



Workforce Housing

2025 AMO Annual Conference Concurrent Session



Workforce Housing: Fixing the Math, Securing Our Communities





OUR PURPOSE

Elevate civic engagement that builds livable, inclusive cities in the Greater Toronto and Hamilton Region.



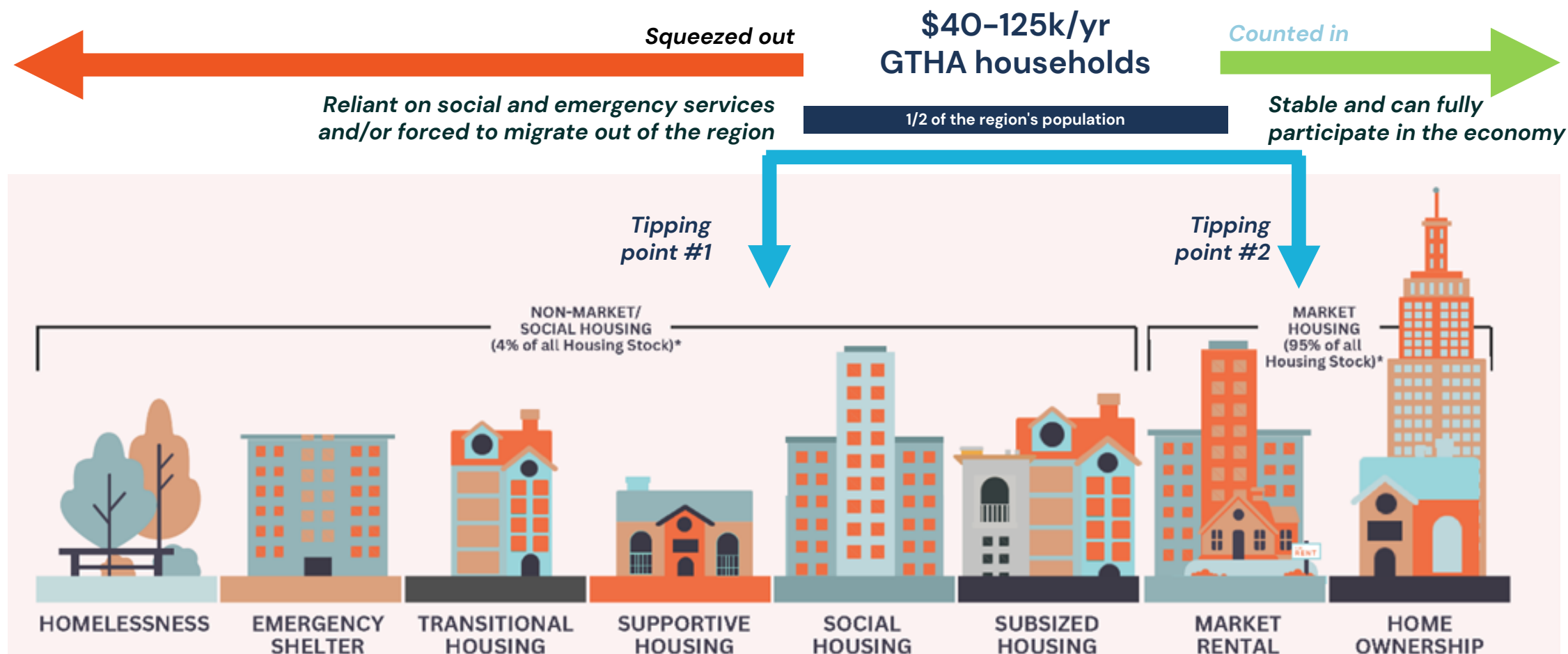
Our Livability Depends on Workers who Power the Region

Livability and prosperity of the GTHA is correlated to the ability of middle-income workers to succeed – workers in healthcare, skilled trades, childcare, education, retail, human services, and more. These workers power our region.

These workers' needs are often invisible and therefore under-addressed in the drive to address the rising symptoms of unaffordability.

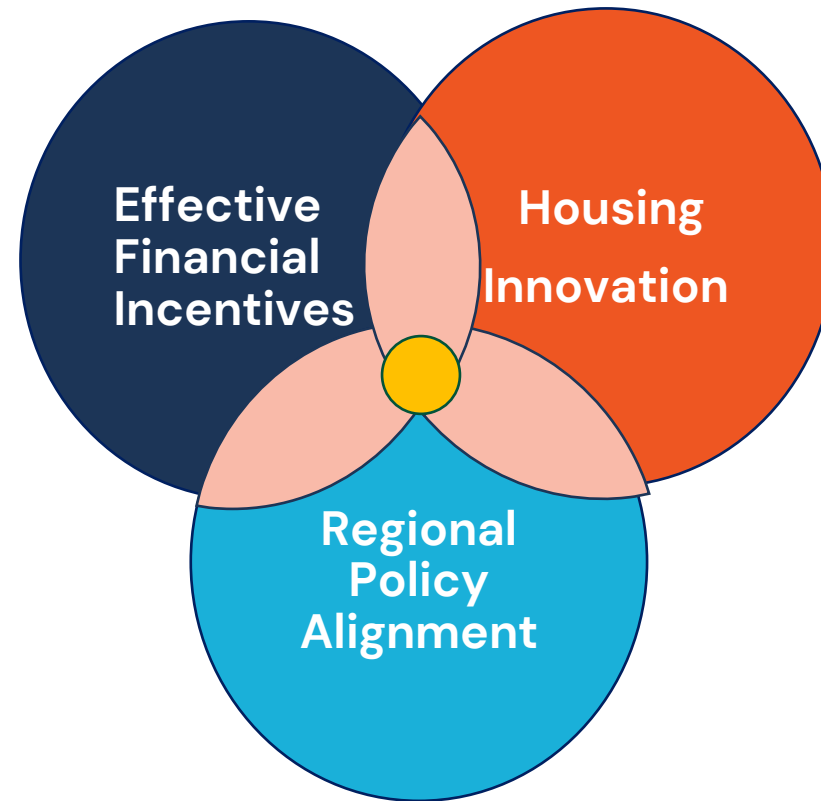
CivicAction is tackling the issue at root cause

Middle-Income Workers: Two Tipping Points



While the housing continuum is linear, our goal is to offer individuals who are not yet in crisis the financial flexibility to navigate the rental and homeownership markets according to their preferences. It is essential that the limited non-market housing available in the region be reserved for those who are already in crisis.

TRIFECTA FOR WORKFORCE HOUSING AFFORDABILITY ACTION



JUNE
2025




THE WHY

THE HUMAN STORY OF WORKFORCE HOUSING

CIVIC
ACT:ON MISSION:
AFFORDABLE

Supported by: 


AUGUST
2025



THE MATH

CRACKING THE CODE OF AFFORDABLE HOUSING FOR WORKERS

CIVIC
ACT:ON MISSION:
AFFORDABLE

Supported by: 

KEY FACTS

• **1 MIL**

- “essential” workers in the GTHA who earn between \$52K and \$104K a year

• **45–63%**

percent of their income that goes to housing

1 for 2

In the past 10 years, 1 person left the GTHA for more affordable areas for every 2 who arrived

67.7%

middle-income survey respondents who considered changing jobs or moving within the past 3 years

**\$5.88–
7.98 BIL**

lost each year in turnover, recruitment, and productivity losses

68%

of businesses say housing costs make it hard to attract talent

42%

of businesses are considering relocation because employees can't afford to live nearby

- The housing system is doing what it was built to do—just not with affordability as a goal.

We can make housing affordable for middle-income workers again by:

- balancing planning oversight with efficient approvals
- attracting institutional capital with developers accepting reasonable lower-risk returns
- planning supportive infrastructure,
- building partnerships with investors seeking stable long-term returns

HOUSING AFFORDABILITY FORMULA:


$$\begin{aligned} &\text{Supply} + \\ &\text{Finance} + \\ &\text{Income} - \\ &\text{Delay} = \\ &\text{Affordability} \end{aligned}$$

Sources: *Cracking the Code of Affordable Housing for Workers* (CivicAction, 2025)



Key Municipal Levers

+ Supply

- Support non-profits: help them scale housing delivery

+ Finance + Income

- Leverage public land & count community benefits as part of fair market value
- Integrate housing into economic strategies: treat it as essential infrastructure
- Defer or phase fees: ease early-stage financing pressures for projects delivering genuine workforce affordability

– Delay

- Streamline approvals: cut months or years from timelines, reducing carrying costs and interest



Role of Other Governments

+ Supply

- Support industrialized construction



+ Finance + Income

- Renew Rapid Housing Initiative with workforce focus
- Expand programs like the Apartment Construction Loan Program and Affordable Housing Fund
- Align wages with local cost of living



– Delay

- Reform growth management policies
- Enable flexible inclusionary zoning

**MISSION:
AFFORDABLE**

MISSION HQ

TRAINING

FIELD OPS

DISPATCHES

CONTACT HQ

DONATE

**DOES LIVING IN THE
GREATER TORONTO AND
HAMILTON AREA FEEL
IMPOSSIBLE?**

missionaffordable.ca

WE NEED YOUR HELP

ACCEPT THE MISSION



Affordable Housing Overview

Impacts on Hospitality Sector

Presented by

Jasveen Rattan

Director of Policy and Government Relations





Staffing Challenges

Job Vacancies

Nearly 100,000 foodservice job vacancies in Canada as of early 2024 — representing roughly one in six private-sector openings nationwide (Restaurants Canada, 2024).

426,700 employed in 2023 (~5.4% of provincial workforce), with 3.8% vacancy rate in 2024 (Job Bank Canada, 2024).

Projected Labour Shortages

By 2030, Canada's tourism sector could face a shortage of over 228,000 jobs, with 88,000 of these in Ontario (Institut de tourisme et d'hôtellerie du Québec, 2023).

Housing Affordability Crisis

The affordability crisis significantly affects staffing in the hospitality sector. In fact, 62% of industry members report that a lack of affordable housing is their top hiring barrier (Hotel Association of Canada, 2024).

Importance of Affordable Housing

- Affordable housing is vital to **attract and retain hospitality staff**.
- High housing costs cause **staff shortages, turnover, and reduced service quality**.
- Proximity to affordable housing improves **productivity and well-being**.
- Regulating short-term rentals can free up **long-term rental supply** for workers.
- Partnering with local governments can create **sustainable workforce housing**.



Impact of Short-term Rentals

STR'S REMOVED 12,860 HOUSING UNITS FROM ONTARIO'S LONG-TERM MARKET IN DECEMBER 2023 = **11.2%** INCREASE COMPARED TO DECEMBER 2022



This growth is primarily driven by urban areas without strong STR regulations. Despite this increase, dedicated STRs have **not yet caught up to their pre-pandemic growth** trend, suggesting further growth in the absence of regulatory changes.



Click or scan to download



\$2.6 BILLION IN RENT SINCE 2017

MARKET TRENDS

MARKET IS DOMINATED BY COMMERCIAL OPERATORS



TOP 10% OF HOSTS = 43.8% OF REVENUE



TOP 1% (2,260 OPERATORS) HOSTS = 15.3% OF TOTAL EARNINGS

Multi-listings account for 43.1% of Airbnb listings. Many listings in Toronto and Ottawa have shifted to **28-day minimum stays** in response to municipal regulations.

REVENUE GENERATION



\$258 MILLION IN REVENUE

\$6,700 PER LISTING

= **5X** AVERAGE MONTHLY RENT



EFFECT OF PRINCIPAL-RESIDENCE REQUIREMENTS ON RENTS



The study by Wachsmuth and St-Hilaire (2024) also found that principal-residence requirements for STRs lead to a direct decrease in rents.

\$54 LOWER THAN THEY WOULD HAVE BEEN WITHOUT SUCH MEASURES = **3.3% DIFFERENCE**

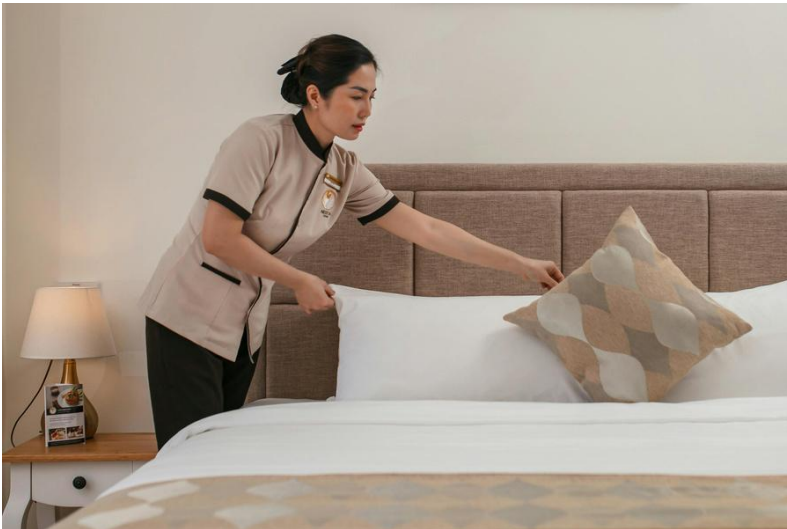
= **\$1 BILLION** ANNUAL SAVINGS



Extending these requirements across the province could save renters an additional

\$566 MILLION PER YEAR

What the Hospitality Sector is Doing



Building & Partnering for Staff Housing

- Developing on-site or nearby employee accommodations
- Partnering with local landlords, developers, and municipalities to secure blocks of rental units.
- Converting underused hotel space or older properties into staff housing units.

Offering Financial Support to Employees

- Housing stipends or rental subsidies for staff in high-cost markets.
- Providing interest-free loans or relocation allowances to help staff secure housing.

Adjusting Recruitment & Retention Strategies

- Expanding recruitment in lower-cost regions and offering transportation shuttles to work sites.
- Prioritizing retention through flexible schedules and employee wellness programs to offset cost-of-living pressures.

Stakeholder Roles & Actions

Federal Government

Current Role:

- CMHC mortgage insurance & rental housing programs for purpose-built rentals.
- GST rebate for new rental housing.

Gaps:

- Mixed-use hotel/residential not eligible for most programs.
- Staff housing excluded.

Actions:

- Expand CMHC eligibility to hotel-led mixed-use projects.
- Offer proportional incentives for projects with $\geq 30\%$ residential.
- Recognize staff housing in housing programs.

Ontario Government

Current Role:

- More Homes Built Faster Act
- DC reductions for affordable/non-profit housing.
- Pass-through of federal Housing Accelerator funds.

Gaps:

- Programs target traditional residential developers only.
- Mixed-use hotel projects treated as commercial.
- No provincial incentives for staff housing.

Actions:

- Modify housing program criteria to include hotel residential units.
- Extend DC exemptions & HST rebates to residential portions of hotel builds.
- Recognize staff housing in provincial strategy.

Municipalities

Current Role:

- Zoning & local approvals.
- Set development charges.
- Participate in Housing Accelerator Fund projects.

Gaps:

- Zoning restrictions on hotel land for residential use.
- Long approval timelines.
- High DCs for commercial builds.

Actions:

- Fast-track approvals for hotel/residential projects.
- Reduce/waive DCs for residential components.
- Update zoning to allow residential on hotel sites.

Hotel Industry

Current Role:

- Own prime development land.
- Can deliver mixed-use housing.
- 26% already provide staff housing.

Gaps:

- No access to housing program financing.
- High upfront capital costs.

Actions:

- Present shovel-ready mixed-use projects.
- Partner with municipalities to navigate approvals.
- Collect data to strengthen housing/workforce case.

City of Toronto Action on Workforce Housing

AMO Conference

August 19, 2025



Toronto is taking bold action to address the housing crisis

- We are also changing how we work as an organization, implementing structural change to improve process, technology, and performance
- Partnerships are critical to our success, as is being responsive to our stakeholders
- Housing for Toronto's diverse workforce is essential to building complete communities and economic resiliency in the face of international trade uncertainty
- The City is driving system-wide change to increase supply, affordability, and housing choice, while preserving affordable options and protecting people



Setting our Goals

- Toronto is experiencing a housing affordability crisis affecting residents of all incomes, including essential workers and middle-income earners
- CivicAction research found:
 - **550,000+ residents left the GTHA** from 2014 to 2024 due to housing unaffordability
 - **66%** of survey respondents spend over **30% of income** on housing; **29%** spend over **50%**
- 2024 Street Needs Assessment found:
 - **Homelessness:** from 2021 to 2024 has more than doubled (7,300 to 15,000 respectively)
- **City Council** increased housing target from **40,000** affordable rental home approvals to **65,000** rent-controlled homes, **by 2030**

Housing Targets

The City is on track to achieve or exceed its housing targets

HousingTO Plan Targets (by 2030):

- Approve 65,000 rent-controlled homes, including 41,000 affordable rental homes and 6,500 Rent-Geared-To-Income (RGI)

Progress (as of March 31, 2025):

- 30,807 rent-controlled homes approved, including 2,729 RGI
- Nearly 30,000 more in planning/development
- 920 homes completed

Provincial Target (by 2031):

- 285,000 new homes

Progress (as of June 30, 2025):

- 79,067 new homes



Structural Transformation and Enhanced Technology

Aligning City structures to deliver more housing, faster

Creating a New Service Area to Respond to the Housing Crisis



Leveraging Technology and Processes

File Circulation Tool

Rolling out to development review teams for improved functionality and collaboration between review staff

Application Submission Tool

Allows applicants to submit development applications online. Enhanced status tracking and resubmission functionality coming soon

Development Review Process Improvements

Improving Plan of Condominium and Site Plan Approval
Concierge for priority City-supported affordable housing projects

Progress Tracking

Tracking progress through the HousingTO Dashboard and Development Review reporting

Toronto Housing Data Hub

Provides updates on social housing sites, affordable rental housing sites and corresponding housing data

Results: *Faster, more responsive review of development applications that is more predictable City-wide, and transparency to the public on our progress*

Public Reporting

Toronto Housing Data Hub



A city streetscape featuring a full range of housing options.

Welcome to the Toronto Housing Data Hub. These pages bring together information and data related to housing in the city of Toronto while tracking the City's progress on advancing the [HousingTO 2020-2030 Action Plan](#), aimed at improving the overall health and socio-economic outcomes of Toronto residents.

[Housing Data](#)

Data related to affordable rental housing and rental replacement housing in Toronto.

[Affordable Rental Housing Map](#)

Upcoming or recently completed affordable rental housing developments across the city.

[Social Housing Map](#)

A listing of current subsidized housing in Toronto.

[Housing Data Book](#)

Overview of the health of Toronto's housing system and people most impacted by it.

[HousingTO 2020-2030 Action Plan Dashboard](#)

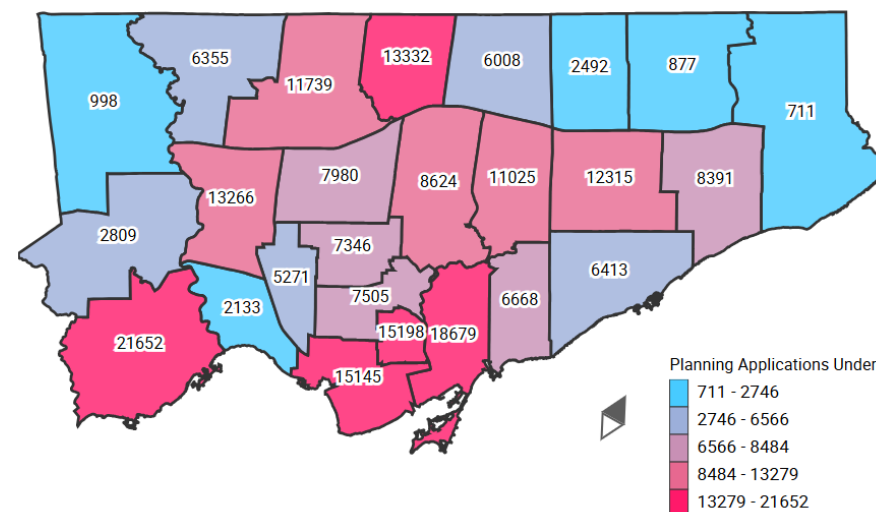
Annual update on the City's progress towards meeting the HousingTO targets.

[Housing Data Hub Definitions](#)

Definitions for the data on the various tabs of the Housing Data Hub.



Residential Units in Planning Applications Under Review by Ward



Data Classification: Quantile

Partnerships

Developing housing solutions together



Whole of Government, Whole of Community Approach

- We're working closely with the development industry and community partners
 - Ongoing dialogue and collaboration help shape more effective and responsive housing solutions
- Partnerships with the federal and provincial governments need to be sustained and strengthened to address decades of underinvestment in our housing system.
- We're taking bold action, but we can't do it alone



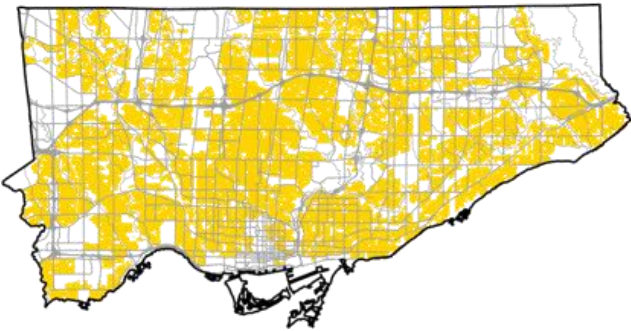
Policy and Programs

Laying the groundwork for more affordable, inclusive
housing



Planning for Future Growth and Enabling Housing City-Wide

Creating more places for people to live



Fast-tracking new homes by cutting through zoning, policy and financial barriers.

Including in world-class new neighbourhoods



Advancing major new districts like Downsview, Woodbine, East Harbour and the Port Lands, welcoming hundreds of thousands of new residents.

And unlocking Toronto's "Missing Middle"



Creating policies that enable gentle, gradual change. Over the next decade, these solutions will expand housing choices city-wide.



Offering More Housing Choices to More People in More Places

Building cities within a city



60,000 units at Downsview

24,000 at Woodbine

60,000 at East Harbour and the Port Lands
(including Ookwemin Minising)

Encouraging density city-wide



Up to **163,000 "missing middle"** units could be built by 2051 through the EHON program.
Over **30,000** new units proposed through the Provincial TOC program.



Protecting and Increasing Affordable Housing Supply



Multi-Unit Residential Acquisition Program

Preserves and converts existing rental stock into permanently affordable housing.



Toronto Builds

New policy framework guiding development of City land to create new rental homes within mixed-income, complete communities.



Rental Housing Supply Program

Funding and incentives to support non-profit Indigenous and private sector to build new RGI, affordable, and rent-controlled homes.



Community Housing Pre-Development Fund

Interest-free loans for non-profits, co-ops, and Indigenous housing providers to bring projects from early concepts to planning approval.

Income-Based Affordability

Supports households earning between \$44,000 and \$108,000

Unit Type	Monthly Rent*	Affordable for... (sample occupations**)
Studio	\$1,109	A Custodian, early childhood educator, or warehouse shipper/receiver
1-Bedroom	\$1,404	A bus driver, painter, carpenter
2-Bedroom	\$1,985	A crane operator, librarian, college instructor
3-Bedroom	\$2,250	A paramedic, teacher, police officer, or a registered nurse & a part-time cook

*2025 City of Toronto Affordable Rent

**Sample occupations based on single and/or dual occupancy

Taking Action to Support Renters

Rental Renovation Licence Bylaw

New bylaw requiring landlords to obtain a licence before starting repairs or renovations that require tenants to move out of their rental units; and is designed to protect tenants from bad faith evictions.

Eviction Prevention in the Community Program (EPIC)

Supports tenants at imminent risk of eviction by providing immediate, short-term supports to sustain tenancies.

Rent Bank

Provides grants to tenants who are behind on rental payments or require support with a rental deposit.

TO Tenant Supports Program

Funds community-based organizations to deliver a range of programs to support tenants to maintain their housing, understand their rights, and prevent evictions

Thank you



Questions and Answers

