

Rental Housing Supply Program Indigenous Funding Stream

Information Session
September 14, 2026



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.

Housekeeping

- The purpose of this meeting is to provide an overview of the City's Rental Housing Supply Program Indigenous Funding Stream.
- The slides for this presentation will be available on the [Open Calls for Affordable Housing Initiatives](#) website.
- This session is being recorded for internal purposes. The recording will be used by staff to prepare an addendum based on the questions asked today.

Open Calls for Affordable Housing Initiatives

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Never miss an update – sign up below to be notified when affordable rental and ownership housing RFPs/Calls for Applications are made available.

As opportunities become available, the City of Toronto will issue requests for proposals (RFPs) or calls for applications to support its goal of achieving or exceeding the provincial housing target of 285,000 new Toronto homes and the City's target of approving 65,000 new rent-controlled homes across the city by 2030, including 6,500 rent-geared-to-income (RGI) homes and 18,000 supportive homes.

Expand All + Collapse All -

Call for Indigenous Housing Provider – 15 Denison Avenue +

Invitation to Prequalify Housing Providers for Future Affordable and Supportive Housing Operation and Development Opportunities +

RHSP: Community Housing Pre-Development Fund (CHPF) +

RHSP: Affordable Rental and Rent-Controlled Housing Incentives (ARRCHI) +

RHSP: Purpose-Built Rental (PBR) Housing Incentives Phase 2 Call +

RHSP: Indigenous Funding Stream +

Contact Information

For general inquiries about the planning and development of affordable housing projects
Email: HousingSecretariatRFP@toronto.ca

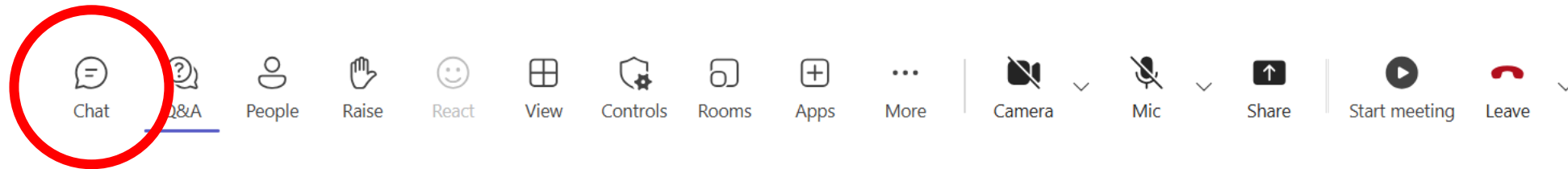
For inquiries about the Rental Housing Supply Program (RHSP) and funding and incentives streams
Email: RHSP@toronto.ca

Related Information

[Rental Housing Supply Program](#)

Housekeeping (cont.)

- City staff from the Housing Secretariat will provide a brief presentation followed by opportunity for Q&A at the end of the presentation.
- You can raise your hand using the Raise Hand function to ask a verbal question at the end of the presentation or enter a written question at any time during the presentation through the Chat function.
- All questions and answers will be published in a written Addendum.

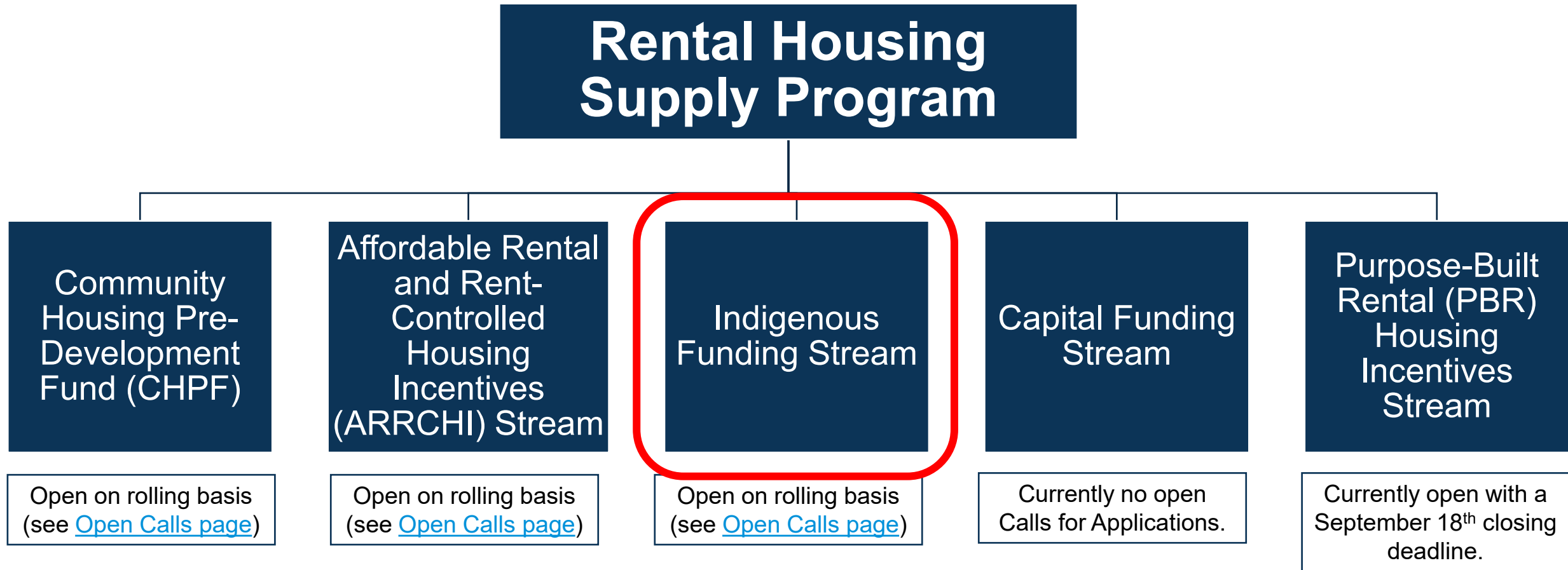


Info Session Overview

- The purpose of today's info session is to provide an overview of the City's Call for Applications for the RHSP Indigenous Funding Stream and to answer questions/provide clarification.
- This session will not provide additional details on the other Rental Housing Supply Program (RHSP) streams including the Purpose-Built Rental (PBR) Stream. For details on that program, see information available on the [City's RHSP webpage](#).



Overview of the Rental Housing Supply Program



Indigenous Funding Stream

The Indigenous Funding Stream provides capital grant funding, pre-development loan funding and financial incentives for eligible Indigenous Housing Providers to advance their affordable housing projects.

Through the HousingTO 2020-2030 Action Plan, City Council set a target of approving 5,200 “By Indigenous, For Indigenous” new affordable rental and supportive homes and has established a Memorandum of Understanding (MOU) with Miziwe Biik Development Corporation (MBDC).

The Call for Applications is now open on a rolling basis.

Capital Funding

Pre-development Loan
Funding

Affordable Rental and
Rent-Controlled Housing
Incentives

Program at a Glance

Available to eligible
Indigenous Housing
Providers only

Program provides
repayable interest-free
loan funding for pre-
development activities,
capital funding and
financial incentives

Applications accepted on
a rolling basis, one
project can apply for
multiple funding streams

Approximately \$13 million
in funds available for
2026

The City and MBDC will
evaluate submissions and
make decisions
throughout the year

Successful Applicants
must execute an
agreement with the City

Eligibility Criteria for IHPs

Indigenous Housing Providers must meet the following criteria including:

- Permanently based in the GTA in which key decision makers are majority Indigenous (> 51% Indigenous owned/controlled)
- Mandate to provide housing and/or services primarily to Indigenous people
- Board is primarily comprised of members who are Indigenous or if membership is majority Indigenous
- Provide a completed Indigenous Housing Provider Letter of Attestation

Only Applicants who meet the Indigenous Eligibility Criteria are eligible to apply for the RHSP Indigenous Funding Stream.

MBDC reserves the right to confirm the validity of an Indigenous Housing Provider through their review of the Indigenous Housing Provider Letter of Attestation.

Rental Housing 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 Program Rents		
Unit Type	Affordable Rents	Rent-controlled Rents
Dwelling Room	\$899	--
Studio	\$1,127	\$2,184
1-Bedroom	\$1,426	\$2,572
2-Bedroom	\$2,055	\$2,977
3-Bedroom	\$2,290	\$3,385
4-Bedroom	\$3,245	\$4,867

Rent-controlled Unit Requirements

Be delivered by an Indigenous Housing Provider

Minimum of 20% of units must be Affordable Rental

Rent controlled with increases no higher than the Provincial Rent Increase Guideline +2%

Rented at no more than 150% AMR

RHSP Affordable Rent Definition:

- The RHSP incorporates an income-based definition of Affordable Rental Housing, and is the lower of:
 - The City's Official Plan income-based definition
 - The Provincial Affordable Residential Unit definition, under the *Development Charges Act*
- Will be updated as City and Province update their definitions

RHSP Rent-controlled Rent Definition:

- 150% of Average market rent (AMR)

Eligible Project Types

Eligible IHPs can submit applications for the following project types:

New construction of affordable rental housing, including 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.

Community Housing Pre-development Fund (CHPF)

Program Overview

- The City has approximately \$3 million in interest-free repayable loan program funding available to eligible IHPs to support with the costs of pre-development due diligence work.
- Loan amounts will not exceed \$50,000 per Affordable Rental Home.
- Land and building acquisition costs are not eligible under the RHSP Indigenous Funding Stream.
- Loan amounts to be repaid when projects receive construction financing.
- Requires applicant to complete PAC with Development Review prior to applying for CHPF.
- Eligible IHPs can submit one application for both CHPF and Capital Funding for one project

Eligible Costs

See full list of eligible costs in the Program Guidelines!



Capital Funding

Program Overview

- The City has approximately \$10 million in capital funding available to eligible IHPs to support the creation of new Affordable Rental Homes.
- Eligible projects could receive up to \$260,000 in capital funding per Affordable Rental Home.
- Complements other components of the Indigenous Funding Stream including CHPF and financial incentives available through ARRCHI.
- Eligible IHPs can submit one application for both CHPF and Capital Funding for one project.
- Land and building acquisition costs are not eligible under the RHSP Indigenous Funding Stream.

The amount of funding requested should be detailed and fully supported in the application.

The City's funding contribution will be determined after projects have maximized equity contributions, taken advantage of available incentives, applied funding from other orders of government where available, and after construction financing has been optimized.

\$260,000 per Affordable Rental Home is an upper program limit and not indicative of the guaranteed funding allocation a project should anticipate.

Affordable Rental and Rent-Controlled Housing Incentives Stream (ARRCHI)

Program Overview

- Provides a variety of City financial incentives including waivers of fees and charges to eligible projects for the creation of new rental homes.
- Approved projects will receive financial incentives in the form of exemptions and/or waivers from fees or charges that have not yet been paid; the City is unable to refund any fees that have already been paid.
- The Toronto District Catholic School Board Development Charges (TCDSB) has recently amended its Education Development Charges (EDC) by-law to exempt City-supported affordable rental housing development led by eligible Indigenous organizations from the payment of EDCs.

Financial Incentives

- Waivers of Planning Application Fees
- Waivers of Building Permit Fees
- Exemption from RoDARS application fees and exemption or reduction from RoDARS traffic management recovery fees
- Exemption of Community Benefit Charges (if not exempted by provincial legislation)
- Exemption of Development Charges (if not exempted by provincial legislation)
- Exemption of Parkland Dedication Fees (if not exempted by provincial legislation)
- Exemption of Residential Property Taxes (for the term of affordability)

Control of Land

The Indigenous Funding Stream is intended to support Indigenous Providers to develop new Affordable Rental Homes on land they own, lease (long term with development rights), or have a binding agreement to acquire an interest in.

Projects that are subject to a Letter of Intent (LOI) or an Agreement of Purchase and Sale (APS) and meet program requirements may receive conditional approval under the RHSP Indigenous Funding Stream.

- **Incentives Conditional on Transfer of Land:** Approval of incentives and execution of the applicable Contribution Agreement will be conditional on the closing of the land transaction within 12 months from the approval date.
- **Incentives Prior to Land Transfer:** If approval of incentives are required prior to ownership, the City will consider such applications if the current landowner is listed as a co-applicant and is signatory to the agreement(s) with the City.

The City has full discretion to refuse any LOI, offer to lease or APS regardless of its contents or proposed terms.

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 and/or Capital Funding in the Indigenous Funding Stream.
- 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 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.

Project Supports

- Projects approved through the Indigenous Funding Stream will be assigned a **Housing Development Officer** to support the delivery of the new affordable housing project.
- Projects approved through the Indigenous Funding Stream may be supported through the City's **Priority Development Review Stream**.



Evaluation and Approval Process

Evaluation

- Each funding request will be evaluated and scored separately using a consistent set of evaluation criteria.
- A successful application must score a minimum of 70 points in total and no less than 70% in each section.
- Applications for incentives only (not seeking Capital or CHPF) are not scored and are awarded based on minimum program requirements.

Approval

- Successful Applicants will be notified in writing approximately 6-8 weeks after complete application submission.
- Successful Applicants will be required to execute Pre-development Funding Agreement and Contribution Agreement within 90 days of application approval.

What is MBDC's role within this process?

MBDC will support the RHSP Indigenous Funding Stream's implementation including reviewing and evaluating submissions and validating the Indigenous Housing Provider Letter of Attestation.

Evaluation Criteria (for CHPF)

Mandatory Documentation		Available Evaluation Points
1	Cover Letter Proposal Submission Form Capital and Operating Funding Forms Predevelopment Work Schedule Mandatory Submission Form Articles of Incorporation/Letters Patent for the Application Current Parcel Register, Signed APS/LOI or Copy of Lease Business Case (and relevant attachments) PAC Comments or ZAP Indigenous Housing Provider Letter of Attestation	Pass/Fail
2	Project Information	30
3	Applicant Qualification and Experience	25
4	Business Case and Funding Uses	30
5	Pre-Development Work Schedule	15

Evaluation Criteria (for Capital Funding)

Mandatory Documentation		Available Evaluation Points
1	Cover Letter Proposal Submission Form Capital and Operating Funding Forms Predevelopment Work Schedule Mandatory Submission Form Articles of Incorporation/Letters Patent for the Application Current Parcel Register, Signed APS/LOI or Copy of Lease PAC Comments or ZAP Indigenous Housing Provider Letter of Attestation	Pass/Fail
2	Development Qualifications	20
3	Corporate Financial Viability and Financing Experience	10
4	Affordable and Rental Housing Management Qualifications	15
5	Capital Funding and Financing Plan	20
6	Proposed Development Features, Plan and Schedule	15
7	Building Operating and Management Plan	15
8	Community Consultation and Communications Plan	5

How to Apply

1. Review all Indigenous Funding Stream program materials on the [Calls for Application Website](#) in detail prior to applying including:
 - Program Guidelines
 - Application Package
 - Terms and Conditions
 - Capital and Operating Budget Forms
 - Indigenous Housing Provider Letter of Attestation
 - CHPF Pre-development Loan Agreement and Template CA
2. Optional: Reach out with questions prior to submission to lamia.aganagic@toronto.ca and RHSP@toronto.ca
3. Submit a complete application package available [here](#) via email to RHSP@toronto.ca



Q&A



Thank You!

Please send questions regarding CHPF or any of the RHSP streams to
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](#)