

## NEWS RELEASE

### FOR IMMEDIATE RELEASE

#### **Community Living Toronto Releases Policy Paper Calling for Innovative Mortgage Reform to Support Inclusive Housing**

*“Power of Place: Living Spaces, Thriving Lives”* proposes bold action to support housing solutions that foster belonging

**[Toronto, ON – June 18, 2026]** – Community Living Toronto has released its new paper, ***Power of Place: Living Spaces, Thriving Lives***, a policy proposal focused on reforms to Canada’s housing and mortgage systems to advance inclusive housing and to make it easier to create communities where people with intellectual and developmental disabilities (IDD) can thrive with independence, dignity, and belonging.

At the centre of the paper are recommendations to modernise Canada Mortgage and Housing Corporation (CMHC) backed mortgage policies by allowing a single mortgage to be applied across multiple condominium units within the same development. The proposal would create new opportunities for inclusive housing models in Canada by enabling non-profit organisations, housing providers, and community partners to more effectively acquire and operate units across a mixed-use and condominium development.

Community Living Toronto (CLTO) believes this approach could help unlock new forms of inclusive housing, make it easier for non-profits to participate in housing development, while also supporting broader housing development goals and addressing challenges currently facing the condominium market.

*“Safe, affordable housing changes a person’s life, and we have seen the impact”, says **Brad Saunders, CEO of Community Living Toronto.** “Housing is about belonging and touches every aspect of a person’s life, their independence, relationships and opportunities. These are practical policy solutions that would allow inclusive housing to become more financially viable and scalable within the communities already being built across Canada.”*

The paper outlines the growing housing challenges facing people with intellectual and developmental disabilities, families, seniors, and many other Canadians. It also identifies how current mortgage and condominium financing structures can create barriers for organisations seeking to develop inclusive housing opportunities within condominium developments, particularly when multiple units are required to support more inclusive community living models.

Under the proposed framework, a single mortgage structure spanning multiple units could reduce financing complexity, improve affordability, and create greater flexibility for inclusive housing providers operating within condominiums and mixed-use developments.

*“Canada’s housing development must include people with intellectual and developmental disabilities,”* adds Saunders. *“Inclusive housing benefits entire communities. It creates stronger*

*neighbourhoods, supports social connection, and ensures more people can live safely and independently in the communities they choose.”*

The paper also examines the evolution of urban development in cities such as Toronto, the changing condominium market, an international comparison, and the potential for inclusive vertical communities that combine housing, support services, and community life within mixed-use developments. **Adults with disabilities are nearly twice as likely to experience core housing need than the general population**, highlighting the urgent need for innovative housing models to meet growing demand and create communities where people can live with dignity, independence, and belonging.

Judy, who is supported by CLTO, and now lives on her own, says her experience shows how thoughtfully designed, inclusive living spaces can foster independence, connection, and belonging: *“I didn’t have my own home. Then I was couch surfing for about 3 years till Glen (CLTO staff) got me in here. Glen and my support workers helped me with a lot of things like getting furniture, help me set up and they’ve been great to me. I take care of my own finances, do my own laundry, I do my own cooking, and I keep my place tidy. I like living by myself.”*

The release of *Power of Place: Living Spaces, Thriving Lives* is intended to begin broader conversations with government, housing leaders, community partners, families, and people with lived experience about the future of inclusive housing in Canada.

Community Living Toronto will continue engaging partners, policymakers, and stakeholders in discussions about the recommendations and opportunities outlined in the paper in the months ahead.

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### **About the Paper**

*Power of Place: Living Spaces, Thriving Lives* is a policy proposal paper developed by Community Living Toronto that proposes changes to CMHC mortgage rules to allow a single mortgage across multiple condominium units scattered across a building within the same development. The proposal is intended to make it easier for non-profit and community housing providers to create inclusive housing opportunities for people with intellectual and developmental disabilities and other underserved populations.

For more information or to access the full paper, visit <https://cltoronto.ca/power-of-place-living-spaces-thriving-lives/> or contact Community Living Toronto at [media@cltoronto.ca](mailto:media@cltoronto.ca).

### **About Community Living Toronto**

Community Living Toronto has long been a source of support for people with an intellectual disability and their families since 1948. Community Living Toronto offers a wide range of services including respite, person-directed planning, employment services, supported living, and community-based activities.

Community Living Toronto is proud to support over 4,000 people with an intellectual disability, and their families in more than 80 locations across Toronto. The "community living movement" began with families who wanted their children to live in the community, rather than institutions. Today, Community Living Toronto continues to advocate for inclusive communities and support the rights and choices of people with an intellectual disability.

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