

Built for Good

Delivering the Housing Ontario Needs

AUGUST 2025



Ontario's housing crisis has been decades in the making. Now we have an opportunity to change course and invest in a better future.

Built for Good: Delivering the Housing Ontario Needs lays out a costed, delivery-ready plan to solve a critical part of the housing crisis. By investing in the non-profit and co-op housing sector, we can build, protect and sustain the affordable housing people need.

Today, there's a disconnect between the housing we have and the housing we need, which is the housing most Ontarians can actually afford. And we know that we are not closing the gap on Ontario's 1.5 million homes target by depending on market solutions and private developers alone.

Built for Good identifies the housing required to transform Ontario's housing system and create a future without core housing need. In addition to ten-year targets, the report models two- and five-year milestones and investment estimates that reflect both the scale of the challenge and the practical realities of delivery.

Bold leadership, investments and a dramatic shift in approach are needed.

It's time to scale up non-profit and co-op housing — and work with providers whose mission is affordability and whose track record shows what's possible with the right investment and partnerships.

\$16.7 billion over the next two years can fundamentally change how we plan, fund and deliver housing, jumpstarting a province-wide affordable housing strategy through:

- Creating 185,150 new units of deeply affordable homes — 15,150 new units and 170,000 portable benefits to low-income households to stay housed
- Keeping 65,000 existing homes affordable through acquisition and repair, and
- Developing 8,250 new moderately affordable homes

Catching up costs, but ineffective measures cost more.

- More than 80,000 people were known to be experiencing homelessness in Ontario last year¹.
- We’re losing more affordable homes than we are building — 120,000 relatively affordable rental homes were lost between 2006 and 2021 alone.
- And for an increasing number of Ontarians, housing costs are rising at a rate that far exceeds income growth. Based on projections in *Built for Good*, if we don’t change our trajectory, 1 in 3 renters will be in core housing need by 2035.

Average rent compared to fixed and minimum wages, Ontario, 2024

Average market rent, Ontario, 2024:			
Bachelor \$1,307	1-Bedroom \$1,540	2-Bedroom \$1,749	3-Bedroom \$ 1,966
Proportion of gross income spent on rent, Ontario, 2024:			
Income Program or Type	Income	% spent on 1-Bedroom	
Ontario Disability Support Program	\$1,368	113%	
Ontario Works	\$733	210%	
Public Pension	\$1,580	97%	
Minimum Wage	\$2,870	54%	

Note: The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house renter tenants. The primary rental market includes purpose-built rental apartments and town houses.

Investing in affordable housing is smart.

- On average, OECD countries have double the non-profit and co-op housing we do — and Canadian financial institutions are calling on us to step up.
- We’re already spending billions on emergency fixes — shelters, ER visits and crisis response — that only deal with the symptoms, not the source of the problem.
- Investment in affordable housing will also help build our economy, protect jobs, and grow the skilled trades workforce.

Meeting the challenge of a generation – go big to get home.

- Governments and communities are starting to take steps in the right direction, embracing housing as a critical component of our social infrastructure. But changing the tide will require real investment, rapid expansion, strong partnerships, collective will and political leadership. Municipal and regional governments in particular cannot finance this transformation on their own.
- Non-profit and co-op housing providers are at the ready.
- We CAN move from crisis spending to long-term impact, from a patchwork of good intentions to the homes and communities we all need. *Built for Good* shows that a different way is not only possible but essential for Ontario’s prosperity and a strong collective future.

¹ Association of Municipalities of Ontario, Northern Ontario Service Deliverers Association, Ontario Municipal Social Services Association, and Helpseeker Technologies (2025). *Municipalities Under Pressure: The Human and Financial Cost of Ontario’s Homelessness Crisis*.

To read the full *Built for Good* report, please visit <https://unitedwaygt.org/builtforgood> or scan the QR code:

