

Tenant Support Programs Overview

Housing Secretariat
September 2025





HRAC Directive

June 3, 2025 - HS6.3

The Housing Rights Advisory Committee:

Requested the Housing Secretariat provide an update to the Housing Rights Advisory Committee at its meeting on September 16, 2025 on the mapping availability of resources, services and support for tenants who are at risk of displacement and also an update on the status of the Housing At-Risk Table.

April 23 and 24, 2025 - PH20.2

City Council:

Requested the Housing Secretariat, in consultation with tenant organizations and Councillors, to report to the Planning and Housing Committee prior to January 23, 2026, on a review of the adequacy of funding for the Tenant Support Program, including but not limited to, increasing access to pro bono legal representations, defending tenants from Above Guideline Rent Increases, and advocacy support.

Toronto Rent Bank



An eviction prevention program that provides timely financial assistance and support to tenants at risk of homelessness.



One-time grants for rental arrears or rental deposit. City funds the lead agency to administer the program with nine supporting agencies.



HousingTO 2020-2030 Action Plan: Rent Bank is one of the five pillars – pivotal eviction prevention service.



Eligibility includes: Behind on rent; pay market rent; rental unit covered by RTA; proof of income (excluding social assistance OW/ODSP); no more than 85% of household income spent on rent.

Toronto Tenant Support Program (TTSP)



Preserves affordable private market rental housing through tenant information, legal services, outreach, organizing, and research.



TTSP providers:

- Canadian Centre for Housing Rights - CCHR (legal services, research);
- Federation of Metro Tenants' Associations (outreach, organizing, information services);
- Centre for Immigrant and Community Services (information services).



Tenant groups can access legal services to address eviction/affordability matters like Above Guideline Rent Increases (AGI), N12 and N13 notices. CCHR provides legal services to tenants, tenant groups or associations in private market rental housing.

Toronto Tenant Support Program (TTSP)



CCHR: Professional legal services supporting at-risk tenants in disputing eviction and tenancy issues at the LTB, Local Planning Appeal Tribunal, etc. Issues include Above Guideline Increases (L5); eviction matters (N12, N13) / renovictions; maintenance applications (T6 etc.); multi-tenant (rooming) house by-law.



FMTA: Organizing and capacity building: Works with tenant associations and groups to increase awareness of landlord and tenant rights and responsibilities; build a network of tenant associations to help tenants resolve eviction and affordability issues; supporting tenant groups facing emerging issues to organize, educate, and build capacity.



FMTA & CICS: Information services: Provides information via phone, web, social media to tenants on topics related to protecting affordable tenancies, thereby build awareness of tenant rights and responsibilities.



CCHR: Conducts research, collects data and reports on topics related to the preservation of affordable rental housing in Toronto. Topic identified annually with Housing Secretariat's Renters' Strategy Unit

Housing Service Hubs



Housing Service Hubs are non-profit agencies available across the city that help people find and keep housing and avoid eviction.



Provide brief, responsive and person-centered housing services and help tenants understand their rights as tenants, mitigate tenancy issues and refer to appropriate legal support when needed by:

- Supporting clients with achieving greater housing stability through community resources, referrals and connection to services (e.g., Furniture Bank, ID clinics, food banks, life skills, legal and health supports).
- Acting as a Local Access Centre supporting the administration of City of Toronto funded programs Rent Bank and the Emergency Energy Fund (EEF) by supporting Toronto renters through the application process and participating in the Operations Committee for programs as required.
- Providing non-judgmental, trauma-informed and anti-oppressive services rooted in harm reduction and Housing First approaches.



12 Housing Service Hubs operated by non-profit agencies across the city supporting individuals and households who are experiencing or at risk of homelessness

Eviction Prevention in the Community (EPIC)



The Eviction Prevention in the Community (EPIC) program provides person-centered eviction prevention case management services to low-income, vulnerable households facing imminent risk of eviction in Toronto.



EPIC case management staff are mobile working directly with housing providers, community legal clinics and community agencies, to support purposeful engagement with the tenant in addressing the underlying causes of the eviction and housing instability.



As part of established case management plans to prevent eviction and sustain tenancies, EPIC case management staff source financial assistance programs / benefits to help households address their rental arrears, increase their income, and reduce their expenses.



EPIC Program includes one city staff team and 6 community contracted agencies: Agincourt Community Services Association, Albion Neighbourhood Services, The Housing Help Centre, Midaynta Community Services, The Neighbourhood Group Community Services, Good Shepherd Refuge Social Ministries

Situation Table for Housing-at-Risk (STAR)



Formerly known as the Specialized Program for Inter-Divisional Enhanced Responsiveness to Vulnerability (SPIDER), STAR will provide the same services as SPIDER; reducing the recurrence of complex health and safety risks and ensuring safe integration and inclusion of vulnerable Torontonians in their neighbourhoods and communities.



STAR will provide enhancements to SPIDER, a new focus on housing, eviction prevention, and displacement, and an initial focus on multi-tenant housing and renovictions cases. STAR will be an additional service among City services and programs designed to prevent evictions, respond during emergencies, and help renters with longer-term housing needs.



STAR will be reserved for complex situations where there is a gap between the needs of vulnerable people and the available City and/or community services to resolve and address the situation.



The Housing Secretariat and Social Development are co-chairing the STAR table. The table will be expanded to include organizations that can provide enhanced supports to tenants.



Impact of TTSP Funding

2024-25 Program Impact Snapshot

Housing Hubs

688 Clients Placed into Housing

EPIC

809 Tenancies Sustained in 2024

Rent Bank

2350 grants issued to households to avoid eviction

Emergency Energy Fund (EEF)

819 grants issued to households to pay energy arrears

Legal Support

487 tenants received legal supports

Outreach

175 tenant groups received organizing & capacity building

Tenant Info Services

16,578 tenants received information and referrals to support them with their tenant issues

Emerging Needs from Community

Increasing complexity of challenges facing tenants, including displacement



Gaps in case management supports for high-needs individuals



Need for longer-term engagement beyond crisis response



Desire for integrated support services, e.g. housing, mental health, income, legal, etc.

Potential Options to Address the Need

Tenants need integrated, tenant-centred services that combine housing, health and income

Frontline capacity and partnerships must grow to deliver coordinated case management

City wide access to multi-services hubs for tenants is essential for consistent, comprehensive support across neighbourhoods

Advocacy is needed for stronger housing benefits and income supports to sustain housing stability

Discussion & Next Steps



Where do you see the greatest gaps in tenant support?



What models of case management do you think are critical to supporting tenants with higher needs (e.g. mental health, income, legal, etc.)?



How can we better align services with tenant needs and rights?



Discussion