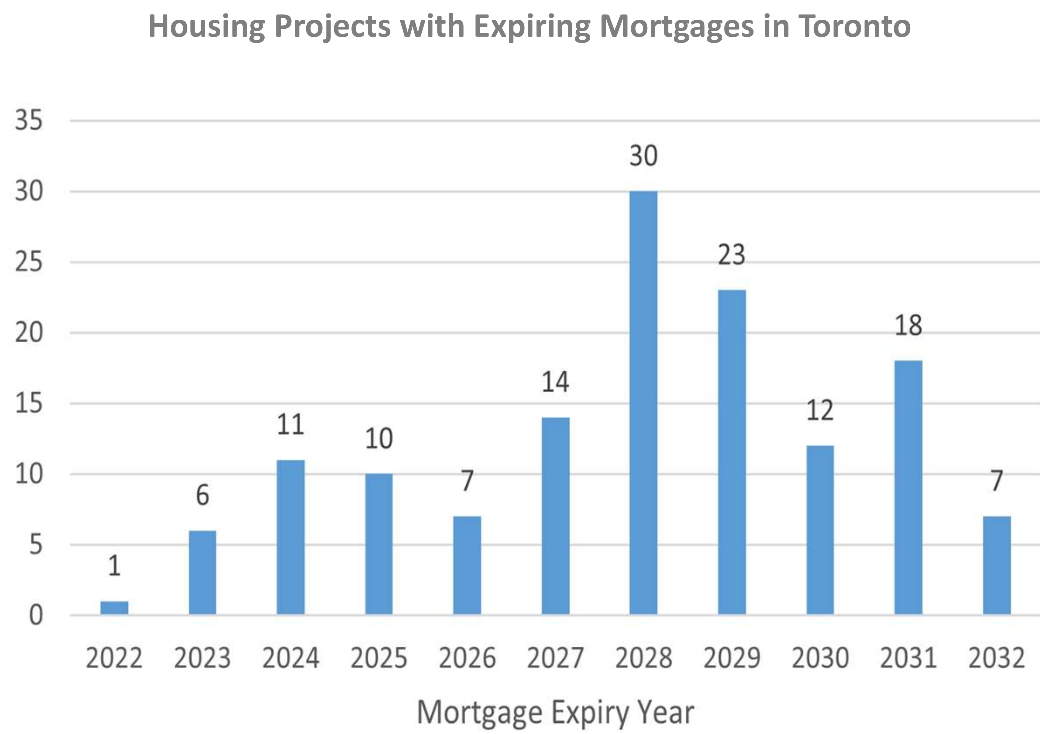
Context

- When your housing project was initially developed, you entered into project-level contracts, known as **operating agreements**.
- Operating agreements specified the **amount and duration of subsidy funding** alongside terms and conditions that you had to meet. Typically for 35 years, aligned with when your mortgage was paid completely.
- In Ontario, these agreements were made void when the *Social Housing Reform Act, 2002* (“*SHRA*”) was enacted.
- Because your operating agreements were replaced by the *SHRA,* and later the *Housing Services Act, 2011 (“HSA”)*, when your mortgage is paid, there is no end to your obligations as outlined in the Act.

You are not ALONE!

- 139 housing projects (former Section 103 HSA – mixed RGI/Market) with expired or expiring mortgages.
- Over 15,000 units in the City's housing system, with over 9,200 units being rent-geared-to-income ("RGI") and over 6,600 units offering low end of market rents.
- All mortgages set to expire by 2032.



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End of Mortgage Planning

- In March 2022, the Province introduced two new regulations under the HSA to address what happens when a housing project reaches EOM.

- This represented a significant shift in the community housing sector and has taken time to implement. Each service manager (including the City of Toronto) has needed to establish a new funding and administrative relationship with housing providers.

- The new regulations permit the City to renew existing partnerships by entering into **Service Agreements**.

Moving Through and Beyond EOM

- A Service Agreement would be a housing providers operating framework, allowing the ability to remain in the community housing system, as funded and administered by the City.

- A Service Agreement will replace the terms and conditions in Part VII of the *HSA* with a new contractual agreement, and housing projects will move from Part VII of the *HSA* to Part VII.1.

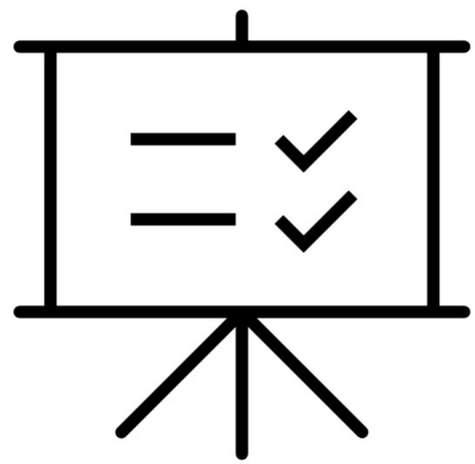
Provider Obligations in a Service Agreement

The Service Agreement is the City's commitment to provide you with funding; and it is your commitment to continue to provide RGI and affordable housing units as a community housing provider.

- The number of RGI units you will house in your building(s).
- Filling RGI units from the City's waitlist, including using waitlist rules.
- Continuing to participate in the legislated programs run by Housing Services Corporation (i.e. insurance program and investment program).
- Meeting the requirements of the Service Agreement.

City’s Goals with a Service Agreement

- Renew its partnership with non-profits and co-operatives.
- Support you to preserve your housing assets and grow your units where that makes sense.
- Support you in realizing the future you have in mind for your non-profit or co-operative.

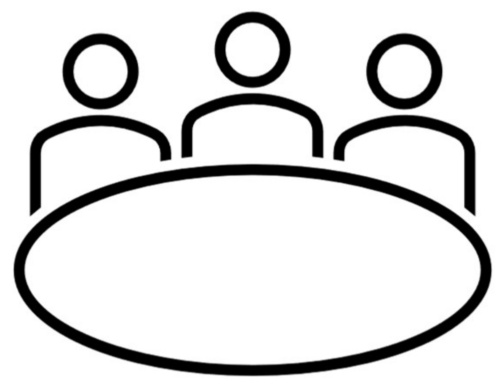


Financial Plan & Rents

- The Financial Plan defines the subsidy amount, and it must be developed to outline:
  - Operating and capital needs; and
  - How your subsidy will meet those needs.
- The Financial Plan is reviewed every 5 years, with your RGI subsidy adjusted based on operating and capital needs.
- Market Rent review is essential:
  - City Subsidy bridges the gap of RGI Unit to Market Unit rent, up to a maximum of 80% Average Market Rent ("AMR"). Aligning market rents improves financial stability.

Opportunity for Change through Service Agreements

- Opportunity for Housing Providers to re-imagine their organization’s vision and mission.
- Predictable funding to align with strategic goals and objectives.
- Ability to refresh and explore new possibilities and approaches to deliver good quality housing.
- Streamline administrative requirements.
- Connects to the City’s broader growth and modernization strategy on how community housing is delivered in Toronto.



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CHPR EOM Framework

- The Community Housing Partnership Renewal for End of Mortgage (“CHPR EOM”) will consist of a **<u>new operating and funding framework</u>** that will:
    - Support the protection of critical housing supply;
    - Allow the City to fund housing providers to continue to offer affordable housing; and
    - Support maintaining assets in a state of good repair.

- The new operating and funding framework is outlined in **<u>two key agreements</u>** between housing providers and the City:
    - Service Agreements; and
    - Municipal Housing Project Capital Facility Agreements (“Contribution Agreements”).

CHPR EOM – Key Agreements

Service Agreement

Purpose: Governs funding and accountability for a 20-year term meeting requirements of Part VII.1 of the *Housing Services Act*.

Key Schedules:
- 5-year Financial Plan
- Access Plan

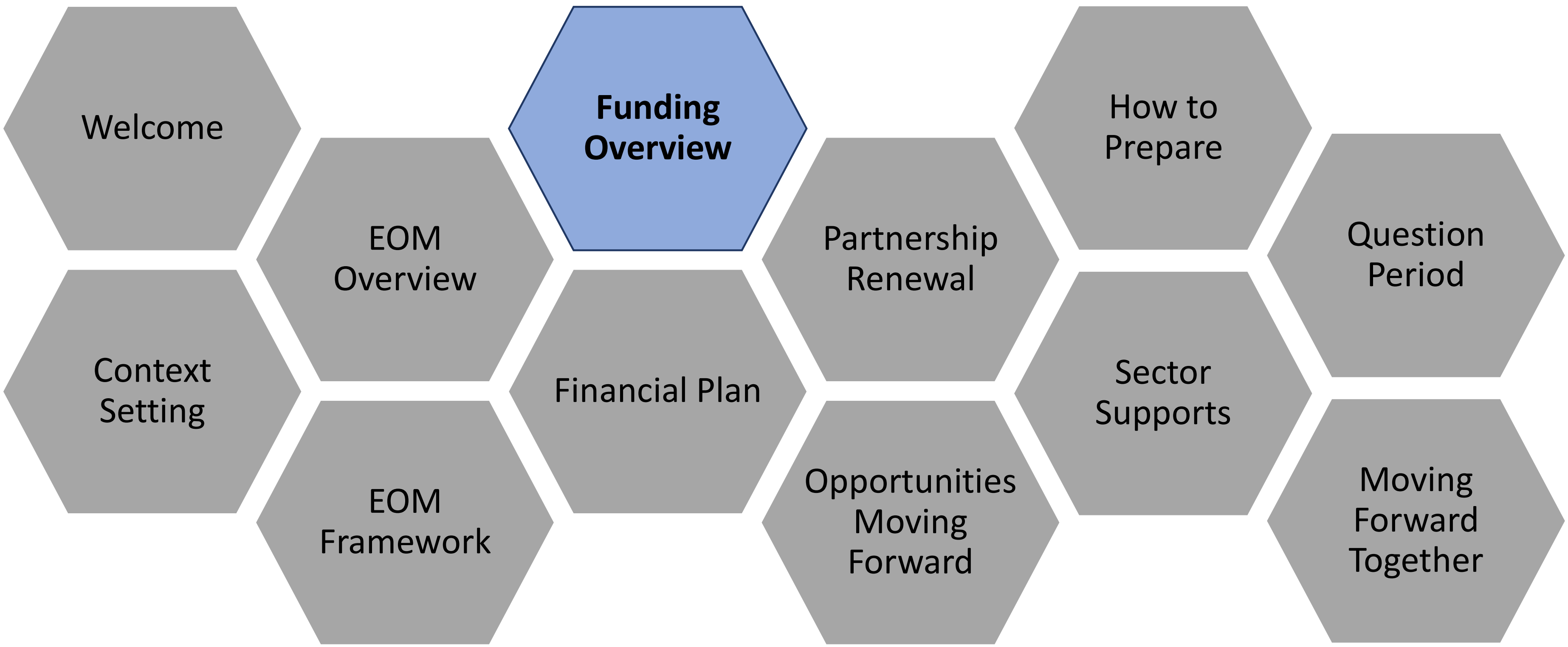
Housing Provider

Contribution Agreement

Purpose: Exempts property tax for a 20-year term.

Key Schedules:
- All units defined as Affordable

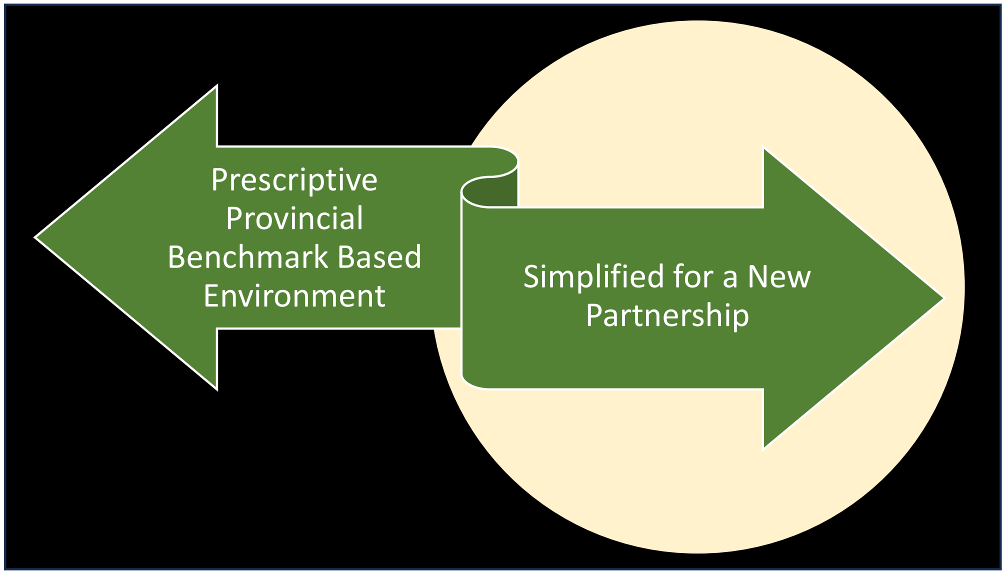
Agenda Overview



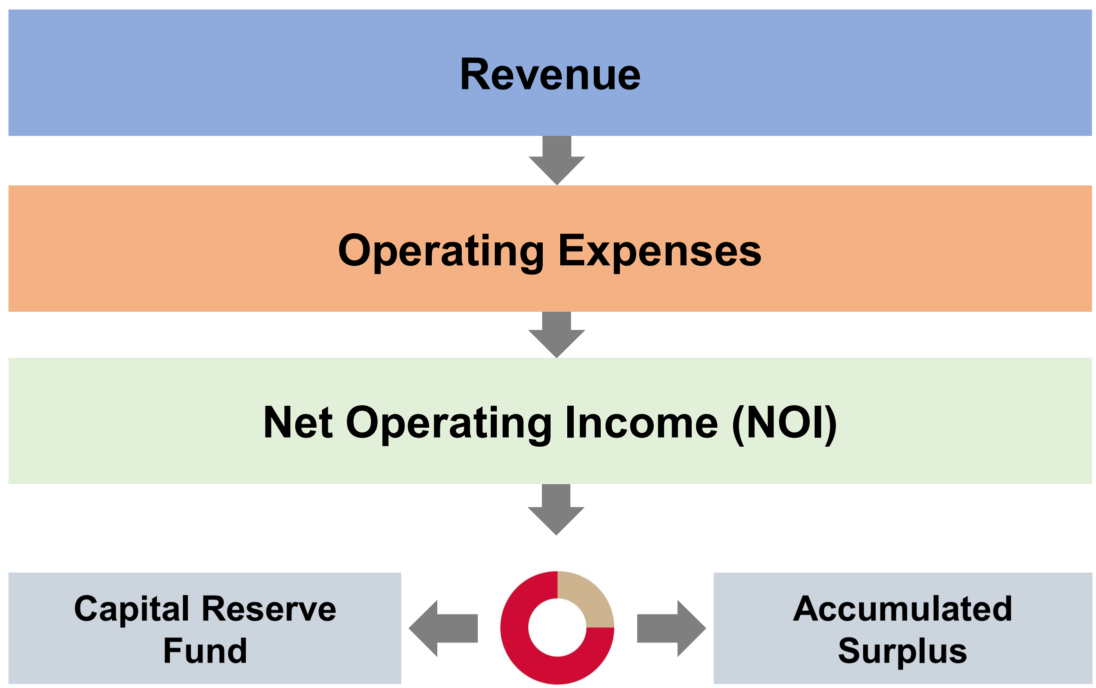
Funding Overview

- Moving away from prescriptive provincial benchmark thresholds.
- Defining rents as affordable based on the total monthly shelter cost at or below Toronto's Average Market Rent ("AMR"), by unit type.

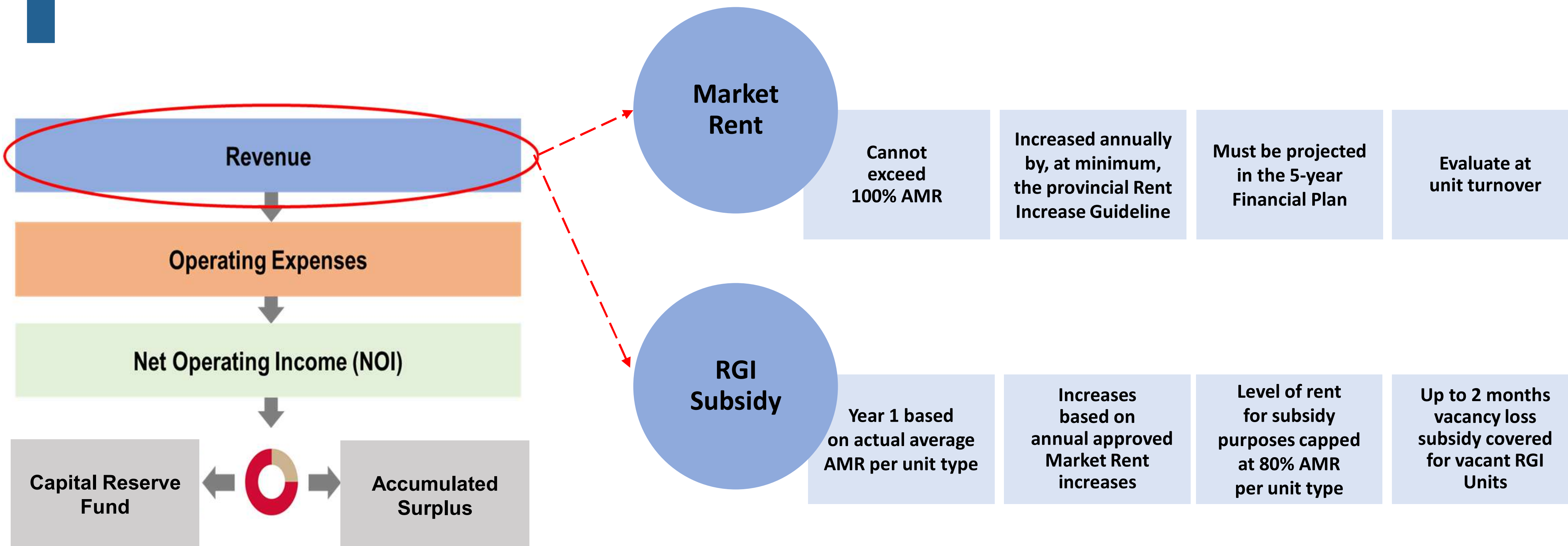
Changing Landscape for Housing Providers



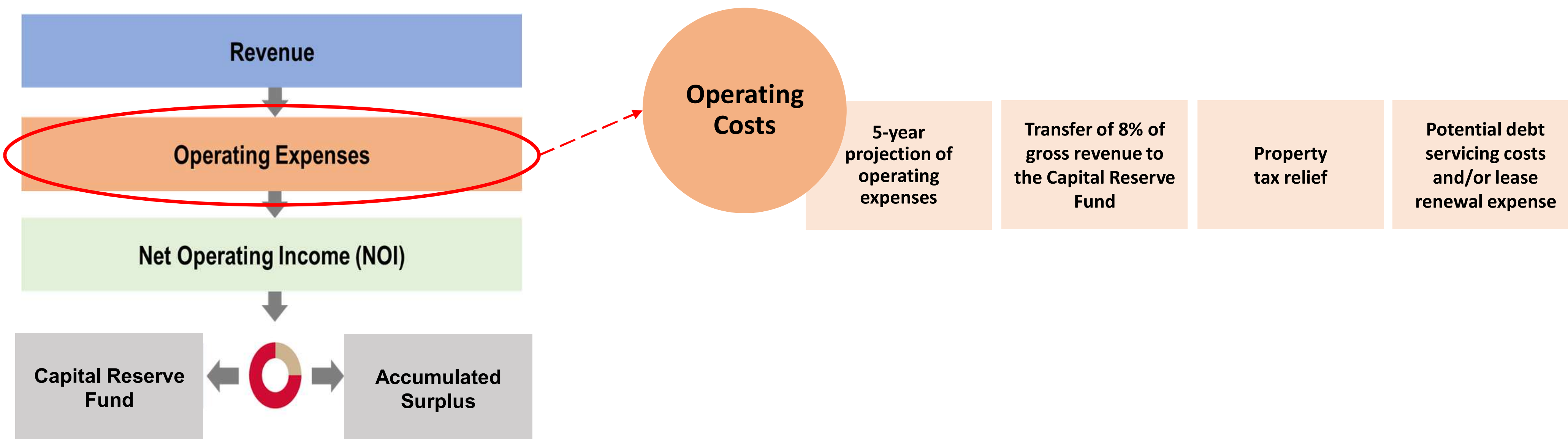
Funding Overview



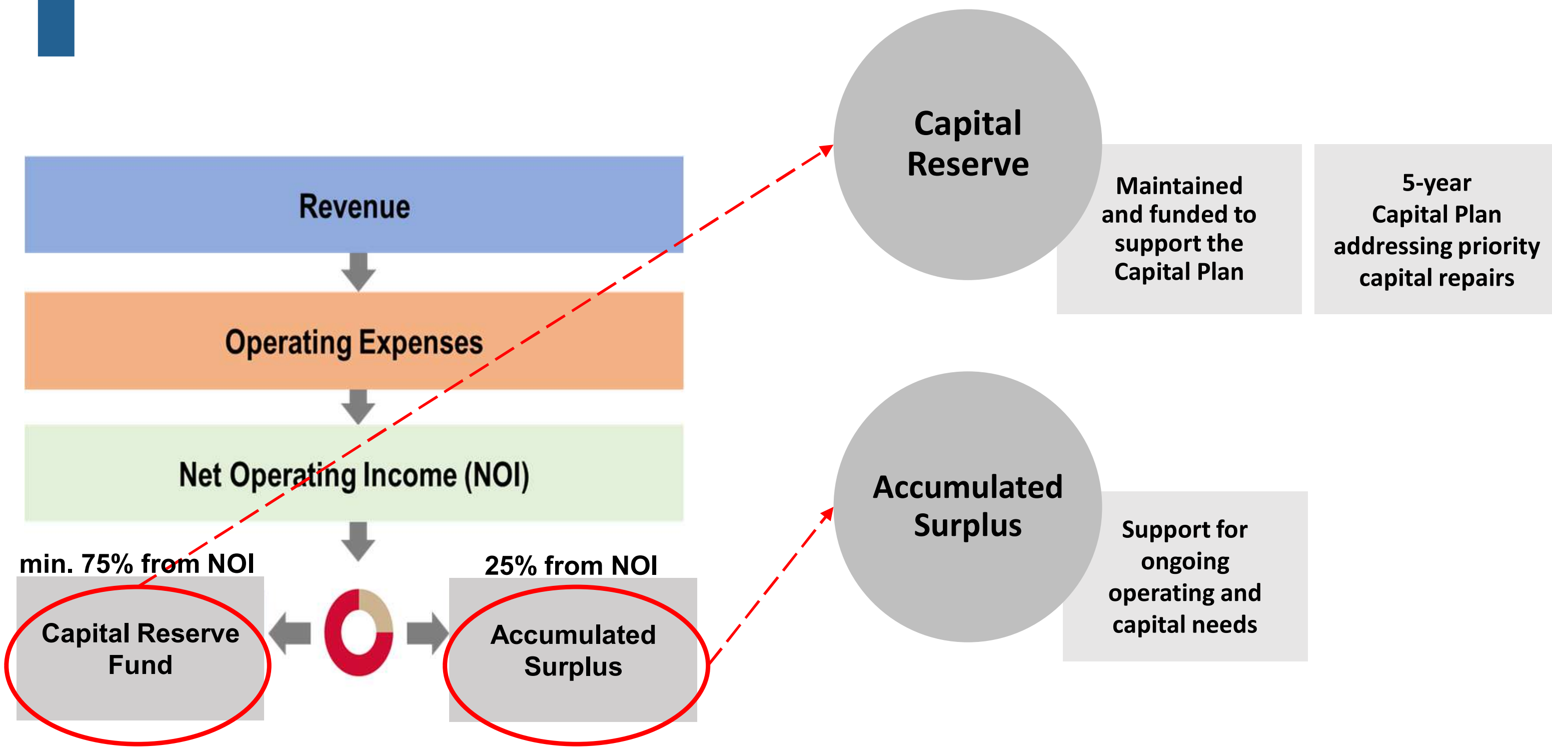
A Closer Look – Revenue



A Closer Look – Operating Expenses



A Closer Look – Net Operating Income



What's the Same? What's New?

Provide Deeper Affordable Units
Centralized Waitlist Access

Operate & Maintain Good Quality Affordable Homes

Annual & Mid-Year Reporting

What's the same

Financial Plan

Income Verification for New Market Residents

Access Plan

Annual Occupancy Reporting

What's new

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BENEFITS OF NEW CHPR EOM FRAMEWORK

Long-term stability with new funding approach.

Financial Plan supports long-term outlook.

Opportunity to invest more into Capital Reserves for good state of repair.

Continued partnership between the Board and the City.

Continued autonomy as a co-op/non-profit.

Build capital capacity to meet future needs.

Generate revenue to strengthen long-term operations and capital position.

Framework supports housing project as a whole.

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Financial Plan Template

5-Year Financial Plan

Identification	Page FPA1

Corporation name	I.D. No.	Year end (mm/dd/yyyy)
0	0	January 0, 1900
CMSM/DSSAB		
City of Toronto		

Corporation address	Mailing address
0	0
0	0

Program type	Y/N	# of units
1. Public Housing		
2. Rent Supplement		
3. Section 26/27		
4. Section 95 - PNP		
5. Section 95 - MNP		
6. Part VII - Mixed		
7. Part VII - 100% RGI		
8. Other		
9. Urban Native		
10. Part VII.1 - Mixed	0	0

Contact name	Position	Telephone number
0	0	0
	eMail address	
	0	

Status	Name	Approval Date
	Housing Secretariat	

5-Year Financial Plan

Year end: January 0, 1900 **Corporation:** 0

5-Year Operating Budgets	Page FPE1

I. Operating Budget			Suggested Inflation Rate	Budget 1901	Budget 1902	Budget 1903	Budget 1904	Budget 1905
Revenue								
Occupancy Revenue								
RGI Rent for Rent Supplement Units		1401	3.00%		-	-	-	-
Market Rent		1402	Calculated	-	-	-	-	-
Gross Occupancy Revenue	Line 1401 to 1402	1404	Calculated	-	-	-	-	-
Less: Vacancy Loss		1405	3.00%		-	-	-	-
Subtotal	Line 1404 - 1405	1410	Calculated	-	-	-	-	-
Investment Income		1421	3.00%		-	-	-	-
Non-Rental Income		1422	3.00%		-	-	-	-
Subsidy	Line 1209	1425	Calculated	-	-	-	-	-
Total	Line 1410 to 1426	1430	Calculated	-	-	-	-	-
Operating costs:								
Maintenance	Sch.E1A Line 144120	1441	Sch. E1A	-	-	-	-	-
Utility Costs	Sch.E1A Line 144220	1442	Sch. E1A	-	-	-	-	-
Administration Costs	Sch.E1A Line 144320	1443	Sch. E1A	-	-	-	-	-
Insurance		1444	Sch. E1A	-	-	-	-	-
Mandatory Capital Reserve Contribution	8% of Gross Revenue	1448	Calculated	-	-	-	-	-
Property Taxes		1449	Sch. E1A	-	-	-	-	-
Bad Debts		1451	Sch. E1A	-	-	-	-	-
Other	Sch.E1A Line 146120	1461	Sch. E1A	-	-	-	-	-
Total	Line 1441 to 1461	1465	Calculated	-	-	-	-	-
Net Income (loss) - Housing	Line 1430 - 1465	1470	Calculated	-	-	-	-	-
Gifts and Donations		1471	Manually Entered		-	-	-	-
Sector Support (co-op only)		1472	Constant		-	-	-	-
Non-Shelter Revenue (net)		1473	Manually Entered					
Net Income (loss) - Part VII.1 Project	Line 1470+1471+1472+1473	1480	Calculated	-	-	-	-	-

Rent Roll

Corporation Name	
Project Address	
Project Name	

A	B	G	I	P
Unit #	Unit Type	Utility Allowance ($)	Occupancy (Market Rent) Cost ($)	RGI/Market Units

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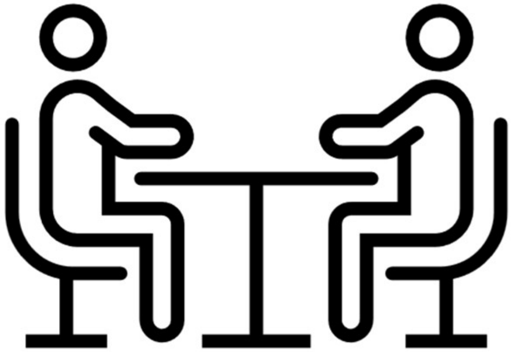
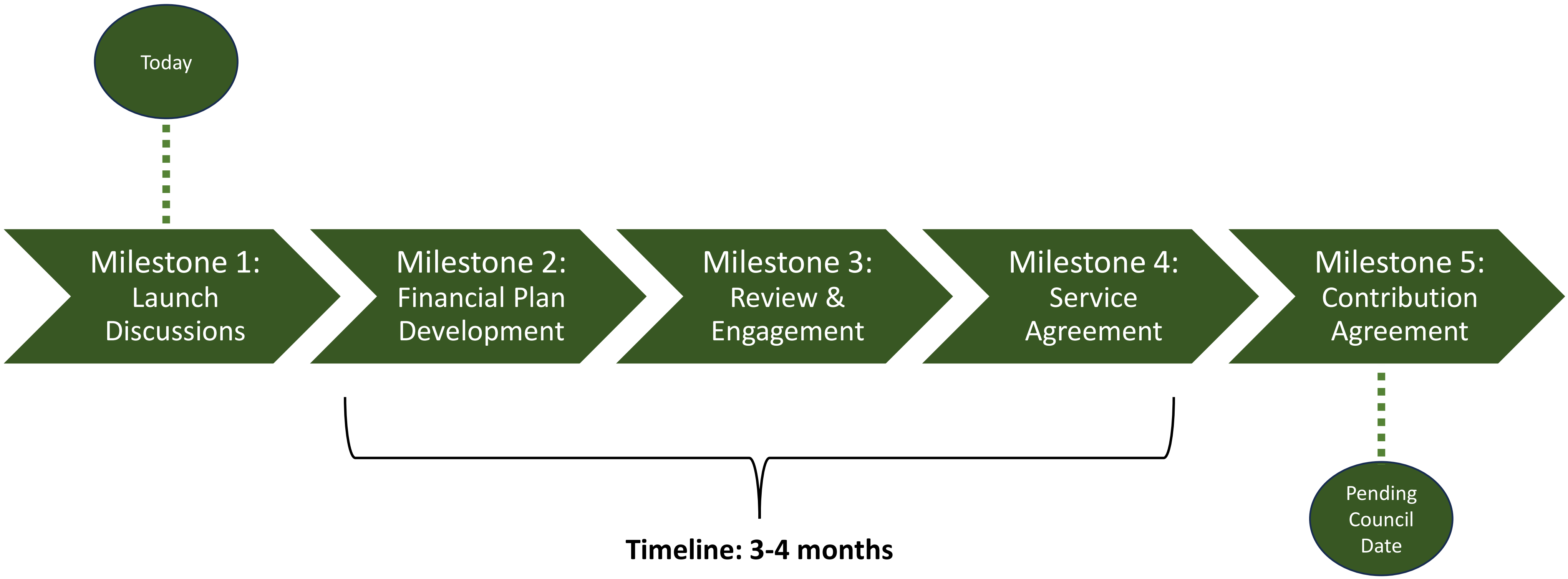
Partnership Renewal

- Moving from the planning phase into implementation.
- Transition process will require continued engagement between the City and housing providers, including sector partners.
- Promote positive housing outcomes and deepen critical partnerships.




Today
Milestone 1: Launch Discussions
Milestone 2: Financial Plan Development
Milestone 3: Review & Engagement
Milestone 4: Service Agreement
Milestone 5: Contribution Agreement
Timeline: 3-4 months
Pending Council Date

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Partnership Framework

The *Housing Services Act* dictated processes that were compliance focused; taking away much of the autonomy of both boards and members.

The City's new Partnership Framework provides an opportunity to evolve both your role and your relationship with the City.

Opportunity for Change

The *HSA* was very compliance focused, whereas the new Service Agreement can be much more collaborative relationship.

- You are providing the City much needed RGI units to support affordability.
- The City is, in turn, providing you with the subsidy necessary to support your financial stability and ability to provide those RGI units in buildings that are well maintained.

The Service Agreement, and funding approach, provides you with greater flexibility within a structured partnership.

New Funding Approach

- The new funding approach allows for shared planning through the development and review of the Financial Plans.

- 5-year review cycle of the Financial Plan supports long-term planning by aligning funding over time, taking into consideration real costs, and allowing strategic adjustments over 5-year cycles.

The new funding approach allows you to increase your revenues annually and to be able to plan/predict your revenues

New Funding Model: Good News Story

- A defined subsidy level that is based on the average rents/housing charges you offer to your non-RGI households.
    - This means greater ability to generate revenue by increasing market rents.
- You retain any surplus generated to support capital and operating needs.
    - You decide the spending of capital and operating surpluses (based on the financial plan and service agreement expectations).
- Enables you to operate with greater independence within a structured partnership.
- Provides you with some understanding and control over your revenues.

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Role of the Board

- The Board is the only group with defined legal duties to the non-profit or co-operative.
  - As a collective, it must be active in the planning process for EOM.
  - It is responsible for setting the vision and operations for the organization.
  - It is accountable for the organization's financial viability.

- Only the Board can negotiate and sign a new Service Agreement with the City.

- Boards must understand the financial impacts of EOM (operating and capital) and what additional supports you may need to remain viable.

Planning Steps

Phase 1: Gather, Review & Understand

- **Step 1:** Gather the Information and Resources
- **Step 2:** Assess the Current Situation of Your Organization

Phase 2: Analysis

- **Step 3:** Know Your Financial Situation and Operating Risks
- **Step 4:** Understand Your Capital Needs

Phase 3: Financial Outlook

- **Step 5:** Assess Your Financial Outlook

Phase 4: Reflect & Review

- **Step 6:** Review and Discuss a Path Forward

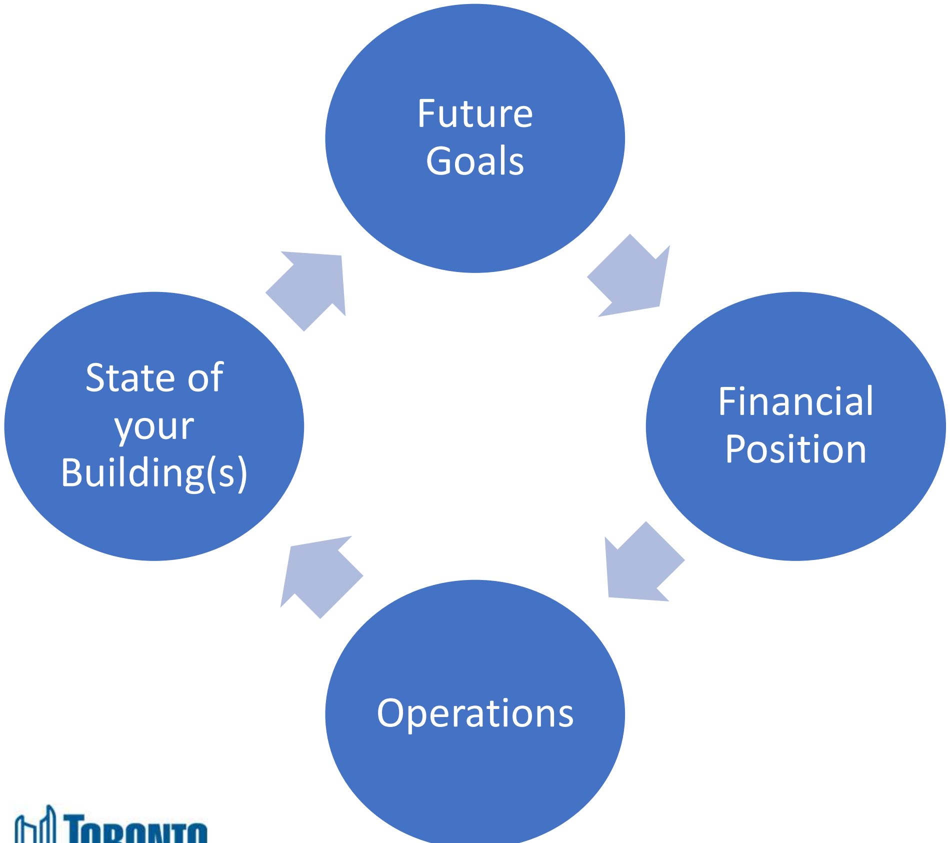
Phase 5: Agreement Execution

- **Step 7:** Enter into Negotiations with the City to Execute Agreements

Phase 6: Sustainability

- **Step 8:** Maintain the Renewed Partnership

Informing Next Steps



- A new Service Agreement and Financial Plan will set you on a course for the future of your non-profit or co-operative.
- To help inform your conversations with the City and to complete your financial plan, you may want to check-in on these key elements.

Future Goals

- What do you see as the future for your non-profit or co-operative?
  - Maintain/continue as is?
  - Grow (new development)?
  - Other (merge, change corporate structure)?

- Would you be interested in creating more units on the site you have?

- Are you interested in exploring a merger or amalgamation with another housing provider?

Future Goals

If you are interested in trying to operate as close to status quo as possible, that is great.

But if you are considering that you may want to merge, amalgamate or change your structure, the time to do so is now – as you are thinking about your financial future and a new service agreement.

If your goals are growth centred; it is important that the City knows this, as you work together to plan your new agreement.

Financial

- Are you currently operating in a surplus or deficit position? What is the trend (towards one or the other)?
- Do you know what your current revenue streams are and the amount of subsidy you currently receive? Are there opportunities for you to increase your revenue?
- What are the market rates for your rents or housing charges? How is this set?
- Do you have capital and/or operating reserves? Do you think that these amounts are enough?

Financial

In order to work with the financial tools the City is providing you, you will need to understand:

- Your current rental revenues and rent increases.
- The financial trend your non-profit or co-operative is currently in – meaning are you trending to deficits or surpluses? Understanding why and what impact the new financial model will have is key.

Operations

- Do you have enough revenues to cover your expenses?
- Are your arrears and vacancies being managed?
- Have you considered the impact of inflationary increases (i.e. increased utility costs) and how they will be managed?
- Are your staffing levels adequate to manage tenancies and administer RGI units?
- Do you have policies and processes in place to support good decision making?

Operations

The new funding approach will require you to understand your current:

- Vacancy loss,
- Service levels, meaning how many market/RGI units you have,
- Operating expenses now, and looking forward over the next five years (factoring in inflation and rising costs),
- Capital reserve fund contributions,
- Operating surplus.

State of your Building(s)

- What is the state of your capital repairs?
- How much money do you have in your capital reserve? Is it enough to meet your needs?
- Do you know what priority capital repairs must be done in the short term to ensure your building remains safe for residents or members?
- Are changes needed to the buildings or units to meet resident or member needs?

State of your Building(s)

A core element of the Financial Plan is
a 5-year Capital Plan.

Now is the time to consult your Building Condition Audit (BCA), which identifies your capital needs and timing. The City paid for these and has a copy, so reach out to your consultant if you need it.

If you have an Asset Management Plan, this is a valuable tool to also review.

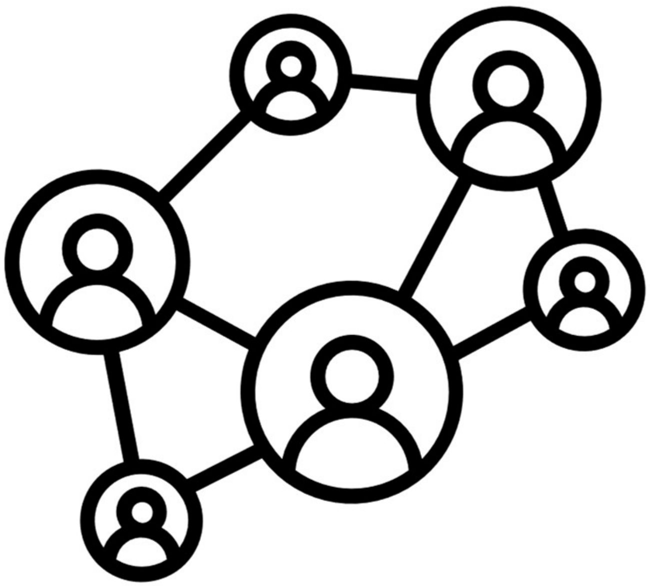
Once you have a general idea of your capital need, review your capital reserves and identify the funding gap.

EOM presents an opportunity to renew partnerships and collaboratively implement the CHPR EOM Framework

The City is here to support you, but it is important you as boards, staff and members play a role by understanding your current situation and bringing a willingness to explore a new funding and partnership model moving forward.

Sector Supports

- You play a critical role in considering your future, identifying your financial needs and entering into a new agreement with the City.
- The City has outlined its framework, but there are other resources you can tap into to help you plan.



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CHFT

CO-OPERATIVE HOUSING FEDERATION OF TORONTO

Serving co-ops in Durham, Toronto and York Region.

- Member services include:
  - advice
  - education
  - chairing meetings
  - bulk-purchasing, and more
- CHFT works with CHF Canada to deliver co-op programs, from advocacy to education

CHFT Resources and Supports for EOM

- CHFT can provide:
  - EOM training and education for boards and members
  - Help developing a financial plan
  - Help creating an asset management plan (AMP)
  - Support negotiating agreements with the City of Toronto

Contact us today!

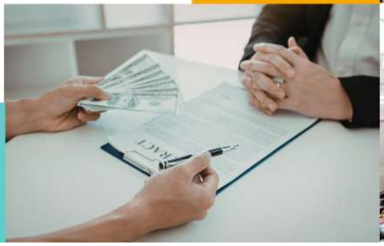
www.chft.coop

info@coophousing.com

(416)465-8688

Sector Transformation Enterprise Program

Supporting housing providers through EOM and EOA transitions



ONPhA

ONTARIO NON-PROFIT
HOUSING ASSOCIATION

Who we are

ONPHA

Ontario's sector association for non-profit housing providers. We've been leading, supporting, and advocating for the community housing sector since 1988.

Through our Community Housing Transformation Initiative (CHTI), we've been helping providers prepare for the end of their operating agreements and mortgages since *Ontario's Housing Services Act, 2011* changes took effect in 2022.

Free guides, FAQs, and templates are available at onpha.on.ca.

STEP

The Sector Transformation Enterprise Program connects ONPHA members with pre-vetted expert consultants – at reduced cost – to prepare for EOM and EOA negotiations.

ONPHA

Why we created STEP

Awareness of a deadline is not the same as being ready for it.

Gap in readiness

Many projects were approaching their EOM dates without a clear picture of their financial position, capital needs, or negotiating options.

Capacity constraints

Most organizations don't have the internal resources to do the preparation work required on top of day-to-day operations.

An opportunity

EOM is a unique opportunity to negotiate a sustainable, long-term future. Providers deserve support to make the most of it.

STEP Services & Support

Pre-vetted consultants: Arc Management Services – Haerko Inc – StrategyCorp – Roth IAMS

Strategic, Operational, & Financial Assessments

Strategic reviews, financial positioning, 10-year forecasting, and identifying your path forward.

Facility & Capital Assessments

Building Condition Assessments (BCAs), reserve fund studies, capital planning, and Facility Condition Index (FCI) analysis.

Plan Development & Implementation

Financial modelling, negotiation support, mergers/transitions, legal drafting, and project management.

STEP Grant

Up to $15,000 for members 6-12 months from a new funding agreement. Funded by MMAH.

Templates

Service Agreement & Exit Agreement templates available for members.

ONPHA

What we are seeing in the sector

Insights from Haerko Inc. STEP Consultant.

Reserves are falling short

Current contribution levels are broadly insufficient to maintain a healthy FCI over 30 years. This is a sector-wide pattern, not an outlier.

Capital needs are rising

Backlogs are growing. Without increased investment, some assets are already deteriorating – putting long-term viability at risk.

Data is limiting progress

BCAs are often outdated or in unusable formats. Financial data lives in silos. Providers struggle to assess their own position, let alone negotiate from it.

Uncertainty is slowing decisions

Providers have real questions: What is negotiable? What happens to subsidies post-mortgage? Can funds shift to capital? Delays cost time and money.

Creative solutions exist

Batching procurement across providers. COCHI/OPHI access, asset optimization, and low-interest loans are all on the table, for those who prepare.

ONPHA

What the Business Review Involves

Before you negotiate your future, you need to understand your present.

Where are we operationally?

Property management capacity, tenancy management, ROI administration – can you deliver these independently?

Where are we financially?

Revenues, expenses, reserve status, debt load, and capacity to build a 10-year financial forecast.

What do our buildings need?

Updated BCA, capital plan, FCI trajectory – what will it actually cost to keep buildings in a state of good repair over the next decade?

What are our options?

Stay within the regulated system (Service Agreement), exit (Exit Agreement), or explore other arrangements – and what does each mean for your organization?

Most providers don't have the internal capacity to do this work on top of daily operations. That's exactly what STEP consultants are for.

ONPHA

Get started today.

Access consulting
ONPHA members access discounted consulting through ONPHA Enterprise. Get matched with the right consultant for your needs.

Apply for the grant
Organizations 6-12 months from a new agreement can apply for up to $15,000 in funding via the STEP Grant program.

Download our templates & resources
Access Service Agreement & Exit Agreement templates through ONPHA's intake form. A practical starting point for any provider.

Not an ONPHA member?

We are committed to supporting the broader sector. Reach out to learn what resources are available to all providers navigating this transition.

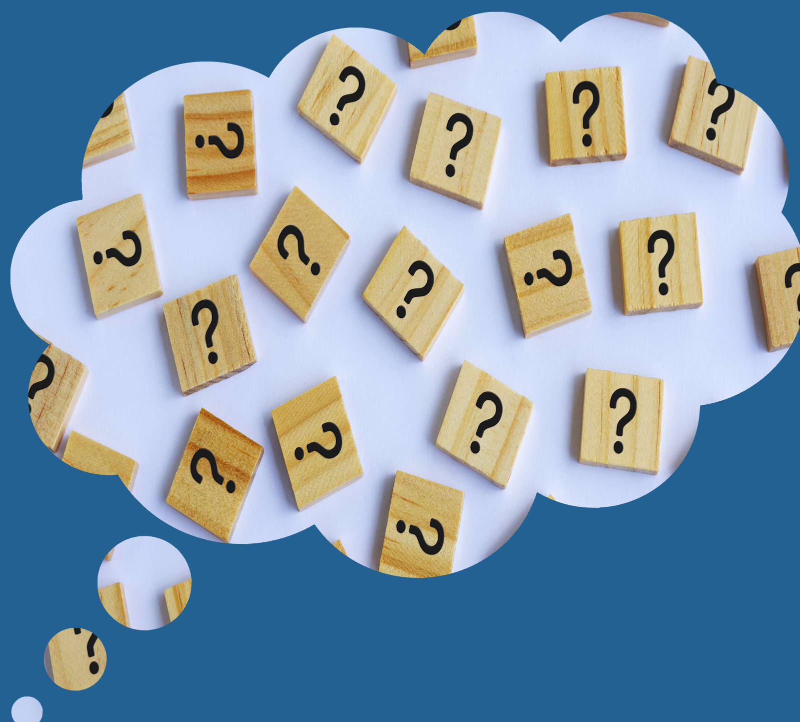
Questions?
step@onpha.org

Learn more at
onpha.on.ca

Agenda Overview

- Welcome
- Context Setting
- EOM Overview
- EOM Framework
- Funding Overview
- Financial Plan
- Partnership Renewal
- Opportunities Moving Forward
- How to Prepare
- Sector Supports
- **Question Period**
- Moving Forward Together

Questions?



TORONTO

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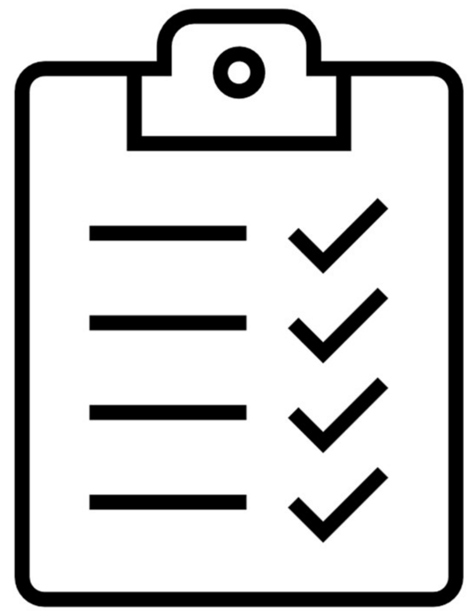
Moving Forward Together

- Webpage Update
- Financial Plan Template
- One-On-One Discussions

Housing Consultants are key partners during this transition, and we encourage you to stay connected and engage regularly.

Post-Session Survey

- Please complete the survey at the end of the session.
- The survey will appear once the webinar has ended
- It helps to improve the quality of our future training endeavors.



Thank You!

HSS@toronto.ca

TORONTO