



TCHC's Eviction Mitigation Processes & Collection of Identity Based Data (IBD)

Presentation to CABRAC
March 23, 2026

Evictions at TCHC: Our Commitment to Successful Tenancies

- TCHC's goal is to support stable, successful tenancies, and eviction is used only as a last resort.
- Across 2015 – 2025, TCHC's annual eviction rate has remained below 1%, even during periods of operational and economic pressure.
- This reflects the strength of our prevention-focused approach, extensive oversight, and the depth of supports offered to tenants throughout every stage of their tenancy.

TCHC Annual Eviction Rate 2015-2025



Understanding Eviction Types: Arrears and Non-Arrears

Non-Arrears Evictions

- Relate to serious safety risks, illegal or violent behaviour, catastrophic property damage, or confirmed RGI fraud.
- Managed through progressive intervention when safe, multilingual legal notices, and independent adjudication at the LTB.
- Mandatory review through the internal Evictions for Cause Approval Committee (ECAC), requiring unanimous approval before enforcement.
- Related to TCHC's legal responsibilities to maintain safety (Residential Tenancies Act) and/or proper RGI administration (Housing Services Act)

Arrears (Non-Payment of Rent) Evictions

- Occurs when tenants do not pay their rent in full every month.
- Process begins with early outreach, monthly monitoring, and multiple documented engagement attempts by phone, text, notices, and door knocks.
- Tenants are offered repayment agreements, legal clinic referrals, access to income supports, and mediation at the LTB.
- All files undergo mandatory review by the Office of the Commissioner of Housing Equity (OCHE) before any LTB application is made.



Eviction Data and Examples - Arrears

Data

- The average arrears amount for an arrears eviction is **\$27,790**
- It takes an average of **3.6 years** to complete an arrears eviction
- In 2025 we served **4,981 N4s for arrears**, **negotiated 2,241 repayment agreements**, submitted **228 applications for eviction** to the LTB and **evicted 61 households** for arrears.

Examples

- Household evicted with \$110,000 in arrears. Staff worked to save the tenancy over almost 4 years.
- Household evicted with \$25,000 in arrears. Tenant signed and then breached 3 different local repayment agreements and 1 mediated repayment agreement (at LTB hearing). OCHE was involved in the case three times, and the case took 3.7 years to get to eviction.



Eviction Data and Examples – Non-Arrears

Data

- Non-Arrears evictions in 2025: **148**
 - **121** evictions enforced by the Sherrif
 - **26** households vacated their unit under an eviction order
- Average time to complete the process, end-to-end: **2.2 Years**

Examples

- Severe hoarding: boxes of papers and clothing stacked to the ceiling and covering all appliances including the stove – no path of egress in case of emergency, with no attempt to address the issues even after supports were offered multiple times
- Assault: Unlawful confinement of intimate partner and assault with a weapon; and using aggressive dog to chase and intimidate neighbours
- Destruction of unit and fire safety issues: Willful and consistent dismantling of all electrical wiring in unit, tearing all drywall off walls, and dismantling of all smoke and CO2 detectors in the unit
- RGI Fraud: Subletting an RGI unit for full market rent while living in a home owned (and assets concealed from TCHC) by the individual receiving the RGI subsidy



Tenancy Management Activity in 2025

Arrears

4,981

N4s Served

2,025

Local Repayment Agreement Signed

216

Mediated Agreements Signed

189

Eviction Orders Granted

61

Completed Evictions

Non-Arrears

576

Notices Served
Note: multiple notices can be served to a single household

349

LTB Applications

104

Mediated Agreements Signed

160

Eviction Orders Granted

148

Completed Evictions

In 2025, more than 2000 local repayment agreements were signed to support tenants with clearing arrears. 216 mediated agreements were signed, more than 3x the number of tenants evicted in the year. 148 households were evicted for non-arrears matters in 2025, less than half the number of LTB applications filed.



Eviction Process Comparison – LTB minimums vs TCHC Procedure

Landlord Tenant Board

ONE

Serve N4 1 Day After Rent is Due

- Tenants have until midnight on the day that rent is due to pay
- The N4 can be issued the next day
- The N4 must list a termination date that is at least 14 days from the date the N4 is issued
- The N4 can be voided if the tenant pays in full before the termination date

TWO

Apply to LTB for an Eviction Order

- If the tenant has not paid the amount owing by the termination date on the N4 then the landlord can apply to the LTB for an eviction order.
- Tenants can ask the landlord to agree to a repayment plan. The landlord does not have to agree to a repayment plan

TCHC

ONE

Early Engagement & Support

- In-language notices with translation sheets and legal information.
- Intensive outreach: phone, door knocks, wellness checks, and in-person meetings.
- Referrals to mental health supports, settlement agencies, OW/ODSP, Rent Bank, crisis teams, and other community programs.

TWO

Independent Review & Adjudication

- OCHE review for all arrears matters.
- LTB hearings where both landlord and tenant present evidence.
- LTB must consider fairness, proportionality, and Human Rights Code issues before issuing any order.



Eviction Process Comparison – LTB minimums vs TCHC Procedure (Cont'd)

Landlord Tenant Board

THREE

LTB Hearing

- The Landlord and Tenant can both attend the hearing and will be able to explain the details of each of their sides of the case.
- There are number of possible outcomes, for example the adjudicator could order a repayment plan, refuse the eviction request, or grant the eviction order.

FOUR

Tenant Must Pay or Move Out

- Order specifies termination date for tenant to move out
- Tenant can stop eviction by paying arrears in full (arrears evictions only)
- If tenant does not move out by termination date, landlord can ask the Sheriff to enforce the eviction
- Landlords must keep tenants' belongings 72 hrs

TCHC

THREE

Internal Oversight Before Enforcement

- For-cause matters reviewed by ECAC (or by the CEO/COO in urgent cases).
- Arrears matters reviewed by Tenancy Management and Regional leadership, confirming every policy and SOP was followed

FOUR

Soft-Landing Supports at Enforcement

- Pre-Sheriff outreach with shelter lists, service referrals, and resource information.
- Staff and CSU onsite during enforcement to maintain safety and dignity.
- 30-day belongings retrieval; 72-hour right to reclaim unit if arrears are fully paid (arrears matters).



Interventions – Evictions Averted

Arrears Example Case Study :

- **Eviction Prevented Despite Escalating Arrears:** Arrears grew from **\$9,000 (Mid 2024)** to **\$16,000 (Late 2025)**. Sheriff filing placed on hold to allow additional time for intervention, prioritizing senior household members.
- **Case Management:** LTB review process, interim orders, and multiple adjournments required ongoing coordination with litigation and OCHE. Household had support from a **Legal Clinic**
- **Stabilization Through Coordinated Supports:** Household accessed **Toronto Rent Bank** with OCHE support, annual review updated, and recurring payments arranged directly to TCHC. Mediated agreement secured
- **Successful Resolution:** Consent order finalized (Early 2026), eviction cancelled, and household stabilized in unit through sustained cross-team collaboration and persistence.

Non-arrears Example Case Study :

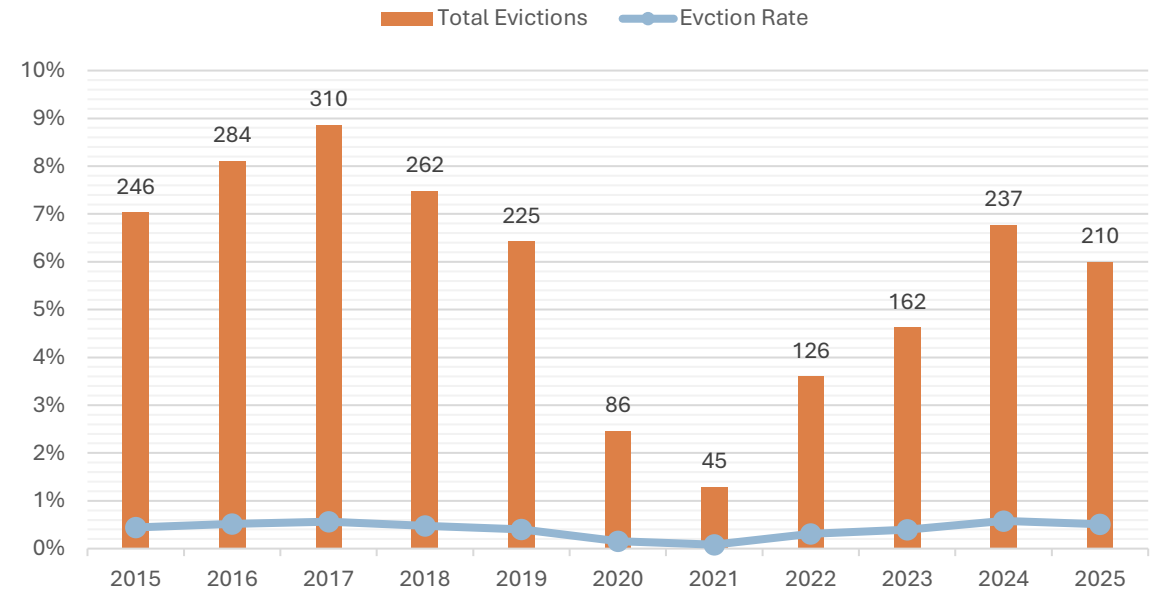
- **Long-Term Tenant, Excessive Clutter (Hoarding):** Senior tenant with severe clutter causing pest complaints and fire safety risks. L4 filed, eviction order issued mid 2025 after the agreement to clean up the unit was breached.
- **Extensive Multi-Agency Intervention:** Coordinated supports through referral to **FOCUS table**, 6 successive different agency referrals and outreach to other family members to try to help stabilize tenancy and address unit conditions.
- **Persistent Engagement Despite Setbacks:** Multiple missed/partial cleanings and declined services; staff continued proactive follow-up, rescheduling, door knocks, support and reminders to maintain momentum.
- **Positive Outcome – Eviction Avoided:** Significant improvement achieved (no blocked exits, Clutter Level reduced from Level 8 to Level 3. Tenancy stabilized and eviction no longer required.



Eviction Trends: 2015 - 2025

- TCHC's eviction rate has consistently stayed below one percent across the 10-year period reviewed, averaging 0.42% over that time
- These numbers represent completed evictions.
- LTB tracks and publishes the number of applications made to the Tribunal. This number is much, much higher than the number of completed evictions.
- TCHC's prevention-driven approach is significantly more successful in keeping tenants housed compared to private-market eviction rates in the GTA

TCHC Eviction Rate* Remains Below 1% (2015 to 2025)



- The percentage of households evicted or vacated under legal notice each year compared to the total number of households living in a TCHC building at the end of the year
- In 2020-2021 the evictions numbers are low due to the eviction moratorium on arrears-related evictions



Current State of Identity-Based Data Collection

The Centre for Advancing the Interest of Black People

- TCHC collects data through our Tenant Survey, including age, income, disability and the make up of our tenant households, providing aggregate understanding of our communities.
- However, TCHC does not currently collect identity-based data in a way that can specifically answer the question regarding the impacts of our eviction processes on specific demographic groups or intersecting identities.
- In the interim, the Centre will be consulted to review current eviction cases that involve Black Tenants to add a ABR lens to the process.



Commitment to Expanded Data Collection

The Centre for Advancing the Interest of Black People

- TCHC has committed to the development of a Data for Equity & Impact Framework and associated identity-based data collection policies, governance, standards and procedures.
- The aim is to ensure the collection and analysis of disaggregated Identity-Based Data (race, gender, age, income, disability etc.) within the framework.
- TCHC will be positioned to provide deeper insight into evictions, arrears, and tenant relocations as well as other areas of significance identified through the data framework development process.



Next Steps for TCHC

- Currently, TCHC is driving towards the delivery of three key objectives within the scope of our Identity Based Data Project:
 - Development of a Tenant Data Equity and Impact Framework for TCHC;
 - Development of Tenant Identity-Based Data Collection Policy, Governance, Procedures and Standards;
 - Development of a process to apply an anti-racism lens to evictions.
- This work will be supported by an external steering committee of subject matter experts and practitioners in the areas of identity-based data collection to guide the process; TCHC has coordinated an internal working group representing multiple divisions of the organization to execute recommendations of the external committee.
- The estimated timeline for implementation is Q2/Q3 2027.



Identity Based Data (IBD) Project: Milestones

- Internal TCHC IBD Committee
- External IBD Expert Committee
- TCHC Data Policy and Governance Review
- Community engagement and communications strategy
- Learning and development
- TCHC Data for Equity Impact Framework
- TCHC Identity-Based Data Collection Policy, Governance, Procedures and Standards



Specific Impact to Black Tenants

- Within TCHC, The Centre for Advancing the Interests of Black People will consult on eviction cases involving Black tenants, providing anti-Black racism analysis for each case; tracking cases, and identifying systemic issues and trends as they emerge.
- This work will occur concurrently to the development of the Data for Equity and Impact Framework to ensure Black families, which represent approximately 40% of our tenant population, are appropriately supported in advance of the implementation of the Framework.

