Towering ambition

A developer picked by the province to transform Oakville's skyline has never built a highrise

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TORONTO STAR

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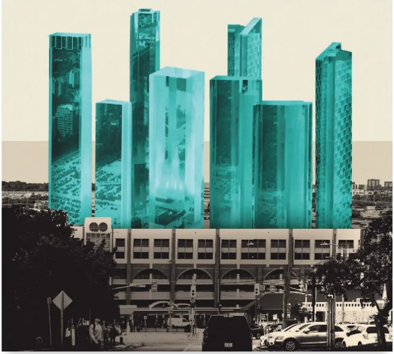
30 Aug 2026

When the Ontario government selected Emil Toma's development company to redefine Oakville's skyline, he was having money problems.

For months, Toma and his partners had been struggling to pay back a loan they needed to finance a lowrise apartment development in Toronto. The debts continued to pile up, reaching more than $10 million. They defaulted, driving the development into receivership without ever breaking ground.

The failed apartment project marked the latest in a succession of legal and financial battles for Toma as a homebuilder.



A proposed transitoriented community near the Oakville GO station would include more than 6,800 homes.

Over the past 10 years Toma has built custom homes, townhouses and mid-level condos through a number of firms he registered, but no highrises.

Yet Premier Doug Ford's government picked his company Distrikt Developments to lead a project to build 11 skyscrapers in Oakville near one of Ontario's busiest GO Transit stations.

If built, the Oakville project would include more than 6,800 homes — roughly 10 times what Distrikt has built in the past decade.

The Town of Oakville did not approve the plan when it was first proposed by Distrikt; however, the province stepped in, throwing its support behind Distrikt through a process that can override local planning.

The massive development would help the Ford government deliver on its transit-oriented community (TOC) program, which the province has said would increase housing supply near train stops and subway stations, and save taxpayers' money.

With so much at stake, local residents have questioned why the Ford government selected Toma's company.

"They seem to be way out of their league here in terms of what they're trying to do. They don't appear to have the experience," said resident Jim Goodfellow, who is on the local advisory committee.

That inexperience, residents say, has already shown. In April, the province announced that the height of towers would be scaled back. The move came after Canada's air navigation service provider raised concerns about the highrise development obstructing protected airspace.

Distrikt had not informed the airspace manager about the planned skyscrapers until months after the province had already designated the land as a TOC.

In a statement responding to detailed questions from the Star, Distrikt Developments said it has successfully built residential communities, and its focus remains on delivering "much-needed housing, employment opportunities and public benefits for Oakville residents."

"Distrikt Developments is proud of the reputation it has built as a real estate development and development management company focused on creating complete communities throughout Ontario," the statement reads.

In a separate email to the Star, Toma said he welcomes fair scrutiny, but worried that the Star's questions appear to "begin from predetermined conclusions," "display bias," and conflate unrelated and historical matters into a single narrative about him personally.

The Star also sent detailed questions to Infrastructure Ontario, the agency that manages the TOC program.

The agency provided a statement that read, in part, that it "conducts a robust reputation and financial due diligence to ensure the building partners have the expertise, experience and access to capital to build housing around transit stations and hubs."

If built as currently planned, the project would bring a thicket of towers to an area roughly the size of the Rogers Centre.

Oakville had long eyed the stretch of mostly parking lots and lowslung strip malls as part of a broader development plan for its midtown, converting underutilized land into a mixed-use community that would include affordable housing and purpose-built rentals. In Oakville's original vision, those developments would house 12,000 new residents across a 103-hectare area.

The Ford government's TOC plan would bring that many people to an area less than five per cent of that size.

Construction defects and unpaid warranty claims

Toma incorporated his first residential development company, called M.A. Homes Ltd., in Toronto in 2009, business records show.

Legal and regulatory troubles hobbled the company, which was eventually barred from selling or building any new homes in the province.

In 2012, while operating M.A. Homes, Toma was fined $6,250 for selling a new home illegally.

Two of the three houses built by M.A. Homes were found to have construction defects and the developer was asked to pay nearly $286,000 in warranty claims in 2020 and 2022, according to the website of Ontario's Home Construction Regulatory Authority (HCRA).

In 2024, Tarion — a consumer protection agency for buyers of new homes — took M.A. Homes and Emil Toma to court for allegedly refusing to reimburse the repair costs for one of the homes.

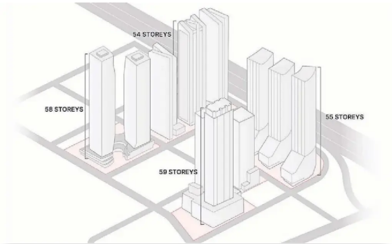
Tarion also alleges that the builder failed to properly build the home, used inferior or improper construction materials, and failed to supervise the work of its employees, leading to major structural defects.

To this day, M.A. Homes still owes more than $180,000 to Tarion, according to the HCRA'S website.

In its statement, Distrikt said it would not comment on matters still before the court, but stressed that the company and "the current project team are not involved" in cases that are "unrelated" to the Oakville project.

According to the HCRA'S builder directory, Distrikt Developments has completed 682 housing units in townhouses and midrise buildings over the past 10 years.

In its statement to the Star, Distrikt described its role as covering every step of the project, from identifying opportunities and assembling land to overseeing the project to completion, alongside architects, engineers and other skilled professionals.



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"Like every major masterplanned community in Ontario, projects of this scale are delivered by experienced teams of professionals not by one individual or one company acting alone," the statement reads.

Toma added that he is excited to work with Ontario to provide the neighbourhood with, among other things, cycling facilities, roadway improvements, and a planned pedestrian bridge across the QEW.

Last year, Distrikt finished a 10storey, 364-unit condo complex in Oakville — the tallest project the company has completed.

There are fundamental differences in building midrise and highrise buildings, said Rania Al-hammoud, an associate professor of civil and environmental engineering at the University of Waterloo.

The province's selection of a developer with no experience in highrises to build nearly a dozen condo towers was a "strange" move, she said.

"There's always a first time for a company. But it's strange for me that it's the first time with 11 buildings."

The Elderwood collapse: A $10million debt pile

In 2018, Toma and his brother, Allen Toma, joined forces with another developer to construct a lowrise apartment building called Elderwood, near Bathurst Street and Eglinton Avenue in Toronto.

The developers sought to replace three existing rental apartment buildings with a four-storey, 45-unit apartment. But after obtaining zoning approval for their plans, the developers wanted to add two more storeys.

It would require further rezoning, which the developers did not obtain, according to receivership proceedings. In September 2024 — two months before the Ford government picked Distrikt's land as a transit-oriented community — the lender for the Elderwood project issued a warning of defaulted mortgages to the Toma brothers and their company, who were the loan guarantors.

By January 2025, their unpaid debts had mounted to more than $10 million. The Elderwood project then went into receivership and the property was subsequently sold off to cover part of the debt.

Elderwood's collapse took place at a time when the real estate sector in Ontario was experiencing a record wave of price drops and court-ordered receiverships, driven by a sharp market downturn and escalating construction costs.

In May, lenders for the Elderwood project asked an Ontario court to issue a bankruptcy order against Toma, saying he still owed $6 million after the sale of the property. The proceedings are ongoing.

Toma told the Star that Distrikt and the Oakville TOC "have no relationship" with the Elderwood project, nor with Toma's brother Allen (Allen Toma did not respond to requests for comment from the Star).

"Many of the questions raised conflate unrelated companies, individuals, and historical disputes into a single narrative about Distrikt. These matters involve different entities and circumstances and have no bearing on Distrikt Developments or the Oakville Transit-Oriented Community," Toma's email stated.

Ontario's heavy use of MZOS

Distrikt is now expected to build something 100 times bigger than the Elderwood project.

It's unclear whether Infrastructure Ontario was aware of the financial woes Toma and his other project were dealing with in December 2025 when the province proposed minister's zoning orders to fast-track the approval of Distrikt's development of the Oakville transitoriented community. Toma did not say whether he disclosed the problem to the provincial government.

The Ford government has been heavily criticized for its zealous use of minister's zoning orders, or MZOS, which can bypass the municipal planning process and cannot be appealed.

A December 2024 auditor general's report found the orders were often approved without a clear rationale and showed "the appearance of preferential treatment" for some developers.

The Ford government issued 114 MZOS between 2019 and 2023. In the 20-year period preceding Ford's election, the zoning tool was only used a total of 27 times, the auditor general found. In 2026, the government has so far issued a total of 11 MZOS.

Oakville council has voted unanimously not to endorse the province's TOC plan, calling it "a dangerous precedent that prioritizes mega-density at the expense of balanced and sustainable development." But the province has the power to decide the fate of the TOC land, according to the town.

"We're in a position where the province is in control, and we need to be able to rely on their due diligence to make sure that the chosen building partner can really do the job," Oakville Coun. Janet Haslett-theall said.

In its response to the Star's questions, Distrikt stressed that "Infrastructure Ontario undertook its own independent due diligence regarding the ownership structure, participants and overall project before advancing this initiative."

Infrastructure Ontario told the Star that Distrikt was selected through a "partnership opportunity model" because it was identified as a "qualifying landowner within a planned TOC area."

Spokesperson Ian Mcconachie said the TOC development supports Oakville's long-term vision of building 33,000 homes by 2031, and it will include parks, bike paths and a daycare.

In recent years, Infrastructure Ontario has drawn scrutiny over its selection process for private-sector partners in other projects. In a 2024 report, the auditor general found that the agency and the Ministry of Infrastructure were "not fair, transparent or accountable to all participants" when they searched for private partners for the Ontario Place redevelopment project.

Partnering with Ford's daughter's wedding guest

Like many others in Oakville, resident Michael Reid had doubts about the TOC plan. "We don't want to see a situation where we have bankrupt developers walking away from a project. (That) just seems like a nightmare."

So, at a November 2025 local advisory committee meeting for the TOC development, Reid asked whether Distrikt had funding.

A representative from Infrastructure Ontario said the firm was partnered with another developer — Remington Group — and had “institutional financing and rental options planned,” according to records from the meeting.

The president of Remington Group is Christopher Bratty, one of the developers who attended Ford’s daughter’s wedding — an event that became a lightning rod during the Greenbelt political scandal in which the premier’s government was criticized for giving preferential treatment to certain developers.

Remington Group, one of the largest private landholders in the GTA, was not among those that stood to benefit from the plan to make protected land open to development, which Ford would later apologize for and walk back.

But critics of the Oakville development say Bratty’s involvement mirrors a familiar play from the Greenbelt scandal.

“That TOC initiative has morphed into a developer-friendly program of government-imposed overdevelopment characterized by backroom negotiations and secrecy,” Pamela Knight, president of Oakville’s Coronation Park Residents Association, wrote in an April 2025 letter to the Office of the Auditor General of Ontario.

The letter asked for an investigation into the Ford’s government’s actions in pushing forward the Oakville transit-oriented community.

The auditor general’s office told the Star that Knight’s request was shared with the audit team for consideration as part of its ongoing risk assessment and audit planning processes.

Bratty did not respond to the Star’s questions.

The density enabled under the Oakville TOC program would drive the land value beyond $210 million — an $88million windfall for the landowners, according to submissions by community group We Love Oakville to the Environmental Registry of Ontario.

Critical delays in aviation safety assessment

The Oakville TOC project, if built as the MZO permits, will transform an area that currently includes a hotel and three commercial plazas and sits about 30 kilometres from Pearson airport, into a cluster of skyscrapers as tall as the famous Marilyn Monroe towers in Mississauga.

As soon as a highrise development is being conceptualized, the developer should already consider the possible aviation impact of the tower heights and engage in assessments with Nav Canada, said a spokesperson for the not-forprofit corporation that operates Canada’s civil air navigation system.

However, Distrikt did not notify Nav Canada until August 2025, two years after the company first proposed to the town its highrise plans for the land.

It was also nine months after the provincial government designated Distrikt’s land as a TOC.

By then, Distrikt had already launched a website marketing three condo towers out of its 11 planned buildings. In December, Nav Canada wrote to Distrikt to advise the developer that its highrise proposal is not in keeping with the agency’s guidelines for height along the flight path over Oakville, according to records from a town community advisory committee meeting the next month.

Distrikt told the Star it is working with the province and the town as “the project evolves, including ongoing discussions regarding building heights, community benefits and project design.”

In April, the Ford government issued four minister’s zoning orders to fast-track the Oakville TOC project, clearing the path for Distrikt to proceed with the high-density development that includes buildings as tall as 56 storeys.

On the same day, in a separate announcement, the province expressed its commitment to cap the towers’ height at 38 storeys “while maintaining the overall number of homes and community benefits.”

The province would not say how it plans to reduce the height of the buildings while still delivering the same number of home units.

Holding out hope
Sign of the times
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Towering ambition

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