

Rental Replacement: Vulnerable Tenants Project

Housing Rights Advisory Committee

November 19, 2025



Agenda and Purpose

- This meeting is a follow up on the initial engagement with the HRAC Maintaining Housing Working Group.
- The purpose of this meeting is to share what we heard and our proposed approach.

Agenda:

1. Policy Framework and Context
2. Project Overview
3. What We Heard
4. Proposed Approach



Policy and Project Context

Rental Replacement Policy

The City's Official Plan has policies that aim to:

- **Preserve and protect the existing supply** of affordable and mid-range rental housing by requiring replacement of rental units, and
- **Lessen hardship for tenants** by securing tenant assistance and the right to return for eligible tenants.

Project Goals and Desired Outcomes

- Identify an **updated eligibility criteria** for vulnerable tenants based on an equity lens
- Identify an **updated program** for vulnerable tenants which supports tenants and lessens risks of project delays
- This work is focused on an updated process for vulnerable tenants and not the overall Rental Replacement process for all tenants
 - No policy or by-law changes are proposed

Project Timelines and Next Steps



Summary of Current Tenant Assistance

Form of Assistance	Description
Notice Period	Minimum of 6 months' notice
Right to return	Right to return to replacement rental unit of similar size and same number of bedrooms at similar rent
Financial compensation	Rent gap payment and RTA compensation (3 months' rent) OR an alternative unit
Moving allowances	Move-out and move-back allowances
Leasing agent	Available upon request to provide listings and coordinate references and viewings
Assistance for Tenants with Special Needs	Compensation equal to 4 times City of Toronto Average Market Rent by unit type and priority access to accessible units (must be 65 years or older and/or have physical or mental health issues)



What We Heard

Who We Engaged With: Consultant-led

- **BILD, GTAA, FRPO**
 - 17 participants; 15 participants
- **Tenant advocates, legal clinics, human rights organizations, and women's advocates**
 - 22 participants; 8 participants
- **Front line workers**
 - 6 participants
- **Tenants**
 - 6 participants
 - 1 participant for an in-person interview
- **Tenant survey**
 - 12 respondents

Who We Engaged With: City-led

- Housing Rights Advisory Committee
 - Maintaining Housing Working Group
- Toronto Accessibility Advisory Committee
- Tenant Advisory Committee
- Housing Secretariat
- Situation Table for Housing At-Risk (STAR / SPIDER)
- Toronto Employment and Social Services (TESS)
- Toronto Community Housing Corporation (TCHC)
- City Clerk's Office –Privacy Unit and Corporate Information Standards and Policy (CISP)
- Tenant Relocation and Support Services (TRSS)

What We Heard: Supports

- **Tenant Support Coordinator** to oversee administration of supports and provide referrals to tenants
- **In-kind moving and packing** services
- A **third-party financial advisor or trusteeship service** could help tenants manage lump sum rent gap payments — especially those facing “clawback” of government benefits
- **Health navigation** to support continuity of care
- **Emotional supports** for tenants experiencing IPV
- Additional **support for child care** while parents are at meetings, apartment hunting, and packing
- **Translated communications** and **culturally relevant** supports

What We Heard: Eligibility

- Eligibility should be **context-driven** vs. identity-driven
- Framework should be **based on addressing barriers**
- **Some criteria**, such as age and being a single parent, **should be considered along with other criteria**, such as income, as they are not necessarily tied to vulnerabilities
- **Disability** should be a determining factor for eligibility
- Eligibility could be determined through a **pre-screening questionnaire**
- Documentation to provide eligibility should **not be onerous**

What We Heard: Process

- Lump sum payments are difficult for both property owners and tenants to manage, and can result in **social assistance “clawback”**
- Financial supports are good, but **in-kind supports should be a priority** for tenants with special needs
- **Leasing agents are commission-based** and may not have tenants’ best interest in mind
- Replacement units **may not fully meet tenants’ accessibility needs**
- **Communication is not clear and too infrequent**; may cause issues for people facing language and technological barriers
- Property owners expressed a **need to balance support for tenants with an expedient approval/demolition process**
- Some stakeholders noted that **6 months’ notice was not enough**, particularly if a tenant needed an accessible unit or if they needed to stay in the neighbourhood



Proposed Program

Key Changes Proposed

- **In-kind supports** instead of additional financial compensation equal to 4 months' average market rent (about \$7,000 for a 1-bedroom in 2025)
- **Standardizing** current supports, e.g., guidelines for alternative units
- Shifting from a one-size-fits all approach to more **individualized supports**
- **Scoping eligibility** to tenants who need the extra assistance to move out of existing units and move into interim and replacement rental units
- **Exploring** additional supports which require more resources and capacity among **third party non-profit providers**
- **Phasing implementation** to build on what already exists
- **Improvements** in how **sensitive information/privacy** is handled

Proposed Menu of Supports & Implementation

Current Supports

- Financial (4 months' average market rent)
- Alternative unit (as per RTA)
- Leasing Agent
- Prioritized Accessible Units
- Translation Services

Short Term (Q1 2026)

- Alternative Rent Gap administration
- In-Kind Moving and Packing services (in lieu of moving allowance)
- Leasing Agent (interim guidelines)
- Prioritized Interim units
- Transportation to viewings OR Virtual Tour
- Accessibility Modifications of Replacement Rental Units (as per Ontario Human Rights Code)

Medium Term (Q4 2026)

- Alternative Interim Unit (with guidelines)
- Leasing Agent (enhanced guidelines)
- Hoarding services

Additional Supports Considered (2027+)

- Tenant Support Coordinator
- Trusteeship Services

Proposed Supports & Eligibility

Supports Available	Eligibility
Leasing Agent (interim & enhanced guidelines)	• All tenants
Translated material and/or interpretation services during tenant meetings	• All tenants – by request
Alternative Unit Guidelines	• All tenants

Proposed Supports & Eligibility: Short Term

Supports Available	Eligibility
In-kind moving and packing services	• Tenant of advanced age and low income • Tenant with a disability and/or accessibility needs • Single parent with low income and a child less than 10 years • Tenant receiving OW, ODSP, GIS, and any other income-based government benefit
Alternative Rent Gap administration	• Tenant receiving OW, ODSP, GIS, and any other income-based government benefit • Tenant who has challenges handling money
Transportation to viewings OR virtual viewings	• Tenants with accessibility needs
Prioritized interim units	• Tenants who are currently undergoing medical treatment in the neighbourhood • Tenants with school-aged children
Accessibility modifications to replacement rental unit	• Tenant with accessibility needs who is willing to commit to returning to a replacement rental unit earlier in the process

Proposed Supports & Eligibility: Medium & Longer Term

Supports Available	Eligibility
Hoarding services	• Tenant with hoarding issues
Tenant Support Coordinator	• Tenants receiving income-based government benefits • Tenants of advanced age and with low incomes • Tenants with disabilities, including a mental disability, developmental impairments, and/or mental health issues • Tenants requiring accessibility modifications • Tenants who are single parents with low income and with a child less than 10 years • Tenants who are not fluent in English • Tenants who are newcomers with low incomes
Trusteeship Services	• Tenant with low income requiring assistance with financial management

Proposed Process Changes

- **Information** on the tenant assistance plan and menu of supports **provided earlier in the process and more often** at:
 - Pre-Application Consultation (PAC) meeting with the applicant
 - Notice of Complete Application to tenants and applicant
 - Tenant Meeting
 - Tenant Meeting at Move Out
 - Tenant Meeting at Occupancy Notice
- **Tenant Needs Survey**
 - 2 opportunities
 - To identify support needs
- Tenants' **documentation** to confirm eligibility **provided directly to City Staff** through a secure method
- **Guidelines** for leasing agent and alternative unit
- **Accessibility elements** identified and incorporated prior to move in
- **Project updates** every 6 months during construction

Discussion Questions

1. Is there a support you feel is missing that would be critical for tenants to be able to move to interim housing and to their replacement rental unit?
2. Is there a support proposed that you don't think should be included or should be reframed?

Next Steps

- **Engagement Summary Report** from Consultant:
December 2025
- Anticipate report to **Planning and Housing Committee**:
January 20, 2026

Thank you!

Questions?

