
2025 CAPITAL BUDGET BRIEFING NOTE

Multi-tenant Houses

Issue/Background:

- This briefing note provides an overview of the City's investments in programs and policies that provide supports to prevent displacement and preserve tenancies of multi-tenant housing tenants, in response to Budget Committee's motion from January 15, 16 and 17, 2025 to provide a "briefing note on the City's plan to ensure Multi-tenant Housing tenants displaced as a result of Multi-tenant Housing licensing enforcement are able to avoid homelessness by accessing alternative accommodations, including clarification of the resources in the 2025 budget dedicated to this purpose."

Key Points:

- The Housing Secretariat's proposed 10-Year Capital Budget and Plan invests \$3.0 million in 2025 and \$2.0 million per year from 2026 to 2029 in the Multi-tenant Houses Renovation and Repair Program and continues investments in other critical tenant support programs which support renters across the City, including those living in multi-tenant homes.

Multi-tenant Houses Renovation and Repair Program

- The program provides successful applicants with funding to undertake renovations or repairs for the purpose of complying with the Multi-Tenant Housing licensing by-law and framework.
- Applicants are responsible for meeting their obligations as a landlord under the *Residential Tenancies Act, 2006*. In addition, applicants will be required to ensure that no tenants be permanently displaced due to the renovation work and any temporarily displaced tenants are provided alternative accommodation at the expense of the applicants.
- Through the program, the City aims to:
 - Prevent the loss of existing multi-tenant homes and support eligible operators with complying with the new framework, including with the City's Zoning By-law, Ontario Building Code, and Ontario Fire Code.

- Protect and preserve tenancies while improving housing conditions and the health and safety of residents.
- Secure existing privately-owned affordable rental housing and preserve housing affordability by preventing renovation costs related to compliance with the new framework from being passed on to tenants in the form of rent increases.

Multi-tenant Houses Renovation and Repair Program Capital Budget	
2025	\$3,000,000
2026	\$2,000,000
2027	\$2,000,000
2028	\$2,000,000
2029	\$2,000,000
Total	\$11,000,000

Other Supports for Tenants of Multi-tenant Homes.

- The Toronto Rent Bank, funded by the City of Toronto, aims at providing interest-free loans to low-income households in Toronto who are experiencing rental arrears or require help with a rental deposit loan to prevent homelessness. The Rent Bank is delivered by Neighbourhood Information Post (NIP), who works collaboratively with seven local access centres to coordinate and administer the program.
- The Eviction Prevention in the Community Program (EPIC) program, funded in the 2025 Housing Secretariat Operating Budget, supports tenants at imminent risk of eviction by providing immediate, and short-term case management services to sustain tenancies. The EPIC program may support tenants of multi-tenant homes, as well as other types of rental buildings.
- The 2025 Housing Secretariat Operating Budget also includes dedicated funding for supports to multi-tenant homes tenants as part of the Toronto Tenant Support Program enhancement:
 - a Full-Time Equivalent legal counsel at the Canadian Centre for Housing Rights to provide legal services and referrals to tenants of multi-tenant housing.
 - a multi-tenant housing outreach worker at the Federation of Metro Tenants' Association (FMTA). FMTA deploys the outreach worker to offer advocacy and eviction prevention information to tenants in unlicensed multi-tenant houses identified by Municipal Licensing and Standards

Division. This will provide outreach and capacity building services in approximately 100 multi-tenant houses.

The table below summarizes the 2025 Operating Budget baseline supports, including additions proposed as part of the 2025 Budget request:

Initiative (\$000)	2025 Total Base Budget			2025 New/Enhanced			2025 Total Budget		
	Gross	Net	FTE	Gross	Net	FTE	Gross	Net	FTE
Rent Bank	7,200.0	2,000.0	-	1,000.0	1,000.0	-	8,200.0	3,000.0	-
Eviction Prevention in the Community (EPIC) Program	8,646.4	5,538.4	31.0	800.0	800.0	-	9,446.4	6,338.4	31.0
Toronto Tenant Support Program (TTSP)	1,502.0	1,502.0	-	350.0	350.0	1.0	1,852.0	1,852.0	1.0
Total	17,348.4	9,040.4	31.0	2,150.0	2,150.0	1.0	19,498.4	11,190.4	32.0

- Additionally, the Housing Secretariat funds a number of tenant assistance programs that are available to tenants at risk of displacement due to renovation, economic, and other factors, as outlined in the Q&A below.

Appendix: Questions & Answers:

Q1. What are the existing programs and services that multi-tenant housing tenants can access to prevent evictions and displacement?

- The *Eviction Prevention in the Community Program* supports tenants at imminent risk of eviction by providing immediate, short-term supports to sustain tenancies.
- *Rent Bank* provides grants to tenants who are behind on rental payments or require support with a rental deposit.
- *Housing Stabilization Fund* provides tenants who are receiving social assistance with funding for rental arrears or establish new housing.

Q2. What supports can tenants access in the event of an emergency?

- *Toronto Emergency Management* provides tenants who are evacuated from their home due to an unforeseen emergency (such as a fire) and do not have access to other support systems, with access to emergency social services to address immediate, short-term needs, including accommodation.
- *Specialized Program for Inter-Divisional Enhanced Responsiveness to Vulnerability (SPIDER)* provides coordinated, customized responses to mitigate complex health and safety risks, including cases in which a vulnerable tenant may need housing stabilization services.

Q3. How does the City support tenants to find permanent housing?

- *The Multi-tenant Housing Licensing By-law* requires licensed multi-tenant housing operators who are shutting down a multi-tenant house to submit a plan to the City which includes a list of alternate accommodation that may be available to tenants.
- *The City's dwelling room replacement policy* requires dwelling rooms lost to redevelopment and demolition to be replaced as rental housing and requires the provision of rental replacement units to displaced tenants.
- *Housing Help Centres* provide access to City-funded non-profit agencies that help people find and keep long-term housing and avoid evictions.

Prepared by: Aisha Silim, Acting Manager, Housing Policy & Strategy Section, Housing Secretariat, Aisha.Silim@toronto.ca; (437) 232-2864

Further information: Aisha Silim, Acting Manager, Housing Policy & Strategy Section, Housing Secretariat, Aisha.Silim@toronto.ca; (437) 232-2864

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