

# 2025 City of Toronto Budget

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Submission to Members of the Budget Committee

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Submission by: Right to Housing Toronto



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Councillor Shelley Carroll  
Chair of the Budget Committee  
Toronto City Hall  
100 Queen Street West  
Toronto, ON M5H 2N2

Dear Members of the Budget Committee,

**Re: 2025 City of Toronto Budget**

We are representatives of the Right to Housing Toronto (R2HTO), a network of organizations and individuals working to support the implementation of the right to housing by the City of Toronto. We are writing in response to the City's proposed 2025 Capital and Operating Budgets.

The City recognized housing as a human right in its HousingTO 2020-2030 Action Plan, committing to progressively realize the right to adequate housing for all Toronto residents. The budget process is a critical way for the City to tangibly uphold its commitment to the right to housing by prioritizing, maximizing, and dedicating investments in programs, services, and infrastructure that will meet the needs of residents most impacted by the housing affordability crisis.

We are encouraged to see some modest new and enhanced funding proposed for programs and services to support renters and protect affordable housing in the 2025 Operating Budget, including:

- **Rent Bank**, which provides critical support to maintain tenancies and prevent evictions.
- **Eviction Prevention in the Community (EPIC)**, including a proposed new Interim Rent Relief Pilot (IRRP) program targeting households transitioning from lower to higher incomes.
- **Toronto Tenant Support Program (TTSP)**, with an additional focus on tenant outreach, education, and engagement related to the implementation of the forthcoming **renovictions bylaw** and new **multi-tenant housing (MTH) regulatory framework**.
- Housing development, renewal, and improvement staff to support under-resourced program areas, including the **MTH renovation program** and the **Multi-Unit Residential Acquisition (MURA) program**.
- **Rental Renovation Licence Program** staff to administer, investigate, and enforce the new renovictions bylaw, in addition to funding for public education and communication.
- **RentSafeTO**, which is critical to ensure rental units remain in a state of good repair.
- **Operating subsidies** for Toronto Community Housing Corporation (TCHC) and Toronto Seniors Housing Corporation (TSHC).

In addition to these proposed increases to the 2025 Operating Budget, the proposed 10-year Capital Budget includes funding for several housing-related initiatives. The vast majority of

housing-related capital funding is dedicated to City-led and supported rental and homeownership development and TCHC/TSHC state of good repair projects, with very modest investments in MURA, MTH, and other repair programs.

However, critical gaps remain in the proposed budgets. To tackle the current crisis, solutions must prioritize renter supports and protections and affordable housing preservation, alongside deeply affordable, non-market housing development. Not only are these approaches more cost effective from a municipal budgeting perspective, but they will also help uphold renter rights and security, prevent the further loss of affordable housing, maintain reasonable rental rates, and ultimately mitigate the social and economic impacts of displacement and homelessness, including pressure on costly public services, such as shelters, healthcare, justice, and other social services. What's more, the majority of respondents to the [City's initial 2025 budget consultation survey](#) identified affordable housing and shelter as the top services requiring increased support.

To effectively respond to both the current crisis and public feedback, we encourage the Budget Committee to explore further opportunities to expand and build upon the following initiatives:

- **Renter supports:** Rent Bank, EPIC, and TTSP provide essential supports to renters facing eviction, helping to protect tenancies, and in turn, preserving the stock of affordable housing in the city. Further investments toward these programs should be prioritized, especially in light of the potential impacts and education required related to the forthcoming renovictions bylaw and new MTH framework, alongside other ongoing rental challenges.
- **MTH renovation program:** It appears that no new funding is committed toward the MTH renovation program in 2025, despite the current funding being insufficient to support licensed and unlicensed MTH operators to come into compliance with the new framework. Increased funding for the MTH renovation program is critical to support operators to come into compliance with the new framework and prevent displacement for some of the most marginalized residents in the city. Beyond funding for operators, additional investments should be directed toward supporting MTH tenants.
- **MURA program:** MURA is one of City's most successful housing programs, well exceeding targets, but similarly does not appear to be receiving new funding. Supporting the non-profit sector to acquire private rental stock is among the most efficient and effective ways to preserve affordability and protect renters. As such, funding for MURA should be prioritized and maximized for greater impact.
- **Staff direction and support:** It is encouraging that the proposed budget includes additional staffing to oversee under-resourced program areas. However, it is critical to ensure that new and existing staff can dedicate time toward monitoring, tracking, and reporting on renter displacement, in particular as it relates to the MTH framework, the renovictions bylaw, and rental demolitions and conversions. Similarly, staff should support outreach, education, and navigation for renters across the city as it relates to the programs noted above, among others. This should include the launch of the delayed

**Housing At-Risk Table (HART)**, which is meant to coordinate interdivisional planning and responses related to evictions and affordable housing loss.

- **RentSafeTO:** RentSafeTO is critical to ensuring rental units remain in a state of good repair, ultimately helping to protect existing affordable housing stock over the long-term. While we are encouraged by commitments toward increased staffing, additional resources are needed to ensure assessments and repairs are done in a timely fashion. Moreover, given the current parameters of the program, the City should also explore opportunities to expand the scope and impact of RentSafeTO through a more robust landlord licensing system.
- **Homelessness response:** Reflecting feedback from the homelessness-serving sector, the City should engage closely with people with lived experience of homelessness and service providers to ensure its homelessness response meets the growing needs across the city, especially in light of recent provincial policy changes. This should include increasing shelter capacity and safety, taking a rights-based approach to encampments, and increasing the supply of supportive housing.
- **Ongoing provincial and federal collaboration:** Despite securing significant initial funding commitments from higher orders of government, further provincial and federal contributions are needed to tackle Toronto's housing affordability crisis, including providing greater access to the Canada-Ontario Housing Benefit (COHB), developing and preserving more affordable housing, and increasing shelter capacity and homelessness support programs. It is also incumbent on the City to maximize investments in these areas to meet the needs of those most impacted by the housing crisis, which could include contributions to the COHB and/or the development of a municipal portable housing benefit.

The 2025 Capital and Operating Budgets can be further strengthened by increasing funding for renter supports and affordable housing preservation, helping to build an equitable city for all. The recommendations above are key opportunities for the City to uphold its commitment to the right to housing by prioritizing and maximizing investments to meet the needs of communities most impacted by the housing crisis. R2HTO looks forward to reviewing the final budget documents and welcomes opportunities to support the City in implementing a rights-based approach to the design and implementation of its housing policies and programs.

Thank you,  
On behalf of Right to Housing Toronto (R2HTO)



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