Built for Good

Delivering the Housing Ontario Needs

Greater Toronto Area Spotlight

AUGUST 2025

United Way Greater Toronto

Co-operative Housing Federation of Canada

Land Acknowledgement

United Way Greater Toronto and the Co-operative Housing Federation of Canada humbly acknowledge that they operate on the traditional territory of many Indigenous nations, such as the Wendat, Anishnaabeg, and Haudenosaunee. We recognize and uphold the rights of Indigenous communities, acknowledging the ancestral and unceded territories of the First Nation, Inuit and Métis peoples throughout Turtle Island. We recognize that the Greater Toronto Area is covered by several treaties, such as Treaty 13 with the Mississaugas of the Credit First Nation and the Williams Treaties with seven First Nations, including the Chippewas of Georgina Island. The Co-operative Housing Federation of Canada works and represents housing co-operatives across the country whose homes are located in the traditional territories of many First Nations, Métis and Inuit peoples. We respect Indigenous teachings and commit to fulfilling our obligations to the land and one another. Our commitment is grounded in the principles of Truth and Reconciliation and the United Nations Declaration on the Rights of Indigenous Peoples.

Built for Good Report Partners

Co-operative Housing Federation of Canada

The Co-operative Housing Federation of Canada (CHF Canada) is the national voice of co-operative housing, representing 2,200 housing co-operatives, home to a quarter of a million people in every province and territory. Co-operative housing is a well-documented success story. For over 50 years, co-ops have provided good quality, affordable housing owned and managed by the community members who live there. Our organization remains committed to being a key partner in increasing affordable housing across Canada through the construction and growth of new co-op homes.

chfcanada.coop

United Way Greater Toronto

As the largest non-government funder of community services in the GTA, United Way Greater Toronto reinforces a crucial community safety net to support people living in poverty. United Way's network of agencies and initiatives in neighbourhoods across Peel, Toronto and York Region works to ensure that everyone has access to the programs and services they need to thrive. Mobilizing community support, United Way's work is rooted in groundbreaking research, strategic leadership, local advocacy and cross-sectoral partnerships committed to building a more equitable region and lasting solutions to the GTA's greatest challenges.

unitedwaygt.org

SHS

For 25 years, SHS has been at the heart of housing transformation in Canada. We see housing not just as a basic need but as a fundamental right, integral to individual and community well-being. Our work across the housing system is focused on three key practice areas: Development, Innovation, and Policy. Through these areas of work, we help our public, non-profit, and private sector clients answer complex questions about the housing needs in their communities, build social purpose real estate, and envision alternative
futures for their organization.

shs-inc.ca

Table of Contents


PRODIGY
LEARNING CENTRE
ANE STREET HUB
1541
Jane St

Executive Summary

Too many people are without safe, stable and affordable housing

Housing, we know, is far more than structures, roofs or walls. Housing is homes. Housing is health and stability. Housing is foundational to our ability to shape a good life: to get an education, to find gainful employment, to build a family and to contribute to our communities.

Yet rising costs and the declining availability of housing stock and housing choices, coupled with stagnating incomes, have left too many people without safe, stable and affordable homes. High rates of core housing need, particularly among renters, single-earner households, Indigenous households and those disproportionately affected by structural barriers, are not being met with relief. Instead, deeply affordable and supportive housing options are shrinking, driving up waitlists, pushing more people into homelessness, contributing to socio-economic challenges and heightening inequalities.

Beyond the personal cost to individuals, families and communities, this lack of housing is also straining our healthcare, justice and social service systems. And while these issues are widespread, they also vary by region, where urban, rural, northern and remote communities face unique challenges.

We are at a breaking point.

We cannot rely on market forces alone

The disconnect between the housing we have and the housing we need is our collective failure, the result of decades of inaction and policy and investment choices that have heavily relied on the private market, with the unfair and unreasonable expectation that it can provide homes for all of Ontario's households. Meeting Ontario's affordable and deeply affordable housing needs is not the private market's mandate, nor has it ever been.

Meanwhile, non-profit, co-op and other community-driven housing providers who have a clear mission to deliver affordable, deeply affordable and supportive housing have been relegated to the sidelines. In fact, Canada is far behind our OECD peers, with non-profit and co-op housing only accounting for about 3.5% of housing, compared to the OECD average of 7%[1,2].

Constrained by insufficient and inconsistent government funding, these providers have eked out modest success but have not been able to bring the full force of their expertise to bear nor operate at the scale possible and required.

Meeting the housing needs of Ontarians requires nothing less than a transformational change. In partnerships. In focus. In ambition. And most of all in leadership and investment. Taken together, these elements of change are the makings of a solution that can help unlock the potential for affordable and deeply affordable housing in Ontario.

The challenge before us is significant. And the Province has responded, making a commitment to build 1.5 million homes by 2031. Already though, it has become painfully clear that we are not on track to meet that goal, not if we rely on market forces alone. Non-profit, co-op and other community driven housing providers are a crucial part of the equation that so far, has been largely missing, absent from the Province's sub-targets. These providers can fill the gap and create the affordable, deeply affordable and supportive housing people need and that the private sector on its own does not reach. This plan builds on growing momentum across the country, echoing calls from Scotiabank, the Canadian Housing and Renewal Association, and the Office of the Federal Housing Advocate, among others, to double Canada's non- profit and co-op housing stock[3,4,5].

We cannot afford to wait any longer. The cost of inaction is too great. Every year billions are spent managing the fallout of housing failure — on shelters, emergency response, hospital visits and other public systems. A study by the Canadian Observatory on Homelessness in 2016 estimated homelessness costs the Canadian economy $10 billion per year, while nearly $1 billion is spent annually on emergency shelters in Ontario[6].

But a better future is possible if we re-set the frame from reactionary spending to investing in real solutions that help Ontarians find pathways out of homelessness and core housing need.

Bold leadership, investments, and a dramatic shift in approach are needed to meet ambitious affordable and deeply affordable housing targets

Moving from Ontario's current housing crisis to a future without homelessness or core housing need demands clear leadership, bold investment and a dramatic shift in approach. Based on population growth projections and anticipated need among low- and moderate-income households, the following Ontario-wide targets demonstrate the change we **need to see by 2035**, balancing both the urgency of today's housing conditions with realistic forecasts of the time it will take to get there:

TARGET 1

Create 805,000 deeply affordable housing units for households with low incomes.

Target 1 calls for 805,000 deeply affordable housing units. Included in this target are 255,000 newly constructed non-profit and co-operative units, including 93,000 newly constructed supportive housing units and at least 55,000 newly constructed off reserve units developed by and for Indigenous households. The remaining 550,000 units are met through portable housing benefits that are applied to private market units.

TARGET 2

Create 145,000 moderately affordable units for households with moderate incomes.

Target 2 calls for 145,000 moderately affordable units to support the moderate-income households whose needs cannot be met through private market supply. This includes at least 12,000 units for Indigenous households.

TARGET 3

Acquire, repair and maintain 225,000 units to prevent the further loss of affordable units.

Target 3 calls for the acquisition, repair and maintenance of 225,000 units to prevent the erosion of housing affordable to low- and moderate-income households. This includes the acquisition of 80,000 naturally occurring affordable units in the private market by non-profit and co-op housing providers, and the rehabilitation and repair of an additional 145,000 existing non-profit, co-op, and affordable units.

Transforming the System

System transformation to achieve critical long-term targets is possible. The following three **system change pillars** offer a path forward.

PILLAR 1

A Tangible Shift towards Non-Profit and Co-op Housing

We must move beyond ineffective reliance on market forces and strategically invest in deeply affordable non-profit, co-op and other affordable housing solutions.

The following solutions support this shift:

- Creating a non-profit and co-operative housing development program at scale to deliver the new units needed.
- Preserving aging private market affordable housing stock, including through the development of a fund specifically targeted at assisting the non-profit and co-op housing sector acquire this housing and protect its affordability in perpetuity.
- Prioritizing surplus lands for non-profit and co-op housing development, with particular emphasis on Indigenous housing providers.
- Promoting alternative home ownership and tenure programs.

PILLAR 2

Scaling Non-Profit and Co-op Capacity

We can only achieve our targets if the right investments and actions are made to enable and scale the non-profit and co-op housing sector.

The following solutions support this shift:

- Providing investments that enable the sector to harness and scale its mission-driven approach to housing development.
- Introducing program improvements, including more predictable and coordinated funding, financing, and requirements.
- Promoting and developing cross-sector partnerships between non-profits and co-ops and public and private actors to enhance knowledge sharing and build on capacity.
- Increasing opportunities for Indigenous and Black housing providers and other structurally disadvantaged populations to develop and lead culturally appropriate non-profit and co-op housing.
- Taking advantage of the end of operating agreement and mortgages in the non-profit and co-op sector to unlock existing real estate assets for repair and redevelopment.

PILLAR 3

Government Leadership, Coordination and Accountability

We need clear leadership and accountability paired with structured coordination and resourcing across and within governments.

The following solutions support this shift:

- Creating infrastructure, such as a provincial housing secretariat function, to drive interministerial and intergovernmental coordination and collaboration on housing efforts.
- Improving access and availability of data, information, and performance metrics.
- Aligning goals across programs, government and the broader sector.
- Developing clear connections and pathways between housing and other systems, including healthcare and the justice systems.
- Protecting existing affordable rental housing through appropriate tenant protections.

Investment estimates can help us understand the scale of the need for change

As a first step toward transformational change, this report models two- and five-year investment estimates that reflect both the scale of the challenge and the practical realities of delivery.

To put Ontario on the path to success, all levels of government need to come together to provide the following investments to complement the commitments being brought forward by non-profit, co-op and private providers and developers:

$16.7 billion by 2027

$16.7 billion by 2027 in upfront capital and ongoing subsidies in order to:

- Create 15,150 deeply affordable units and 170,000 portable housing benefits under Target 1
- Create 8,250 moderately affordable units under Target 2
- Acquire 25,000 affordable private market rental units and repair 40,000 non-profit, co-op, and affordable units under Target 3

$62.6 billion by 2030

$62.6 billion by 2030 in upfront capital and ongoing subsidies in order to:

- Create 71,250 deeply affordable units and 312,500 portable housing benefits under Target 1
- Create 40,000 moderately affordable units under Target 2
- Acquire 55,000 affordable private market rental units and repair 100,000 non-profit, co-op, and affordable units under Target 3

Housing is a public good

With this costed, delivery-ready plan, we can move from playing crisis catch-up to investing in the future with:

- The right kind of new builds — permanent rental homes for people shut out of the market.
- Rental supports for those struggling to remain in their homes.
- Measures that preserve existing affordable and deeply affordable housing.

The analysis presented in this report shows that a different way is not only possible but essential for Ontario's prosperity. Re-directing public spending towards long-term stability can resolve the housing crisis and create positive knock-on effects for residents across the province.

We all do better when people are housed. By investing in affordable housing, our economy could be more productive, every day Ontarians could realize more opportunities, our children could be doing better in school and at home and hundreds of thousands of households could live healthier lives.

It is time to recognize that housing is a public good and shared responsibility, not something to be left solely to the private market.

By shifting from crisis response to proactive, long-term and predictable investment, we can begin to change the trajectory — not just of Ontario's housing system, but of the lives and communities it serves.

Spotlight on the Greater Toronto Area

Reading this Spotlight

Making up over a third of Ontario's population, Peel Region, Toronto and York Region represent some of the province's fastest-growing areas of economic opportunity. These regions continue to attract residents from across Canada and around the world, drawn by vibrant communities, diverse labour markets and expanding infrastructure. Yet, like the rest of Ontario, they are grappling with severe housing affordability challenges.

This companion piece to the province-wide report *Built for Good: Delivering the Housing Ontario Needs* shines a spotlight on Peel Region, Toronto and York Region, which United Way Greater Toronto serves.

To be read along side the broader Built for Good report, and building on the vision set out for Ontario, the Greater Toronto Area (GTA) Spotlight highlights the significant role that the GTA plays in leading the way, provides a roadmap for local planning, and breaks down the targets, milestones and costs identified in the Built for Good report for the GTA context.

Across Peel Region, Toronto and York Region the need for affordable housing is clear. From high rates of core housing need to rapidly rising housing costs, residents are struggling, and structurally disadvantaged populations bear a disproportionate share of the burden.

This Spotlight recognizes the significant work by municipal and regional governments already underway in this geography to address affordable and deeply affordable housing needs, often while grappling with woefully inadequate resourcing.

The GTA Spotlight confirms that meeting needs over the next few years and through the next decade will require massive expansion in the scale of non-profit and co-op housing development, which must be supported by increased provincial and federal government investment. Fortunately, the GTA Spotlight also provides the path forward, one that matches our shared commitment with the right actions to bring us to the best possible outcome: a housed and prosperous GTA.

Housing in the Greater Toronto Area

The Need for Bold Targets

Creating needs-based targets that reveal the scale of action required.

Built for Good: Delivering the Housing Ontario Needs sets bold targets for the creation and maintenance of affordable housing to drive decisive action within the housing sector. Through the use of a detailed, needs-based analysis that draws from data on core housing need, population and household projections, waitlist data, existing sector research, and data on the costs and condition of existing housing stock, these targets make clear that Ontario must move well beyond business as usual to ensure a future where everyone's housing needs are met.

To help outline the scale and pace of growth required in the non-profit and co-op housing sector*, *Built for Good* further identifies two- and five-year milestones. In combination, these shorter and medium-term milestones will support the province on a path towards transformational change while allowing for the necessary assessment of progress and refinement of actions along the way.

Lastly, *Built for Good* puts forward cost estimates that are based on a mix of market data, data on existing housing programs and incentives, and proprietary data to support long-range planning.

Creating local targets that reflect local needs
While steadfast action across Ontario is required to transform the province's housing landscape, change happens locally. To truly achieve these province-wide targets, localized targets that take local conditions into account are needed to drive and support local planning and decision-making, while also building the case for significant increase in provincial and federal investment to make the scale of change needed possible. This Spotlight identifies targets for Peel Region, the City of Toronto and York Region by considering the distribution of core housing need across Ontario, regional growth projections, and local demographic, housing supply, and housing demand data.

The following section presents targets, milestones, and cost estimates within the context of local housing need and ongoing initiatives in each region. For details on the methodology used to create these targets, refer to Appendix A and the fulsome *Built for Good* report.

A note on geography: The geographic boundary of the Greater Toronto Area often varies by source. While the fulsome *Built for Good* report uses the 'Greater Toronto Area' to refer to the census divisions of Toronto, York, Peel, Halton and Durham, this report focuses exclusively on Peel, Toronto and York Region. Further, data based on the Toronto Census Metropolitan Area (CMA) are referenced within. In addition to including all of Peel, Toronto, and York the Toronto CMA further includes the municipalities of Ajax, Orangeville, Oakville, Milton, Halton Hills, New Tecumseth, and Bradford West Gwillimbury.

**Throughout this report 'non-profit and co-op housing' is used to refer to any form of rental and ownership housing developed and/or managed for households with low- to moderate-incomes with the assistance of government funding and subsidy. This is inclusive of housing provided by government-owned corporations and community land trust organizations.*

Peel Region

The Region is facing complex and increasing challenges with housing affordability.

Peel Region, like other municipalities across Ontario, faces a growing need for more affordable housing. While 13.7% of households in Peel were in core housing need as of the 2021 Census[7], by 2023, the Region estimated that this figure was 20%[8]. Spanning a range of contexts, from rural hamlets to major urban growth centers, the Region faces complex planning and housing challenges that must be coordinated across two levels of municipal government. Further, as host to Canada's largest airport in one of the country's largest cities, the Region continues to grow and attract newcomers, immigrants, and residents from elsewhere in Canada, further shaping local housing need.

The need for affordable housing constrains the Region's ability to meet the needs of its growing population.

As of 2023, there were 32,329 households on the waitlist for subsidized housing, and it was estimated that only 27% of the need for affordable housing was being met, for supportive housing only 3%[9]. As of 2024, 1,674 people were found to be experiencing homelessness as part of the latest Point-in-Time count, a 93% increase since that of 2021[10], and the Region estimates that only 46% of shelter need is being met [11].

Regional Targets

Ambitious targets that seek to end core housing need and homelessness in Peel Region.

Based on the distribution of households in core housing need across Ontario and projected trends in renter household growth, local targets were determined for Peel Region. Peel Region is anticipated to make up 3% to 8% of the provincial targets.

TARGET 1

Create 59,600 deeply affordable housing units for households with low incomes in Peel Region

Through a combination of
18,900 newly created units
+ 40,700 new portable housing benefits

The new units should include
2,090 units, at least, for Indigenous households
+ 3,150 supportive housing units

TARGET 2

Create 10,750 moderately affordable units for households with moderate incomes in Peel Region

These units should include
375 new units, at least, for Indigenous households

TARGET 3

Acquire, repair and maintain 16,730 units to prevent the further loss of affordable housing

Through a combination of
The acquisition of 5,610 units of existing naturally affordable housing by non-profit and co-op housing providers

Significant repair of 11,120 units of existing non-profit, co-op and affordable housing

Building Up

These targets will build upon the work already underway in Peel Region to address the full scale of housing need.

As the Service Manager, Peel Region works closely with the local municipalities of Brampton, Caledon and Mississauga to address the housing needs across Peel, as guided by its Housing and Homelessness Plan 2018-2028. The Plan is built upon five pillars focused on transforming services, building more community housing, maximizing planning tools and incentives, optimizing existing stock and increasing supportive housing[12]. Under the second Pillar, the Region has focused on building more community rental housing on Region-owned land while building the capacity of the non-profit sector to build more, among other goals.

As of 2023, 21 of the 35 actions included in the Plan had been completed, and an additional nine were underway, including ongoing work with community housing providers on three new housing projects totaling 96 units under development[13]. Further, 845 households were provided a new portable housing subsidy in 2023, while more were supported with a range of housing and stability supports. While these steps underscore Regional and Municipal governments' commitment to addressing housing affordability across the Region, more will be required to address the magnitude of housing need, including a significant increase in federal and provincial investment. The following milestones serve as a roadmap for an accelerated expansion in the development and maintenance of affordable housing in the Region.

Key Milestones

The two- and five-year milestones presented here represent key markers toward achieving the 10-year targets for creating and maintaining affordable housing.

TARGET 1: Create 59,600 deeply affordable housing units and benefits for low-income households in Peel Region

Two-year milestone: 1,150 new units of deeply affordable housing created and 12,600 new portable housing benefits introduced by 2027

Five-year milestone: 5,300 new units of deeply affordable housing created and 23,130 new portable housing benefits introduced by 2030

These milestones reflect the need to scale up development within the non-profit and co-op housing sectors over time and have been designed under the assumption that capacity for development increases consistently year over year. While the model assumes that the majority of new units will be added between 2031 and 2035 (13,600 units), the need for significant upfront funding to support a massive scaling effort cannot be understated.

To offset the delay in constructing new units as scale increases, the majority of portable housing benefits should be introduced in the early years.

TARGET 2: Create 10,750 moderately affordable housing units for moderate-income households in Peel Region

Two-year milestone: 615 new units by 2027

Five-year milestone: 2,985 new units by 2030

Consistent with the previous methodology, these milestones towards achieving the 10-year target similarly assume a rapid and consistent growth scenario. It assumes that 7,765 units will be created between 2031 and 2035, emphasizing the scale of growth required.

TARGET 3: Acquire, repair and maintain 16,730 units to prevent the further loss of affordable units in Peel Region

Two-year milestone: 1,750 existing affordable units acquired and 3,070 existing units have undergone significant repairs by 2027

Five-year milestone: 3,850 existing affordable units acquired and 7,675 existing units have undergone significant repairs by 2030

These milestones toward the 10-year targets assume that the majority of existing naturally occurring affordable housing is acquired within the first five years to quickly preserve this supply before it's lost. The proposed milestones for repairs similarly uses a frontloading approach, seeking to address the units in the poorest condition by 2030.

Cost to Governments

It is estimated that a total of $1.2 billion by 2027, and $4.6 billion by 2030 will be needed from governments to support the capital and ongoing costs associated with Peel Region's two- and five-year milestones.

The scale of the proposed targets emphasizes the degree to which funding, capacity and development must grow to truly address core housing need in Peel Region and Ontario.

The total estimated capital costs associated with creating new deeply and moderately affordable units, acquiring existing affordable units, and undertaking significant repair and rehabilitation of units amount to $998 million by 2027 and $3.5 billion by 2030. These costs represent government grant or incentive programs that will enable non-profit and co-op housing providers to build, acquire and repair assets in combination with their own contributions from equity and refinancing. The ongoing costs associated with operating the newly created deeply and moderately affordable units and providing portable housing benefits are estimated to reach a cumulative total of $1.2 billion by 2027 and $232 million by 2030. Of note, this represents the sum of ongoing costs for that year and each year prior, dating back to 2025.

Local Area Targets

Regional targets have been further broken down into local area municipality targets, where data permits. The following targets represent a preliminary planning tool while recognizing the important role collaboration between the Region and local area municipalities plays in long-term planning.

Table 1: *Local area municipality targets, Peel Region*

Municipality	**Target 1:** New Deeply Affordable Units	**Target 1:** New Portable Housing Benefits	**Target 2:** New Moderately Affordable Units	**Target 3:** Acquisition of Existing Affordable Units
Mississauga	12,005	25,855	6,830	3,425
Brampton	6,505	14,010	3,700	2,045
Caledon	390	835	220	140
Peel Region	**18,900**	**40,700**	**10,750**	**5,610**

City of Toronto

Toronto faces some of the highest pressures for affordable housing and structurally disadvantaged populations experience the greatest challenges.

As the largest city in Canada, an economic powerhouse, and a service hub for many of Ontario's most structurally disadvantaged populations[14], Toronto demonstrates some of the highest indicators of housing need across Ontario. As of 2021, one in five households (19%) were in core housing need, and these challenge are not felt equally.

The City estimates that low-income families have to pay 89% to 240% of their income on shelter as of 2024[15]. Black and racialized households experienced higher rates of core housing need in 2021, and eviction rates were higher in neighbourhoods with a higher concentration of Black renter households between 2010 and 2021[16]. Renters report property neglect or violation of rights, and disadvantaged populations report facing stigma, discrimination, and denied access to housing[17].

In addition to impacting the wellbeing of its residents, housing challenges place strain on the City's ability to function and provide essential services.

As of January 2025, 11,760 people were known to be experiencing active homelessness – the highest count seen since detailed data collection began in 2018[18]. Toronto's shelter system is at capacity most nights[19], and just over 100,000 households were on the waitlist for social housing at the end of 2024[20].

In recent years, the City has introduced increasingly ambitious affordable housing plans that have helped to increase the number of non-profit, co-op and other affordable housing plans developed.

Local Targets

Ambitious targets that seek to end core housing need and homelessness in Toronto.

Based on the distribution of households in core housing need across Ontario and projected trends in renter household growth, local targets were determined for Toronto. Of note, Toronto is anticipated to make up 25% to 60% of the provincial targets, emphasizing its pivotal role in shaping Ontario's housing system.

TARGET 1

Create 295,350 deeply affordable housing units for households with low incomes in Toronto

Through a combination of
93,555 newly created units
+ 201,800 new portable housing benefits

The new units should include
8,860 units, at least, for Indigenous households
+ 41,400 supportive housing units

TARGET 2

Create 53,200 moderately affordable units for households with moderate incomes in Toronto

These units should include **2,445 new units, at least, for Indigenous households**

TARGET 3

Acquire, repair and maintain 103,140 units to prevent the further loss of affordable housing

Through a combination of
The acquisition of 21,120 units of existing naturally affordable housing by non-profit and co-op housing providers

Significant repair of 87,020 units of existing non-profit, co-op and affordable housing

Building Up

These targets seek to build upon the significant work already underway in Toronto.

Presently, the City of Toronto's 2020-2030 Action Plan sets forward a vision of housing opportunities that are available for all, rooted in a human rights-based approach[21]. The targets included in the City's Action Plan include ambitious goals to increase housing opportunities, including:

- Approving 65,000 new rent-controlled homes, including 6,500 Rent-Geared-to-Income (RGI) units, 18,000 supportive housing units, and 41,000 affordable rentals;
- Approving at least 5,200 new affordable and supportive homes for Indigenous Peoples by Indigenous-led organizations; and
- Repair of 58,500 Toronto Community Housing Corporation units.

The City, with support from all levels of government, has made significant progress under this Plan, including the approval of over 23,000 new rent-controlled units. At the same time, the targets provided in this report make clear that a future without homelessness or core housing need requires significant growth in the scale of the non-profit and co-op housing sector, including through increased federal and provincial investment. The following milestones set forward a roadmap for this rapid expansion.

Key Milestones

The two- and five-year milestones presented here represent key markers toward achieving the 10-year targets for creating and maintaining affordable housing.

TARGET 1: Create 295,350 deeply affordable housing units and benefits for low-income households in Toronto

Two-year milestone: 5,550 new units of deeply affordable housing created, and 62,500 new portable housing benefits introduced by 2027

Five-year milestone: 26,100 new units of deeply affordable housing created, and 114,500 new portable housing benefits introduced by 2027

These milestones reflect the need to scale up development within the non-profit and co-op housing sectors over time and have been designed under the assumption that capacity for development increases consistently year over year. While the model assumes that the majority of new units will be added between 2031 and 2035 (67,525 units), the need for significant upfront funding to support a massive scaling effort cannot be understated.

To offset the delay in constructing new units as scale increases, the majority of portable housing benefits should be introduced in early years.

TARGET 2: Create 53,200 moderately affordable housing units for moderate-income households in Toronto

Two-year milestone: 3,050 new units by 2027

Five-year milestone: 14,750 new units by 2030

Consistent with the previous methodology, these milestones towards achieving the 10-year target similarly assume a rapid and consistent growth scenario. It assumes that 38,450 units will be created between 2031 and 2035, emphasizing the scale of growth required.

TARGET 3: Acquire, repair and maintain 108,140 units to prevent the further loss of affordable units in Toronto

Two-year milestone: 6,600 existing affordable units acquired and 24,000 existing units have undergone significant repairs by 2027

Five-year milestone: 14,550 existing affordable units acquired and 60,000 existing units have undergone significant repairs by 2030

These milestones toward the 10-year targets assume that the majority of existing naturally occurring affordable housing is acquired within the first five years to quickly preserve this supply before it is lost. The proposed milestones for repairs similarly uses a frontloading approach, seeking to address the units in the poorest condition by 2030.

Cost to Governments

It is estimated that a total of $6.4 billion by 2027, and $23.8 billion by 2030 will be needed from governments to support the capital and ongoing costs associated with the City of Toronto's two- and five-year milestones.

The scale of the proposed targets emphasizes the degree to which funding, capacity and development must grow to truly address core housing need in Toronto and Ontario.

The total estimated capital costs associated with the creation of new deeply and moderately affordable units, acquisition of existing affordable units, and significant repair and rehabilitation of units amounts to $5.3 billion by 2027 and $18.1 billion by 2030. These costs represent government grants or incentive programs that will enable non-profit and co-op housing providers to build, acquire and repair assets in combination with their own contributions from equity and refinancing. The ongoing costs associated with operating the newly created deeply and moderately affordable units and providing portable housing benefits are estimated to reach a cumulative total of $1.1 billion by 2027 and $5.7 billion by 2030. Of note, this represents the sum of the ongoing costs for that year and each year prior, dating back to 2025.

York Region

York Region is facing unprecedented housing challenges and limited rental and affordable housing supply.

Alongside other municipalities in Ontario, York Region is facing unprecedented housing challenges. Over one in ten (12.9%) households were in core housing need in 2021, among renter households this rate was over one in four (28.2%). The Region has a severe shortage of purpose-built rental housing – with just under 6,400 units in 2024. This represented less than half the stock of surrounding regions with significantly lower populations, including Halton and Durham Regions. Further, York Region administers just under 7,000 existing affordable rental units, approximately 60% of which are spread across 42 non-profits and co-ops[22], a scale that cannot support the level of need seen in the region.

Severe housing need restricts York Region's ability to grow while meeting the needs of its residents.

The Regional municipality has noted how limited affordable housing options continue to affect the region's long-term growth and sustainability[23]. There were 15,716 households on the waitlist for community housing in 2023 with average wait times ranging from 2.5 to 7.9 years[24]. In the same year, there were 1,784 people known to be experiencing homelessness, and the number of encampments rose from 61 in 2021 to 204 in 2023[25].

Regional Targets

Ambitious targets that seek to end core housing need and homelessness in York Region.

Based on the distribution of households in core housing need across Ontario and projected trends in renter household growth, local targets were determined for York Region. York Region is anticipated to make up 2% to 7% of the provincial targets.

TARGET 1

Create 37,650 deeply affordable housing units for households with low incomes in York Region

Through a combination of
11,925 newly created units
+ 25,725 new portable housing benefits

The new units should include
600 units, at least, for Indigenous households
+ 4,100 supportive housing units

TARGET 2

Create 6,800 moderately affordable units for households with moderate incomes in York Region

These units should include **165 new units, at least, for Indigenous households**

TARGET 3

Acquire, repair and maintain 5,745 units to prevent the further loss of affordable housing

Through a combination of
The acquisition of 3,090 units of existing naturally affordable housing by non-profit and co-op housing providers

Significant repair of 2,655 units of existing non-profit, co-op and affordable housing

Building Up

These targets will build upon the work already underway by the Region and local municipalities in York Region in order to address the full scale of housing need.

York Region has undertaken significant work in addressing the challenges of affordability in the Region, as guided by its 10-Year Housing and Homelessness Plan, titled "Housing Solutions: A place for everyone 2014-2023"[26]. The Plan outlines a series of goals under the themes of increasing the supply of affordable and rental housing, helping people find and keep housing, and strengthening the homelessness system. Proposed actions sought to develop and invest in community housing and leverage policy tools to promote affordable housing, including in the private market, among other goals.

York Region has made important progress on these goals, including the opening of 265 new community housing units and providing capital funding to maintain 2,489 community housing units between 2019 and 2023, as well as housing 547 households through a portable housing benefit in 2023[27]. While these efforts demonstrate the commitment to improving housing affordability in York Region, more will be needed in the face of rapidly growing affordability challenges, including significant federal and provincial investment. The following milestones set forward a roadmap for rapid expansion in the development and maintenance of affordable housing in the Region.

Key Milestones

The two- and five-year milestones presented here represent key markers toward achieving the 10-year targets for creating and maintaining affordable housing.

TARGET 1: Create 37,650 deeply affordable housing units and benefits for low-income households in York Region

Two-year milestone: 720 new units of deeply affordable housing created, and 8,000 new portable housing benefits introduced by 2027

Five-year milestone: 3,400 new units of deeply affordable housing created, and 14,675 new portable housing benefits introduced by 2030

These milestones reflect the need to scale up development within the non-profit and co-op housing sectors over time and have been designed under the assumption that capacity for development increases consistently year over year. While the model assumes that the majority of new units will be added between 2031 and 2035 (8,525 units), the need for significant upfront funding to support a massive scaling effort cannot be understated.

To offset the delay in constructing new units as scale increases, the majority of portable housing benefits should be introduced in the early years.

TARGET 2: Create 6,800 moderately affordable housing units for moderate-income households in York Region

Two-year milestone: 390 new units by 2027

Five-year milestone: 1,905 new units by 2030

Consistent with the previous methodology, these milestones towards achieving the 10-year target similarly assume a rapid and consistent growth scenario. It assumes that 4,895 units will be created between 2031 and 2035, emphasizing the scale of growth required.

TARGET 3: Acquire, repair and maintain 5,745 units to prevent the further loss of affordable units in York Region

Two-year milestone: 960 existing affordable units acquired and 730 existing units have undergone significant repairs by 2027

Five-year milestone: 2,130 existing affordable units acquired and 1,825 existing units have undergone significant repairs by 2030

These milestones toward the 10-year targets assume that the majority of existing naturally occurring affordable housing is acquired within the first five years to quickly preserve this supply before it's lost. The proposed milestones for repairs similarly use a frontloading approach, seeking to address the units in the poorest condition by 2030.

Cost to Governments

It is estimated that a total of $655 million by 2027, and $2.6 billion by 2030 will be needed from governments to support the capital and ongoing costs associated with York Region's two- and five-year milestones.

The scale of the proposed targets emphasizes the degree to which funding, capacity and development must grow to truly address core housing need in York Region and Ontario.

The total estimated capital costs associated with the creation of new deeply and moderately affordable units, acquisition of existing affordable units, and significant repair and rehabilitation of units amounts to $508 million by 2027 and $1.9 billion by 2030. These costs represent government grant or incentive programs that will enable non-profit and co-op housing providers to build, acquire and repair assets in combination with their own contributions from equity and refinancing. The ongoing costs associated with operating the newly created deeply and moderately affordable units and providing portable housing benefits are estimated to reach a cumulative total of $147 million by 2027 and $734 million by 2030. Of note, this represents the sum of the ongoing costs for that year and each year prior, dating back to 2025.

Local Area Targets

Regional targets have been further broken down into local area municipality targets, where data permits. The following targets represent a preliminary planning tool while recognizing the important role that collaboration between the Region and local area municipalities plays in long-term planning.

Table 2: *Local area municipality targets, York Region*

Municipality	**Target 1:** New Deeply Affordable Units	**Target 1:** New Portable Housing Benefits	**Target 2:** New Moderately Affordable Units	**Target 3:** Acquisition of Existing Affordable Units
Aurora	685	1,475	390	195
East Gwillimbury	260	565	150	80
Georgina	680	1,460	385	160
King	110	240	65	65
Markham	3,430	7,395	1,955	850
Newmarket	1,300	2,805	740	335
Richmond Hill	2,785	6,010	1,590	550
Vaughan	2,330	5,030	1,330	730
Whitchurch-Stouffville	345	730	195	120
York Region	**11,925**	**25,725**	**6,800**	**3,090**

CONCLUSION

Moving Forward

Leading the Way

Across Peel Region, Toronto and York Region, tremendous commitment and effort are being directed to providing housing options for all. It is clear, however, that much more will be necessary to fully address the crisis at hand.

Building on the ambitious vision set out in *Built for Good: Delivering the Housing Ontario Needs*, the targets presented here demonstrate the level of action required at the local level. Although local in focus, this GTA Spotlight acknowledges the need for a coordinated and concerted effort from all levels of government to support the ongoing work of the non-profit and co-op housing sector in providing and maintaining affordable housing. These targets provide an opportunity to reflect on the work done to date and encourage us to broaden our view of what is both possible and necessary.

A rapid expansion in the non-profit and co-op sector, far exceeding the current level of investment, is imperative. As an economic powerhouse and a core driver of population growth across Ontario, the Greater Toronto Area has the opportunity to lead the way in fighting for this reality, with the right level of support and investment from the provincial and federal governments.

Appendix A: Methodology

Local Targets

Targets 1 and 2

The Ontario-wide targets for deeply affordable (Target 1) and moderately affordable (Target 2) housing were developed by applying the current estimated rate of core housing need to projected household counts, taking into consideration differences in income groups. Additional data on the number of individuals anticipated to be experiencing homelessness are also included in Target 1. Similar considerations have been applied in breaking Targets 1 and 2 into local targets for Peel, Toronto and York. For further details on the methodology used to create the Ontario-wide targets, refer to the fulsome Built for Good report.

Breaking core housing need down by region

As a first step, the proportion of renter households in core housing need within each region out of the total number of renter households in core housing need across Ontario was calculated using data from the 2021 Census of Population. Of note, while the Ontario-wide target was estimated using core housing need data from the 2022 Canadian Housing Survey, this data is not available by census divisions. As such data from the 2021 Census was used for this analysis.

Table 3 shows the proportion of renter household in core housing need in Peel, Toronto and York, out of all renter households in core housing need in Ontario. As a point of comparison, the proportion of all renter households in each area relative to Ontario is also shown.

Table 3: *Share of Peel, Toronto and York renter households in core housing need and all renter households out of that of Ontario, 2021*

Region	% share of Ontario renter households in core housing need	% share of Ontario renter households
Peel	7.3%	6.7%
Toronto	37.4%	32.3%
York	4.4%	4.0%
Ontario	**100%**	**100%**

Source: Statistics Canada Community Profile, 2021

As of 2021, core housing need rates among renter households were higher in Toronto (27.3%), York Region (24.9%), and Peel Region (26.3%), relative to Ontario (23.7%). As such, these regions had a higher share of Ontario's renter households in core housing need compared to their share of all Ontario renter households in 2021. Prior to applying these proportions to the Ontario-wide targets, they were adjusted based on projected patterns in renter household growth.

Factoring in local changes in renter household growth

In recent years, renter households have grown at a faster rate in Peel and York relative to Ontario, whereas the opposite is true of Toronto. Changes in each region's share of Ontario renter households, due to changing trends in tenure and population growth, will impact the amount of affordable rental housing required in each region. As such, the number of renter households in 2035 has been estimated using the 2024 population projections by census division provided by the Ministry of Finance. These population projections are converted to household projections and broken down by tenure based on household trends in size and tenure in each region from 2006 to 2021. Table 4 shows the estimated share of Ontario renter households in each region, compared to the share in 2021.

Table 4: *Current and projected share of Peel, Toronto and York renter households out of all Ontario renter households, 2021, 2035*

Region	2021	2035
Peel	6.7%	6.8%
Toronto	32.3%	31.7%
York	4.0%	4.3%
Ontario	**100%**	**100%**

Source: Statistics Canada Community Profile, 2006 to 2021, Ontario Ministry of Finance, 2024; SHS Calculations

Applying the adjusted proportions to the overall targets

As a final step, the relative change in the share of all renter households estimated between 2021 and 2035 in each region was applied to the share of Ontario renter households in core housing need in 2021 in each region. This represents the estimated share of renter households in core housing need in each region in 2035 out of the total estimated number of renter households in core housing need in 2035. These shares are then applied to Targets 1 and 2 to create regional targets (Table 5). Overall, just under half (48.8%) of each target is proposed to be provided within Peel, Toronto and York.

Table 5: *Adjusted share of Ontario targets and local targets for Peel, Toronto and York*

Region	Adjusted share of targets	Target 1	Target 2
Peel	7.4%	59,600	10,750
Toronto	36.7%	295,350	53,200
York	4.7%	37,650	6,800
Ontario	**100%**	**805,000**	**145,000**

These same proportions were then applied to the subcomponents of Target 1, being the number of units and the number of new portable housing benefits* proposed to be created (Table 6).

Table 6: *Adjusted share of Ontario targets and local Target 1 components for Peel, Toronto and York*

Region	Adjusted share of targets	New units	New portable benefits
Peel	7.4%	18,900	40,700
Toronto	36.7%	93,550	201,800
York	4.7%	11,925	25,725
Ontario	**100%**	**255,000**	**550,000**

In light of the total number of purpose-built rental units in Peel (42,380), Toronto (281,935) and York Region (6,381) as of 2024, these targets assume that some portable housing benefits will be applied to existing units in the secondary market and newly developed market rental units, where applicable.

****A note on definitions:*** *A rent supplement, which is provided directly to the housing provider, can be distinguished from a portable housing benefit, which is provided directly to the tenant. For more information on the importance of rent supplements in creating new deeply affordable housing units, refer to the fulsome Built for Good report.*

A note on estimating the distribution of individuals experiencing homelessness

Target 1 is made up of both the estimated number of low-income renter households in core housing need by 2035, as well as the estimated number of individuals who will be experiencing homelessness by 2035 without intervention. Data on the share of people experiencing homelessness in each region out of all individuals experiencing homelessness across Ontario is not readily available.

Additionally, variations in methods for assessing the number of individuals experiencing homelessness across Service Manager areas create further challenges for comparison. As such, the distribution of renter households in core housing need across Ontario has been used as a proxy for the distribution of individuals experiencing homelessness. As such, the proportions outlined here have been applied to the total count in Target 1.

Local Area Municipalities

Breaking core housing need down by region

Within York Region and Peel Region, the regional targets have been further broken down by local area municipality based on the distribution of renter households in core housing need across each region, as per data from the 2021 Census (Table 7).

Table 7: *Local area municipality share of renter households in core housing need out of that of their respective region in Peel and York, 2021*

Municipality	% share of renter households in core housing need
Peel	**100%**
Mississauga	63.5%
Brampton	34.4%
Caledon	2.1%
York	**100%**
Aurora	5.7%
East Gwillimbury	2.2%
Georgina	5.7%
King	0.9%
Markham	28.7%
Newmarket	10.9%
Richmond Hill	23.4%
Vaughan	19.5%
Whitchurch-Stouffville	2.9%

Source: Statistics Canada Community Profile, 2021

Supportive Housing Sub-target

The sub-target for the creation of supportive housing across Ontario was made up of four components, which were informed primarily by projecting waitlist data and existing estimates:

- **46,000 households with developmental disabilities** seeking supportive housing
- **41,000 households with mental health and addictions challenges** in need of supportive housing units
- **1,000 households anticipated to be exiting homelessness** with high acuity needs*
- **5,000 households with physical disabilities** requiring supportive housing to better meet their needs

To break down this data regionally, regional demand data from the Developmental Services Ontario (DSO) service registry and from Addictions and Mental Health Ontario (AMHO) were used.

Breaking down regional data on demand for supportive housing for individuals with developmental disabilities

Table 8 shows the number of service requests on the service registry in Peel, Toronto, York and Ontario for supportive group living and supported independent living[28].

Table 8: *Number of service requests for Supported Group Living and Supported Independent Living in Peel, Toronto, York and Ontario, 2025*

Region	% share of Ontario renter households in core housing need	% share of Ontario renter households
Peel	823	429
Toronto	4,019	3,263
York	1,373	821
Ontario	**15,808**	**16,660**

Source: Developmental Services Ontario, 2025

**Acuity refers to the level of complexity of a person's needs and challenges, often used to determine the intensity of support services required. High acuity indicates complex, ongoing needs requiring intensive support[29].*

All datapoints were collected in the period between March 31, 2025 and April 29, 2025, and it is important to note that statistics are always fluctuating. They are valid at the time of reporting but may be re-stated in the future to reflect data or calculation changes. In addition, in some cases, a person may request more than one service in more than one geographic area. As a result, some service requests may represent the same individual. To help account for this duplication and avoid overstating demand, the total number of service requests for supportive group living and supported independent living has been reduced by 10% in each region when calculating the share relative to Ontario. Table 9 shows the portion of supportive housing targeted for individuals with developmental disabilities that is proposed in each region.

Table 9: *Adjusted share and number of supportive housing units for individuals with development disabilities in Peel, Toronto and York*

Region	% share of units	# of units proposed
Peel	3.5%	1,596
Toronto	20.2%	9,285
York	6.1%	2,798
Ontario	**100%**	**46,000**

Breaking down regional data on the demand for mental health and addictions supportive housing

As outlined in their recently published report[30], Addictions and Mental Health Ontario (AMHO) collected waitlist data from 55 organizations, including Canadian Mental Health Association Ontario branches and coordinated access bodies. Based on this survey, AMHO found that out of a total number of 36,378 individuals on waitlists for mental health and addictions supportive housing, 28,936 (79.5%) were in the Toronto Health Region and 2,773 (7.6%) were in the Central Health Region.

While the Toronto Health Region aligns with Toronto's municipal boundary, the Central Region includes Peel, York and other municipalities in central Ontario. Using the latest population estimates[31], Peel and are estimated to make up approximately 39.2% and 30.3% of the population of the Central Health Region. For the purposes of analysis, demand has been assumed to be constant across the Central Health Region, and the total proportion of demand in the Central Health Region has been broken down for Peel and York based on their share of population.

Before applying these proportions to the Ontario-wide target, it is worth acknowledging the strong overrepresentation of demand in Toronto. AMHO has noted that Toronto is a hub for many of Ontario's most vulnerable populations and thus experiences significant inflows of individuals from across the province who are seeking services.

At the same time, data collection and waitlist management vary significantly across geographies. Severe housing shortages, growing waitlists, and prolonged lack of supply and flow from transitional and supportive housing have caused some providers to stop maintaining waitlists altogether. As such, waitlists may not reflect the true demand, particularly where they exclude those who struggle to navigate application systems. AMHO notes that providers in Toronto and the Greater Area may have greater capacity for data collection and tracking.

As such, the regional shares of the Ontario waitlists have been adjusted to account for potential discrepancies in data collection. Specifically, the share in Toronto has been decreased by 10%, while the share in Peel and York Region has been increased by 10%, also recognizing their growing share of renter households more broadly. Table 10 shows the proposed share and number of mental health and addictions supportive housing proposed in Peel, Toronto and York out of the 41,000 total units proposed for Ontario.

Table 10: *Adjusted share and number of mental health and addictions supportive housing in Peel, Toronto, and York*

Region	% share of units	# of units proposed
Peel	3.3%	1,350
Toronto	71.6%	29,350
York	2.5%	1,040
Ontario	**100%**	**41,000**

Breaking down the remaining components of the supportive housing target

For the remaining 6,000 units that make up the supportive housing target for Ontario, an average of each region's proportion of supportive units for individuals with developmental disabilities and mental health and addictions supportive units has been applied.

Table 11 shows the final proposed supportive housing target for each region, as well as that region's share of the total supportive housing target for Ontario.

Table 11: *Proposed number and share of all supportive housing units under Target 1 in Peel, Toronto, York and Ontario, 2025*

Region	# of units	% share of units
Peel	3,150	3.4%
Toronto	41,400	44.5%
York	4,100	4.4%
Ontario	**93,000**	**100%**

Indigenous Housing Sub-targets

Preliminary methodology based on the distribution of Indigenous households in core housing need across Ontario

As a preliminary methodology to calculate the Indigenous sub-targets in reach region, a similar methodology to that used to calculate Targets 1 and 2 for each region was applied. First, the proportion of Indigenous renter households in core housing need in each region out of all Indigenous renter households in core housing need across Ontario was calculated. Indigenous household is defined as a household where the primary maintainer is Indigenous.

As a starting point, this proportion was then applied to the Indigenous sub-targets for all of Ontario for both Targets 1 and 2 (Table 12). This methodology proposes that 17.5% of the total units for Indigenous households across Ontario be located in Peel, Toronto and York.

Table 12: *Share of Peel, Toronto and York Indigenous renter households in core housing need out of that of Ontario, 2021, and proposed Indigenous housing sub-targets for Targets 1 and 2 (preliminary methodology)*

Region	% share of Ontario Indigenous renter households in core housing need	Target 1	Target 2
Peel	2.2%	1,200	260
Toronto	14.4%	7,930	1,730
York	0.9%	515	110
Ontario	**100%**	**55,000**	**12,000**

Source: Statistics Canada Custom Tabulation, 2021 via Housing Assessment Resource Tools, UBC

Comparing the proportion of units for Indigenous households to local rates of core housing need

As a secondary reference, these preliminary estimates of Indigenous housing sub-targets for Targets 1 and 2 in each region (Table 12) were calculated as a percentage of the total targets for that region (Table 13).

For example, the preliminary estimate of 1,200 deeply affordable units for Indigenous households in Peel under Target 1 makes up 2.0% of all the deeply affordable units proposed for Peel under Target 1 (59,600). Table 13 shows these proportions for each target in each region and in Ontario.

Table 13: *Proposed share of units for Indigenous households out of all units proposed under Targets 1 and 2 (preliminary methodology)*

Region	Target 1	Target 2
Peel	2.0%	2.4%
Toronto	2.7%	3.3%
York	1.4%	1.6%
Ontario	**6.8%**	**8.3%**

These proportions were then compared to the proportion of renter households in core housing need in each region that are Indigenous, as per 2021 census data. This is to ensure that the relative share of units dedicated to Indigenous households in each region realistically matches the proportion of Indigenous households among all renter households experiencing core housing need.

Rates of census participation are lower in Indigenous populations compared to the general population due to barriers such as a lack of fixed address, distrust of government due to colonial practices, and migration between geographic locations, including from on and off reserve. Recent research using Our Health Counts data in Toronto and Ontario has found that Indigenous populations are two to four times higher than what is reported in the census[32,33]. In order to estimate an accurate rate of core housing need in each region, Indigenous undercounting within census data has been taken into account. In addition to factoring in this undercounting in the creation of the overall Ontario targets, it has been further considered in the context of Peel, Toronto and York (for more information on how this was incorporated into the Ontario-wide target, refer to the fulsome Built for Ontario report).

An adjusted proportion of Indigenous households among all renter households experiencing core housing need that takes into account undercounting was calculated by assuming the number of Indigenous renter households in core housing need in 2021 was actually two to four times higher than reported. This increase was also added to the overall number of renter households experiencing core housing need, and the proportion was recalculated. Table 14 shows the proportion of Indigenous households among renter households experiencing core housing need in each region, with and without this census undercount methodology applied.

Table 14: *Estimated proportion of Indigenous households out of all renter households in core housing need with and without a census undercount factor in Peel, Toronto, and York, 2021*

Region	Without undercount	With undercount
Peel	1.2%	2.3% - 4.6%
Toronto	1.5%	3.0% - 6.1%
York	0.8%	1.6% - 3.2%

Source: Statistics Canada Custom Tabulation, 2021 via Housing Assessment Resource Tools, UBC; SHS Calculations

Based on this data, the proportion of units set aside for Indigenous households in each region using the preliminary methodology (Table 12) is not proportionate to the share of Indigenous households among renter households in core housing need in each region once potential census underrepresentation is taken into account.

Therefore, as an alternative methodology, the midpoint of the estimated range in the proportion of Indigenous households among renter households in core housing need in each region was applied to Target 1 and 2 in each region. Table 15 shows the result of this calculation.

Table 15: *Proposed share and number of units for Indigenous households out of all units proposed under Targets 1 and 2 (final methodology)*

Region	% of units dedicated to Indigenous households	Target 1	Target 2
Peel	3.5%	2,090	380
Toronto	4.6%	13,590	2,450
York	2.4%	600	160

As a result, this methodology proposes that 30.1% of the total units for Indigenous households across Ontario for Target 1, and 24.9% of the total units for Indigenous households for Target 2 be located in Peel, Toronto and York.

Target 3

Target 3 consists of two components: the acquisition of naturally occurring affordable housing that is at risk of being lost, and the repair of existing affordable non-profit and co-op housing.

Erosion of existing affordable housing

To estimate the projected loss in affordable units for the Ontario-wide target, the number of units below moderately affordable rent levels was compared between 2006 and 2021, where a moderately affordable rent was set at $1,000 in 2021. This rent level was selected based on the availability of data and as an approximation of an affordable rent for households in the 4th income decile (meaning households who earn more than the lowest 30% of Ontario households, but less than the highest 60%), based on Ontario-wide income data. Through this methodology, it was estimated that 80,000 units will be lost over the next ten years without intervention. As such, Target 3 for Ontario proposes the acquisition of 80,000 existing, naturally occurring affordable units by non-profit and co-op housing providers over the next ten years to ensure this housing remains affordable.

Breaking down the acquisition target by region

To break down this target by region, this analysis aimed to identify where naturally occurring affordable housing that already exists and can be acquired is located. To this end, the proportion of existing affordable units within each Region, out of all affordable units in Ontario was estimated, where affordability is defined by the local market. The Housing Assessment Resource Tools (HART) from the University of British Columbia[34] provides an estimate of the number of unsubsidized units in a municipality that were below-market rent in 2021, where below-market rent is calculated as shelter that is affordable to households earning 80% of Area Median Household Income. Area Median Household Income is the median income of all households within a given area. Rent values are based on self-report data from the census.

Rather than break down this target by the proportion of units with rents under $1000 available across Ontario in each region, the proportion of units below-market rent in each region (using HART's concept of below-market rent), out of all below-market rent units in Ontario was used. This approach was selected for several reasons:

- Data on the number of units with shelter costs below $1000 is only publicly available at the level of the census metropolitan area.
- Using the static $1000 threshold would under-estimate the number of affordable units that can be acquired in Toronto and other high-market areas where rents are higher on average.
- This methodology acknowledges that what is considered 'affordable' and which may be eligible or of interest for acquisition varies based on the local market conditions. In Toronto, properties that non-profit and co-op housing providers may seek to acquire are likely to have significantly higher rents and cost much more on average than potential properties being acquired in a lower market area, particularly those outside of the Greater Toronto Area. Both, however, are an important part of an overall, Ontario-wide acquisition strategy.

Of note, this target is not based on the number of below-market units in each region as measured by HART, it is based on the proportion of below-market units in each region relative to all below-market units in Ontario. Table 16 shows both the number of below-market units in each region, and the share of these units in each region out of Ontario.

Table 16: *Number and proportion of below-market units in Peel, Toronto and York out of all below-market units in Ontario, and proposed acquisition targets*

Region	# of below-market units	% share of below-market units	Target
Peel	76,620	7.0%	5,610
Toronto	288,440	26.4%	21,120
York	42,170	3.9%	3,090
Ontario	**1,092,560**	**100%**	**80,000**

Source: Statistics Canada Custom Tabulation, 2021 via Housing Assessment Resource Tools, UBC

Breaking down the acquisition target by local area municipality

The same methodology has been applied to the local area municipalities within York Region and Peel Region.

The proportion of below-market units in each local area municipality out of the total number of below-market units in their respective region has been applied to the regional acquisition target.

Table 17: *Local area municipality share of renter households in core housing need out of that of their respective region in Peel and York, 2021*

Municipality	# of below-market units	% share of below-market units	Target
Peel	**76,620**	**100%**	**100%**
Mississauga	45,425	59.3%	63.5%
Brampton	27,085	34.4%	34.4%
Caledon	1875	2.1%	2.1%
York	**42,170**	**100%**	**100%**
Aurora	2,615	5.7%	5.7%
East Gwillimbury	1,095	2.2%	2.2%
Georgina	2,160	5.7%	5.7%
King	850	0.9%	0.9%
Markham	11,380	28.7%	28.7%
Newmarket	4,495	10.9%	10.9%
Richmond Hill	7,370	23.4%	23.4%
Vaughan	9,720	19.5%	19.5%
Whitchurch-Stouffville	1,570	2.9%	2.9%

**Note that the sum of the number of below-market units in each local area municipality does not total the number of below-market units reported across the region in both regions. The local targets have been normalized to total the regional target.*

Source: Statistics Canada Custom Tabulation, 2021 via Housing Assessment Resource Tools, UBC

Current condition of social and affordable housing

The Ontario-wide target for the repair and rehabilitation of units includes 130,000 units currently in poor or fair condition and 15,000 units in average or good condition that were constructed prior to 1980, as reported by CMHC's social and affordable housing survey for 2023[29], which collects data directly from non-profit and co-op housing providers.

Breaking down the repair target by region

Estimating the distribution of existing non-profit, co-op and other affordable housing in need of repairs across Ontario is difficult due to inconsistent data collection and reporting at the local and provincial levels. Regional targets were estimated through a combination of CMHC-reported data and estimates provided by local service managers. CMHC's social and affordable housing survey provides data on the condition of units by census metropolitan area or census agglomeration. According to this data, out of all the social and affordable housing units in poor or fair condition across Ontario, 86.5% are located in the Toronto Census Metropolitan Area (CMA). Of the units in average or good condition across Ontario, 37.6% are in the Toronto CMA. Applying these proportions to the subcomponents identified above, this would suggest that 118,080 (or 81.4%) of the units identified in this target are located in the Toronto CMA. By comparison, only 57.4% of all social and affordable housing units in Ontario are in the Toronto CMA.

As such, this estimate indicates the stock in the Toronto CMA is in disproportionately poor state relative to other parts of Ontario. According to the survey, there were 196,941 social and affordable housing units in total in the Toronto CMA. The estimate of 118, 082 units in the Toronto CMA that will require significant repairs and rehabilitation in the next ten years makes up 60.0% of the CMA's entire social and affordable housing stock. In comparison, this estimate assumes that only 18.3% of the social and affordable housing stock in the rest of Ontario will require significant repairs or rehabilitation over ten years. While some of this discrepancy may be impacted by varied reporting standards, it is important to note that the stock of social and affordable housing in the Toronto CMA is older than that of the rest of Ontario, impacting the need for significant repairs and rehabilitation. Whereas 59.2% of the social and affordable stock in the Toronto CMA was built prior to 1980, only 46.9% of the stock in the rest of Ontario was built prior to 1980.

While data on condition is not available by region, out of the total 196,941 social and affordable units in the Toronto CMA, 81.8% are in Toronto, with the remainder being in Peel (12.5%), York (3.3%), or elsewhere in the Toronto CMA (2.3%).

Incorporating local data on state of repair

Service Manager data for Peel, Toronto, and York was reviewed to adjust assumptions.

Peel: According to data from the Region of Peel, there were 16,497 social and affordable housing units administered by Peel Region in 2023, of which 71% are in a good state of repair[39]. CMHC reports a total of 24,708 social and affordable housing units in Peel, the balance of which is assumed to be federally administered or other units not administered by the Region.

A midpoint of the following two datapoints has thus been used:

- 29% of municipally administered stock being estimated to be in poor, fair, or average condition as per Peel Region data; and
- 60% of the stock across the Toronto CMA being identified as needing significant repairs or rehabilitation across the Toronto CMA based on CMHC data and the previously identified methodology.

As a result, 11,120 units, or 45% of the social and affordable housing stock in Peel (as measured by CMHC) is assumed to require significant repair or rehabilitation by 2035. This makes up 7.7% of the Ontario-wide target for repair and rehabilitation.

Toronto: According to the City of Toronto[36], as of 2023, the City administered over 93,000 social and affordable housing units. Just over half of this stock (53%) was identified as being in good or excellent condition. Of note, this data does not include social and affordable housing that is not administered by the City. As of 2023, CMHC reported a total of 161,146 social and affordable housing units in the City of Toronto, the balance of which is understood to be federally administered, operating outside of a government funding agreement, or otherwise outside of municipal administration. While data on the age or condition of the social and affordable housing stock not administered by the City is not available, a significant portion of this stock is assumed to be legacy stock built prior to federal retrenchment, which may be older compared to the municipally administered stock.

Similar to the methodology used for Peel, a midpoint between the City estimate and the CMHC estimate (as per data across the Toronto CMA) has been used. As a result, 87,020 units, or 54% of the social and affordable housing stock in Toronto (as measured by CMHC), is assumed to require significant repair or rehabilitation by 2035. This makes up 60.0% of the Ontario-wide target for repair and rehabilitation.

York: According to data from the Region of York, there were 6,982 social and affordable housing units in York Region as of 2023, including federally administered units[37]. This estimate actually exceeds that of CMHC for York Region in 2023 (6,499). As of 2024, the Region of York estimated that there was a housing repair backlog of $90 million among community non-profit housing providers in the region[38]. Using the previously established estimate that significant repairs and rehabilitation require approximately $80,000 of government funding per unit (see the fulsome Built for Good report for the methodology behind this assumption), it is estimated that approximately 1,125 units in York Region, or 16% of the social and affordable housing units in the Region, are in need of repair.

Similar to the methodology used for Toronto and Peel, a midpoint between the Regional estimate and the CMHC estimate (as per data across the Toronto CMA) has been used. As a result, 2,655 units, or 38% of the social and affordable housing stock in York (as reported by York Region, the larger of the two estimates) is assumed to require significant repair or rehabilitation by 2035. This makes up 1.8% of the Ontario-wide target for repair and rehabilitation.

Estimates by local area municipality are not included in this analysis

The target for the repair and rehabilitation of existing social and affordable housing has not been provided for the local area municipalities in York Region and Peel Region due to insufficient data at the local level. Service Managers should work in collaboration with existing housing providers to assess the local distribution of this target.

Local Milestones

Target 1

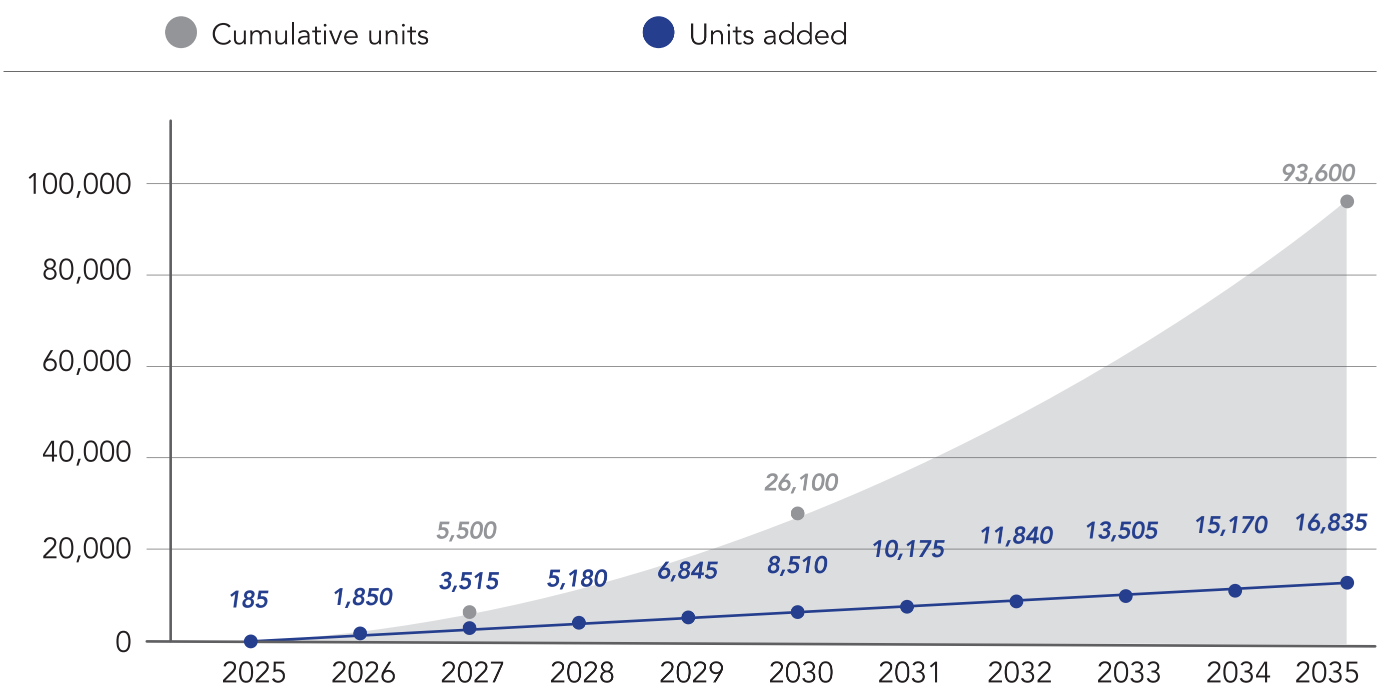
The milestones were established by replicating the approach used on the Ontario-wide milestones and scaling them based on the local targets. The methodology is explained further below, using the calculations for Toronto as an example.

Modelling a rapid expansion in the development of deeply affordable housing units

For the Ontario-wide model, a baseline level for the creation of deeply affordable units in 2025 was estimated as 500 units (for more information on this estimate refer to the fulsome Built for Good report). The model assumes a constant growth scenario, whereby the number of units added each year increases by a consistent amount. To adjust this to the local targets, the baseline number of units anticipated in 2025 in each region was scaled based on each region's share of the total target. For example, Toronto's target for the creation of deeply affordable units is 36.7% of the respective Ontario-wide target. As such, the baseline for Toronto in 2025 was estimated to be 36.7% of the Ontario-wide baseline for 2025, or 185 units. Based on this baseline, in order for Toronto to reach a total of 93,555 units by 2035, the number of units added per year must increase by 1,665 units each year.

Figure 1 shows the number of units added each year from 2025 to 2035, as well as the cumulative number of units achieved each year for Toronto.

Figure 1: Proposed number of newly created deeply affordable units, Toronto, 2025 to 2035



Adding portable housing benefits on top of the new units to ensue priority populations can access deeply affordable housing by 2030.

The following benchmarks for the creation of portable housing benefits across Ontario were established to ensure that the needs of two priority populations can be met:

- **170,000 portable benefits by 2027:** This is calculated from the anticipated number of individuals or households experiencing or at risk of chronic homelessness by 2027, minus the number of deeply affordable housing units that will have been created by 2027.

- **312,500 portable benefits by 2030:** This is calculated from the anticipated number of individuals or households experiencing or at risk of chronic homelessness by 2030 and all low-income renter households in deep core housing need, minus the number of deeply affordable housing units that will have been created by 2030.

These benchmarks were scaled based on each region's proportion of the total target. For example, in Toronto, which is expected to make up 36.7% of the Ontario-wide target for portable housing benefits, the 2027 benchmark was set at 62,500 benefits, approximately 36.7% of the Ontario-wide benchmark for 2027.

Target 2

The methodology for establishing milestones for the creation of moderately affordable units was the same as the methodology for milestones for the creation of deeply affordable units. Across Ontario, the baseline number of moderately affordable units estimated to be created in 2025 was 150. This baseline was scaled for each region based on the region's share of the total target. A continuous pace of expansion was then modelled.

Target 3

A frontloading approach was used to model the Ontario-wide milestones for the acquisition of existing affordable units. As a result, out of the 80,000 acquisitions proposed for Ontario by 2035, 25,000 were proposed by 2027 and 55,000 were proposed by 2030. These milestones were similarly scaled for each region based on each region's share of the Ontario-wide target. For example, Toronto's target for acquisition is 26.4% of Ontario's. As such, the 2027 milestone for Toronto was set at 6,600, approximately 26.4% of the Ontario-wide milestone for 2027. The number of acquisitions in 2025 was assumed to be negligible, and the yearly number of units to be acquired was then calculated accordingly, assuming a constant number of acquisitions in 2026 and 2027 (3,300), and between 2028-2030 (2,650).

With regard to the milestones for the repair and rehabilitation of existing affordable housing units, the benchmark for 2030 was the significant repair and rehabilitation of the 100,000 units currently in poor or fair condition. Assuming a negligible number of significant repairs in 2025, a constant yearly number of repairs (20,000) was proposed for 2026 to 2030. The regional milestones were again scaled based on each region's proportion of the total target. As Toronto makes up 60.0% of the Ontario-wide target for repairs and rehabilitation, the 2030 milestone was set at 60,000, 60.0% of the Ontario-wide milestone. The yearly number of units to be repaired or rehabilitate was calculated accordingly, assuming a constant number between 2026 and 2030 (12,000).

Costing

For the purposes of costing these milestones, the same Ontario-wide capital and ongoing costs to governments established under each target were applied to the applicable number of units and benefits modelled in each region for every year from 2025 to 2030.

Table 18 shows the utilized cost estimates in 2025 dollars. A 2.2% year over year inflation factor was applied every year thereafter. It is important to note that these costs represent the amount of investments required from government in the forms of grants, incentives, benefits, or supplements, not the total capital and operating costs of each unit. For more details on how these costs were estimated, refer to the fulsome Built for Good report.

Note that for the purpose of costing, supportive housing units are anticipated to make up 50% of the new deeply affordable units in each region.

Table 17: *Proposed capital and ongoing investments required to support the creation and maintenance of affordable units and housing benefits*

Item	Capital Cost	Ongoing Cost
New deeply affordable housing unit (rent-geared to income)	$300,000	$ 8,500
New deeply affordable housing unit (supportive housing)	$300,000	$30,000
Portable housing benefit	N/A	$ 9,900
New moderately affordable housing unit	$113,000	$ 7,245
Acquisition of existing affordable unit	$180,535	N/A
Significant repair and rehabilitation of existing affordable unit	$ 78,750	N/A

For a detailed list of sources, refer to the fulsome Built for Good *report.*

Appendix B: Endnotes

1 OECD. (2024). OECD Affordable Housing Database – Indicator PH4.2: Social rental housing stock. OECD Directorate of Employment, Labour and Social Affairs, Social Policy Division.

2 Laberge, M. (2025). Solving the housing crisis is a marathon not a sprint. Canada Mortgage and Housing Corporation.

3 Young, R. (2023). Canadian Housing Affordability Hurts. Scotiabank Global Economics.

4 Canadian Housing and Renewal Association and Housing Partnership Canada (2023). The Impact of Community Housing on Productivity.

5 Office of the Federal Housing Advocate (2024). Putting people first: The Federal Housing Advocate's 2023-2024 Annual Report to the Minister.

6 Gaetz S, Dej E, Richter T, et al. (2016). The state of homelessness in Canada 2016. Toronto: Canadian Observatory on Homelessness Press.

7 Data is from Statistics Canada Community Profiles or the CMHC Rental Market Survey unless otherwise stated.

8 Peel Region (2024). Housing Services 2023 Annual Report.

9 Peel Region (2024). Housing Services 2023 Annual Report.

10 Peel Region (2025). Everyone Counts Peel 2024 Community Report.

11 Peel Region (2024). Housing Services 2023 Annual Report.

12 Peel Region. Peel Housing and Homelessness Plan 2018 to 2028 (webpage).

13 Peel Region (2024). Housing Services 2023 Annual Report.

14 Addictions & Mental Health Ontario (2025). Unlocking Solutions: Understanding and Addressing Ontario's Mental Health and Addictions Supportive Housing Needs.

15 City of Toronto (2024). Food Insecurity in Toronto (webpage).

16 City of Toronto (2023). City of Toronto Housing Data Book.

17 City of Toronto Housing Secretariat & LURA Consulting (2019). HousingTO 2020-2030 Action Plan Consultation Summary Report.

18 City of Toronto (2025). Shelter System Flow Data.

19 Toronto Shelter and Support Services (2024). Overview of Toronto's Shelter System and Support for People Experiencing Homelessness: Presentation to the Housing Rights Advisory Committee.

20 City of Toronto (2025). Social Housing Waiting List Reports.

21 City of Toronto (2019). HousingTO 2020-2030 Action Plan.

22 York Region (2023). Community Housing Information Guide.

23, 24 York Region (2024). Housing Solutions: A place for everyone 2023 Progress Report.

25 York Region (2024). Homelessness Service System Plan: 2024 to 2027.

26, 27 York Region (2024). Housing Solutions: A place for everyone 2023 Progress Report.

28 Developmental Services Ontario Service Registry data was collected directly from internal DSO data and from the following sources:

- Development Services Ontario Toronto Region (2025). Year in Review April 1 2024 to March 31, 2025.
- Developmental Services Ontario Central West Region (2025). Year in Review April 1,2024 to March 31, 2025.
- Development Services Ontario Central East Region (2025). Year in Review April 1,2024 to March 31, 2025.

29 Association of Municipalities of Ontario, Northern Ontario Service Deliverers Association, Ontario Municipal Social Services Association, and Helpseeker Technologies (2025). Municipalities Under Pressure: The Human and Financial Cost of Ontario's Homelessness Crisis.

30 Addictions & Mental Health Ontario (2025). Unlocking Solutions: Understanding and Addressing Ontario's Mental Health and Addictions Supportive Housing Needs.

31 Population data was collected from the below sources. Of note, comparisons between different datasets can lead to inaccuracies due to discrepancy in data collection methods. For the purposes of this analysis the discreancy is assumed to be negligible due to the overall size of the populations being compared.

- The population of the Central Ontario Health Region was collected from: Ontario Health (2025). Annual Business Plan 2024/25.
- The population of Peel and York was collected from: Statistics Canada (2025). Population estimates, July 1, by census division, 2021 boundaries.

32 Rotondi MA, O'Campo P, O'Brien K, et al. (2017). Our Health Counts Toronto: using respondent-driven sampling to unmask census undercounts of an urban indigenous population in Toronto, Canada. BMJ Open 2017;7:e018936

33 Snyder M, McConkey S, Brar R, et al. (2024). Unmasking population undercounts, health inequities, and health service access barriers across Indigenous populations in urban Ontario. Can J Public Health. 2024 Nov;115 (Suppl 2):209-226

34 University of British Columbia (2025). Housing Assessment Resource Tools (HART).

35 Canadian Mortgage and Housing Corporation. (2024). Social and Affordable Housing Survey — Rental Structures Data Tables.

36 City of Toronto (2023). City of Toronto Housing Data Book.

37 York Region (2024). Housing solutions: A place for everyone 2023 progress report.

38 York Region (2023). Report of the Commissioner of Community and Health Services: Sustaining Community Housing through a Conditional Capital Grant Program.

39 Peel Region. Facts on housing and homelessness (webpage).

United Way Greater Toronto

Co-operative Housing Federation of Canada