



Curtner

Urban Leadership Program

2023-2024 Final Documents

Below are:

1. Original announcement of the program
2. Presentation from City of Toronto on “Affordability”
3. Summary of the Monthly Sessions (Curtner Days)
4. Briefing Notes Prepared by the Teams
 - a. Land
 - b. Labour
 - c. Capital
 - d. Materials & Techniques
5. Presentation made by participants to Mayor Chow on June 11, 2024

Access information on ULI’s Curtner Urban Leadership Program at
<https://toronto.uli.org/getinvolved/urban-leadership-program/>

Link to BDP Quadrangle’s excellent presentation (with a very familiar voice) on Toronto’s housing crisis. <https://www.youtube.com/watch?v=So74eD2u6y4>

kstolarick@gmail.com

From: ULI Toronto <dccustomerservice@uli.org>
Sent: September 6, 2023 12:51 PM
To: kstolarick@gmail.com
Subject: APPLY NOW: CURTNER URBAN LEADERSHIP PROGRAM Cracking the Deep Affordability Code

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8th ANNUAL

CURTNER URBAN LEADERSHIP PROGRAM

Cracking the Deep Affordability Code



DEADLINE TO APPLY:
Friday, September 29, 2023
Cohort size: (up to) 30 participants.

ULI Toronto's Curtner Urban Leadership Program engages multi-disciplinary emerging industry leaders to work with communities to advance responsible, transformative, and positive city-building.

MISSION

The program's mission is to cultivate thought and industry leadership by immersing emerging leaders in the real estate and land use industry in the challenges and opportunities of developing the Greater Golden Horseshoe.

The program is sponsored by **BDP Quadrangle** in memory of one of its founding partners, Brian L. Curtner and reflects many of his passions, including city building, mentorship and collaboration.

2023/2024 PROGRAM OVERVIEW

The focus of this year's program is **how to tackle the escalating urban crisis of housing affordability.**

Participants will engage with industry-peers across the private and public sector. They will discuss, contribute and develop knowledge and skills, learning from each other and known subject matter experts.

As part of the broader suite of tactics to ease the cost of rental housing at the low end of the market newly elected Mayor Olivia Chow is seeking a return of government or not for profit housing.

- Is this a practical idea in the modern Toronto housing economy?
- If so, what advice could ULI Toronto offer to support the advancement of such a market segment without adding upward pressure on for profit housing?

Together, they will develop a Technical Assistance Panel (TAP) to offer guidance on a question that impacts every city-building profession:

What must be done to increase the availability of affordable housing in Toronto through not-for-profit ownership?

2023/2024 PROGRAM FEATURES

The program features 1 day per month of programmed engagement and learning for 8 months, with periodic work outside of such sessions. Participants and their respective organizations benefit from networking and cross-industry engagement to support their individual and organizational objectives.

This year's program will feature:

- Monthly workshop sessions and site visits (8 months: October 2023 - May 2024)
- Leadership development through coaching session including DISC Assessment
- Meetings with senior public and private sector industry leaders and experts
- Educational Session from industry leaders surrounding housing affordability
- Collaborate and make professional connection with other industry professionals
- Final output a public presentation of ideas and solutions by the cohort to the city-building communities.

Participants (and where applicable their employer) must commit to the full program.

PROGRAM APPLICATION

The Curtner Urban Leadership Program is specifically targeted to mid-career real estate, development, and planning professionals in the industry or public service who are ULI members.

A limited number of spaces will be reserved at a subsidized rate for professionals working in/with community and not-for-profit groups.

**BDP.
Quadrangle**

APPLY NOW
2023/ 2024 CURTNER URBAN LEADERSHIP PROGRAM

PROGRAM COST (Members Only)

ULI Member: \$1,850 + HST

Annual Sponsor Rate: \$1,500 + HST

Public Sector Member Rate: \$550 + HST

Program fee shall be charged upon acceptance of application.

LEARN MORE ABOUT THE CURTNER URBAN LEADERSHIP PROGRAM

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30 St. Patrick Street, 5th Floor
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toronto.uli.org

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The mission of the Urban Land Institute is to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide.

CONTEXT: “affordable” housing in Toronto

CMHC defines affordable to be when housing cost is at or below 30% of a household’s income.

Ownership Housing (See Figure 1)

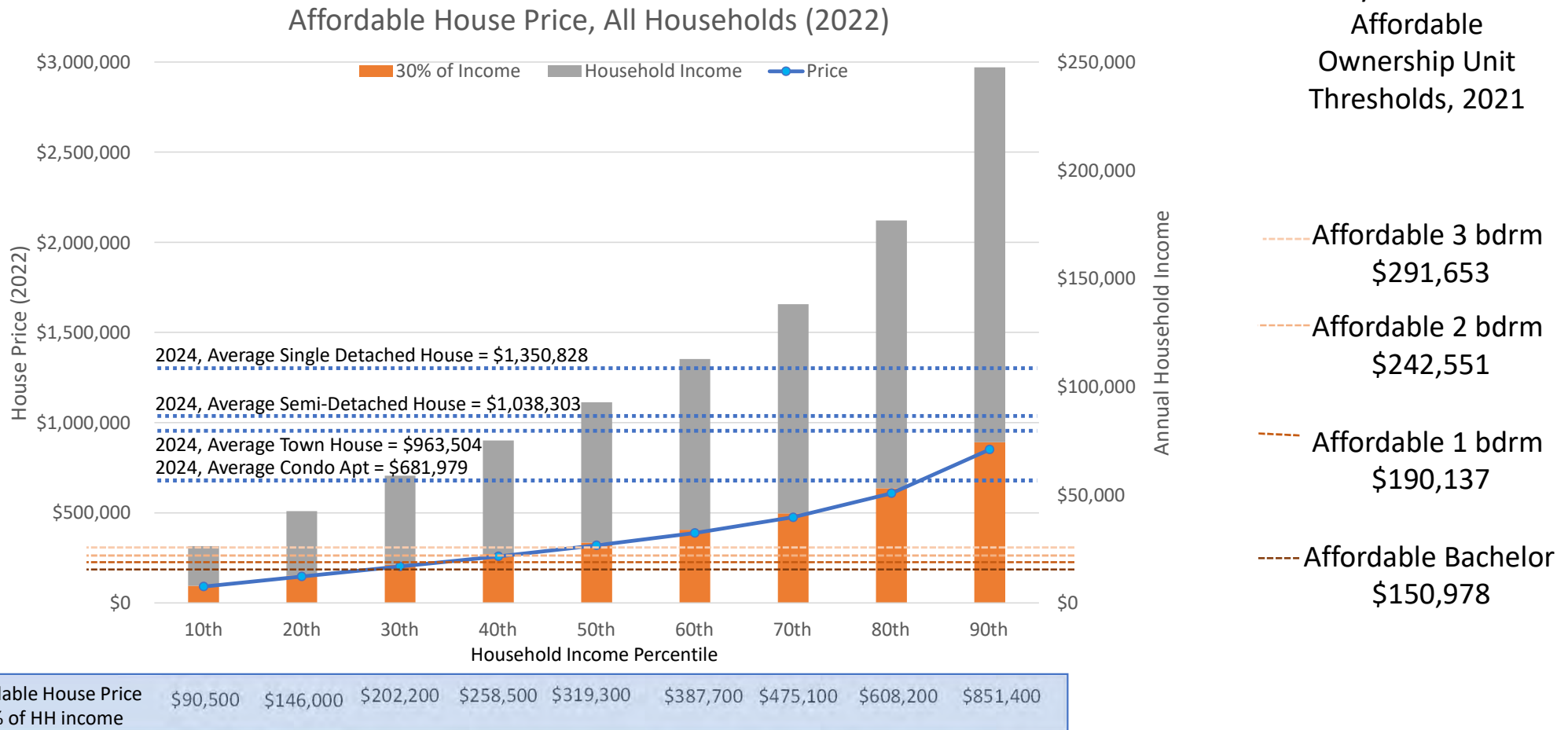
- The average house prices in Toronto as of January 2024 are \$1,350,828 for a single-detached, \$1,038,303 for a semi-detached; and \$963,504 for a townhouse which are only affordable to households in the 90th household income percentile.
- Average apartment price is \$681,979, which may be affordable for households in the 80th percentile.
- Meanwhile, the City of Toronto definition of affordable for ownership housing is in the range of \$150,000 for a bachelor unit to \$300,000 for a 3-bedroom unit based on 2021 statistics.

Rental Housing (See Figure 2)

- From a rental housing perspective, average rent for purpose built rental units is \$1,961, and \$2,890 for secondary market rental units (i.e. condo units that are rented out).
- These rents are affordable to renter households in the 60th and 80th percentile, respectively.
- The City of Toronto’s definition of affordable rental housing ranges from \$812 for a bachelor unit to \$1,858 for a 3- bedroom unit.

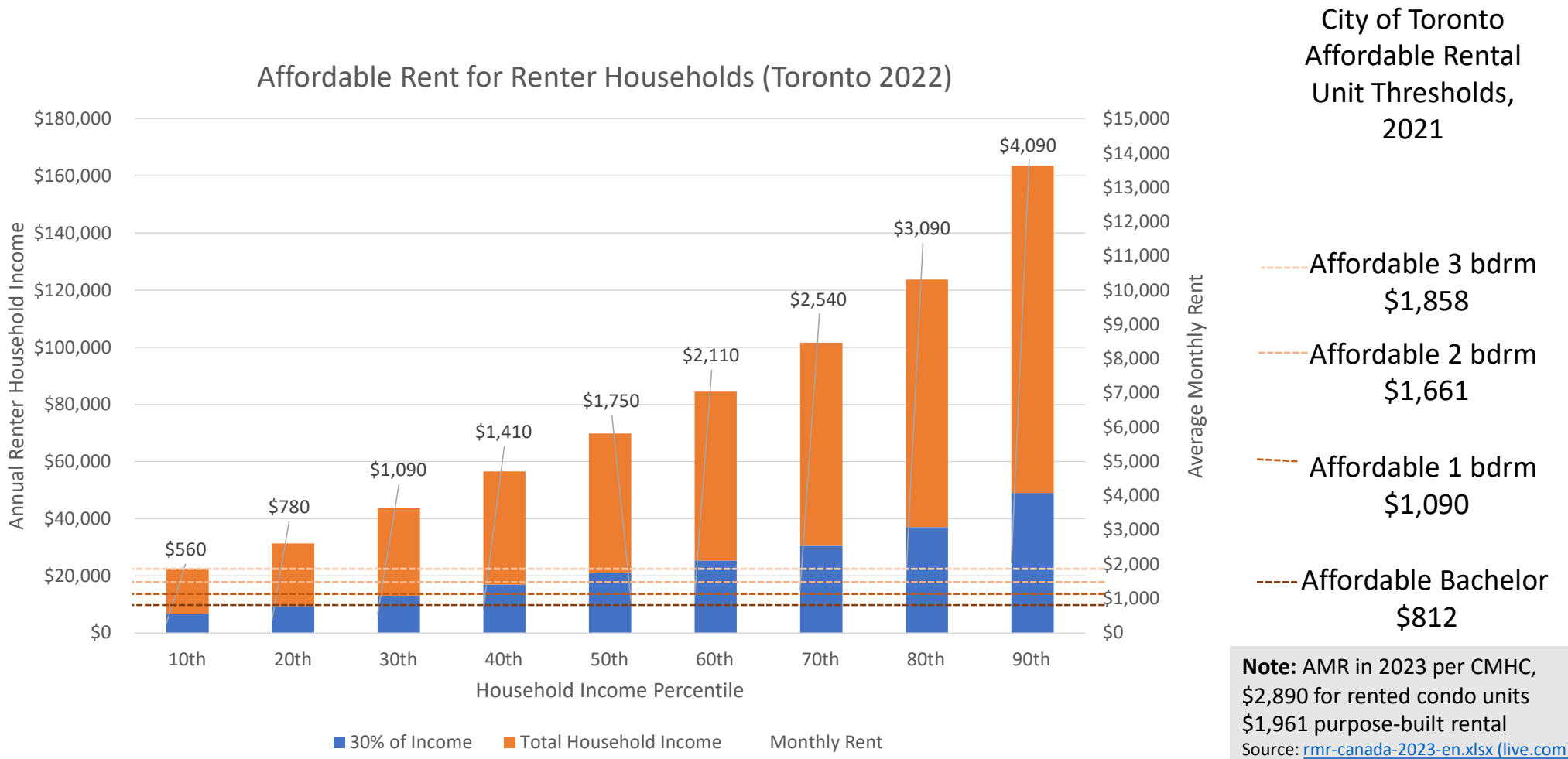
Based on the forgoing, there is a significant gap between what households can afford and what the market is presently providing., and this gap continues to widen. Accordingly, government interventions are required.

Figure 1: Affordable Ownership



Source: Ministry of Municipal Affairs and Housing, Provincial Policy Statement Housing Tables, Table 1: All Household Incomes and Affordable house Price, 2022, Statistics Canada Census of Population, 2021; and City of Toronto [Updating the Definitions of Affordable Housing – City of Toronto](#)

Figure 2: Affordable Rental



Source: Ministry of Municipal Affairs and Housing, Provincial Policy Statement Housing Tables, Table 3: Renter Household Incomes and Affordable Rents, 2022, Statistics Canada Census of Population, 2021; and City of Toronto [Updating the Definitions of Affordable Housing – City of Toronto](#)

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Curtner Days 2024

CURTNER URBAN LEADERSHIP PROGRAM 2023-2024

How to tackle the escalating urban crisis of housing affordability?

The focus of this year's program is **how to tackle the escalating urban crisis of housing affordability?**

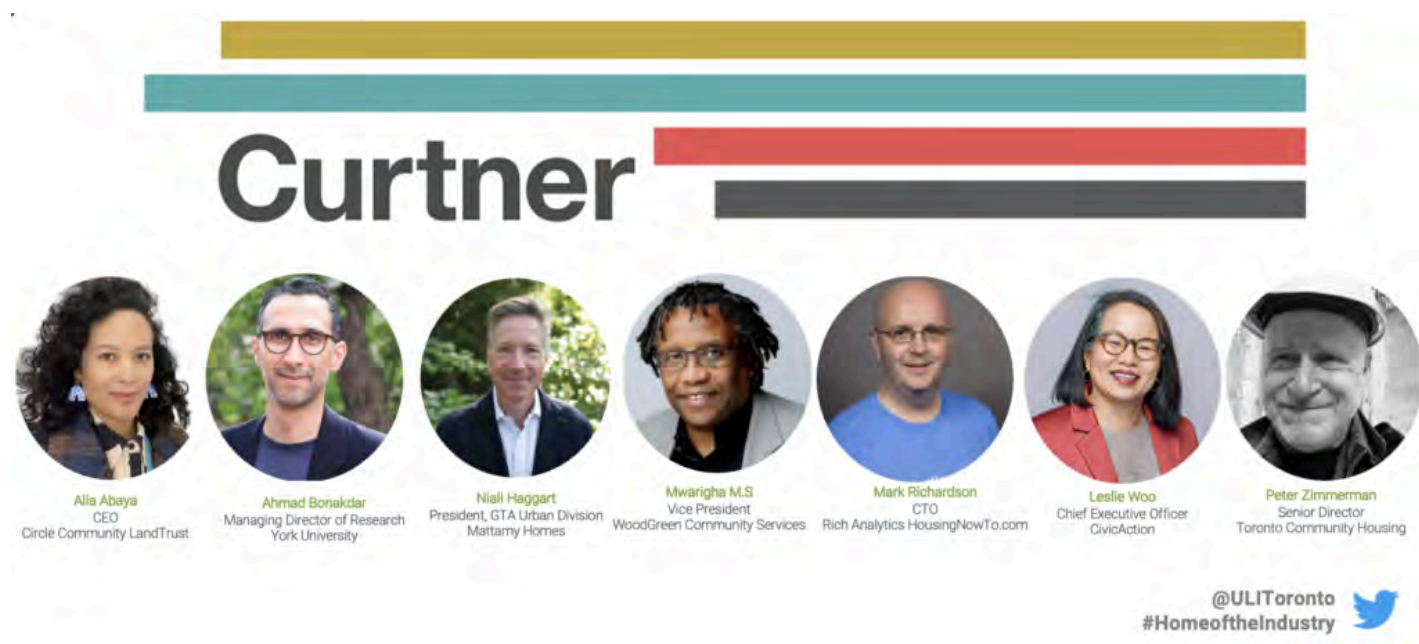
Participants will engage with industry-peers across the private and public sector. They will discuss, contribute and develop knowledge and skills, learning from each other and known subject matter experts.

Kick Off: October 20th, 2023

The program kicked off on Friday October 20th, 2023, at the Mattamy Homes Offices. Kevin Stolarick, the Dean of this year's program gave everyone a brief overview of this year's program. Participants of

the program were able to network and meet one another before the start of this year's program. The session was followed by a talk by Niall Haggart, President, GTA Urban Division, Mattamy Homes. After that there is a panel discussion on Housing Affordability Crisis on What's at Stake? with Alia Abaya, CEO, Circle Community LandTrust, Ahmad Bonakdar, Managing Director of Research, Making the Shift Youth Homelessness Social Innovation Lab, The Canadian Observatory on Homelessness, York University, Mwarigha M.S, Vice President, WoodGreen Community Services, Leslie Woo, Chief Executive Officer, CivicAction and Peter Zimmerman, Senior Director, Toronto Community Housing. After that the participants received a tour with Mark Richardson from CTO, Rich Analytics Technical Lead around the neighbourhood.

Speakers of the Day



Speakers:

Alia Abaya, CEO, Circle Community LandTrust

Ahmad Bonakdar, Managing Director of Research, Making the Shift Youth Homelessness Social Innovation Lab, The Canadian Observatory on Homelessness, York University

Niall Haggart, President, GTA Urban Division, Mattamy Homes

Mwarigha M.S, Vice President, WoodGreen Community Services

Mark Richardson, CTO, Rich Analytics Technical Lead, HousingNowTO.com

Leslie Woo, Chief Executive Officer, CivicAction

Peter Zimmerman, Senior Director, Toronto Community Housing





Session 2: November 17th, 2023

The session initiated a discussion about this year's program closely with the Mayor Office to learn more about their plans. The group undertook a conversation and Q&A with Andrew from Mayor Olivia Chow team. After the engagement the participants divided themselves into group where as groups they all collectively determine the questions and response they have of the city being a public builder that were shared to the whole group.



Speakers:

Brendan Agnew-Iler, Director of Policy Development & Community Outreach, Office of Mayor Olivia Chow

Session 3: December 15th, 2023

In session 2 participants learn about their leadership styles at Kingsett Capital Partners. The session started with a **Leadership Program with Vanessa Judelman**. Participants of the program were able to learn each other leadership skills and discover their DISC Assessments amongst their peers. The

session then followed by a talk with Rob Kumer, CEO of KingSett Capital that was moderated by one of our participants Zakaria Abdulle from Somali Centre for Culture and Recreation.



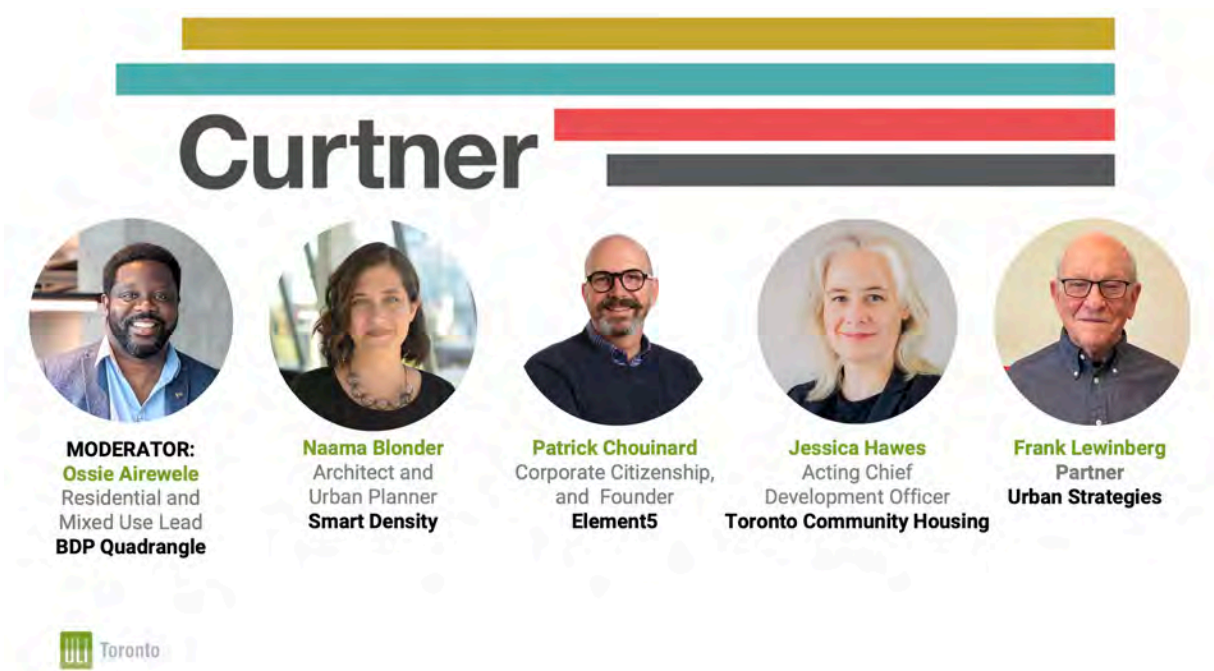
Speakers:

Rob Kumer, CEO, Kingsett Capital Partners

Session 4: January 26th, 2024

In session 4 participants started their session in BDP Quadrangle which Les Klein, Principal, Co-Founder and Studio Head welcomed the participants. The session started with a presentation with Ossie Airewele regarding the importance of design in relation to tackling the affordable housing crisis. Afterwards we had a panelist which Ossie moderated with Naama Blonder, Architect and Urban Planner, Smart Density, Patrick Chouinard Corporate Citizenship, and Founder Element5, Jessica Hawes Acting Chief Development Officer Toronto Community Housing and Frank Lewinberg Partner Urban Strategies. After the Panelist session we have Stephanie Siu Chong, Principal, BDP Quadrangle that was moderated by one of our participants Juliana Dutkay Senior Lead, Strategic Initiatives United Way. After the talking session participants had a team discussion session on affordable housing and the state it is currently now for a future webinar session.

Speakers of the Day



View Ossie Airewele Presentation

Speakers:

Naama Blonder, Architect and Urban Planner, Smart Density

Stephanie Siu Chong, Principal, BDP Quadrangle

Patrick Chouinard, Corporate Citizenship, and Founder Element5

Jessica Hawes, Acting Chief Development Officer, Toronto Community Housings

Frank Lewinberg, Partner, Urban Strategies



Session 5: February 23th, 2024

In session 4 participants started their session with Heather Grey-Wolf Chief Development Officer from Infrastructure Ontario whom shared her life story and her career journey to be the leader today that was moderated by .Jamilla Mohamud Housing Policy Planner, City Planning, Strategic Initiatives, Policy and Analysis from City of Toronto. Afterwards we had a panelist which Jahnvi Ramakrishnan Senior Advisor, Transit Oriented Communities program from Infrastructure Ontario moderated. The panelist consist of Graham Haines Project Manager, Strategic Initiatives, Policy and Analysis from City of Toronto and Scott Walker from Partner N. Barry Lyon Consultants (NBLC). After the Panelist session we have Annabel Vaughan from Principal publicLAB RESEARCH + DESIGN talk about the Vienna Social Housing Model. After the talking session participants had a team discussion and created a briefing note of future speakers they would want to have regarding land, capital and building material.

Speakers of the Day



Curtner



Heather Grey-Wolf
Chief Development Officer
Infrastructure Ontario



Graham Haines
Project Manager, Strategic
Initiatives, Policy and
Analysis
City of Toronto



Annabel Vaughan
Principal
**publicLAB RESEARCH
+ DESIGN**



Scott Walker
Partner
**N. Barry Lyon
Consultants (NBLC)**

View Annabel Vaughan Presentation

Speakers:

Heather Grey-Wolf, Chief Development Officer Infrastructure Ontario

Graham Haines, Project Manager, Strategic Initiatives, Policy and Analysis City of Toronto

Annabel Vaughan, Principal, publicLAB RESEARCH + DESIGN

Scott Walker, Partner N. Barry Lyon Consultants (NBLC)





Session 6: March 22nd, 2024

In session 5 participants started their session with Terry Olynyk, President and Managing from Multiplex whom shared his career journey to be the leader today that was moderated by Eli Levin Senior Advisor, Development from Infrastructure Toronto. Afterwards we had a panelist on Methods and Materials Panel with Temo Cruz, Development Manager, SHS Consulting, Nhung Nguyen CEO Horizon Legacy and Liza Stiff Vice President Impact & Innovation TAS with Brandon Riddell , Principal, People Design Co-op as a moderator. We then had a another panelist on Workforce with Kusma Baker, Director, Community Engagement Toronto Community Benefit Network, Joseph Ogilvie, Founding Principal, Archangel Ventures, John MacLaughlin Interim Executive Director Toronto Workforce Innovation Group, Mike Yorke Owner Mike Yorke Consulting with Emily Rossini, Director of

Planning, Habitat for Humanity GTA.. After the talking session participants had a team discussion and created a briefing note of future speakers they would want to have regarding land, capital and building material.

Speakers of the Day

Curtner

Terry Olynyk
President and Managing Director
Multiplex

Eli Levi
Senior Advisor, Development
Infrastructure Ontario

Toronto



Curtner

MODERATOR: Brandon Riddell
Principal
People Design Co-op

Temo Cruz
Development Manager
SHS Consulting

Nhung Nguyen
CEO
Horizon Legacy

Liza Stiff
Vice President Impact & Innovation
TAS

Toronto





Speakers:

Kusma Baker, Director, Community Engagement Toronto Community Benefit Network

Temo Cruz, Development Manager, SHS Consulting,

Joseph Ogilvie, Founding Principal, Archangel Ventures

Terry Olynyk, President and Managing from Multiplex

John MacLaughlin, Interim Executive Director Toronto Workforce Innovation Group

Nhung Nguyen, CEO Horizon Legacy

Liza Stiff, Vice President Impact & Innovation, TAS

Mike Yorke, Owner Mike Yorke Consulting

Session 7: April 26th, 2024

In session 7 participants started their session with Andrew Garrett, University of Guelph/ ULI Toronto Vice Chair who led a discussion on non-marketing housing pro-forma: Unlocking financial success. The second discussion was led by panelists: Emily Reisman, Partner, Urban Strategies and Zakaria Abdulle, Board Chair and President, Somali Centre for Culture and Recreation, who discussed effective leadership in the planning and development of non-marketing housing.

Lastly, we had our final panel discussion on building bridges and navigating financial challenges in non-marketing housing construction that was moderated by Narmadha Rajakumar, Partner, SHS Consulting with the following panelists Kevin Corbett, Senior Manager, Business Development, Commercial Real Estate, VCIB and Bader Elkhatib, Partner, SVP Acquisitions, CentreCourt. After the talking session participants had a team discussion and created a briefing note of future speakers they would want to have regarding land, capital and building material.





Speakers of the day

Andrew Garrett, U of Guelph/ ULI Toronto Vice Chair

Emily Reisman, Partner, Urban Strategies

Zakaria Abdulle, Board Chair and President, Somali Centre for Culture and Recreation

Kevin Corbett, Senior Manager, Business Development, Commercial Real Estate, VCIB

Bader Elkhatab, Partner, SVP Acquisitions, CentreCourt

Narmadha Rajakumar, Partner, SHS Consulting

Session 8: May 31st, 2024

In session 8 participants started their session with opening remarks from Brennan M. Carroll, Partner, BLG, Co-Founder of the Curtner Urban Leadership Program. The day kicked off with a recorded interview in which Ivy Farquhar-McDonnell, Director Communications and Engagement at Circle Land Trust interviewed Katie Maslechko, Chief Executive Officer, Rental Protection Fund (Vancouver). We then had our first panel discussion that was moderated by Ivy, the list of panelists include Mwarigha M.S, VP of Housing, Homelessness, Asset Sustainability & New Development WoodGreen Community Services, Chiyi Tam, Managing Director, Toronto Chinatown Community Land Trust and Celia Chandler, Deputy Executive Director, Co-operative Housing Federation of Toronto. The panel engaged in a discussion regarding Operation Models and Post-Governance of Non-market Housing.

Lastly, we had our leadership keynote discussion led by Lauren Marshall, Architect, Faculty of Medicine at University of Toronto who interviewed Sabine Matheson, Principal, Strategy Corp. After the talking session participants had a team discussion and created a briefing note of future speakers they would want to have regarding land, capital and building material. Towards the end of our session, we had closing remarks from Lee English, Senior, Associate, BLG.



Moderator

Ivy Farquhar-McDonnell, Director Communications and Engagement, Circle Land Trust

Speakers

Mwarigha M.S, VP of Housing, Homelessness, Asset Sustainability & New Development,



Moderator

Lauren Marshall, Architect, Faculty of Medicine at University of Toronto

Speaker

Sabine Matheson, Principal, Strategy Corp

WoodGreen Community Services

Celia Chandler, Deputy Executive Director, Co-operative Housing Federation of Toronto

Chiyi Tam, Managing Director, Toronto Chinatown Community Land Trust

Interview with Katie Maslechko, Chief Executive Officer, Rental Protection Fund (Vancouver).

Curtner Leadership Program: Session 8: Interview with Katie Maslechko



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ULI CULP 2024

Briefing Note: Frontier of Land for Affordable Housing in Toronto

Introduction

No discussion of affordable housing in Toronto would be complete without consideration of the availability and affordability of land, the starting point of all development proformas and feasibility analyses for all forms of tenure. Although the current discourse points to a scarcity of land and housing supply as a key factor of the housing crisis, a recent City of Toronto Lands Needs Assessment determined that there is sufficient land zoned for residential use to meet current needs and growth targets¹, yet affordable supply continues to elude us. Recognizing that land ownership in itself is a settler colonial concept, this briefing note explores current and potential opportunities to unlock, or motivate the efficient development of, the land so desperately needed for the provision of affordable housing in Toronto.

Funding and Government Programs

The federal government can stimulate the development of affordable housing by implementing targeted financial incentives, such as tax credits and grants, for builders and developers who prioritize and undertake projects focused on creating accessible and cost-effective housing on public lands for low and moderate-income individuals and families. The federal government can also provide land, both underutilized and [surplus](#) land, to further stimulate the creation of affordable housing.

Underutilized public/nonprofit serviced lands

- There are opportunities to leverage surplus and underutilized land owned by the public and not-for-profit sectors by co-locating affordable housing with other community facilities, such as schools, churches, post offices, and libraries. This would open opportunities to build affordable housing on lands that are already serviced and that are close to services and amenities.
- Unlocking public lands through public-private partnerships

- City as Developer:

According to Mayor Chow, "City as Developer " refers to the City partnering with for-profit and nonprofit developers to build on City-owned lands, wherein a certain percentage of units would be required to be affordable. The City itself will not be constructing housing but rather incentivizing the creation of mixed-income developments. This strategy entails the release of many publicly-owned sites through long term ground leases, which will be attractive to developers who are finding it increasingly difficult to generate profits on their for-profit projects given land prices, construction costs and high interest rates.

- Transit-oriented communities (TOC)

TOC intends to place more housing and jobs near or at transit stations along the routes of the province's four priority Rapid Transit projects. The TOC approach provides opportunities to build vibrant, higher-density, mixed-use communities connected to

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Briefing Note: Frontier of Land for Affordable Housing in Toronto

transit stations by working with third parties to integrate transit and community development. TOCs will also reduce traffic congestion and emissions and build integrated, accessible communities that will benefit future and current residents.

- Partnerships with nonprofits:

Non-profits have some resources and desire to create affordable housing units. Key challenges they face are: not having access to serviced land, funding, and the know-how related to development projects. Regarding land, all levels of government can look into unlocking lands, pre-zoning of lands in appropriate locations, making land available to nonprofits, including indigenous groups, and exploring options like land lease and community land trusts.

- Preservation of Existing Affordable Housing:

Often, when we discuss the “land” piece of affordable housing delivery, there is a focus on acquiring land to build new supply. However, in Canada, we are losing existing affordable rentals faster than we are building new ones, so an emphasis on the preservation of existing affordable housing (whether market or nonmarket) should be an important piece of the conversation.

Policy + Planning

Protected Major Transit Station Areas (MTSAs) and Inclusionary zoning

Inclusionary Zoning requires new residential development to provide a portion as affordable housing. The City adopted its [Inclusionary Zoning by-law](#) in 2021 but will only be in effect after the Minister approves city-adopted Official Plan Amendments which identify over 10,000 hectares of land in 98 Protected Major Transit Station Areas (PMTSAs) within the City (see [map](#)). Once the PMTSAs are approved, it will require a minimum of 7%-10% of GFA to be priced at or below affordable thresholds or a minimum of 5-7% of residential gross floor area as rental housing for a minimum 99 years. Furthermore, once these PMTSA policies are in effect the City may proceed to pre-zone these areas and matters related to land use permissions and density are protected from appeal, meaning that there is more streamlined and certain land use planning framework in these areas.

- Permissive Policies in the City’s Neighbourhoods (“Yellow Belt”)

Allowing residential development with greater densities as of right in neighbourhoods as well as avenues and major streets where infrastructure and services already exist, thus allowing a more efficient use of land.

- Land Value Capture/Uplift

[Land value capture](#) allows governments to reclaim a portion of increases in land value due to public investment and reinvest the revenues for social/community benefit. [Land Value Capture](#)

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Briefing Note: Frontier of Land for Affordable Housing in Toronto

(uplift) reduces the upfront 'equity' required from housing providers to make funding a project viable.

Discussion Questions (to prompt discussions)

- Why is public land sold? What is the rationale or strategy that leads to selling public lands?
- How is land unlocked? How do we temper land values?
- What are the impacts of an influx of "discounted" land on the market on a more macro level? Will traditional for-profit developers continue to construct the volume of market housing that is also required to meet federal and provincial housing targets?
- Once the IZ and/or PM TSA boundaries and policies are in effect, what in practice will they have on land value when land owners are (a) required to provide a portion of housing units in rental and/or affordable prices, and further that changes to density and permitted use policies are either not permitted or are barred from appeal?

Panelists Suggestions

- Michael Wright, Manager, Planning Research and Analysis, City of Toronto

Appendix (additional info)

- City of Toronto Land Needs Assessment (April 13, 2023): <https://www.toronto.ca/legdocs/mmis/2023/ph/bgrd/backgroundfile-235886.pdf>
- Affordable definitions: <https://www.toronto.ca/city-government/planning-development/planning-studies-initiatives/definitions-of-affordable-housing/>
- City of Toronto Protected Major Transit Station Areas staff report: [Agenda Item History - 2022.PH35.16 \(toronto.ca\)](#)
- Case studies of opportunities
 - There are also opportunities to co-locate affordable housing with other community facilities, such as [libraries](#), [child care space](#), and even schools.
 - At a recent ULI event, Minister Fraser also noted the opportunity to co-locate housing with some federal uses, such as Canada Post and armories, for a more efficient use of land even if it's not surplus land. Similarly, [Raising the Roof](#) received funding to convert part of a post office building into 24 affordable rental units.
 - There are opportunities to partner with Indigenous groups to build affordable housing on Indigenous-owned land, such as partnerships between [Habitat for Humanity](#) and Indigenous First Nations groups, or the conversion of a [Pan Am Games building to affordable housing owned and operated by Wigwamen](#).
 - Church-owned sites present another opportunity for partnerships to build affordable housing where the existing church is renovated and modernized for the congregation while also adding new affordable units, such as one in [downtown Toronto](#).

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Briefing Note: Frontier of Land for Affordable Housing in Toronto

- School sites can be leveraged to develop affordable housing, such as a partnership to redevelop the [Bloor Collegiate Institute](#) using a land trust managed by Habitat for Humanity and St. Clare's Multifaith homes.
- Preservation of Existing Affordable Housing:
 - [Canadian Housing Evidence Collaborative Report on the rapid loss of existing affordable market rental stock, per 2021 census](#)
 - [United Way explainer about loss of existing affordable rental in Toronto](#)
- Tool for preserving existing affordable housing stock:
 - [City of Toronto Multi Unit Residential Acquisition Program](#)
 - [Article about recent building acquisition using MURA funding](#)
- Land Trusts as a vehicle to keep land permanently affordable:
 - [Overview of current activity by land trusts in Canada to remove land from speculative market](#)
 - [Transfer of threatened Scattered Homes from TCHC to nonprofit land trusts](#)

Curtner Leadership Program 2024 Assignment

LABOUR BRIEFING NOTE

Issues/Background:

On October 24, 2023, the City of Toronto released a staff report entitled “Generational Transformation of Toronto’s Housing System to “Urgently Build More Affordable Homes,” which response to the City Council’s direction to develop a plan to approve 25,000 new rent-controlled homes in addition to what was already planned, thereby increasing the City’s total housing target to 65,000 new rent-controlled homes by 2030. An essential challenge to increasing the supply of affordable housing is labour capacity within the residential construction industry. To keep up with the pace and scale required to build more affordable homes faster, there is a need to attract more skilled tradespeople and workers who can build the homes required to meet Toronto’s ambitious housing targets.

Key Points:

- The job vacancy rate in construction is at a record high, and many home builders are struggling to hire the skilled workers needed;
- The labour needed to build more housing is increasingly priced out of communities across Ontario;
- More attention needs to address the ability of businesses to attract and retain skilled talent so that residential construction jobs remain attractive over the longer term;
- Community benefits is an evidence-based approach to hiring locally, hiring marginalized communities, and providing opportunities to those living in Canada and
- Cities should create local community tables to find talent already living in our communities.

Analysis:

Labour shortages have emerged as a significant challenge in the realm of affordable housing development. The shortage of skilled workers in the construction industry has far-reaching implications, directly affecting the pace, cost, and quality of housing projects. In Ontario, there is a construction worker shortage, which is shown by the approximately 72,000 vacancies in the industry. This is due in large part to retirement, and it is estimated that an additional 80,000 workers will retire in the next ten years. There is an industry prediction that the Canadian construction industry will have a shortfall of 61,400 workers by 2032. These vacancies will increase both the cost of construction, in part due to an increase in wages as a result of the shortage and safety concerns.

The City of Toronto typically constructs high-rise projects as the standard built form for housing. High-rise construction requires specialized labour and equipment, which are limited in supply and require more significant barriers to filling the labour market. Smaller-scaled developments, particularly those supporting wood-framed construction, modular housing, and prefabricated construction, could better support entry into the job market and scalable

employment models. These smaller scaled developments would also better support quality urban design and more walkable neighbourhoods.

The labour shortage is a result of poor coordination between employers, unions, employment agencies, service providers and the government. City-led strategies and plans were developed over decades to address unemployment through workforce development. For simplicity, workforce development can be defined as the coordinated pathway to ensure labour supply consistently meets employer demand. Toronto's unemployment rate speaks to the level of labour supply potential that currently exists. And the employer demand is the purpose of this brief. Through structural issues such as systemic racism in the union culture and a failure to coordinate employer demand with labour supply, we are at a crossroads.

The barriers facing Black and racialized low-income jobseekers in Toronto include the cost of transportation, commuting distances over 1-hour-one-way, union fees, job readiness costs such as steel toe boots, childcare expenses and housing costs.

In response, workforce development strategies that prioritize Black racialized people from low-income neighbourhoods have emerged. The Toronto Community Benefits Network Nextgen Builders initiative and the place-based, network-managed approach of East Scarborough Works to coordinate unions, employers, and service providers to recruit, support, train and place qualified Black and racialized skilled trades workers on job sites. These examples have demonstrated some promise. However, the scale of this targeted approach to workforce development requires cross-sector collaboration and long-term funding.

Recommendations:

- Communities facing barriers to employment opportunities in the construction industry should be prioritized before relying on skilled trades immigration programming, including through company recruitment practices and coordinated efforts between wrap-around agencies, unions, and employers.
- Directing and supporting younger generations into skilled trades
- The construction industry should also seek to improve technology and innovation in order to help ease the gap. Industry should focus on mid-rise construction types that support access to entry-level skilled labour.
- Government programs for those looking to enter the trades should be made available - governments at all levels need to assist in this regard.

Questions/Next Steps:

1. Do we have enough labour supply to build housing?
2. Do we have the right type of labour supply to build housing?
3. Can the labour supply afford to live in the city that they are building?

Prepared by:

Zakaria Abdulle

Ajeev Bhatia

Lauren Marshall

Jamilla Mohamud

Emily Rossini

Date: February 23, 2024

References:

[Ontario's Construction Worker Shortage](#)

[Conference Board of Canada - Canada Housing Affordability Challenges](#)

[Bloomberg - Labour Shortage in Construction](#)

[The Three Cities Within Toronto \(neighbourhoodchange.ca\)](#)

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<https://metcalfoundation.com/wp-content/uploads/2019/11/Working-Poor-2019-NEW.pdf>

<https://www.icecommittee.org/reports/Report-workforce-development.pdf>

<https://www.cp24.com/news/nooses-found-hanging-in-two-downtown-toronto-construction-sites-1.5002373?cache=>

<https://metcalfoundation.com/wp-content/uploads/2019/11/Working-Poor-2019-NEW.pdf>

<https://nexgenbuilders.communitybenefits.ca/about>

<https://thestorefront.org/esw/>

[https://www.cbc.ca/news/canada/toronto/ontario-women-youth-construction-training-1.6930340#:~:text=40-,The%20Ontario%20government%20says%20it%20will%20spend%20%243.6%20million%20to,its%20housing%20goals%20at%20risk.](https://www.cbc.ca/news/canada/toronto/ontario-women-youth-construction-training-1.6930340#:~:text=40-,The%20Ontario%20government%20says%20it%20will%20spend%20%243.6%20million%20to,its%20housing%20goals%20at%20risk)

<https://www.immigration.ca/ontarios-construction-worker-shortage-reaches-72000/>

[https://www.cbc.ca/news/canada/thunder-bay/thunder-bay-skilled-trades-training-1.6993029#:~:text=According%20to%20Piccini%2C%20the%20province,are%20in%20the%20skilled%20trades.](https://www.cbc.ca/news/canada/thunder-bay/thunder-bay-skilled-trades-training-1.6993029#:~:text=According%20to%20Piccini%2C%20the%20province,are%20in%20the%20skilled%20trades)

<https://trades.ontariocolleges.ca/discover/major-labour-shortage-means-huge-demand-for-skilled-trades-and-technology-workers/>

AFFORDABLE HOUSING - CAPITAL Briefing Note

Suggested Panel representation:

- Economist/taxation expert
- private sector lender (traditional and alternative)
- Public sector lender - CMHC representative
- Impact investor, pension fund
- Non-profit housing developer/development consultant

Suggested Speakers: Steve Pomeroy, Mike Moffatt, Vancity, New Market Funds/Derek Ballantyne, BMO/Jonathan Hackett, CMHC/Debbie Stewart

- **Experience with non-profit housing is key.**

(Defining the “frontier”)

Canada must structurally reform the way affordable rental housing is funded, financed and taxed. Government is beginning to step back in with the federal removal of GST/HST on purpose built rental, the Ontario Infrastructure Bank to, in part, finance affordable housing development, and the City of Toronto looking to become a more active *developer* and help nonprofits purchase and develop residential buildings to preserve affordability.

Significant housing fiscal policy reform, akin to the level seen in the 1970s, is critical to developing affordable housing. Well-targeted and combined measures such as loan guarantees, tax credits, direct subsidies, etc., can spur the kind of below-market development we need at the scale we need it.

Escalating Costs

We are at a moment in time where development costs have escalated (hard and soft costs) prohibiting housing projects in general and particularly affordable housing. A shortage of workers, particularly in the skilled trades, a stagnant supply of raw materials, and other increased input costs are making projects increasingly expensive. Soft costs such as development charges have also risen. This rapid escalation needs to be offset either by increased revenues (higher rents) or higher investment to make projects financially viable.

The Financing Equation

Equity is essential. Land ownership or long-term ground leases can be considered a source of equity; however, the developer should have *cash equity* to complete necessary pre-construction activities.

Multiple government levels and private foundations providing cash contributions and forgivable loans would help de-risk projects and allow, in particular, public and nonprofit developers at the front end of the process to commence due diligence activities and planning applications. More projects can move towards the loan commitment stage and be construction ready (refer to Appendix A for examples of government capital sources).

As projects advance towards construction financing, solutions to financing barriers may come from:

(1) mobilizing more money towards affordable housing development, such as federal enhancement of CMHC programs, or tapping into private investment - such as pension funds, insurance companies and other institutional investors, with new funds or City/community bonds (i.e. the Tapestry Capital bond model) as the investment vehicle. Programs like Rental Construction Financing Initiative and Mortgage Loan Insurance Select offered by CMHC exemplify this approach. The collaboration of various government entities, major financial institutions, and organizations is key.

(2) lowering barriers to financing by providing government interest-free loans, government guarantees for loans and having clear and predictable underwriting for government backed loans.

In the Netherlands, non-profit housing associations provide four-fifths of social housing. They are subject to a public service mandate, obliging them to offer affordable homes, including for priority groups such as the elderly, and to contribute to livable neighborhoods. In turn, they benefit from a state guarantee on their borrowing and municipalities may give them preferential access to land at below-market prices, thereby helping them build equity.

Removing or reducing fees and charges can contribute significantly to lowering capital for affordable housing. The GST/HST removal is a start but not enough - it does not apply to housing co-ops, as well as affordable housing projects already in development - there are 15,000 affordable housing projects in Toronto that are currently stuck. Consistent exemptions of all taxes and government levies on (deeply) affordable housing (e.g. development charges, education development charges, building permit fees, planning application fees, parkland dedication fees, property tax waivers) would support the creation and operation of affordable homes, at the scale we need.

Resources

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2. Toronto Etobicoke Civic Centre Redevelopment: <https://www.toronto.ca/services-payments/venues-facilities-bookings/booking-city-facilities/new-etobicoke-civic-centre-project/>
3. The Quilt Mount-Dennis Redevelopment: <https://www.mountdennisquilt.org/>
4. Pomeroy, S. (2020). Augmenting the National Housing Strategy with an affordable housing acquisition program. <https://www.focus-consult.com/wp-content/uploads/Augmenting-the-NHS-with-an-Acquisition-Strategy-June-2020.pdf>
5. Tapestry (2018). Financing Affordable and Inclusive Housing. https://www.vpch.com/wp-content/uploads/2015/11/Financing-Affordable-Housing_Summary-Report.pdf
6. 'Nearly 15,000 affordable rental homes 'stuck' in the pipeline, city says', Toronto Star, Sept 22, 2023 https://www.thestar.com/real-estate/nearly-15-000-affordable-rental-homes-stuck-in-the-pipeline-city-says/article_e6b55452-f45d-5cf4-8436-35e9656fd20f.html
7. [Bill 109, More Homes for Everyone | OPPI \(ontarioplanners.ca\)](https://www.oppi.ca/bill-109-more-homes-for-everyone)
8. [DC Rates - Effective Aug 15 2023 v1.xlsx \(toronto.ca\)](https://www.toronto.ca/DC-Rates-Effective-Aug-15-2023-v1.xlsx)
9. [Bill 23 in Ontario: the More Homes Built Faster Act, 2022 receives Royal Assent - Lexology](https://www.lexology.com/library/detail.aspx?l=6111111)
10. [Implementing Bill 109, the More Homes for Everyone Act, 2022 \(toronto.ca\)](https://www.toronto.ca/implementation/bill-109-the-more-homes-for-everyone-act-2022)
11. [Proposed Planning Act changes \(the proposed More Homes for Everyone Act, 2022\) \(ontariocanada.com\)](https://www.ontariocanada.com/proposed-planning-act-changes-the-proposed-more-homes-for-everyone-act-2022)
12. [Canada announces over \\$230 million in financing for new rental homes in Toronto | CMHC \(cmhc-schl.gc.ca\)](https://www.cmhc-schl.gc.ca/en/affordable-housing/cmhccanada/2023/09/canada-announces-over-230-million-in-financing-for-new-rental-homes-in-toronto)
13. [City of Toronto 2024 Budget now final – protects core services and invests in affordable housing, transit and community safety – City of Toronto](https://www.toronto.ca/city-of-toronto-2024-budget-now-final-protects-core-services-and-invests-in-affordable-housing-transit-and-community-safety)
14. [Ontario Rewards Toronto with \\$114 Million for Exceeding 2023 Housing Targets | Ontario Newsroom](https://www.ontario.ca/news/ontario-rewards-toronto-with-114-million-for-exceeding-2023-housing-targets)
15. [Deputy Prime Minister announces over \\$162 million to support asylum claimants and low-income renters in Toronto - Canada.ca](https://www.canada.ca/en/government/news/2023/09/deputy-prime-minister-announces-over-162-million-to-support-asylum-claimants-and-low-income-renters-in-toronto.html)
16. [City of Toronto receives \\$471 million from the Government of Canada to create 11,780 new homes in Toronto – City of Toronto](https://www.toronto.ca/city-of-toronto-receives-471-million-from-the-government-of-canada-to-create-11780-new-homes-in-toronto)
17. [City Of Toronto-Led Development Model Raises Questions \(storeys.com\)](https://www.storeys.com/news/city-of-toronto-led-development-model-raises-questions)
18. [Affordable-housing-in-the-city-of-Toronto.pdf \(bildgta.ca\)](https://www.bildgta.ca/affordable-housing-in-the-city-of-toronto.pdf)

Appendix A: Current Status of Government Funding Sources

| Program | Provider | Capital | Key Notes | Impact |
|---|-------------------------------------|---------------------------|--|--------------------------------------|
| Apartment Construction Loan (RCFI) | CMHC | \$82+ Billion | Fully repayable low-interest loans for rental developments | Construction Financing |
| Mortgage Loan Insurance Select | CMHC | Unclear | Fully repayable low-interest loans and long amortization for rental developments with 5+ units and affordable units, energy efficient, and accessible | Construction Financing |
| Affordable Housing Fund | Federal Government | \$14.0 Billion | Build 60,000 homes & repair 240,000 homes | Construction |
| Housing Accelerator Fund | Federal Government | \$4.0 Billion (2023-X) | Fast track construction of 100,000 homes in 3 years and 500,000 homes in a decade | Construction |
| Canada Mortgage Bonds | Federal Government | \$20.0 Billion | Finance 30,000 rental apartment/yr | Construction Financing |
| Building Faster Fund | Provincial Government (ON) | \$1.2 Billion (2023-2026) | Funding to municipalities that are on target to meet provincial housing strategy | Funding Sources to Municipalities |
| Rapid Housing Initiative | Federal Government | \$4.0 Billion | 15,500 affordable units for homelessness | Rental Operation |
| Reaching Home, Canada's Homelessness Strategy | Federal Government | \$4.0 Billion (2019-2028) | Tackle homelessness across the country | Funding Sources to Local Communities |
| Canada Housing Benefit | Federal, Provinces, and Territories | \$4.0 Billion (2020-2028) | Support to Canadians with housing need | Funding Sources to Individuals |
| Multi-Unit Residential Acquisition program (MURA) | <i>Example: City of Toronto</i> | \$100 Million (2023-2026) | Support non-profits to acquire and convert market rental properties into permanently affordable rental homes for lower- and moderate-income residents. | Construction |
| Exemption/Waivers of Municipal Fees | <i>Example: City of Toronto</i> | Unclear | Property taxes and DC exemption, city capital contributions | Soft Costs |

Affordable Housing: Building Materials & Techniques

Building materials and techniques play a pivotal role in determining both a project’s initial construction costs and its long-term operational expenses. In selecting the best strategies, innovative techniques and new market entrants should be leveraged to achieve cost-effectiveness without compromising quality, sustainability, or safety and without exacerbating other social or environmental issues.

In the context of a public builder model, the goals the City should be aiming to achieve are:

1. **Accelerating project delivery:** What processes and/or techniques can be leveraged to accelerate housing developments?
2. **Reducing costs:** How can we reduce construction costs without lowering quality?
3. **Improving social determinants:** How can we develop housing that supports social determinants?
4. **Encouraging industry buy-in:** How can we stimulate investment in new (or new-to-Toronto) building techniques and encourage broader government and industry buy-in?

Key Recommendations:

- Explore rapid offsite construction techniques such as panelized or modular construction to take advantage of economies of scale, reduce construction time, and minimize labour costs.
- Prioritise low-carbon and natural materials that support resident and environmental health
- Implement policy changes that simplify and expedite the approvals process, enable simplified building forms, and prioritize housing projects.
- On public projects, set minimum targets for using materials and techniques that have been shown to reduce costs in other jurisdictions.
- Centre the needs of equity-deserving and Indigenous communities in the development of all solutions - shifting from token consultation to community-directed approaches

Guiding Principles:

| The development of new housing <u>should not</u> ... | The development of new housing <u>should</u> ... |
|---|--|
| <ul style="list-style-type: none"> ● Negatively impact lower income groups through exposure to toxins in low-cost building materials; ● Worsen the climate crisis through high carbon building materials and systems; ● Circumvent basic building standards and function that would define dignified housing; ● Use lower quality building materials that will result in higher operational costs and significant future capital repairs; ● Support exploitative and forced labour practices in material supply chain. | <ul style="list-style-type: none"> ● Create new jobs and a green workforce that drives economic growth; ● Improve the livability and social determinants of housing and our city; ● Support the development of new domestic products to serve the Canadian market and beyond; ● Redefine the role and stigmas around property ownership in our society; ● Counter the extractive real estate and development practices that have led to our current housing crisis. |

Strategies

1. **Accelerating project delivery**
 - Employ modular/rapid construction at various scales, including:
 - Prefabricated homes for garden suites and laneway houses
 - Offsite construction of low-carbon panelization for all scales

- Pre-approved designs for multi-plex to enable faster development of missing middle housing (eg. <https://rehousing.ca/>)
- Incremental building (e.g. Half House approach from Chile)
- Accelerate zoning and permits for non-profit housing providers.

2. Reducing costs

- Leverage a large scale program through procurement programs (i.e. group buying to reduce costs; Healthy Materials Co-op, Co-op Cost Cutters)
- Update Toronto's Mid-rise Design Guidelines to enable simplified and more sustainable building typologies.
- Expand the use of advanced composite materials such as mass timber for tall and mid-rise construction.
- Explore the use of energy efficient materials such as insulated concrete forms in low and mid-rise construction to enhance thermal performance and reduce energy costs.
- Single loaded apartment corridors as an alternative to typical double-loaded, which can help to meet design guidelines on constrained sites.

3. Improving social determinants

- Utilize high quality, low-carbon building materials improves sustainability and can lead to lower operational costs and healthier living spaces.
- Incorporate material circularity & Life Cycle Assessment.
- Support non-profit housing developers (priority to non-extractive capital and partners) (e.g. New Commons, Raising the Roof).

4. Encouraging government and industry buy-in

- Ensure existing policy (e.g. Toronto Green Standards, Mid-rise Design Guidelines, area-specific Urban Design Guidelines) allows and encourages innovative building materials and techniques.
- Create incentives to promote the use of better materials.
- Advocate for building code reform to enable single stair building access and better interprovincial alignment.
- Develop a workforce/labour upskilling program to train architects, engineers, construction workers, and public sector staff on new materials and techniques.

References

- The City of Toronto's Mid-Rise Design Guidelines stepback and angular plane policies have been shown to significantly reduce the number of units that can be delivered and the feasibility of a project:
 - <https://www.cbc.ca/news/canada/toronto/toronto-considers-softening-angular-planes-rules-for-mid-rise-buildings-1.6965937>
 - <https://www.toronto.ca/legdocs/mmis/2022/ph/comm/communicationfile-149147.pdf>
- City of Toronto commitment to build 1,000 new modular homes for people experiencing homelessness using small-scale infill housing forms:
<https://www.toronto.ca/community-people/housing-shelter/affordable-housing-developments/modular-housing-initiative/>
- City of Toronto Mass Timber Pilot Program:
<https://www.toronto.ca/legdocs/mmis/2023/ra/bgrd/backgroundfile-234933.pdf>
- Single-stair access apartment buildings and benefits for 'missing middle' housing typologies:
<https://secondegress.ca/>
- <https://www.treehugger.com/australian-apartment-building-shows-how-single-stairs-make-smaller-buildings-better-6892139>
- Modular construction: From projects to products:
 - <https://www.mckinsey.com/~media/mckinsey/business%20functions/operations/our%20insights/modular%20construction%20from%20projects%20to%20products%20new/modular-construction-from-projects-to-products-full-report-new.pdf>
- Local examples: SimpleLife Homes, Fab Structures, Tooktree Passive, Element 5
- 12-storey mass timber proposal utilizing single-loaded corridor design:
<https://brandondonnely.com/2022/08/20/project-profile-1925-victoria-park-road-toronto/>
- North America's tallest mass timber building (31 storeys) proposed in Toronto:
<https://www.archdaily.com/990771/icon-architects-designs-north-americas-tallest-timber-building-in-toronto-canada#:~:text=Icon%20Architects%20unveiled%20the%20design,tallest%20building%20made%20of%20wood>
- Modular construction example in BC:
[RICHMOND SUPPORTIVE HOUSING COMPLEX - TASU](https://www.tasu.ca/richmond-supportive-housing-complex)
- Example on Incremental construction methodologies:
[Half A House Builds A Whole Community: Elemental's Controversial Social Housing | ArchDaily](https://www.archdaily.com/990771/icon-architects-designs-north-americas-tallest-timber-building-in-toronto-canada#:~:text=Icon%20Architects%20unveiled%20the%20design,tallest%20building%20made%20of%20wood)
- High quality, low carbon materials:
Healthy Materials Lab: <https://healthymaterialslab.org/affordable-housing>
Deep Retrofits: <https://www.pembina.org/reports/beyond-energy-efficiency.pdf>
TAF Carbon Emissions Inventory: <https://carbon.taf.ca/>
Non-toxic Materials (sample from Spain): <https://www.friendlymaterials.com/en>



Toronto

A series of horizontal bars in various colors (olive green, teal, red, grey, orange) are layered behind the text. The orange bar at the bottom has a decorative, notched edge on its right side.

Curtner

Urban Leadership Program

PRESENTATION TO MAYOR CHOW

TUESDAY, JUNE 11, 2024

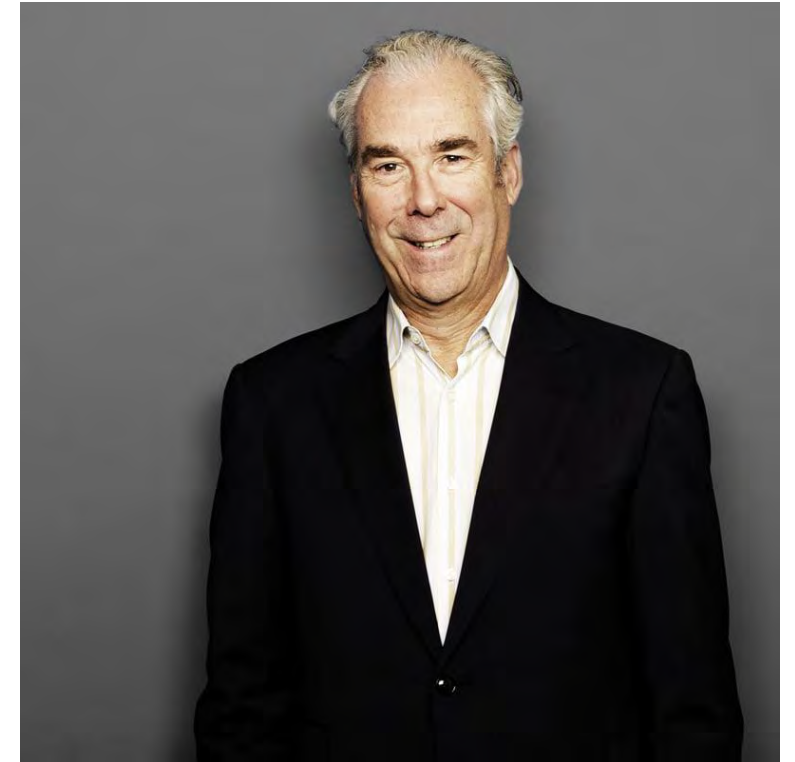
**BDP.
Quadrangle**



Curtner

Urban Leadership Program

ULI Toronto's Curtner Urban Leadership Program is an annual curriculum-based program designed to immerse mid-career professionals from different disciplines in Toronto city building, to create positive change in our city. The program is sponsored by BDP Quadrangle in memory of one of its founding partners, Brian L. Curtner. The program reflects many of Brian's passions, including city building, mentorship and collaboration.



BDP.
Quadrangle

Curtner Program Overview

- Mid-career real estate professionals
 - Architects, Planners, Developers, others
 - Entrepreneurs, Private Companies, Public Employees, Community Non-Profits
- Past 8 Months (full day sessions)
- Engaged with experts and industry-peers across the private and public sector
- Heard from industry leaders

- How to tackle the escalating urban crisis of housing affordability?
- As part of the broader suite of tactics to ease the cost of rental housing at the low end of the market newly elected Mayor Olivia Chow is seeking a return of government or not for profit housing.
 - Is this a practical idea in the modern Toronto housing economy?
 - If so, what advice could ULI Toronto offer to support the advancement of such a market segment without adding upward pressure on for profit housing?

What We Heard (frequently)

- Not one crisis but several crises
- Solution(s) beyond any single action/actor
- Private market can't solve on its own
- Uncertainty (including time) creates risk
- “Going to take all of us working together”
- “We need everything” – Answer is “yes, and...”
- Many different models for development, construction, operation
- Land, Capital, Labour, Materials – yes, and...
- Community groups lack capacity but not passion or desire
- Vision attracts resources / vision = opportunity



Toronto



Presentation Topic:
Optimizing Internal Processes



Zoie Browne
Associate
Lura Consulting



Alex Smiciklas
Senior Project Manager
Bousfields Inc



Ciarán Connaire
Housing Consultant
Tim Welch Consulting



Emily Rossini
Director of Planning, Real Estate
Habitat for Humanity



Amelia Briggs-Morris
Associate
Robins Appleby LLP

What's the Vision?

- Update internal City processes to enable equitable, efficient, affordable housing delivery.
- Optimize structures for specific divisions, programs and roles.
 - Development and Growth Services
 - Development Review Division
 - Concept to Keys (C2K)
 - Application Coordinator role
- Deliver the humanity of housing.

Recommendations: What Needs to Change?

Unify the Silos

- Advocate and lead the culture shifts.
- Facilitate staff/divisions for diverse perspectives on projects.
 - Opportunity to pair subject matter experts by common interests and create sense of ownership
- Review and discuss development applications jointly by all commenting City divisions.
 - Coordinate before any communications are sent to applicants
 - Enhance process with high level of coordination
- Establish project-based teams rather than role-based teams.
- Merge legacy of knowledge with new innovative ideas.

Manage and Communicate

- Advocate and lead project management and transparent communication.
- Expand C2K Project Coordinator roles to focus on project management vs “middle man”.
- Establish and share project charter with roles and responsibilities.
 - Overview, Project Scope, Schedule, Anticipated Risks, Key Stakeholders, etc.
- Ensure clarity of project process and project life cycle.
- Move beyond coordination only and pivot to functional team approach.

Establish a Framework

- Replace existing programs (Gold Star, Open Door, etc.) to maximize efficiency and include affordable housing as specialized work and standardize the process.
- Develop terms of reference or predetermined criteria.
 - Requires buy-in from all parties
 - Transparent understanding of what type of commitment/what type of review process and project life cycle
- Create a dedicated affordable housing stream across the entire City “applications with City-wide significance” (KPMG, 2019).
 - Standardized and expedited
 - TOR/Criteria to allow market developers that include 20% affordable housing be included in the stream
 - Opportunity to have different levels of priority/expedition
 - Pre-approved plans/templates

Infuse with Humanity

- HousingTO 2020-2030 Action Plan engagement centered the diverse voices of people and providers.
- Lead collaboration/partnerships to encourage sense of ownership for everyone involved.
- Don't focus on number of units to achieve without centering the people the housing is for.
- Update the scope of the affordable housing definition to include a broader range of housing to serve a wider population.
- Update the 'lottery' selection process for equitable access to housing units.
- Housing is not just another project, it's changing lives.



Toronto



Presentation Topic:

Improving Housing Now



Eli Levin
Director, Development
Infrastructure Ontario



Ajeev Bhatia
Board Chair
People Design Co-op



Nuri Chang
Housing Development
Officer
City of Toronto



Jahnavi Ramakrishnan
Senior Advisor,
Development
Infrastructure Ontario



Ivy Farquhar-McDonnell
Director, Communications
Circle LandTrust



Stephanie Cirnu
Development Manager
Kilmer



Zakaria Abdulle
Chair
Somali Centre for Culture
and Recreation



Paul Arkilander
Project Manager
Create TO





Program Objectives

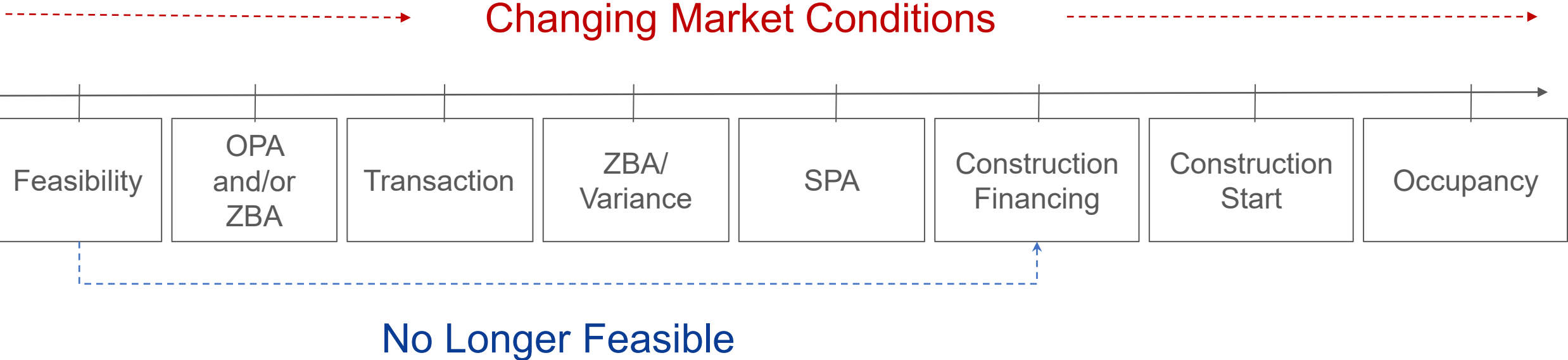
- Redevelopment of surplus City-owned lands
- 22 properties included in program
- Estimated to produce over 15,000 new homes and 5,000+ affordable rental homes.

How might the City of Toronto's Housing Now program be changed to help deliver affordable/non-profit housing more effectively?

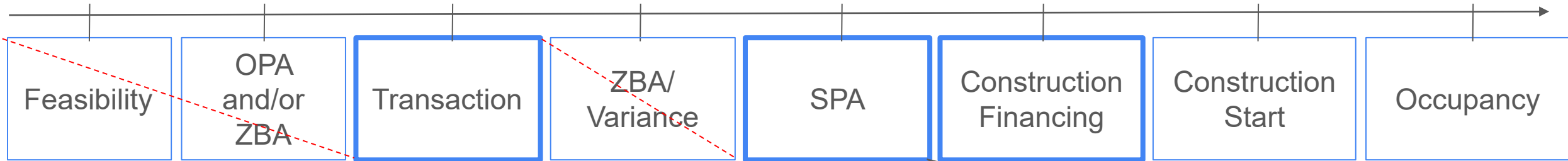


HousingNOW - Key Barriers

1. Development partners are market-sensitive
2. Due to long (and at times duplicative) approvals process, projects may be infeasible by the time construction financing is sought



Amending the Process to be Feasibility-Centered



- Market bids on financially and technically feasible projects based on a priority set of development principles
- Set-up a trilateral and multidisciplinary assessment panel to vet feasibility and adherence to principles
- Leverage precedents to remove OPA and rezoning risks (MZO; Bill 185 Planning Act exemptions)
- CMHC to pre-qualify borrowers to minimize downstream underwriting requirements
- Keep development partners contractually accountable

- Scope down site plan control provisions to statutory requirements and critical infrastructure (e.g. servicing)
- Scope down financing underwriting process to project-level requirements
- Maintain flexibility to zoning envelope until financing is approved and development partner is ready to commence construction



Toronto



Presentation Topic:

Effective Partnership Models and Role of the City



Juliana Dutkay
Senior Lead Strategic Initiatives
United Way Greater Toronto



Corey Horowitz
Senior Urban Planner
DIALOG



Charline Chau
Senior Associate
Investments
Empire Communities



Jonella Evangelista
Community Engagement
and Advocacy Advisor
Canadian Centre for Housing



Ellen McGowan
Development Manager
New Commons Development



Johanna Hashim
Senior Planner
City of Toronto



Victoria Tang
Accounting Manager
Camrost Felcorp



Brandon Riddell
Principal
People Design Co-op



What We Heard from Leaders at the 2024 Curtner Program

"The nonprofit sector accounts for less than 5% of the housing market in Canada. It is very atypical compared to other G20 countries"

"the answer of an NFP CEO when asked about a proforma? I have a guy for that!"

"I have a rolodex of 30 people who want to do NFP work"

"We are the fastest builder in the city and can build a midrise condo in about 24mo"

*"We cannot afford to build as much as we need"...
... "there is a lot of money in the system"*

"The CMHC is very effective at debt financing, but nonprofits need support upfront, likely the \$60B allocated in Budget 2024 will still be there next year"

"Every generation solves for its own problems"

The City of Toronto needs a robust nonprofit housing sector to deliver the affordability we need, but two big obstacles stand in the way:



Substantive and rapidly flowing funding



Ability to build rapidly, cost-effectively, and at scale

Housing Levers By Sector

| | CITY of TO | FED/CMHC/CIB | PROVINCE | PRIVATE | NONPROFITS |
|-----------------------------|---|---|---|--|---|
| LAND | <ul style="list-style-type: none"> Municipal land Land policy (i.e. density) Approval timelines (ZBLA, SPA, BPs) RFPs, bidding & selection process | <ul style="list-style-type: none"> Federal assets' land (Canada Posts, armories, etc) | <ul style="list-style-type: none"> Provincial land TOC policies | <ul style="list-style-type: none"> Land Bidding & coordination process | <ul style="list-style-type: none"> Community land |
| LABOUR and materials | <ul style="list-style-type: none"> Procurement policies (ie community benefits, design catalogue) Governance & contract management Regulations & operations for rent assistance programs (RGI, AHUs, etc) - TCHC | <ul style="list-style-type: none"> Procurement strings on funding/financing Immigration policy targets trades & related start-ups | <ul style="list-style-type: none"> Procurement strings on funding/financing Skills development funding Rent supports | <ul style="list-style-type: none"> Design (at scale) Construction (at scale) Construction technologies (sustainable, mass timber, prefab, BIM) Sales & marketing Governance, cost & contract management R&D/Innovation | <ul style="list-style-type: none"> Design (at cost) Construction (at cost) Building operations Tennant recruitment & ongoing supports Community outreach Training & education Innovative delivery of housing |
| CAPITAL | <ul style="list-style-type: none"> Taxation (ie property tax) Levies (DCs, parkland, permits and other fees) Grants/subsidies Investment vehicles/bonds | <ul style="list-style-type: none"> Taxation (HST/GST) Grants Debt insurance Loans (via CMHC, MLI Select, Apartment Construction Loan Program, etc.) | <ul style="list-style-type: none"> Taxation (HST/GST) Funds (grants) MZOs | <ul style="list-style-type: none"> Equity financing (Institutional/private equity/venture capital) Social impact funds ESG funds Debt financing (banks, credit unions) Investment structure | <ul style="list-style-type: none"> Equity (from existing assets) Community Bonds Philanthropic donations Corporate grants Capital raising - campaigns & charity events |

Building a Robust Nonprofit Affordable Housing Sector



Toronto Affordability For All Fund



An Affordable Building Joint Venture

Disclaimer: both ideas are inspired by United Way's Inclusive Economic Opportunity initiative (ILEO) and current work with partners

Building a Robust Nonprofit Affordable Housing Sector via Comprehensive Partnerships



TORONTO AFFORDABILITY FOR ALL - \$9 BILLION FUND

- Fund the construction of 20,000 units to be rented at affordable rents, on public land
- Contributions from federal and provincial governments and institutional investors
(alt. issue government bonds with government guarantee)

| STAKEHOLDER | CAPITAL % | CAPITAL \$ | TERMS | GOVERNANCE |
|-----------------------|-------------|--------------------|---|--|
| FEDERAL GOV | 49% | \$4.4 Billion | 35 Years Loan Interest Free | CMHC or CIB |
| PROVINCIAL GOV | 20% | \$1.8 Billion | 35 Years Loan Interest Free | Infrastructure Bank |
| CITY OF TORONTO | 0% | \$0 | n/a | Three-Government Governance Structure |
| INSTUTIONAL INVESTORS | 30% | \$2.7 Billion | Dividend Free, Year 1-20 Payback, Year 21 from sale of 20% of units | Governed by Fund Manager |
| NON-PROFITS | 1% | \$90 Million | Collaborative fundraising with yearly progress reporting to funder | Consortium |
| TOTAL | 100% | \$9 BILLION | | |

Building a Robust Nonprofit Affordable Housing Sector via Comprehensive Partnerships



AN AFFORDABLE BUILDING JOINT VENTURE

- A consortium of NFPs and private sector builder(s) incorporated in a joint venture to build 20,000 units over a decade AND nonprofit real estate & construction workforce capacity

| STAKEHOLDER | ROLES |
|---------------------|---|
| CITY OF TORONTO | <ul style="list-style-type: none">• Contribute most of the land, transit-oriented communities (TOC) policies• Exempt or deferral all levies, fees, and taxes• Management of joint venture contracts |
| NON-PROFITS | <ul style="list-style-type: none">• Recruitment (tenant and workforce)• Tenant supports• Operations: property management (covered by rent revenue)• Construction and delivery (as capacity builds) |
| UNIONS AND COLLEGES | <ul style="list-style-type: none">• Trades training (prioritization of equity deserving individuals) |
| DEVELOPER/BUILDER | <ul style="list-style-type: none">• Construction and delivery with gradual transition to NFPs as capacity builds up |

Building a Robust Nonprofit Affordable Housing Sector Over One Generation

What Success Looks like

More robust nonprofit affordable housing sector that can
build, own and manage units, at a large scale

Thousands of units that medium and low-income
Torontonians can afford



Toronto



Presentation Topic:

Tools to Facilitate Long Term Affordable Housing

(ie: carrots and sticks)



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(Strategy Initiatives, Policy)
City of Toronto



Narmadha Rajakumar
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SHS Consulting



City of Toronto Housing Vision

To provide stable,
sustainable housing
for everyone.

Toronto has many initiatives to achieve its housing vision:

[Open Door](#)

Capital funding and fees, property tax relief, fast-tracking planning approvals and more for developers of new purpose-built rentals.

[Housing Now](#)

Activates City-owned sites for the development of affordable housing within mixed-income, mixed-use, transit-oriented communities.

[Modular Housing Initiative](#)

Innovative, cost-effective small-scale infill housing that quickly provides access to permanent housing and supports for people experiencing homelessness.

[Multi-Unit Residential Acquisition \(MURA\) Program](#)

Funding for not-for-profit housing providers to preserve existing affordable rental housing stock for Toronto residents.

[Expanding Housing Options in Neighbourhoods](#)

Facilitating more low-rise housing options in Toronto's residential neighbourhoods, including garden suites, laneway suites, multiplexes and low-rise apartments.

[Multiplex Housing](#)

Find out more about the City's initiative aimed at bringing more types of housing to Toronto's low-rise neighbourhoods.

[Laneway Suites](#)

Learn about programs the City is offering for secondary/ laneway suites.

[Supportive Housing Developments](#)

Learn about the City's accelerated plan to create supportive homes and housing benefits on City-owned land or by acquiring and renovating existing buildings.

City Builder Opportunity

Puts City in "driver's seat" to build housing that meets community needs

Achieves cost savings:

- Removes two major costs from development proforma: cost of land, marketing and rent-up
- Potential to reduce development fees and charges

Reaps economic benefits:

- Recoup costs via property taxes from these publicly owned lands, a revenue that otherwise would not have been generated
- Spark investment - \$1 invested in affordable housing brings \$1 of private sector investment.¹
- Provision of affordable/supportive housing is much **more cost effective** than cost of emergency shelter, justice and healthcare system that otherwise support people experiencing precarious housing.²

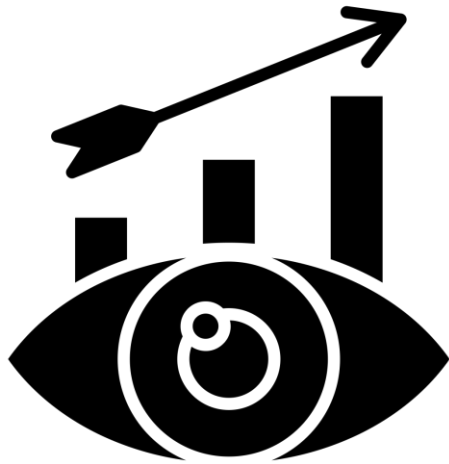
¹Socio-Economic Analysis: Value of Toronto Community Housing's 10-Year Capital Investment Plan and Revitalization, CCEA Report, 2015

²City of Toronto Staff report, October 17, 2023 [Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes](#)

Combine regulatory and incentive tools to provide affordable housing units over the long term...

- Land is finite - and City owned lands are even more so with multiple priorities for its land.
- City builder model can make use of some city owned lands and catalyse like (affordable) housing by:

Setting the Vision



Attracting Resources



Creating Long Term Affordable Housing



Set the Vision via Pre-Zoned Lands

- City Builder initiative is one initiative that can be used to **catalyze** complementary housing within private development.
- PRE-ZONING **adjacent lands** while undertaking exercise for city owned lands, results in:
 - Efficient use of resources for city,
 - Development certainty for proponents, and
 - Streamlined public consultation process.

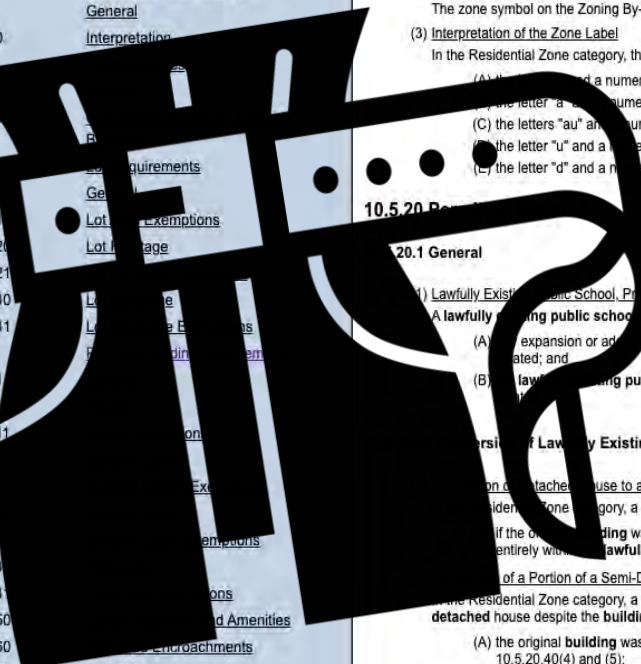


Complements City's initiative to Pre-zone Avenues and Mixed-use Areas



Housing Action Plan: Avenues, Mid-rise and Mixed Use Areas Study

Pre-Zone “lite” (i.e., without unnecessary prescriptive provisions)



| | | |
|------------|---|---|
| Chapter 1 | Administration | 10.5.1 General |
| Chapter 2 | Compliance with this By-law | 10.5.1.10 Interpretation |
| Chapter 5 | Regulations Applying to all Zones | (1) Application of General Regulations |
| Chapter 10 | Residential | The regulations in Section 10.5 apply |
| 10.5 | Regulations Applying to the Residential Zone Category | (2) Interpretation of the Residential Zone |
| 10.5.1 | General | The zone symbol on the Zoning By-law |
| 10.5.1.10 | Interpretation | (3) Interpretation of the Zone Label |
| 10.5.20 | Requirements | In the Residential Zone category, the |
| 10.5.20.1 | General | (A) the original building was a detached house |
| 10.5.20.2 | Exemptions | (C) the letters “au” and a numeric |
| 10.5.30 | Lot Coverage | (D) the letter “u” and a numeric |
| 10.5.30.1 | General | (E) the letter “d” and a numeric |
| 10.5.30.2 | Exemptions | 10.5.20.20.1 General |
| 10.5.30.21 | General | (1) Lawfully Existing Public School, Private |
| 10.5.30.40 | Lot Area | A lawfully existing public school |
| 10.5.30.41 | Lot Area Exemptions | (A) the expansion or addition of a building |
| 10.5.40 | Setbacks | (B) the lawfully existing public school |
| 10.5.40.1 | General | (C) the original building was a detached house |
| 10.5.40.11 | Exemptions | (D) the original building was a detached house |
| 10.5.40.2 | Setbacks Exemptions | (E) the original building was a detached house |
| 10.5.40.3 | Setbacks Exemptions | (F) the original building was a detached house |
| 10.5.40.4 | Setbacks Exemptions | (G) the original building was a detached house |
| 10.5.40.5 | Setbacks Exemptions | (H) the original building was a detached house |
| 10.5.40.6 | Setbacks Exemptions | (I) the original building was a detached house |
| 10.5.40.7 | Setbacks Exemptions | (J) the original building was a detached house |
| 10.5.40.71 | Setbacks Exemptions | (K) the original building was a detached house |
| 10.5.50 | Yards | (L) the original building was a detached house |
| 10.5.50.10 | Landscaping | (M) the original building was a detached house |

- Establish regulatory provisions with a lens that addresses matters of health and safety, environmental protection, climate change, land use compatibility, etc.
- Provide flexibility for other matters to allow development proponent to be creative with land use and development.
- Consider criteria and conditional based provisions rather than specific numeric provisions, to minimize need for variance/rezoning.

NOTE: These elements work very well in a Community Permit Planning By-law.

Maintain Employment Designations/Industrial Zones



Attract needed resources through:

Reliable
Partnerships



Guaranteed
Financing



Optimal
Locations



Development
Certainty



Create long-term affordable housing stock...

- Ensure affordable housing units gained through any tool are **registered on title** with affordable price/rent and affordability period.
- Units are achieved via:
 - City incentive programs, such as Housing Now, Open Door, MURA (per City agreement)
 - Development Charge exemptions (per DC Act)
 - Inclusionary Zoning (per City by-law and only in PMTSAs, once in effect)
 - **Community Benefits Charge (when units are provided “in kind”)**
 - Community Planning Permit System (once City adopts by-law, anywhere in the city)
- Support construction of ‘affordable’ and sustainable, by facilitating access to construction materials and fabrication **close to market**.

In summary to



Apply/continue to apply the following tools:

Regulatory Tools

- Pre-Zoning/Community Planning Permit for lands beyond city site
- Inclusionary Zoning (IZ)
- Community Benefits Charge
- Registering affordable units on title

Advocate for:

- Approval of PMTSA OPAs (to implement IZ provisions)
- Rent Control (via special permission within City of Toronto Act)

Incentive Tools

- Land for housing and for industry that supports housing construction
- Grants or loans for preparation of plans, construction/renovation and operation of housing
- Concierge program that facilitate/streamlines approval process

Advocate for:

- Sustained and stackable funding from other levels of government



Toronto



Presentation Topic: Questions / Discussion