

Provincial Bill 60: Impacts on Renters and City Services

Date: November 10, 2025

To: City Council

From: Executive Director, Housing Secretariat

Wards: All

SUMMARY

On October 23, 2025, the Government of Ontario introduced Bill 60: Fighting Delays, Building Faster Act, 2025 (Bill 60) for first reading. Bill 60 introduces a number of proposals focused on housing, infrastructure, and development. This report provides an overview and analysis of the proposed amendments to the Residential Tenancies Act (RTA) and functioning of the Landlord and Tenant Board (LTB).

Bill 60 proposes 13 tenancy-related initiatives with the stated goal of speeding up access to LTB decisions and increasing supply of rental homes. The proposed changes include reducing compensation for renters being evicted; shortening eviction processes for rent arrears; limiting the time available for appeals of LTB decisions; curtailing renter rights to raise issues at rent arrears hearings; and other administrative changes to fast-track eviction processes.

These changes may speed up LTB processes, but they limit renter's rights to effectively protect their tenancies, appeal decisions, access legal resources, and obtain financial compensation to find new homes in an unaffordable rental market. These changes will also increase the likelihood of evictions in Toronto and across the province, and could add pressures to City programs which provide financial support, eviction prevention services, and housing stability supports.

In a challenging housing market like Toronto, where evicted renters are often left with limited housing options, shelters and homelessness services become their only choice. Additionally, many renters already face challenges navigating the LTB process due to limited system knowledge, financial resources, and legal supports. The proposed changes would deepen these barriers, particularly for people with disabilities, those with low incomes, and newcomers whose first language is not English or French.

Given the absence of vacancy control in Ontario, rental units will also lose rent control protections when tenants are evicted. The units can be rented again at higher market rents, contributing to a loss in the overall supply of affordable rents in the city.

The proposed changes to the RTA under Bill 60 could also contribute to greater housing instability, and worsen health outcomes and inequities in Toronto. Specifically, housing instability, including the threat of eviction, frequent moves, and unaffordable rent is consistently linked to poorer health outcomes such as increased mortality, higher rates of chronic disease, depression, and interrupted access to care. The populations who are most at risk of negative health outcomes related to housing instability (e.g. low-income renters, racialized and Indigenous residents, newcomers, seniors, and people with mental health or substance use challenges) may be disproportionately impacted by the proposed changes.

The Government of Ontario is currently consulting on some of the proposed changes with a deadline of November 22, 2025. Following Council consideration of this report, staff will submit the analysis and recommendations to Ontario's Regulatory Registry. It should be noted that on November 6, 2025, the Government of Ontario passed a time-allocation motion to limit second and third reading debate on Bill 60, with no review by a Standing Committee or public hearings. The lack of public hearings limit the ability of the legislature to consider consultation feedback, and to reflect on the impact of these proposals.

While Ontario currently does not have rent control protections for new supply of rental homes occupied after November 2018, the City continues to lead the way through supporting the creation of new rent-controlled, including affordable rental, rent-geared-to-income, and supportive homes. The City has a pipeline of over 34,000 rent-controlled homes that are at various stages of development and require significant financial support from other orders of government to reach construction start and completion. As the City of Toronto and Government of Ontario work towards increasing supply of homes, it is critical that current and future renters are supported in maintaining their homes and can contribute to the social and economic prosperity of the city and the province.

This report has been prepared in consultation with Toronto Shelter and Support Services and Toronto Public Health and responds to EX27.1 - "Impacts of Provincial Legislation that Weakens Rental Protections"; HL28.5 - "Understanding the Impacts of Bill 60 on Health and Well-Being in Toronto" and EC24.10 - "Understanding the Impacts of Bill 60 on Homelessness in Toronto".

RECOMMENDATIONS

The Executive Director, Housing Secretariat recommends that:

1. City Council request the Executive Director, Housing Secretariat submit this report to Ontario's Regulatory Registry outlining the impacts of Bill 60 on renters and City of Toronto services.
2. City Council request the Government of Ontario to launch consultations on the remaining proposed changes to the Residential Tenancies Act as outlined in Bill 60 through the Ontario's Regulatory Registry, and through direct consultations with municipalities, renter advocates, and housing service providers.
3. City Council request the Government of Ontario to provide funding for enhanced services to support renters facing evictions, including legal aid clinics and City eviction prevention and housing stability programs.

FINANCIAL IMPACT

While there are no immediate financial implications resulting from this report, it is anticipated that demand for eviction prevention services and financial supports in the Eviction Prevention in the Community program, Toronto Tenant Support Program, Rent Bank, and the Housing Stabilization Fund; among others, may increase. As noted in this report, it is challenging to forecast the increase in evictions due to the limited data available; however, increased uptake in these programs within the City's existing financial sources will leave more people unassisted, and potentially put more pressure on homelessness services.

This report requests the Government of Ontario to provide funding for enhanced services to support renters facing evictions, including legal aid clinics, City eviction prevention programs, and housing stability programs – in order to complement existing City resources in addressing the anticipated additional demand for these programs as the result of Bill 60.

The Chief Financial Officer and Treasurer has reviewed this report and agrees with the financial impact information.

EQUITY IMPACT STATEMENT

The HousingTO 2020-2030 Action Plan envisions a city where all residents have equal opportunities to reach their full potential. It is centered on a human rights-based approach to housing, recognizing that housing is essential to a person's dignity and well-being and to building healthy, inclusive, sustainable, and livable communities.

Protecting the existing stock of affordable and mid-range rental housing and addressing evictions is critical to preventing homelessness and improving housing stability. These actions support vulnerable and marginalized individuals, including Indigenous Peoples, Black and other racialized people, seniors, women, and 2SLGBTQ+ persons, in accessing and maintaining safe, healthy, and adequate homes. The changes in Bill 60 can be expected to disproportionately affect equity-deserving populations due to greater economic vulnerabilities and systemic discrimination, leading to inequality in rental housing and perpetuating poverty and negative health outcomes.

Safe, secure, and affordable housing is a key determinant of health and improves social and economic outcomes for individuals, families, and communities. Good quality, affordable housing is the cornerstone of vibrant, healthy neighbourhoods and supports the environmental and economic health of the city, region, and country.

DECISION HISTORY

At its meeting on November 4, 2025, Executive Committee considered the impacts of Bill 60 on rental protections and recommended City Council inform the provincial government of its opposition to changes to the Residential Tenancies Act in Bill 60 and the weakening of renter rights, and reiterate its requests to the Government of Ontario to restore rent control on homes built after 2018, invest in more resources at the Landlord Tenant Board so cases are heard more quickly, and invest in incentives for new purpose-built rental construction. The recommendations will be considered by City Council at its meeting on November 12, 13 and 14, 2025.

<https://secure.toronto.ca/council/agenda-item.do?item=2025.EX27.1>

At its meeting on October 28, 2025, Economic and Community Development Committee directed the General Manager, Toronto Shelter and Support Services and the Executive Director, Housing Secretariat, in collaboration with the Chief Financial Officer and Treasurer and other relevant divisions, to report to the November 12, 2025 meeting of City Council with analysis on the potential impacts of Bill 60 on housing stability for Toronto renters, including the increased financial burden for renters facing eviction; the potential cost to the City for enhanced emergency shelter services, and housing and legal supports; and the contemplated changes to “security of tenure” or a further weakening of rent control. .

<https://secure.toronto.ca/council/agenda-item.do?item=2025.EC24.10>

At its meeting on October 27, 2025, the Board of Health requested the Medical Officer of Health to review Bill 60, the Fighting Delays, Building Faster Act and provincial proposals to change security of tenure and rent control, and to work in collaboration with the General Manager, Toronto Shelter and Support Services and Executive Director, Housing Secretariat on providing an analysis of the associated health impacts to the November 12, 2025 meeting of City Council.

<https://secure.toronto.ca/council/agenda-item.do?item=2025.HL28.5>

At its meeting on June 26, 2024, City Council adopted the City's Rental Housing Supply Program and reiterated its request to the Government of Ontario to amend the Residential Tenancies Act, 2006 and/or related regulations to re-introduce rent control to cover units first occupied after November 15, 2018 to protect renters.

<https://secure.toronto.ca/council/agenda-item.do?item=2024.PH13.8>

At its meeting on November 8 and 9, 2023, City Council adopted the Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes. With the adoption of the report City Council advanced intergovernmental requests to protect renters, including a request to the Government of Ontario to re-introduce rent control to cover units occupied after November 15, 2026.

<https://secure.toronto.ca/council/agenda-item.do?item=2023.EX9.3>

COMMENTS

About Bill 60

On October 23, 2025, the Government of Ontario introduced Bill 60: Fighting Delays, Building Faster Act, 2025 (Bill 60). Bill 60 includes proposed reforms to the Residential Tenancies Act (RTA) and Landlord and Tenant Board (LTB) processes, with the stated aim to reduce delays at the LTB, stop bad actors from abusing the system, speed up access to decisions for both landlords and tenants, and make changes to increase the supply of rental housing.

The Government of Ontario is consulting on the following four proposals until November 22, 2025, specifically amendments to:

- Reduce the compensation requirements for landlord's own use evictions;
- Shorten the rent arrears eviction notice period;
- Shorten the period of time available to request a review of an LTB order; and
- Change the rules related to renters raising new issues at an LTB rent arrears hearing.

There are also a number of additional measures proposed in Bill 60 that are currently not being consulted on directly - including defining the term "persistently late" that would determine when a landlord can file an eviction application for late payments; as well as other administrative measures to the LTB and eviction processes, including:

- Restricting the LTB's ability to review, delay, or overturn eviction decisions;
- Transferring authority to the Province to determine the content of official eviction forms;
- Increasing access to LTB decisions and orders; and
- Increasing enforcement resources to enforce LTB eviction orders and reduce wait times for evictions.

Retracted Proposal: Lease Agreement Expiry

As part of the Bill 60 announcement, the Government of Ontario was initially considering consulting on alternative options to allow for lease agreements to expire and landlords to control who occupies their units and for how long. As of November 1, 2025, the Government of Ontario announced that it was no longer moving forward with this consultation. The RTA currently provides security of tenure – renters have a right to remain in their rental unit as long as they follow the lease agreement and the RTA, with some very limited exceptions that are specified in the RTA. This is one of the strongest protections for renters and housing stability.

Under the initial proposal, a decision on whether to end a tenancy would be in a landlord's authority; and it would effectively make rent control no longer applicable at the end of such leases, as landlords could extract rent increases from renters in return for allowing them to continue to live in the rental unit. If the proposal is re-introduced at a later date, such a change would be a significant erosion of tenancy security and housing stability for renters and could reduce overall affordability of rental housing in Toronto.

Toronto's Housing Context

Toronto renters are facing an unaffordable housing market decades in the making, with households struggling to afford their homes amidst the rising cost of living in the city. Data shows how vulnerable Toronto's renters are, and how challenging it is to find housing stability in an increasingly unaffordable rental market. In addition, low-and-moderate income households, particularly renters and those from equity-deserving groups, continue to be most impacted by the housing crisis and evictions in Toronto.

- A healthy vacancy rate is commonly considered 3 percent, but the latest vacancy rate for purpose-built rental homes was 2.3 percent – meaning rental supply is still scarce in the City of Toronto.
- Renters face significant rent increases if they are evicted or displaced from their home. In 2024, the average rent of vacant purpose-built rental units was \$512 higher compared to the rents paid by renters in occupied rental units; and for three-bedroom homes it was \$1,089 higher in rent payments.
- Additionally, given the absence of vacancy control in Ontario, when renters are evicted from their homes, their rental units will lose rent control protections and can be rented again at the higher market rents – contributing to a loss in the overall supply of affordable rents in the city.
- Almost a third of all households (and 40 percent of renter households) struggle with housing affordability challenges, spending over 30 percent of their income on housing costs. A household in the City of Toronto in search of a 2-bedroom rental

apartment would need to earn an average of \$110,000 per year before tax to afford the average asking rent.

- Many low-income households rely on provincial social assistance, which has not kept pace with the rising cost of living leading to an increasing affordability gap for housing. For a single person, the current shelter allowance rates for Ontario Works is \$390 and for the Ontario Disability Support Program is \$599, leaving displaced renters on social assistance with virtually no affordable housing options in the current rental market.
- According to the Canadian Centre for Housing Rights, lower-income households that pay a substantial proportion of their income (30 percent or more) on rent are at a higher risk of falling into rent arrears and facing an eviction for non-payment of rent than other groups. Although landlords can evict renters for a number of reasons, most eviction applications at the LTB in Toronto are for rental arrears.
- To access subsidized housing, renters must join the City of Toronto social housing waitlist, which has over 100,000 households on it as of November 2025. For those evicted with nowhere to go, Toronto's shelter system is consistently operating beyond capacity due to an unaffordable housing market and incomes that have not kept up with the cost of living.

In this challenging housing market, all orders of government have a responsibility to ensure residents can maintain their homes and prevent any additional pressure on the emergency services such as shelters and healthcare that cost more and result in further instability across the housing continuum.

Bill 60 Impacts on City of Toronto Renters

1. *Reducing the compensation requirements for landlord's own use evictions*

Bill 60 is proposing to eliminate a renters' right to one month's rent when a landlord is evicting for the purpose of using the property for their own use, in cases where renters are given at least 120 days' notice of the eviction.

Statistics Canada found that own-use evictions was the second most prevalent type of eviction; and it is also the most common type of "no-fault eviction" filed with the LTB in Ontario, with at least 725 documented cases on average between 2010 and 2021, not including informal evictions. Removing financial support for renters facing evictions for landlord's own use could be expected to:

- Make it harder for renters to pay for a new home (including first and last month rent deposits) in an unaffordable and competitive rental market;
- Increase pressure on financial support programs for renters, such as Rent Bank; and,
- Increase reliance on the City's shelter system for renters who cannot find a suitable home they can afford.

2. Shortening the rent arrears eviction notice period before filing at the LTB

Bill 60 is proposing to shorten the amount of time that a landlord can file an N4 (rental arrears) eviction application with the LTB from 14 days to 7 days after the rent is not paid.

For renters who are struggling with financial precarity, job losses, and unforeseen life circumstances that may lead to rent arrears, this further limits the amount of time they have to obtain the money they need to pay owed rent. While the City has a number of programs to assist eligible renters access emergency financial assistance or other eviction prevention resources, the proposed change limits renters' ability to apply for these programs and the City may also see a surge in applications, particularly emergency cases.

3. Shorten the period of time available to request a review of an LTB order

Bill 60 is proposing to halve the amount of time a renter can request a review (appeal) of a decision from 30 days to 15 days. It is also proposing administrative changes to LTB processes to review, postpone, or set aside eviction orders (as further explained below).

A shorter appeal period would mean an eviction order is enforceable faster; low-income and vulnerable renters would have less time to seek legal advice; legal counsel would have less time prepare cases; and LTB adjudicators would be adjudicating cases that position landlords with financial means to present better-resourced cases to the LTB.

4. Change the rules related to renters raising new issues at a rent arrears hearing

Bill 60 is proposing to eliminate the ability for renters to raise other issues in advance of or at rent arrears hearing at the LTB, unless they pay 50 percent of the rent arrears that a landlord claims they are owed. Currently, renters can raise issues such as maintenance, harassment, and any bad faith actions on the part of the landlord at the LTB hearing, if they provide the written notice seven days before the hearing and/or they raise it at the hearing and the LTB is satisfied it was not possible for them to provide notice of the issue in advance.

At times, a renter's recourse to prolonged issues of disrepair is to withhold rent and make their case at a rent arrears' hearing to the LTB. The Advocacy Centre for Tenants Ontario (ACTO) has reported that wait times for tenant applications at the LTB are twice as long as landlord applications. This proposal would weaken the ability of renters to bring forward evidence of major disrepair or to show the adjudicator that the landlord application was filed in bad faith.

Other Proposed Changes in Bill 60

Bill 60 is also proposing a set of changes, including administrative changes, that may have additional negative downstream impacts on renters.

- **Increased Enforcement Resources** - Investments in the enforcement resources to enforce LTB eviction orders will also have the effect of increasing the number of evictions that can be undertaken in a shorter period of time, and in the absence of providing sufficient support for renters facing evictions, it could lead to an overall increase in the number of evictions.
- **Public Release of LTB Decisions and Orders** - Expanding access to LTB decisions and making them publicly available could improve transparency at LTB; however, if this data includes personal information of renters, then it could also increase discrimination against renters who have been previously evicted or involved in LTB applications and limit their ability to secure new rental homes.
- **Persistent Late Payment Cases** - Defining “persistently late” in the RTA would set out circumstances where landlords can file for eviction for cases that qualify as “persistent”. It is not clear what the impact of this proposal will be until the circumstances are defined. However, any changes that may result in greater numbers of cases being designated as “persistently late” without considerations for the root causes (e.g. affordability, disrepair and other challenges with the landlord, etc.) could contribute to more renters being evicted.
- **Prescribing the Contents of Notices of Termination by the Government** - It is not clear what changes the Government of Ontario will make to eviction forms filed by landlords, but the stated intent is to emphasize the seriousness of an eviction notice. There is a risk that future changes emphasizing the seriousness of eviction notices may increase the number of renters leaving their homes prematurely, when they could remain in the units by remedying the reason for the eviction or remain in the home until after an eviction hearing. The content of eviction notices can significantly impact how renters exercise their RTA rights to a fair hearing at the LTB – and research from the Canadian Housing Evidence Collaborative showed that 68 percent of renters surveyed moved out after an eviction notice was received, and did not access the LTB for a hearing or decision on an eviction.

Social Determinants of Health and Impact on Renters

The City of Toronto’s *Our Health, Our City* strategy identifies improving access to affordable and supportive housing as a key priority for advancing health and equity across the city. Housing availability, affordability, quality, and stability are closely linked to both physical and mental well-being as well as to other social determinants of health, such as income, education, and employment.

Research and lived experience in Toronto consistently show that unaffordable, poor quality and unstable housing are associated with a range of negative health outcomes including increased stress, mental health and substance use challenges, chronic illness, and barriers to accessing care. Housing instability is associated with food insecurity and trauma; and children are more likely to miss and fall behind in school and struggle to build relationships. Housing instability for children is an adverse childhood experience that increases the risk of negative neurodevelopmental outcomes¹. By contrast, individuals and families in housing that is stable, of good quality, and affordable are better able to maintain their health, support their families, and participate more fully in their communities.

Housing instability, including the threat of eviction, frequent moves, and unaffordable rent, is consistently linked to poorer health outcomes. Evictions have cascading and long-term impacts on renter health. A growing body of Canadian and international research has found that people facing involuntary loss of housing are at risk of poorer mental and physical health outcomes.² These include:

- **Mental health impacts:** anxiety, depression, psychological distress, trauma, and increased risk of suicide.
- **Physical health impacts:** elevated blood pressure, chronic illness, infectious diseases, and increased mortality.

Predictable and secure housing enables individuals and families to plan for the future, maintain social supports, and engage in health promoting behaviours such as proper nutrition, exercise, and preventative medical care. Supporting people to remain housed has shown to reduce costs across sectors including health care, law enforcement, and emergency services. The proposed changes to the RTA under Bill 60 could threaten renters' ability to remain housed and by extension could worsen health outcomes and inequities in Toronto.

City of Toronto Renter and Shelter Support Services

The City offers the following programs and services to support renters that may be at risk for eviction and/or homelessness:

- *Eviction Prevention in the Community Program:* Supports renters at imminent risk of eviction by providing immediate, short-term supports to sustain tenancies.

¹ Hock, R., Smith, J., Patel, A., & Jones, L. (2024). Exploring the impact of housing insecurity on the health and wellbeing of children and young people in the United Kingdom: a qualitative systematic review. <https://bmcpublihealth.biomedcentral.com/articles/10.1186/s12889-024-19735-9>

Decandia, C., Volk, K., & Unick, G. (2022). Evolving Our Understanding: Housing Instability as an ACE for Young Children. <https://pmc.ncbi.nlm.nih.gov/articles/PMC9607722/>

² Poulin, L., Bachour, M.-K., Feltaous, E., Rotberg, S., & Verbeek, M. (2025). Evictions in Canada: Inequities in health among groups at higher risk of evictions. CMHC.

Vásquez-Vera, Hugo, Laia Palència, Ingrid Magna, Carlos Mena, Jaime Neira, and Carme Borrell. (2017). "The Threat of Home Eviction and its Effects on Health Through the Equity Lens: A Systematic Review". *Social Science & Medicine*, 175, 199-208.

- *Toronto Tenant Supports Program*: Through partnerships with the Canadian Centre for Housing Rights and Federation of Metro Tenants' Associations, the program funds the delivery of legal services, assists in organizing supports to develop tenant associations, and aims to enhance renters' awareness of their rights.
- *Rent Bank*: Provides grants to renters who are behind on rental payments or require support with a rental deposit.
- *Housing Stabilization Fund*: Provides renters who are receiving social assistance with funding for rental arrears or to establish new housing, funded by the Province.
- *Toronto Shelter and Support Services*: Delivers emergency shelter, street outreach, and housing-focused supports for individuals experiencing homelessness or at risk of losing their housing, with a focus on connecting clients to stable, long-term housing solutions.

Potential Impacts of Bill 60 on Shelter Demand and Housing Stability

Several of the proposed amendments in Bill 60 aim to amend eviction processes so that landlords can remove renters from their homes in an expeditious manner. This will lead to more housing instability for renters, particularly low-and moderate-income households, and may have downstream impacts on city programs and services that support renters who are facing eviction.

There is some limited public data available on the scale of formal eviction cases filed at the LTB, but the data does not provide the outcomes of the cases. As an example, LTB eviction application data provided to the City by the Low End of Market Rental (LEMR) data project shows that on average just under 15,000 eviction applications were filed for non-payment of rent alone annually between 2010 and 2023.

The LTB does not track the notices of termination issued by landlords; and many evictions may be done informally and are much more difficult to track, which limits the City's ability to understand their impact on housing stability of renters and the renter support programs.

While it is challenging to forecast the increase in evictions due to the limited data available, it is well established that the existing renter support programs such as EPIC and Rent Bank are already over-subscribed. As such, an increased uptake in these programs within the City's existing financial sources will leave more people unassisted, and potentially putting more pressure on homelessness services.

Should the proposed changes under Bill 60, such as removal of compensation for landlord's own use evictions, shortened eviction timelines, reduced review periods, and

the other proposals accelerate eviction processes pass unamended, the City may experience:

- Increased demand for eviction prevention services and financial supports in the Eviction Prevention in the Community program, Toronto Tenant Support Program, Rent Bank, and the Housing Stabilization Fund;
- Increased demand on the emergency housing system, intensifying pressure on already constrained resources;
- Longer average stays and slower flow through the shelter system due to limited affordable and supportive housing options for exits; and
- Growth in unsheltered homelessness and encampment activity where shelter beds are unavailable or unsuitable, increasing demands on outreach and public space management services.

Without corresponding provincial investments in eviction prevention and financial resources for renters, coupled with ongoing challenges to increase the availability of deeply affordable and supportive homes, renters will continue to be at risk of displacement and eviction for which there are no alternative solutions – and the shelter system risks functioning primarily as a holding environment rather than an effective pathway to permanent housing, further undermining the City’s housing stability objectives.

Next Steps

City staff will submit this report, and Council recommendations to the Government of Ontario. The City will continue to work with tenancy advocacy groups, housing service providers, and the Association of Municipalities of Ontario on advocacy efforts regarding the changes outlined in Bill 60.

While the City is committed to taking every possible action within its jurisdictional and financial capacity to address the housing crisis, it is critical that the federal and provincial governments support these efforts.

City continues to request the Government of Ontario to support Toronto in creating homes that meet diverse needs of our residents with a focus on low-and-middle income households, and people experiencing homelessness; promoting housing stability for renters long-term; protecting and preserving the existing rental housing stock; and increasing access to support services for residents as their needs change and as they age.

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