



Municipal Housing Advocacy Toolkit

Learn how to engage with your municipality in Ontario

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Advocacy Centre
for Tenants Ontario

Tenant Duty
Counsel Program

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Introduction



Housing is often discussed as a provincial or federal issue, but many of the decisions that shape tenants' daily lives are made at the municipal level. Municipal governments decide where housing can be built, what types of housing are permitted, how existing rental housing is protected and how communities respond to homelessness, displacement, climate change and neighbourhood change.

Ontario's ongoing housing crisis continues to disproportionately affect tenants, who face rising rents, low vacancy rates, increasing housing insecurity and growing barriers to finding safe and affordable housing. At the same time, communities across Ontario have successfully organized for stronger tenant protections, affordable housing initiatives and local policies that preserve existing rental housing.

This toolkit is intended for tenants, advocates, legal clinics, community members and anyone who is interested in understanding how municipal governments shape housing policies and how local advocacy can create meaningful change in Ontario.

Canadian housing policy is complex. Responsibility for housing is shared across municipal, provincial and federal governments, and no single level of the government can solve the housing crisis on its own. However, municipalities have more influence over housing than many people realize.

Through planning decisions, zoning by-laws, housing programs, licensing, property standards and partnerships with non-profit organizations, local governments can play an important role in protecting tenants and expanding affordable housing.

Across Ontario, tenant organizing, community advocacy and political leadership have helped secure important housing policies, from rental replacement by-laws to anti-renoviction measures, community land trusts and programs that preserve affordable housing. These examples demonstrate that local action can make a real difference.

In this toolkit, we start with providing a brief history of housing policy in Canada, an overview of the roles of federal, provincial and municipal governments and key municipal housing legislations in Ontario. We then move to practical guidance on engaging with local government and finally, examples of municipal policies, advocacy strategies and local initiatives from across the province.

Whether you are speaking at council, organizing a tenant campaign, meeting with elected officials, or exploring policy solutions in your community, this toolkit aims to provide practical examples, lessons and tools that can support local housing advocacy.



Government Role in Housing Policy

Federal Government and Housing

In Canada, most housing is built, owned and operated in the private market. About 68% of Canadian households own their homes, while another 27% live in privately operated rental housing. Only less than 5% of all housing stock is part of the public and community, non-market sector.¹

While the term “housing” does not appear in the division of powers in the *Constitution Act, 1867* (formally the *British North America Act, 1867*), many activities related to housing fall within the responsibilities of the federal government. These include taxation, census and statistics, banking and interest rates, as well as responsibilities related to Indigenous peoples and their lands. These powers allow the federal government to influence housing through spending, mortgage regulation, banking policy and determining housing needs across the country. The federal government has long played a major role in housing policy through its spending power regardless of the lack of explicit jurisdiction.²

In 1919, following the First World War, the federal government set home ownership, for the first time, as a national priority. The federal Better Housing Scheme provided loans to the provinces to support housing construction to reduce overcrowding and poverty in inner-city neighbourhoods, encourage suburban development and house returning soldiers.³ In 1935, Parliament passed the *Dominion Housing Act, 1935* (DHA), later revised to the *National Housing Strategy*

Act, 1938 (NHTSA). These laws supported new home construction, expanded access to mortgages and modernized Canada’s housing stock.⁴

In 1945, following the Second World War, the federal government established the Central Mortgage and Housing Corporation (CMHC); the name was later amended to the current Canada Mortgage and Housing Corporation. The agency was mandated to administer the NHA by supporting social housing construction, expanding access to mortgages and development financing, as well as leading housing research and policy development. Much of Canada’s modern housing system was developed during this period. After years of limited and minimal home construction during the Depression and the WWII, the country faced severe housing shortage. Postwar urbanization, economic reconstruction, population growth, immigration, public health concerns and the need to house returning veterans, all influenced federal government’s active role in housing policy, as well as social and economic planning in this period.

From the late 1940s to the early 1990s, CMHC-administered programs, supported the creation of a large social housing sector that included public housing, non-profit housing, co-operative housing, Indigenous housing and rent supplement programs. By 1994, these programs supported more than 661,000 social housing units across Canada.⁵ The 1970s through the mid-1980s represented the peak

years of growth for Canada's social housing sector. Beginning in the 1980s and into the 1990s, however, the federal government reduced its involvement in affordable housing. In 1996, responsibility for administering many federal housing programs was transferred and downloaded to provinces and territories. In the late 1990s, changes to the National Housing Act (particularly the 1998 amendment to the NHA) further reduced CMHC's direct role in affordable housing developments.⁶

The launch of the National Housing Strategy (NHS) in 2017 and the passing of the *National Housing Strategy Act (NHS Act)* in 2019 marked the federal government's most significant re-engagement in housing policy since the early 1990s. For the first time, the NHS recognizes housing as a human right, consistent with Canada's international human rights commitments.⁷ While the federal government continued to support existing social housing and homelessness programs during the intervening decades, the NHS re-established housing as a major area of federal policy and funding.⁸ The Strategy introduced a series of long-term bilateral agreements between the federal government and provinces and territories, through which cost-share funding is delivered and housing outcomes are monitored.⁹ These agreements remain in force today.

The NHS also expanded the role of CMHC beyond mortgage insurance and housing finance to, once again, include housing policy leadership, program delivery, intergovernmental coordination and housing research. The federal government also strengthened the role of the Ministry of Housing, Infrastructure and Communities Canada, which has been increasingly responsible for integrating housing policy with infrastructure investment, municipal growth planning, transit, climate resilience and homelessness programs. In 2025, the federal government created Build Canada Homes (BCH) at the Ministry of Housing, a new federal development agency mandated to accelerate housing construction, leverage public lands, support non-profit and affordable housing providers and promote innovative building methods. BCH is financed through federal public capital (mainly the 2025 federal budget), as well as loans/contributions, public land and efforts to attract private/philanthropic capital. BCH does not replace CMHC, as the latter remains the housing finance/research Crown corporation and transitional program deliverer.

Provincial Government and Housing

Provinces have exclusive jurisdiction over municipal institutions such as local planning and development, local infrastructure, property rights, civil rights and provincial taxation.¹⁰ In Ontario, municipalities are created and governed by provincial legislation, which means provincial laws override municipal by-laws and policies.

Ontario's involvement in housing has changed over time. In 1964, the province established the Ontario Housing Corporation to manage financing, building and administering social housing across the province. By the late 1999, the federal government had transferred responsibility for administering and funding social housing to provinces and territories. The devolution of responsibility continued at the provincial level with Premier Mike Harris' government, which not only canceled the construction of 17,000 cooperative and non-profit housing units in the late 1990s, but also in 2000 further downloaded social housing (i.e., rent-geared-to-income [RGI] housing) responsibilities onto municipal service managers.¹¹

This shift transferred much of the financial responsibility and risk for social housing to the municipal level whose revenue tools are restricted to only property taxes, compared to the senior levels of government that have access to other sources including personal income taxes. Consequently, social housing became the second or third largest municipal expense and local governments often faced pressure to contain budget increases. This created constraints for housing providers, particularly when attempting to address aging infrastructure and major repairs needs. Many housing providers have struggled to secure funding for capital repairs, refinancing, redevelopment projects, or the intensification of existing housing sites to generate additional housing units or revenue.¹²

In recent years, the current provincial government has focused primarily on increasing housing supply through private sector development. This has been supported through (a) provincial legislations governing land use planning (such as *Planning Act, 1990*), (b) the establishment of provincial planning priorities and goals through policy frameworks and regional growth plans (such as *Provincial Policy Statement, Places to Grow*

Act, 2005), and (c) provincial oversight of municipal development approvals through the Ontario Land Tribunal.¹³ The province also provides some financial supports for affordable and non-market housing through grants, low-interest loans and tax exemptions for non-profit housing providers.

Although many responsibilities of direct housing provision have been transferred to municipalities, the province still has primary authority over the *Residential Tenancies Act* (RTA), which sets the rights and responsibilities for both landlords and tenants in residential tenancy agreements.¹⁴ The RTA governs residential tenancies through:

- rules related to residential rent regulations, including rent control and vacancy decontrol;
- the creation of the Landlord and Tenant Board (LTB), which resolve disputes (e.g., non-payment of rent, contesting a bad faith eviction) between landlords and tenants; and,
- protection against unlawful rent increases and evictions.

The province also sets the framework for the supportive and RGI housing, as well as homelessness services through the *Housing Services Act, 2011* (HSA). While the province no longer directly manages social housing, the HSA provides the legislative framework that guides municipal service managers and non-profit housing providers while ensuring their services align with provincial policy goals.

Municipal Government and Housing

Municipalities have become increasingly responsible for shaping the housing landscape in their respective jurisdictions. Ontario municipal governments play a critical role in housing development by assigning value and regulating land use through zoning by-laws and approval processes. Land is a spatially fixed and limited resource; zoning by-laws control the uses of this limited resource. Municipalities enact zoning by-laws to govern land use, guided by the *Provincial Planning Act, 1990* and informed by provincial policies and strategies.

Land use regulations can determine the density of residential developments, the height of buildings and the type of housing that is permitted.

Zoning by-laws have long been a site of contestation in Ontario housing policy. While intended to regulate land use, restrictive zoning rules have often limited the development of affordable and diverse housing types (e.g. apartments, senior housing, etc.), particularly in wealthy neighbourhoods. Combined with Not in My Backyard (NIMBY) opposition to affordable, supportive and higher density housing, these policies have contributed to the exclusion of lower-income households, newcomers, seniors and other marginalized groups from many communities.

Municipal governments can influence housing through planning, regulation, partnerships and housing programs. Many of the policy tools discussed later in this toolkit, including rental replacement policies, anti-renoviction by-laws and affordable housing preservation programs, rely on municipal powers and local political leadership.

In Ontario, provincial and municipal governments play key roles in enforcing building codes, property standards and maintenance regulations, all of which help preserve existing affordable housing stock. The province establishes the legal and regulatory framework through the Ontario Building Code and housing legislation, while municipalities are primarily responsible for enforcing the Code through inspections, by-law enforcement and responding to unsafe or substandard housing conditions. Enforcement across municipalities, however, remains uneven and is often reactive, complaint-driven and under resourced.

Ontario municipalities play an increasingly vital role in housing policy but have limited revenue tools. The downloading of social housing responsibilities during the late 1990s did not provide municipalities with equivalent revenue-generating powers. Reliant largely on property taxes and user fees, municipalities have been tasked with addressing complex housing challenges despite lacking access to more progressive and elastic sources of revenue generation, such as income and sales taxes. This structural imbalance continues to shape municipal housing policy across Ontario.

Jurisdictional Overview

	Responsibilities	Housing-Related Policies & Legislation	Housing-Related Agencies
Federal	Immigration National Defence Research Funding Funding Housing Regulation Taxation	National Housing Strategy Act (NHSA) National Housing Strategy (NHS)	Canada Mortgage and Housing Corporation (CMHC) Build Canada Homes National Housing Council (NHC) Federal Housing Advocate
Provincial	Housing and Social Housing Legislation Funding for Housing in Communities (Subsidies, New and Preserving Social Housing)	Planning Act Provincial Planning Statement Residential Tenancies Act Housing Services Act Ontario Building Code	Landlord and Tenant Board (LTB) Ontario Land Tribunal (OLT) Residential Housing Enforcement Unit
Municipal	Community Services Social Housing Housing Health Standards and Baseline Condition Zoning and Land Used Planning	Official Plan Zoning By-Laws Building Standards By-Laws Municipal Building Code	Social housing providers (i.e. Toronto community housing corporation) Consolidated Municipal Service Managers (CMSMs) District Social Service Administration Boards (DSSABs) In Northern Ontario By-Law Enforcement Divisions

Types of Municipalities



There are three different types of municipalities in Ontario:

- 1 Single-tier Municipality:** This means that no other municipality plays a role in delivering municipal services. Examples of single-tier municipalities are the City of Toronto, City of Ottawa, or City of Hamilton.
- 2 Upper-tier Municipality:** This tier means that the roles and responsibilities of municipal governance is divided between two levels. This requires two or more municipalities to work together to deliver municipal services. Regions and counties are examples of upper-tier municipalities; Ontario currently has six active regional municipalities (Durham, Halton, Niagara, Peel, Waterloo and York), plus Muskoka as a district municipality with regional functions.
- 3 Lower-tier Municipality:** A lower-tier municipality, means that the municipality is one of the constituent parts of an upper-tier municipality. For example, municipalities of Brampton and Mississauga are the lower-tier municipalities of the Region of Peel. As of June 2026, there are 173 single-tier municipalities, 241 lower-tier municipalities and 30 upper-tier municipalities.¹⁵

These divisions are important because they determine what responsibilities certain municipalities have and how these responsibilities are handled. The delegation of these services depends largely on individual municipalities and the way they manage these services. In the case of a conflict of by-laws between a lower-tier municipality and its upper-tier municipality, the by-law of the upper-tier municipality will always overrule the other.

The Region of Peel is a good example of Ontario's two-tier municipal system. The Region of Peel is an upper-tier municipality with three lower-tier municipalities:

the City of Mississauga, the City of Brampton and the Town of Caledon. The Region of Peel is responsible for municipal services such as police, ambulance, waste management, childcare, administering the Ontario Works program, social housing and public health. Mississauga, Brampton and Caledon are each responsible for their own municipal services that include libraries, road clearing, traffic management, city planning and parks. The residents of these three lower-tier municipalities pay a portion of their property tax revenues to Peel regional municipality. Although responsibilities differ among regional and county upper-tier municipalities, Peel demonstrate how housing and social services are often administered at the upper-tier level while local municipalities retain responsibilities for community-level services.

The technical term for this division of authority between the upper- and lower-tier municipalities is the designation of the upper-tier municipality as the Consolidated Municipal Service Manager (CMSM). CMSMs are responsible for delivering more integrated services to their communities, such as social assistance, childcare, social housing and even ambulance services and public health. In northern Ontario, the municipalities that are given the consolidated service delivery authority are called the District Social Services Administration Board (DSSAB). In total, there are 37 CMSMs and 10 DSSABs across Ontario.

While all municipal elections are held province-wide every four years on the fourth Monday of October, municipal election systems vary across Ontario. Some councillors are elected by ward while others are elected at large. Regional and county governments also use different governance structures. For advocacy purposes, the most important question is identifying which council, committee or elected official is responsible for the housing issue you are working on. In 2026, the municipal election will be held on October 26, 2026.

Key Legislation for Municipal Government and Housing



Municipal Act, 2001

The *Municipal Act, 2001* establishes the powers, responsibilities and governance framework for most municipalities in Ontario. Some municipalities are also governed by specialized legislation that reflects their unique size, governance structure or regional role. The most notable example is the *City of Toronto Act, 2006* that provides the City of Toronto with broader powers than most Ontario municipalities in areas such as taxation, governance and local decision-making.

Together, these laws outline what municipalities are allowed to do and what power city councils can exercise. For example, municipalities may adopt property standards by-laws, regulate the demolitions and conversions of properties and provide full or partial exemptions from growth-related development charges for affordable housing.

These powers allow municipalities to create local by-laws that regulate how buildings are maintained, demolished or converted for other uses. Municipalities can also use these powers to establish property standards for rental housing and support the development of affordable housing through financial incentives or exemptions.

Ontario Planning Act, 1990

The *Ontario Planning Act, 1990* is a provincial legislation that governs land use planning across Ontario. The *Planning Act, 1990* gives municipalities significant authority over local planning and development decisions. Under the *Planning Act, 1990* municipalities can make planning decisions for their local communities, create an official plan that set out long-term goals and policies for future land use and pass zoning by-laws to regulate development.

Upper-tier municipalities, such as regional governments and counties, have their own official plans and may be delegated (by the province) with the authority to approve lower-tier official plans on behalf of the Minister of Municipal Affairs and Housing. Lower-tier municipalities can draft their own official plans, but these plans must conform with the upper-tier municipality's official plans. In case of a conflict, the lower-tier municipalities have one year to make amendments to ensure that their planning decisions do not conflict with provincial plans laid out in the Provincial Policy Statement.

Municipalities receive and review applications for planning and development permits; they can approve or reject these applications based on their official plans. Most municipalities require applications to undergo review by municipal staff and for many major

applications (i.e. official plan, zoning by-law, etc.), they need to hold statutory meetings where residents and community stakeholders can provide feedback. These public consultation processes give residents and community groups an important opportunity to participate in local planning decisions and to advocate for developments that reflect the needs and priorities of the community.

Housing Services Act, 2011

The *Housing Services Act, 2011* establishes the legislative and policy frameworks for community housing and homelessness services in Ontario. Under the Act, municipal Service Managers are required to develop local Housing and Homelessness Plans that set out long-term strategies and priorities for addressing housing and homelessness needs within their service areas.

Service Managers are responsible for planning, funding, administering and coordinating social and affordable housing programs within their service areas. They also coordinate related social service programs such as Ontario Works, homelessness services and childcare services.

The *Housing Services Act, 2011* also sets out rules and responsibilities for the administration of rent-geared-to-income housing, community housing providers and local housing programs. While the Province establishes the overall policy frameworks, municipalities are largely responsible for delivering and managing these services at the local level.



Engaging with your Local Government



Civic engagement at the municipal level varies widely depending on how much information municipalities provide to residents and how easy it is for people to participate in local decision making. While opportunities for public participation vary across Ontario, most municipalities provide ways for residents to engage in local decision-making. Information about council meetings, public consultations, planning applications and opportunities to participate can usually be found on your municipality's website. The municipal clerk's office can also help answer questions about council meetings, deputations, public consultations and local decision-making processes.

Speaking at City Council or Committee Meetings

One of the most direct ways to influence municipal decisions is by speaking at a council or committee meeting as a delegate.

1 Register to speak as a delegate

- Visit your municipality's website to find the relevant council or committee meeting where you would like to speak.
- Review registration requirements and deadlines.
- Submit your request through the designated online form, email address or phone number. You can use the email template in Appendix 1.
- If required, submit any presentation materials before the deadline.

Registration deadlines vary. After registering, you may receive a confirmation email within a few business days containing important meeting details, instruction and participation protocols.

2 Prepare for your delegation

- Review the agenda item and familiarize yourself with its relevant background.
- Keep your presentation concise and focused. Limit your speech to 3-5 minutes.
- Balance facts, statistics and policy points with personal stories and lived experience to make your presentation more compelling.
- Prepare for follow-up questions from councillors or committee members.
- If it is a virtual meeting, download and test the app in advance to avoid technical issues during your presentation. Log in a few minutes early.

3 What to expect on the day of your delegation

Council and committee meetings are public and are often livestreamed or recorded.

- Delegates are usually called in the order they registered.
- Most municipalities allow approx. 5 minutes for presentations.
- Councillors or committee members may ask questions afterward.
- Meetings often run behind schedule, so be prepared to wait.
- If you require accessibility accommodations, request them when registering.

Meeting with City Councillors

Meeting directly with councillors can be an effective way to build support for an issue before it reaches council.

- Keep meetings small (typically two to four people) and focused.
- Identify key messages and requests in advance.
- Use the limited meeting time effectively.
- Listen carefully to understand the councillor's priorities and concerns.
- Make specific and realistic requests.
- Support your argument with reliable evidence whenever possible.
- Leave supportive material for the councillor's office.
- Follow up afterward with a thank-you email and any additional information.

Public Consultations

Municipalities regularly hold public consultations on planning applications, policy proposals, housing strategies, transportation projects and other community issues. These consultations may include surveys, public meetings, workshops, open houses, or online engagement opportunities. Participating early in a consultation process can be an effective way to influence municipal decisions before they reach council.

Virtual or In-Person Public Consultations

Consultation may be held online, in person or in a hybrid format.

- Check your municipality's website for upcoming consultations.
- Review any background materials before participating.
- Register in advance if required.
- Consider attending with neighbours or community organizations to demonstrate broader community support.

Resident Surveys

Many municipalities use online surveys to gather feedback from residents. These surveys are often open for a limited period and provide an accessible way to share opinions on local projects, developments and policy initiatives.

Open Data and Community Resources

Many municipalities maintain open data portals that provide information on housing, demographics, development applications, planning, transit, neighbourhood characteristics and municipal services. These resources can help residents and community organizations support their advocacy with local evidence and research.

The table below provides examples of municipal and community resources that can help you engage with your municipal government.

Municipality	Municipal & Civil Society Resources for Municipal Engagement
Toronto	Information and instruction on writing to city council, requesting to speak at a city council meeting or committee meeting Current and upcoming council and committee meeting schedule Contact your councillor Information on development applications public consultation meetings Information on public engagement activities in Toronto Participate in the City of Toronto budget consultations Polls regarding changes in a neighbourhood Become a member of a public board, committee or tribunal Open data portal Social Planning Toronto (SPT) ACORN Toronto Federation of Metro Tenants' Associations (FMTA) Progress Toronto
Ottawa	How to participate in council and committee meetings City council and committees' schedule Public consultation on city projects. Use the search function to filter Participate in the City of Ottawa budget process Join a city committee as a public member Contact your councillor Ottawa open data Social Planning Council of Ottawa (SPCO)

Municipality	Municipal & Civil Society Resources for Municipal Engagement
Mississauga	Contribute ideas and opinions that help shape Mississauga Contact your councillor Join the council committee as a public member Mississauga open data
Hamilton	Information on requesting to speak to a committee of council Information on participating in the annual budget process Public engagement Contact your city councillor Join the council committee as a public member Hamilton open data Social Planning and Research Council of Hamilton (SPRC)
Sudbury	Request to speak before council Public engagement Contact your councillor Join the council committee and board as a public member Greater sudbury open data
Kitchener	Request to speak before council Information on participating in the annual budget process Public engagement Contact your councillor Join the council committee and board as a public member Kitchener open data
Thunder Bay	Request to speak before council Information on participating in the annual budget process Public engagement Contact your councillor Join the council committee and board as a public member Thunder Bay open data

Examples of Policies and Initiatives in Municipalities



Multi-Unit Residential Acquisition (MURA) Program: Toronto

The Multi-Unit Residential Acquisition (MURA) program was developed in response to gentrification, tenant displacement and the loss of affordable housing in Toronto. The program aims to preserve existing affordable housing by helping non-profit and Indigenous-led housing organizations purchase rental building and keep them affordable over the long term. MURA is based on the idea that protecting affordable housing that already exists can often be faster and less expensive than replacing it after it is lost.

Responding to Gentrification

MURA emerged from community efforts to address the rapid loss of rooming houses in Toronto's Parkdale neighbourhood in the 2010s. Historically, rooming houses (also known as multi-tenant houses) provided some of the most affordable housing options in the area. However, rising property values, redevelopment pressures and conversions led to the loss of many of these homes and increased the risk of displacement for low-income tenants and marginalized and vulnerable residents.

In 2017, the Parkdale Neighbourhood Land Trust (a non-profit organization made up of housing and anti-poverty advocates, residents, as well as local agencies

working to acquire land for community benefit, see Community Land Trusts), released *The Parkdale Rooming House Study*. The study found that 347 rooming units (a conservative estimate) had been lost over the previous decade, and another 818 units were at risk. The study provided evidence of the scale of housing loss and helped build support for action.^{16 17}

In response, then-City Councillor Gord Perks championed a pilot program, the Rooming Housing Acquisition Pilot Project in Parkdale-High Park. Launched in 2018, the pilot received \$1.5 million from the City of Toronto and an additional \$600,000 in federal-provincial funding through the Ontario Priorities Housing Initiative (administered by the Housing Secretariat) and provided funding to non-profit housing organizations to acquire and preserve affordable housing. The pilot successfully acquired and renovated properties containing 63 permanently affordable rental homes.¹⁸

The program required rents to be capped at 80% of city-wide Average Market Rent (AMR). One property was able to offer rents at 62% of AMR through additional housing allowances and operating subsidies secured by the Parkdale Activity-Recreation Centre.¹⁹ By October 2021, the City Council expanded MURA into a city-wide program. What began as a neighbourhood pilot project in Parkdale-High Park became part of the broader strategy to address the growing loss of affordable rental housing across Toronto.

How MURA Works

MURA operates through funding provided by the City of Toronto and, when available, federal and provincial housing programs. Non-profit housing providers and Indigenous-led housing organizations can apply for funding to purchase and preserve affordable rental housing. Indigenous-led housing providers are allocated 20% of total program funding.

The program focuses on acquiring existing rental buildings, rooming houses and other at-risk affordable housing (up to 60 units) that could otherwise be lost through redevelopment, conversion, rising rents or speculation.²⁰ Unlike new housing constructions, which can take many years, acquisitions allow affordable housing to be preserved immediately. Properties acquired through MURA must remain affordable for 99 years. The program therefore creates a long-term affordable housing asset while helping to prevent tenant displacement and the loss of existing affordable homes.

Outcome and Impact

Since becoming a city-wide program in 2021, MURA has become one of Toronto's key affordable housing preservation tools. According to the City of Toronto, the program has helped preserve more than 1,000 affordable rental homes through dozens of acquisitions projects across the city.²¹ These homes may otherwise have been lost through redevelopment, rising rents or renovations. Over the years, the City of Toronto has increased funding for MURA program. In 2022, the City allocated \$24.6 million to six non-profit housing providers, and by 2024, funding had increased to more than \$102 million supporting 17 housing providers.

Due to MURA's success and growing demand, as well as the lack of sufficient municipal funds, the City of Toronto called for the federal government to launch the Canada Rental Protection Fund and create a dedicated stream of federal funding for future MURA projects.²² In 2024, the federal government launched the Canada Rental Protection Fund to support non-profit housing providers in acquiring and preserving affordable rental housing across the country units.^{23 24}

Despite its success, the January 2025 MURA program update revealed that only about \$18 million remained available for the 2025 cycle, raising concerns about the program's long-term sustainability without additional government support. Demands for acquisition funding significantly exceed available resources. Housing advocates, non-profit housing providers and City staff have called for dedicated and ongoing provincial and federal funding to expand similar programs across Ontario. They see these programs as a necessary tool for preserving existing affordable housing stock and for protecting tenants from displacement in increasingly financialized housing markets.



Consideration for Advocates

- Use local research and data to demonstrate the scale of housing loss, displacement pressures and need for intervention. The Parkdale Rooming House Study played an important role in building support for MURA.
- Preserving existing affordable housing can be faster and more efficient.
- Community land trusts and non-profit housing providers can play an important role in acquiring and protecting affordable housing.
- Strong political support can demonstrate what is possible. Support from local councillor helped move the MURA pilot program forward and secure municipal funding.

Renovictions By-law: Hamilton

In 2024, the Hamilton City Council unanimously adopted Ontario's first anti-renoviction by-law.²⁵ A "renoviction" occurs when a landlord uses renovations or repairs as a reason to evict a tenant. In some cases, landlords undertake only minor work and then re-rent the rental unit at a much higher price. Hamilton's Renovation Licence and Relocation By-law 24-055, which came into effect on January 1, 2025, was created to deter renovictions and provide stronger protections for tenants. The by-law applies to all rental housing units across Hamilton and establishes new requirements for landlords who issue N13 notices requiring tenants to move out for major renovations or repairs.

By-law Requirements

Under the by-law, landlords must obtain a renovation licence from the City's Licensing and By-law Services before starting any renovation work that requires a tenant to leave their rental unit. To obtain a license, landlord must:

- submit an application after issuing an N13 notice;
- pay a license fee (approx. \$715);
- provide a report from a qualified professional confirming that the unit must be vacant for the work to proceed; and,
- provide information about how affected tenants will be accommodated or compensated.²⁶

The by-law also strengthens protections for tenants exercising their right of first refusal under section 53 of the *Residential Tenancies Act, 2006*. Tenants who wish to return to their unit after renovations must notify their landlord before moving out. Hamilton's by-law requires landlords to provide temporary accommodation or financial compensation to cover the additional cost of comparable housing during the renovation period. Landlord must also provide tenants with information about their rights and available supports. Failure to comply with the by-law can result in fines and other penalties. Individuals can be fined between \$500 and \$10,000, while corporations can be fined between \$500 and \$50,000.

Passing the By-law

Hamilton's by-law was the result of years of advocacy by tenants, community organizations and housing advocates, combined with strong support from elected officials. Inspired by similar anti-renoviction policies adopted in New Westminster (BC), ACORN Hamilton (a tenant advocacy and organizing group) played a leading role in documenting renovictions, organizing tenants and advocating for stronger municipal protections. Their efforts drew attention to the growing number of N13 notices and the loss of affordable rental housing in the city.

Municipal data showed a sharp increase in N13 notices between 2017 and 2022, while research by ACORN Canada identified Hamilton as the second Ontario municipality experiencing the highest number of renoviction-related notices (337 notices), after Toronto (950 notices).²⁷ Housing advocates, researchers and legal organization argue that renovictions contribute to the loss of affordable rental housing by allowing landlords to replace lower rents with significantly higher market rents after renovations.²⁸

ACTO supported the by-law as an important tool to address renovictions while allowing legitimate repairs and renovations to proceed. Since Hamilton adopted its by-law, several municipalities across Ontario have adopted or explored similar protection measures, including Toronto and London. Other municipalities such as Kitchener, Waterloo, Guelph, Chatham-Kent, Sarnia and Mississauga have passed or will adopt their own by-laws in 2026.



Consideration for Advocates

- Municipal action can help protect tenants, even where provincial tenancy laws remain unchanged.
- Use local data and research to show how renovictions contribute to the loss of affordable rental housing and tenant displacement in recent years.
- Build support among tenants, community organizations, legal clinics and elected officials.
- Strong anti-renoviction by-laws should include tenant accommodation and compensation requirements, not just licencing requirements.

Rental Replacement By-law: Mississauga

Ontario has lost a significant number of affordable rental housing units over the past two decades while rents continued to rise. Older purpose-built rental buildings often provide some of the most affordable rental housing in a community, but they are also more vulnerable to redevelopment and conversion into higher-cost housing or condominiums. Rental replacement policies are an important tool municipalities can use to protect existing rental housing. These policies generally require developers to replace rental units that are demolished or converted and may also provide protections for tenants who are displaced by redevelopment.

Several Ontario municipalities have adopted rental replacement by-laws or policies, including Toronto, Mississauga,²⁹ Kitchener³⁰ and Oakville.³¹ Other municipalities, such as Burlington and Ottawa have explored or developed similar by-laws and frameworks. Toronto's rental replacement by-law generally requires

the replacement of rental units lost through demolition or conversion; it guarantees affected tenants the rights to return to a replacement unit.³²

Existing tenants are guaranteed the right to return to the replacement unit at a similar rent and receive compensation for temporary displacement. Mississauga's rental replacement by-law includes similar protections but allows for some flexibility depending on market conditions. Hamilton and Burlington have also included policies in their Official Plans aimed at limiting the demolition or conversion of rental units, while Ottawa has explored developing a rental replacement policy informed by Toronto's model.

The Case of Mississauga

Mississauga adopted its Rental Housing Protection By-Law (by-law 0121-2018) in June 2018 as part of its housing strategy, *Making Room for the Middle*. The by-law was created to help preserve rental housing affordable to low- and moderate-income households in a city experiencing low vacancy and rising housing costs.

The by-law requires landlord and developers to obtain a municipal (Section 99.1) permit before demolishing rental housing or converting rental units into condominiums. It applies to purpose-built rental buildings containing six or more units when the city-wide vacancy rate is below 3% and the affected units rent for not more than 1.75 times the Average Market Rent (AMR). The policy also includes tenant protection measures, including requirements to inform tenants of their rights and their ability to return to replacement units. Applicants for demolition/conversions of rental units are required to demonstrate that tenants have been informed of their rights and have demonstrated that they understand their rights, including their right to return to the replacement units.

In most cases, developers must replace the rental units that are lost on a one-for-one basis. Replacement units must generally contain the same number of bedrooms and remain at similar rents for a specified period. In some circumstances, the City may allow developers to make a cash-in-lieu contribution to Mississauga's Housing Reserve Fund instead of providing replacement units directly. These funds can then be used by the City to support affordable housing initiatives and the

development of new rental housing. However, cash-in-lieu contributions are generally not permitted in certain strategic growth areas, including along Hurontario Street and Dundas Street and within Major Transit Station Areas, where on-site replacement housing is expected.

The by-laws were developed through consultations with tenants, housing advocates, landlords, developers and community organizations. Tenant groups, including ACORN and Mississauga Community Legal Services, supported the policy as an important tool for preserving affordable housing. By linking the rental replacement requirements to vacancy rate, the City sought to balance housing preservation with redevelopment and intensification objectives. The policy focuses on protecting lower-cost rental housing while allowing new housing development to continue.



Considerations for Advocates

- Rental replacement policies can be an effective tool for preserving existing affordable rental housing. Several Ontario municipalities have already adopted these policies and can serve as useful examples for advocates working towards similar protections in their own communities.
- Strong rental replacement policies should include tenant protections such as the right to return, clear notice requirements and compensation where appropriate.
- Vacancy rates for affordable rental units are often lower than overall vacancy rates. Advocates should consider whether policies are adequately protecting affordable rental housing, even when the overall rental market appears less constrained.³³

Community Land Trusts

Community Land Trusts (CLTs) are non-profit organizations that acquire and hold land for community benefit. Many CLTs were created in response to rising rents, gentrification, displacement and the loss of affordable housing. Their goal is to preserve housing affordability over the long term by removing land from speculative real-estate market and ensuring it continues to serve community needs. Unlike private developers, CLTs treat land and housing as community assets rather than investments. Most CLTs use democratic governance models that give residents and community members a role in decision making. Their long-term goal is to create and preserve permanently affordable housing for future generations.

Interest in CLTs has grown across Ontario (and Canada) in recent years. In Toronto, organizations such as the Parkdale Neighbourhood Land Trust, Kensington Market Community Land Trust and Little Jamaica Community Land Trust have helped preserve affordable housing and community space in neighbourhoods facing redevelopment pressures.^{34 35 36} The Ottawa Community Land Trust is an example of a CLT that has gone beyond traditional funding strategies and local-non-profit partnerships to develop a social financial tool to raise funds.

The Case of Ottawa Community Land Trust

The Ottawa Community Land Trust (OCLT) was established in 2021 by members of Ottawa's non-profit housing sector in response to the city's growing housing affordability crisis.^{37 38} The organization acquires land and works with non-profit providers to ensure that affordable housing remains affordable over the long term.³⁹

In addition to acquiring land, the OCLT has also explored new ways of raising money for affordable housing.⁴⁰ In 2024, the organization partnered with Tapestry Community Capital (a nonprofit organization helping other organizations raise and manage community investments) to launch the Housing Forever Bonds, a community bond that allows residents, organizations and local businesses to invest directly in affordable housing projects in the city.⁴¹

Why Community Bonds?

Community bonds are a form of social finance that allows organizations to borrow money from local investors and repay it over time. Unlike grants or donations, investors receive their money back while also supporting a social purpose. For OCLT, community bonds provided a way to raise funds locally while building community support for affordable housing. Supporters argue that community bonds can help organizations reduce their reliance on government grants and create new sources of funding for housing preservation and development.⁴²

Outcome and Impact

The Housing Forever Bonds campaign exceeded expectations. OCLT originally aimed to raise \$1.74 million but ultimately raised more than \$3 million from over 130 investors, including residents, businesses, non-profit organizations, housing co-operatives and foundations.⁴³ The funds allowed OCLT to acquire two rental properties and establish a revolving fund to support future housing acquisitions. Like many CLTs, the OCLT aims to maintain rents below average market rent (AMR), while preserving affordability over the long term. The Ottawa example demonstrates how community land trusts can combine community ownership, non-profit housing and innovative financing tools to preserve affordable housing in increasingly expensive housing market.⁴⁴



Considerations for Advocates

- Community land trusts can help preserve affordable housing over the long term by removing land from the private market and protecting it for community use.
- Successful CLTs often rely on strong partnerships among residents, non-profit organizations, housing providers and local governments.
- Community bonds and other social finance tools can provide additional funding sources for affordable housing projects.
- CLTs are most effective when combined with broader housing policies and investments that support long-term affordability.
- Local political champions matter. Supportive councillors and municipal staff can help advocate for the project and assist organizations in navigating municipal processes and approvals.

School to Residential Conversions

As Ontario's housing crisis continues, municipalities and non-profit housing providers are increasingly exploring ways to convert vacant or underused public buildings into housing. Former school buildings are one example of a public asset that can be repurposed to create affordable and supportive housing. School-to-residential conversions offer several advantages.⁴⁵

Existing buildings often already have access to roads, water, sewer, electricity and other infrastructure, which can reduce costs and shorten development timelines. Many former schools are also located in established

neighbourhoods close to transit, parks, schools and community services. Reusing existing buildings can also reduce demolition waste and support local climate goals.

At the same time, school conversions can be challenging. Older buildings often require significant renovations to meet modern building safety and accessibility standards. Projects may also need to balance housing goals with heritage preservation requirements. In addition, school boards and municipalities must navigate provincial rules governing surplus school properties and public land.

In 2017, Ontario introduced a moratorium on school closures and revised its school accommodation review process, making it more difficult for school boards to close schools and dispose of surplus properties. While school closures and property sales can still happen, the policy changes added additional review requirements and have influenced how communities approach the reuse of former school sites.⁴⁶

Examples of Residential Conversions

Several Ontario communities have explored or completed school-to-housing conversion projects, both before and after the 2017 changes to Ontario's school closure policies.

Before 2017, in Kingston, redevelopment plans for the former St. Mary's Catholic School site advanced in the mid-2010s and resulted in a mixed affordable housing development that included rent-geared-to-income and below-market rental units.⁴⁷ In Sault Ste. Marie, a former school property was redeveloped into affordable seniors' housing, demonstrating how surplus educational facilities can be adapted to meet local housing needs.⁴⁸

After 2017, in London, plans to redevelop the former St. Rober Catholic Elementary School site emerged after 2017 and continue to move forward as a mixed-income community that includes affordable housing, apartment, townhouses and family-size homes.⁴⁹ In Oshawa, the Refuge announced plans in 2021 to convert a former school building into supportive housing and services for youth experiencing homelessness.⁵⁰ In North Bay, redevelopment efforts launched after 2017 have focused on converting a former school property into affordable housing for Indigenous residents through partnership with Indigenous housing providers.⁵¹ Similar post-2017 redevelopment initiatives have also been pursued in Greater Sudbury⁵² and Bellville,⁵³ where former school sites have been considered for residential and affordable housing projects.

While these projects vary in scale, timing and approach, they demonstrate how municipalities and community organizations can use existing under-used public buildings to create much-needed housing.



Considerations for Advocates

- Converting existing under-used buildings can provide faster and more cost-effective affordable housing supply than building entirely new developments.
- School-to-housing projects require collaboration among municipalities, school boards, non-profit housing providers and community organizations.
- Support from local elected officials, school, board trustees and MPPs can be critical in moving projects forward and navigating approvals.
- School conversion projects often require technical expertise and financial support from provincial and federal governments.
- Building relationships with school boards, municipal staff, councillors and community organizations can help identify opportunities and strengthen local advocacy efforts.

Short-Term Rentals By-law: Toronto

Toronto's short-term rentals (STR) by-law was introduced in response to concerns that corporate platforms such as Airbnb were removing housing from long-term rental market. As short-term rental grew rapidly during the 2010s, housing advocates, tenant organizations and City officials raised concerns that entire home and apartments were increasingly being used as tourist accommodations rather than housing for residents. STR regulations are intended to preserve long-term rental housing by limiting the ability of property owners and investors to operate full-time short-term rental business in residential buildings outside of housing and tourism regulations.

Fairbnb Canada and STR Regulations

In response to the rapid growth of short-term rentals, a coalition called Fairbnb Canada was formed by tenant advocates, community organizations, labour unions and housing groups, including ACTO.⁵⁴ Fairbnb Canada argued that stronger STR regulations were needed to protect affordable housing and the loss of long-term rental units.

In 2018, Toronto City Council adopted its STR by-law, and the regulations came into effect in 2019. Advocates successfully argued that secondary suites and rental units should remain part of the long-term housing stock rather than being converted into tourist accommodations outside of the hospitality sector. The regulations were challenged before the Local Planning Appeal Tribunal (LPAT), but the Tribunal upheld the by-law, concluding that it represented good planning and served the public interest.⁵⁵

Outcome and Impact

Research suggests that Toronto's regulations contributed to the return of thousands of housing units to the long-term rental market.⁵⁶ City enforcement also resulted in the removal of many non-compliant listings. Toronto's by-law has influenced municipalities across Ontario. Cities such as Hamilton, Mississauga, Ottawa and Brampton, as well as several tourism-focused communities have since adopted their own STR regulations, including Niagara-on-the-Lake, Prince Edward County, Gravenhurst and Kawartha Lakes.

The Toronto experience demonstrates how municipalities can use licensing and land-use regulations to help preserve rental housing and address housing affordability concerns.



Considerations for Advocates

- Short-term rental regulations can help protect long-term housing from being converted into tourist accommodation.
- Broad advocacy coalitions can be effective, as the case of Fairbnb Canada showed.
- Strong political champions within municipal government can play an important role in passing effective regulations.
- Be prepared for legal and political challenges. Toronto's by-law faced appeals before ultimately being upheld.
- Use local housing and rental market data to demonstrate the impact of STRs on housing affordability and rental supply.

Inclusionary Zoning: Toronto

Inclusionary Zoning (IZ) is a land-use planning tool that allows municipalities to require developers to include a specified number of affordable units in new residential developments. Rather than relying on public funding, IZ uses private development to help create affordable housing. Because it depends on new construction, it works best in communities experiencing significant housing growth. While IZ can help increase the supply of affordable housing, it is only one tool among many needed to address housing affordability.

In 2018, Ontario amended the *Planning Act, 1990* to empower municipalities to implement IZ policies through their Official Plans and zoning by-laws. In 2019, the Province further amended the Act through Bill 108, the *More Homes, More Choice ACT, 2019*, restricting inclusionary zoning mainly to the Protected Major Transit Station Areas (PMTSA) and other designated growth areas near major transit.

The Case of Toronto

In November 2021, Toronto adopted its inclusionary zoning policy through Official Plan Amendment 557 and Zoning By-law 940-2021.⁵⁷ The policy applies to certain new residential developments located near major transit stations. Developers must set aside a percentage of units as affordable housing, with requirements varying across different parts of the city based on local housing market conditions.

Toronto's original policy was considered one of the strongest inclusionary zoning (IZ) programs in Canada. It required affordable units created through IZ to remain affordable for 99 years and gradually increased affordable housing requirements over time. The policy was also expanded in 2026 to include limited affordable housing requirements for some purpose-built rental developments.⁵⁸

However, provincial changes have significantly weakened Toronto's program. In 2025, Ontario adopted O. Reg. 54/25, which reduced the maximum affordability period to 25 years and capped affordable housing requirements at 5% of residential units or floor area. These provincial rules override stronger municipal requirements.

In 2026, the province adopted O. Reg. 15/26, which exempts many new developments in Toronto, Mississauga and Kitchener from inclusionary zoning requirements until July 1, 2027. These are currently the only municipalities in Ontario with active inclusionary zoning programs.⁵⁹

Housing advocates and municipalities have criticized these changes, arguing that they significantly reduce the effectiveness of inclusionary zoning. Lower affordable housing requirements mean fewer affordable units will be created, while shorter affordability periods mean that units can return to market rates after 25 years instead of remaining affordable for future generations.





Conclusion

Municipal governments cannot solve the housing crisis on their own, but they play a critical role in shaping housing outcomes.

Decisions about planning, rental housing preservation, homelessness responses, public land use and local housing programs are often made at the municipal level and can have a direct impact on tenants' lives.

Across Ontario, municipalities are facing growing housing challenges, including rising rents, increasing homelessness, low vacancy rates and long waiting lists for social and affordable housing. At the same time, cities and towns across the province have demonstrated that municipalities can also play an important role in developing innovative housing policies and programs that help protect tenants, preserve affordable housing and create new housing opportunities.

The examples in this toolkit show that meaningful change is possible. Inclusionary zoning policies, anti-renoviction by-laws, rental replacement policies, community land trusts, affordable housing preservation programs and adaptive reuse projects all began with residents, community organizations, tenant advocates and local leaders working together to address housing challenges in their communities.

We hope this toolkit helps readers better understand how municipal governments work, how local housing policies are developed and how residents and advocates can engage in local decision making. By working together, communities can advocate for stronger tenant protections, more affordable housing and healthier, more inclusive neighbourhoods across Ontario.

Appendix 1

Email Template to Register as a Delegate

To: *(Email address of your Municipality's Clerk, Council or Committee)*

Subject: Request to Register as a Delegate for the *[Council /Committee Name]* Meeting on *[Meeting Date]* – *[Agenda Item]*

Example: Request to Register as a Delegate by July 15 for the City Council Meeting on August 22 – Maximum Heat By-law

Dear *[Council / Clerk / Committee]*'s Office,

I am writing to request to register as a delegate for the upcoming *[Council / Committee meeting]* on *[Date]*.

I would like to speak about *[Agenda title and item number]*. I am speaking *[as a resident of the municipality / on behalf of a tenant association or community organization]*.

My delegation will focus on *[briefly describe/outline the issue, for example, tenant protections, affordable housing, renovations, rental housing conditions, etc.]*.

Please confirm that I have been registered as a delegate and let me know if there are any additional requirements, key deadlines or materials required for submission before the meeting.

Thank you,

(Full Name)

(Organization (if applicable))

(Mailing Address)

(Telephone)

(Email address)

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