



Submission to the City of Toronto's Planning and Housing Committee on a New Regulatory Framework for Multi-tenant Houses

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Maytree
77 Bloor Street West
Suite 1600
Toronto, ON M5S 1M2
CANADA

+1-416-944-2627

info@maytree.com
www.maytree.com
@maytree_canada

At Maytree, we believe the most enduring way to fix the systems that create poverty is to safeguard economic and social human rights for all people living in Canada. The fundamental human right to adequate housing is one of these economic and social human rights.

By advancing a new regulatory framework for multi-tenant houses (MTHs), the City of Toronto is continuing to progressively realize its commitment to a human rights-based approach to housing, as recognized in the 10-year *HousingTO 2020-2030 Action Plan* and *Toronto's Housing Charter*.

We were pleased to have worked with City staff from five divisions to conduct a [human rights review of MTHs](#) last year. Through this work, we applied a human rights-based approach while reviewing proposed changes to a city-wide zoning approach to MTHs, harmonized city-wide zoning and licensing definitions of MTHs, and a new regulatory regime that enhances conditions for tenants. Our collective work assessed these proposed changes against established standards and norms under international human rights law. This includes the eight elements of the human right to housing—accessibility and cultural appropriateness, adequacy, affordability, equity, non-discrimination, safety, security of tenure, and tenant participation. It also assessed how public policy decisions impact the realization of our human rights.

Our review revealed several important findings, namely that tenants in MTHs—especially those in unpermitted homes—are less likely to report issues even when faced with great personal risks, because they have so few housing alternatives.

While we know that existing approaches to managing MTHs in Toronto have fallen short, we can no longer afford to do so. MTHs contribute significantly to the stock of deeply affordable housing units so many people in Toronto need—this includes people with low-incomes, seniors, racialized people, and people with disabilities, newcomers and students.

Despite serving as a crucial housing form in a city of rising rents and low vacancies, MTHs have not been permitted in most neighbourhoods. Both tenants of MTHs and their neighbours have raised pervasive concerns about safety and property standards, the absence of which poses a serious risk to tenants and significantly concerns neighbours.

This must change if we are going to ensure that people can realize their human right to housing in Toronto. It is essential that we deploy every tool available to us to protect and strengthen the quality of MTHs.

To this end, Maytree is encouraged to see that City staff applied a human rights-based approach to housing, and proposes zoning standards that permit MTHs across the City of Toronto. Maytree supports this recommendation. It is critical towards improving housing affordability, especially deep affordability, across the city.

The permitting and licensing of MTHs allows the City to enforce appropriate regulations that ensure safety and security for tenants, landlords, and by extension, the communities in which MTHs are located. It also preserves the mix of housing options available in the city, thus improving housing choice for all.

Furthermore, MTHs build communities. They allow many landlords struggling to maintain homes in established neighbourhoods and remain in their communities, while creating safe and affordable options to new community members. City-wide permitting and licensing of MTHs will allow the City to enforce regulations, which will protect tenants' and address concerns from neighbours and other community members.

Given the benefits, it is important that the City's proposed MTHs framework and approach advance.

The staff report acknowledges that its MTHs framework will require phased implementation over the next three years to allow for tenant education and outreach, prevent displacement, and offer incentives to landlords to ensure compliance with the new by-law requirements necessary for safe and accessible MTHs.

We support the City's phased MTHs approach, and emphasize that an adequately resourced strategy is required. For example, a well-resourced strategy will help ensure that the City operationalizes an effective engagement and design process for tenant education and outreach.

A phased implementation plan also offers landlords an opportunity to comply with newly established standards and improve the conditions in which tenants reside within a reasonable time frame. Although the City staff report identifies the possibility of financial incentives, such as loans, to landlords on the condition of maintaining low rents, this is not acknowledged in the proposed regulatory framework. To ensure a successful transition to legal and well-regulated MTHs in Toronto, City staff should be directed to consider a program to offer such incentives to bring existing MTHs in compliance with the Building Code. Such incentives should be

equitably allocated to ensure that smaller landlords with comparably limited resources are able to meet these new standards.

Importantly, the Committee and City staff should be mindful in how they approach the implementation of the proposed regulatory framework, and focus on minimizing any displacement and related interruption this may cause to current tenants. Displacements, if necessary, should be minimal and/or temporary at the least and all efforts must be made to ensure tenants have the legal rights of first return to their current units to avoid any renovictions. Tenants should also have access to financial support and resources, such as rent bank grants to support relocation efforts—otherwise, they may not be able to access market rentals and be at-risk of homelessness. The City should also consider building partnerships with non-profit housing providers to have alternative short-term housing options available for tenants likely to be displaced.

Maytree encourages this Committee to continue its work to advance a human rights approach to housing, and the new regulatory framework for MTHs for the entire City of Toronto, by moving forward on both the explicit recommendations and the other action items in the staff report. In addition, we continue to encourage the Committee to work towards establishing the Housing Commissioner's Office as soon as possible. The establishment of the Office will provide critical human rights resources, oversight and capacity to ensure that the City's housing objectives and people's housing rights are being met on an ongoing basis.

Today, there are many reasons that are causing people to ask if Toronto is an inclusive city. Do our leaders understand that people with low-incomes are not being protected by effective housing regulation? Are there systemic ways in which we perpetuate housing insecurity? Continuing without city-wide permitting and licensing of MTHs is discriminatory and violates people's human rights. It suggests that only some forms of housing, and that only some people, are able to live particular neighbourhoods in our city.

The proposed MTHs framework and approach is an opportunity to undo some of the harms caused by the City's approach to housing. The City has an important opportunity to demonstrate that it is resolutely committed towards helping residents realize their human right to housing.