

## **Maintaining Housing Working Group Meeting 4 – July 21, 2025**

### **HRAC Members**

Annie Hodgins (Working Group Chair)  
Joy Connelly  
Saroja Ponnambalam  
Harmy Mendoza

### **Regrets**

Nicole Alexander

### **External Experts**

Barabara Pandza, The Meeting Place  
Madison Pavao, Yonge Street Mission  
I-Chun Ho, Victim Services Toronto  
Mar Barud, Elizabeth Fry Toronto  
Sara Ovens, All Saints Toronto  
Monica Amenya, Riverdale Immigrant Women's Centre  
Kristin Booy, Yonge Street Mission

### **Housing Secretariat Support**

Asha Sivarajah

The meeting of the Housing Rights Advisory Committee's Maintaining Housing Working Group started at 1:00pm.

### **Notes**

#### **1. Chair Updates**

- The Chair provided an overview of the agenda and the objective of the upcoming roundtable discussion.
- Shared that the objective of item three on the agenda, 'Review of Key Priorities', is to streamline this Working Group's actions into achievable outcomes and potentially coordinate Working Group's efforts together.

#### **2. Roundtable Discussion: Addressing Gaps to Maintaining Housing and Preventing Evictions**

- **Overview:**
  - In follow up to discussions arising from the prior Working Group meeting on May 9, 2025 ([HS6.7](#)), members shared their interest in inviting housing caseworkers serving priority populations (women and survivors of gender-based violence, people with previous incarceration experience, people with disabilities, etc.) to overview their experiences helping their clients access housing stability and eviction prevention services and supports, and discuss gaps with respect to data that is collected on the ability of tenants to maintain their housing and the rates of formal/informal evictions across the city.
  - Subsequently, members reached out to their networks, including frontline workers, housing caseworkers, and drop-in centre staff, to invite them to

participate in a roundtable discussion on 'Addressing Gaps to Maintaining Housing and Preventing Evictions.'

- Six housing caseworkers, frontline staff, and drop-in centre staff from the following organizations were in attendance: The Meeting Place, Yonge Street Mission, Victim Services Toronto, Elizabeth Fry Toronto, All Saints Toronto, Riverdale Immigrant Women's Centre.
- The discussion was facilitated by the Working Group Chair.

- **Roundtable Discussion:**

- **Data on Evictions**

- Eviction is often the reason – precipitating event – that leads many people to become homeless, however comprehensive and reliable data on eviction threats across the city is not available.
    - Clients would be more appropriately served if the City's Eviction Prevention in the Community Program (EPIC) and legal aid clinics had adequate translation services available.
    - There should be more focus on funding and providing eviction prevention services rather than crisis control. It is both better for tenants, who can maintain their homes, and governments, who can avoid the substantial cost of running emergency shelters and services.
      - For example: legal clinics are overburdened with people facing eviction notices and must prioritize people who are at eminent risk of losing their housing.
      - Additional supports for renters facing eviction, such as the City's Toronto Tenant Support Program, should be explored to ensure that demand is met.
    - There is a lack of knowledge and awareness among newcomers and survivors of gender-based violence (GBV) around tenants' legal protection against eviction and more should be done to reach out to these communities.
    - Newcomer youth and women leaving GBV are overrepresented among those living in informal housing arrangements (ie. without a lease and paying rent in cash), but there are data gaps in understanding the scope of this issue.
    - Agencies receiving funding from the City often report data on eviction prevented in Toronto Grants, Rebates and Incentives Portal (TGRIP). Reviewing the data collected and the purpose of collecting it presents an opportunity to better understand where gaps exist and how to better support populations disproportionately impacted by evictions.

- **Security of Tenure**

- Toronto Community Housing (TCHC) Tenants
      - Tenants would benefit from proactive supports (for managing hoarding behaviours, mental health and substance use related issues) to ensure their legal rights under the Ontario Human Rights Code are considered and mitigate instances when they may be served with an eviction notice.

- When TCHC bills a tenant for damages, it is often impossible for them to be able to repay it, (especially if they are receiving financial assistance through Ontario Works or Ontario Disability Support Program), and may result in an eviction notice.
  - Ultimately evictions from TCHC result in inflow to the shelter system, which is more traumatic and destabilizing for the rights holder and costly for the system than taking proactive measures to prevent an eviction.
- **Survivors of GBV**
  - The Province's Special Priority Policy (SPP) for survivors of GBV and human trafficking can be a barrier as not all survivors may meet the eligibility criteria, and there is a higher need for permanent RGI housing among this priority population than there are units available.
  - This often results in women with children seeking informal leases in the private rental market, making them extremely vulnerable to an eviction.
  - Even though women leaving GBV can stay in their unit until an eviction is final, their arrears often accumulate, and they may be contacted by collectors.
- **Newcomer Youth**
  - One caseworker shared that their MTH clients are predominantly newcomer youth; often the only affordable housing option for them is to pay in cash without a lease, placing them at risk of an eviction or losing their housing due to their housing being shut down.
    - For example: one client pays \$900.00 monthly to share an attic with three other people in an unlicensed MTH.
  - Rooming houses are often the only option for people experiencing homelessness to quickly gain housing.
  - Operators often act in ways that are not legal or acceptable, only option is to leave because there is no recourse.
- **Access to Supports**
  - Almost universally, waitlists for key services are a barrier for tenants to get the supports they need; this is exacerbated if they do not have access to a phone.
  - One caseworker shared that approximately 50% of people they support are unable to maintain housing, often due to limited supports.
  - One caseworker shared that many clients who have been connected to RGI housing and were referred to their organization for follow-up supports through the City's Centralized Waitlist are newcomers; they would benefit from case management beyond 12 months (ideally 2-3 years of light touch supports) as they often need system navigation and other psychosocial supports.
- **Discrimination (Private Rental Market)**

- Landlords routinely discriminate against prospective tenants based on receipt of social assistance, which is a violation of the Ontario Human Rights Code.
- Landlords have also increased rents after becoming aware that the tenant is a recipient of social assistance, such as the Canada-Ontario Housing Benefit (COHB).
- Prospective tenants have had to return their COHB due to fluctuations in rent, whereby the price of a unit increased between when the tenant applied for COHB and received COHB.

### **3. Review of Key Priorities**

- The Chair noted that, given the Committee's limited time remaining in its current term, it would be important to prioritize and align areas of focus with the principles of a human rights-based approach.
- A human rights-based approach would suggest a focus on the sites where people are in greatest housing need using measurements, targets, and advocating for governments to apply the maximum available resources to improve housing outcomes for at-risk and underserved populations.
- Following a discussion of key priorities the group decided it would like to concentrate its immediate focus on: (a) eviction prevention and (b) MTH tenant rights.

#### **3.1. Eviction Prevention**

- It is important for the City to develop a method for determining the scope of the need for eviction prevention services, as keeping people in their housing is one of the most powerful ways to prevent homelessness and ease the cost and burden on emergency services. There is also research that suggests keeping existing tenancies in place can have a cooling effect on rental housing costs over time.
- The maximum available resources must be allocated with respect to funding programs that provide legal and other supports to people experiencing housing precarity and the threat of eviction.
- Data, especially disaggregated data, can be a powerful advocacy tool to understand how many people are at risk of eviction, who they are, and how many evictions are prevented, etc. but the City will need to develop a strategy designed to understand the real needs.
- Data can reveal insights for program enhancements to tailor services to higher needs clients.
- The Committee would like to understand what data is currently collected through TGRIP and whether enhancements could be made to help serve communities' needs more effectively.

#### **3.2. MTH Tenant Rights**

- The Working Group is interested in understanding more about the implementation of the MTH Framework to ensure accountability over City decisions with respect to supporting MTH tenants.
- Questions:
  - What is happening with respect to closures of MTHs and how many rooms have been lost to date, if any?

- What is the average cost for operators to be in compliance with MTH By-law? Does this generally result in the closure of an MTH or a rent increase? (And is it perhaps too early for the City to have this data?)
- What issues are surfacing during appeals processes and how may they be mitigated?
- How are outcomes measured with respect to the implementation of the MTH Framework?
- What are the rent levels of MTHs? Are there new rooming houses, and if so, which populations to they serve?
- How does the City course-correct if the implementation is not working?
- What is the adequacy of MTH housing, in alignment with the criteria for housing adequacy (affordability, security of tenure, habitability, location, access to services, cultural adequacy, accessibility)?

#### 4. Next Steps

- To better understand the current landscape of licenced and unlicensed MTHs in Toronto, the Working Group will review options to engage with and potentially invite the Fred Victor Community of Practice on MTHs to an HRAC meeting and a meeting of the Maintaining Housing Working Group.
- To understand groups at risk of eviction, how/when evictions are prevented, and opportunities to improve eviction prevention supports, the Working Group would like to request an overview of City-collected data from the Toronto Grants, Rebates and Incentives Portal (TGRIP) with respect to eviction prevention and housing stability services.
- The group is also interested in learning about planning and coordination work the City is doing to more accurately meet the scope of demand for services for renters facing eviction, and direct funds to support these housing stability services, applying the maximum available resources, in alignment with the City's Toronto Housing Charter commitment to progressively realize the right to adequate housing.

Meeting ended at 3:30 pm.