

HAF Agreement and Action Plan Summary Toronto, Ontario

Summary of Agreement Targets and Funding

Status as of March 12, 2025

Overall Permitted Unit Targets (3 years)	60,980
Units expected without HAF (baseline)	49,200
Units incented by HAF (HAF-incented)	11,780
Municipality's 10-year unit projection	53,000

Permitted Unit Targets with Breakdown	Total Target	Year 1 Forecast	Year 1 Progress
Housing Supply Growth Target	60,980	20,930	22,849
<ul style="list-style-type: none"> • Multi-Unit housing units in close proximity to rapid transit 	51,500	<i>Note: there are no annual forecasts for different unit types.</i>	19,013
<ul style="list-style-type: none"> • Missing middle housing units 	830		748
<ul style="list-style-type: none"> • Other multi-unit housing units 	8,500		3,071
Affordable Housing Units	4,391		667

HAF Funding Schedule and Explanatory Notes:

The total funding envelope for HAF recipients is based on the number of HAF-incented units, as described in Section 10 of the Pre-Application Reference Material. Advances are disbursed annually, subject to compliance with the terms and conditions of the HAF agreement.

Total funding eligibility	\$471,109,960
Annual advance amount	\$117,777,490

CMHC has reviewed the City of Toronto's first annual report. Milestones relating to Five of Toronto's Initiatives were delayed as of annual reporting (Initiatives 2,3,5,7 and 8). The Minister for Housing, Infrastructure and Communities approved extensions for these milestones on March 11, 2025. Toronto has implemented additional activities beyond the HAF Action Plan that were considered in light of overall progress, including Development Charge and tax waivers for Purpose Built Rental projects and expanded as of right coverage for mid-rises along avenues. The second payment was made in full.

Summary of Initiatives and Milestones

Initiative 1: Transforming the City of Toronto’s administrative structure and increasing capacity to expedite the approval of new development applications

Accelerating approvals through streamlined decision-making and investments in staffing and technology.

- All City functions and roles in housing planning, delivery and development reviews will be consolidated in a single service area.
- New digital tools will be introduced, and technology upgrades will enable faster reviews and approvals.
- Minor zoning bylaw approvals will be delegated to City staff.

Initiative	Due Date	Status
Transforming the City of Toronto’s administrative structure and increasing capacity to expedite the approval of new development applications	2025-09-30	On track
Milestones	Due Date	Status
Structure and leadership in place for new Service Area	2023-09-01	Completed
Transfer of Toronto Building, City Planning and Housing Secretariat to new service area	2023-09-01	Completed
Structure and leadership in place for a new Development Review Division	2024-07-31	Completed
Delegation of additional zoning by-law approvals, including housekeeping/technical amendments and 569-2013 conformity matters	2024-12-30	Completed
Development and implementation of additional customer-facing (building permit) digital tools to automate routine internal business processed	2025-06-01	Completed
Full implementation of new and enhanced technology systems across Divisions to support expedited review and approval of development and building permit applications	2025-09-01	On Track

Initiative 2: Revitalizing Toronto Community Housing Buildings and Creating Net New Rent-Geared-to-Income and Affordable Rental Homes within Inclusive, Equitable and Complete Communities

Investing in affordable housing by revitalizing aging buildings and upzoning sites to enable more supply.

- Through redevelopment, Toronto will increase height and density permissions and make additional investments to accelerate the revitalization of various Toronto Community Housing Corporation (TCHC) sites.
- Revitalization will make it easier to replace deeply affordable rent-geared-to-income (RGI) homes and create opportunities for many more affordable and market rental housing units.

Initiative	Due Date	Status
Revitalizing Toronto Community Housing Buildings and Creating Net New Rent-Geared-to-Income and Affordable Rental Homes within Inclusive, Equitable and Complete Communities	2025-12-31	Delayed*
Milestones	Due Date	Status
Draft Plan of Subdivision for Firgrove approved	2023-06-30	Completed
Council approval of Regent Park Phase 4 rezoning	2023-08-31	Completed
Developer partner selected for Lawrence Heights Phase 2	2024-12-15	Delayed*

*The timeline was extended to complete a market sounding study and Request for Proposal (RFP) process.

Initiative 3: Protecting Rental Homes and Increasing Affordability for More Renters (MURA)

Addressing the rapid loss of privately held affordable rental housing through non-profit acquisition and support for renters.

- This initiative will expand the City’s Multi-Unit Residential Acquisition (MURA) program which helps the non-profit sector acquire and permanently secure at-risk properties, providing rentals for low-to-moderate income earners.
- Toronto will establish a Housing At-Risk Table, introduce a renovictions bylaw and put in place new eviction prevention tools, and track properties at risk of sale and conversion/demolition.

Initiative	Due Date	Status
Protecting Rental Homes and Increasing Affordability for More Renters (MURA)	2026-09-30	On track
Milestones	Due Date	Status
Report to the January 30, 2024 Executive Committee meeting, on the potential sources of funding and the mechanism to deliver the pre-development funds	2024-01-30	Completed
Issue new MURA call for applications	2024-12-15	Completed
Establish a Housing At-Risk Table to support renters at-risk of eviction or those recently evicted; review complaints received; and connect people to supports to prevent/reduce evictions, including illegitimate evictions	2024-12-31	Delayed*
Establishing a new Renovictions By-law (within the City’s jurisdiction) and Creating new Eviction Prevention tools, and a new Rental Protection and Supply Team	2025-06-30	Delayed*
Implement any Council- approved recommendations with respect to a pre-development fund to support indigenous, non-profit, and co-op housing projects, in collaboration with CMHC	2026-09-30	Completed

*The timelines were extended to align with the date the bylaw takes effect.

Initiative 4: Enhancing the Housing Now Initiative and expediting delivery of new permanent affordable rental and RGI homes within transit-oriented and complete communities

Accelerating affordable housing as part of mixed-income, mixed-use and complete communities on City-owned sites near transit through enhancements to the Housing Now Initiative.

- This initiative will unlock development at three priority sites and accelerate permitting at future Housing Now sites.
- Program enhancements include zoning changes to increase height and density and providing for a greater diversity of unit types, sizes and tenure, and increasing grant funding to improve project viability and inclusion of net new RGI homes.
- Toronto will also conduct a review of British Columbia’s legislative approach to transit-oriented housing permissions, and update as-of-right permissions to increase minimum density and height for new developments near transit (subject to provincial approval).

Initiative	Due Date	Status
Enhancing the Housing Now Initiative and expediting delivery of new permanent affordable rental and RGI homes within transit-oriented and complete communities	2026-09-30	On track
Milestones	Due Date	Status
Council Approval of Program enhancements to the Housing Now initiative	2023-05-12	Completed
Upzoning on Housing Now Sites	2024-03-30	Completed
Report to the Planning and Housing Committee on the British Columbia legislative approach on transit oriented housing permissions (Bill 47) and its applicability to Toronto's Major Transit Station Areas	2024-06-30	Completed
Accelerating Construction on Three Housing Now Sites	2026-09-30	On Track
Accelerating Permitting on other Housing Now Sites	2026-09-30	On Track
Complete zoning amendments for as-of-right development within PMTSAs and MTSA's (dates subject to Provincial Approval timelines)	2026-09-30	On Track

Initiative 5: Transforming Toronto’s Waterfront as a catalyst for social, economic and cultural growth

Advancing major development on Toronto’s waterfront, with greater density permissions to create more affordable homes.

- Waterfront Toronto, a tri-government initiative between the federal, provincial, and municipal governments, is leading development of a new masterplan for a mixed-use and complete community on former industrial lands.
- This initiative will accelerate the delivery of permanently affordable rental and RGI homes through expedited planning approvals and a review of opportunities to increase density at various sites along Toronto’s waterfront.

Initiative	Due Date	Status
Transforming Toronto’s Waterfront as a catalyst for social, economic and cultural growth	2026-09-30	On track
Milestones	Due Date	Status
Quayside Update Report to Council on the Funding for Affordable Housing	2024-06-30	Delayed*
Rezoning of site	2024-06-30	Completed
Permits secured for Blocks 1 & 2	2026-09-30	On Track

*The timeline was extended as specific project details required to determine the affordable housing funding were still being determined. The City remains on track to complete the initiative by September 30, 2026.

Initiative 6: Implementing a new ‘Rental Housing Supply Incentives Program’ to Increase Purpose-Built Rental Housing Supply

Addressing slowing rates of rental construction through new incentives and faster development reviews and approvals.

- The existing Open Door Affordable Housing Program will be transitioned into a new Rental Housing Supply Incentives Program to incentivize both non-profit and private housing developers to create purpose-built rental housing.
- The combination of incentives (e.g. development charge discounts/waivers and permit fee reductions) and streamlined planning approvals is intended to accelerate development of affordable rentals in areas of Toronto with high core housing need and relatively low levels of housing investment.
- Program conditions will ensure that new units created through the incentives provide stable rents and long-term affordability.

Initiative	Due Date	Status
Implementing a new ‘Rental Housing Supply Incentives Program’ to Increase Purpose-Built Rental Housing Supply	2026-09-30	Completed
Milestones	Due Date	Status
Develop new Rental Housing Supply Initiative Program for Council Consideration	2024-06-01	Completed
Implementation of new Rental Housing Supply Incentives Program through first Call for Applications	2026-09-30	Completed

Initiative 7: Expanding Missing Middle Housing Options and Allowing Increased Density

Promoting missing middle housing options such as gardens suites, multiplexes and low-rise walk-up apartments, and updating planning permissions to encourage greater density in Toronto’s neighbourhoods.

- Planning rules will be updated to allow increased heights and densities on major streets (low-rise apartments up to 6 storeys) and avenues (mid-rise buildings up to 11 storeys), as well as four storey multiplexes in neighbourhoods across Toronto. The City will also review “no net new shadow” rules, mid-rise design guidelines and parking requirements for student housing near transit.
- Toronto will simplify design guidelines and create off-the-shelf building concepts to reduce cost, improve predictability and scale up missing middle housing.
- A major education campaign will promote these changes and encourage residents and the housing sector to consider redevelopment opportunities.

Initiative	Due Date	Status
Expanding Missing Middle Housing Options and Allowing Increased Density	2026-09-30	Delayed*
Milestones	Due Date	Status
Complete study on Expanding Housing Options in Neighbourhoods Major Streets Study- Official Plan and Zoning by-law Amendments to increase height limits for townhouses to 4 storeys, and low-rise apartments up to 6 storeys and up to 30 units and propose by-laws to Council to implement results of study, as applicable.	2024-06-30	Completed
Complete study on Housing Action Plan Study to propose as-of-right zoning, for mid-rise buildings (6-11 storeys) along Avenues identified in the Official Plan, and propose by-laws to council to implement results of study, as applicable.	2024-06-30	Completed
Report back to Council with opportunities, and any bylaws required for implementation, to permit more low-rise, multi-unit housing development through as-of-right zoning by-laws in Neighbourhoods across Toronto, including permissions for four-storey multi-unit residential development, including multiplexes, and its potential to contribute to Toronto’s housing supply; and permissions for residential buildings with up to six dwelling units.	2024-06-30	Delayed*
City-developed How To guides for homeowners and options for Ontario Building Code compliance for multi-tenant houses and garden suites.	2024-08-31	Completed
Undertake a review of the “no net new shadow” policies within Secondary Plans and Site and Area Specific Policies as appropriate in order to unlock new housing opportunities and expedite, where possible, further amendments to the Mid-Rise Design Guidelines, including the angular plane requirements and propose by-laws to Council to implement results of review, as applicable.	2024-09-30	Completed
Deliver a “Post-Secondary Affordable Housing Strategy” in collaboration with post-secondary institutions in Toronto	2024-12-30	Delayed*
Simplifying Design Guidelines and Built-form Models/Concepts	2025-03-31	On Track
Make publicly available the approved designs for the Missing Middle Pilot at 72 Amroth Avenue once the project has achieved all necessary planning approvals	2025-12-31	On Track

*The timelines were extended to allow for a comprehensive public consultation process.

Initiative 8: Optimizing Land Use and Simplifying the Planning Approvals Process to Increase Purpose-Built Rental Supply in Apartment Neighbourhood Zones

Leveraging underused portions of existing apartment sites, such as surface parking lots and low-use open spaces, to expand the supply of rental housing.

- The City will consult with non-profit, co-op, and private market rental providers to identify existing apartment sites for potential infill redevelopments.
- Planning rules for apartment sites will be studied to reduce barriers to infill developments and reduce the need for rezoning applications.

Initiative	Due Date	Status
Optimizing Land Use and Simplifying the Planning Approvals Process to Increase Purpose-Built Rental Supply in Apartment Neighbourhood Zones	2026-09-30	Delayed*
Milestones	Due Date	Status
Interim report on facilitating apartment infill	2024-06-30	Completed
Final report on facilitating apartment infill	2024-12-31	Delayed*

*The timeline was extended to establish best practices that can be applied city-wide.