

Supplementary Report to EC27.13: Addressing Evictions through Disaggregated Race-Based Data in Social Housing

Date: April 7, 2026

To: Economic and Community Development Committee

From: Executive Director, Housing Secretariat

Wards: All

SUMMARY

At their meeting of March 23, 2026, the City's Confronting Anti-Black Racism Advisory Committee (CABRAC) moved a motion with several requests to City Council related to requests of the Toronto Community Housing Corporation (TCHC) Board of Directors. The motion will be considered by Economic and Community Development Committee (ECDC) on April 9, 2026 (Item EC27.13).

The motion highlights important information about the impact of evictions on Black TCHC tenants, however staff have concerns regarding the interpretation of the data the motion is premised on as well as potential unintended consequences of proceeding with adoption of the recommendations.

Further review of the potential impacts of a moratorium on evictions, a specific re-housing strategy for TCHC households that have been evicted, and an imposed timeline for TCHC to complete identity data work is necessary to fully understand potential implications.

The information in this report is intended to provide additional context and clarification to members of the Economic and Community Development Committee as they consider EC27.13.

RECOMMENDATIONS

The Executive Director, Housing Secretariat, recommends that:

1. Economic and Community Development Committee receives this report for information.

Supplementary Report EC27.13

FINANCIAL IMPACT

There are no financial impacts associated with this report.

DECISION HISTORY

On March 23, 2026, the Confronting Anti-Black Racism Advisory Committee adopted item CR9.4 - "Addressing Evictions through Disaggregated Race-Based Data in Social Housing" requesting that City Council request the Board of Directors, Toronto Community Housing Corporation to request their Chief Executive Officer (CEO) consider implementing a time-limited moratorium on arrears-related evictions, develop in consultation with the City Manager a rehousing pathway for evicted TCHC tenants, and accelerate TCHC's work on identity-based data collection.

<https://secure.toronto.ca/council/agenda-item.do?item=2026.CR9.4>

COMMENTS

Background

At their meeting of March 23, 2026, the City's Confronting Anti-Black Racism Advisory Committee (CABRAC) moved a motion with several requests to City Council related to requests of the Toronto Community Housing Corporation (TCHC) Board of Directors. The motion will be considered by Economic and Community Development Committee (ECDC) on April 9, 2026 (Item EC27.13).

The CABRAC recommended City Council request the TCHC Board of Directors to request the CEO of TCHC to:

- Consider implementing a moratorium on arrears-related evictions for a three-and-a-half-month period beginning July 30, 2026 or until City Council receives and considers a comprehensive plan to address the rise in evictions, particularly their disproportionate impact on Black, Indigenous, racialized, and low-income tenants.
- In consultation with the City Manager, to develop and implement a rehousing and housing stability pathway for tenants who have been evicted from TCHC-operated social housing. Requesting the TCHC Board of Directors to request the CEO of TCHC to report back to the TCHC Board of Directors by the fourth quarter of 2026 with disaggregated, identity-based data of TCHC tenants facing eviction and who have been evicted.

Eviction Prevention at TCHC

TCHC tenants benefit from TCHC's robust eviction prevention policies. TCHC has both an Eviction Prevention Policy for Non-Payment of Rent (Arrears) and an Evictions for Cause Policy. Both policies prioritize housing stability for tenants.

Evictions over a 10-year period have remained under 1% which is below the industry standard. Due to the Province-wide eviction moratorium in 2020 and 2021 the numbers in those years are much lower with an increase in future years (i.e. boomerang effect) once eviction proceedings resumed at the Landlord Tenant Board. If the evictions numbers for 2020 – 2025 are averaged there is an annual average of approximately 144 evictions. This is lower than the years prior to the moratorium which does not support the motion's statement that there has been a rise in evictions.

TCHC has reported that the COVID-related eviction moratorium led to an acceleration of arrears accumulation during the pandemic and an increase in the number of households in arrears. Once the moratorium was lifted, there were more households at risk of eviction than if the moratorium had not been in place.

The Eviction Prevention Policy for arrears outlines TCHC's commitment to keeping evictions for non-payment of rent to a minimum, working with tenants and external supports to help keep tenants housed and ensure rent is paid, and utilizing evictions as a last resort. In 2025, more than 2,000 local repayment agreements were signed to support tenants manage their arrears and prevent evictions. Local repayment plans are agreements that tenants sign with TCHC agreeing to pay their arrears with an agreed upon regular payment. TCHC's Arrears Collection Procedure, which operationalizes their eviction prevention policy, includes a review of the household's file by the Office of the Commissioner of Housing Equity (OCHE) to ensure that TCHC has followed its related policies and procedures.

The low eviction rate is reflective of the success of TCHC's eviction prevention policies which seeks to mediate arrears cases and connect households with supports when required when there are non-arrears related issues. Additionally, for Black TCHC tenants, the Centre for Advancing the Interests of Black People will be consulted to review current eviction cases that involve Black tenants to add an anti-Black racism lens to the process.

City Programs to Prevent Evictions

TCHC tenants at risk of eviction may also be eligible for City eviction prevention programs depending on their individual circumstance. The City of Toronto offers several programs to assist households in remaining housed:

- **Eviction Prevention in the Community (EPIC)** supports tenants at imminent risk of eviction by providing short-term case management to prevent evictions and sustain tenancies. This program is delivered by six community organizations including one Black-led organization. In 2025, 1,408 households with case management supports of which 1,105 households remained housed, thus the evictions prevented.

- The **Rent Bank** supports Toronto tenants facing imminent eviction by providing one-time financial assistance for rental arrears to prevent eviction or for a rental deposit to avoid homelessness. This program is delivered by the Neighbourhood Information Post and nine Local Access Centres, including two Black-led organizations (Margaret's Housing and Community Support Services and Centre francophone du Grand Toronto). In 2025, 2961 Rent Bank Grants were issued.

TCHC Commitment to Identity-Based Data Collection

TCHC collects data through the Tenant Survey, including age, income, disability and the make-up of tenant households, providing an aggregate understanding of its communities. However, TCHC does not currently collect identity-based data in a way that can specifically answer the question regarding the impacts of eviction processes on specific demographic groups or intersecting identities.

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. There are three key objectives in this 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

Given the complexity of the work to develop a data and equity impact framework, TCHC has advised staff that accelerating the initiative is not feasible. TCHC is working to address the legal, privacy, equity, and logistical considerations associated with identity-based data collection, by consulting a panel of external experts with relevant experience and organizing public consultations with tenants. This project will be implemented in 2027.

Further Review Needed

Housing Secretariat staff have had preliminary discussions with City program staff, TCHC staff and City Legal Services on the CABRAC recommendation. Based on initial review, concerns have been identified which require further review to assess potential implications including:

Negative outcomes for tenants: An eviction moratorium may have an unintended consequence of exacerbating the situations of households currently in arrears. TCHC found that during the Provincial COVID-related moratorium some households did not work with TCHC on payment plans and ended up with large amounts of rental arrears. Once the moratorium was lifted, households owed large amounts of money that were challenging to pay off. This may lead to more evictions in the long term.

- **Legislative compliance:** The rehousing strategy that is proposed in the motion may be in contravention of the *Housing Services Act, 2011*. The *Housing Services Act, 2011* provides the legislative framework for access to RGI households. A rehousing strategy, as proposed, may contravene the legislation.
- **Director liability at TCHC:** As the eviction moratorium may result in less revenue for TCHC, the motion requesting this needs to be considered in the context of a Director's fiduciary responsibility.
- **Poor results for TCHC identity data strategy:** TCHC staff have developed a robust implementation plan that will address the legal, privacy, equity, and logistical considerations associated with identity-based data collection. This includes consulting a panel of external experts with relevant experience and organizing public consultations with tenants. Directing TCHC staff to change the strategy's deliverable date may result in an end result that does not achieve the intended results.

Conclusion

While the motions adopted by CABRAC seek to assist Black TCHC households at risk of eviction, the specific recommendations proposed require further review by City staff to fully understand implications, any unintended consequences, and whether or not the outcomes may lead to better housing stability for Black tenants.

CONTACT

Jenn St Louis, Director (A), Housing Stability Services, Housing Secretariat
Tel: 416-392-6177; Email: Jenn.St.Louis@toronto.ca

SIGNATURE

Doug Rollins
Executive Director, Housing Secretariat