

Navigating Transformation:

THE FUTURE OF RENTAL HOUSING IN AN ERA OF TRANSIT INVESTMENT

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Executive Summary

Transit investment should make daily life easier for communities that have endured long travel times and uneven access to the city. In Toronto, that promise now moves through a rental market marked by rising rents, concentrated ownership, aging buildings, racialized poverty, and few affordable options for tenants who need to move. This report examines how new stations and improved accessibility can raise expectations about land and rental-building values before public systems are strong enough to protect existing renters. In that gap, improved mobility can become tied to displacement pressure, as landlords and investors respond to future value faster than public systems protect the tenants already living there.

The analysis focuses on Rexdale–North Albion, Jane–Finch, Weston, Weston–Finch, and Little Jamaica, five communities where transit investment is unfolding alongside different forms of neighbourhood change. In the northwest, purpose-built rental towers structure local housing conditions for many Black and other racialized renters. Along Eglinton West, Little Jamaica is organized around a commercial and cultural corridor where Black businesses, community institutions, and everyday social life have long anchored place. Examining these areas side by side allows the report to trace how transit investment becomes entangled with landlord power, tenant insecurity, and the public systems responsible for keeping people housed.

Displacement pressure builds before tenants formally move, as rising rents, ownership change, disrepair, and legal pressure narrow the choices available to them. Transit investment can intensify that pressure by changing how land and rental

buildings are valued before existing residents receive the full benefits of improved service. When older rental buildings become more attractive as sites of higher rent, turnover, or future redevelopment, tenants may remain housed while the conditions that make staying possible become less secure.

Across northwest Toronto's inner-suburban tower neighbourhoods, rising land and building values reach tenants through the ownership and management of purpose-built rental buildings, changing the everyday conditions that determine whether people can keep their homes. A building can look unchanged from the street while ownership change, and repair decisions alter what it takes for tenants to stay. Rent pressure and tribunal filings can deepen that insecurity by bringing the home closer to legal and financial risk. Along Eglinton West, Crosstown construction and rising land values have placed pressure on the Black-owned businesses, cultural spaces, and community institutions that have long anchored Little Jamaica. In that corridor, displacement is tied to housing stability and to the survival of a Black urban place.

High filing rates show how the threat of removal can become part of ordinary tenancy in buildings and neighbourhoods where landlord pressure is repeatedly converted into legal action. In four of the five study areas, filing rates exceeded Toronto's primary rental market average of 4.6 filings per 100 units. Weston and Jane–Finch recorded the highest rates, at 9.6 and 9.5, followed by Rexdale–North Albion at 8.6 and Weston–Finch at 7.2. In these neighbourhoods, tribunal pressure becomes a more ordinary part of tenancy, as rent arrears, unresolved repair problems, and difficult

management encounters are more likely to move into a legal process where tenants must respond under deadline, negotiate repayment, and face the possibility of losing the unit. For tenants with limited income and few affordable options nearby, the filing itself can reduce bargaining power and make staying housed harder to control.

Large private-market landlords can manage rental buildings as homes for tenants and as assets expected to generate higher income over time, which helps explain why displacement pressure gathers in particular buildings and portfolios. For financialized owners, that income is directly tied to investment strategy, portfolio growth, and revenue expectations. A repair delay, rent notice, unresolved complaint, tribunal filing, or difficult interaction with property staff can reflect pressures that originate beyond the building itself. What looks like an isolated management problem may be connected to ownership decisions made elsewhere, leaving tenants to negotiate local harms while the authority to change those conditions sits beyond the rental property.

When a landlord controls a large share of nearby rental housing, tenant choice becomes constrained by the same ownership conditions that may be producing insecurity in the first place. In Rexdale–North Albion, Starlight held 1,069 units across five buildings, representing 59% of the private primary rental market in the study area, and has recorded 1,203 filings since entering in 2018. In Weston–Finch, Medallion held 1,155 units across four buildings, representing 75% of the private primary rental market in that study area. These levels of concentration mean that one landlord's decisions can affect a large share of local tenants, making it difficult for households to leave one precarious building without also leaving the neighbourhood and the relationships that make daily life possible. Rent growth turns housing instability into a hard choice between remaining in a precarious unit and trying to re-enter a neighbourhood market that has moved beyond many existing rents. Between 2013 and 2023, rents on new leases rose sharply across all five study areas, led by Rexdale–North Albion, where rents increased from \$1,182 to \$2,489, a

7.7% compound annual growth rate. Weston, Jane–Finch, Weston–Finch, and Little Jamaica also recorded annual growth rates between 5.9 and 7.5%. Because these figures measure rents on new leases, they capture both the market tenants face when disrepair, legal pressure, household change, or landlord pressure makes another unit necessary and the revenue gap that can make turnover valuable to landlords. When a long-standing lower-rent tenancy ends, the next rent can be set closer to the current market, turning the gap between what tenants have managed to keep and the price of another nearby unit into displacement pressure before a household moves.

Across 24 interviews with renters in multi-family buildings across northwest Toronto, participants described displacement pressure as the erosion of security while they were still housed. For many long-standing Black renters, the home was tied to family routines, school routes, transit connections, neighbours, and community supports, so pressure on the unit also unsettled the conditions that made staying possible. As repairs went unresolved and rent notices arrived, tenants described the home as something they had to keep defending, rather than a secure place they could assume would remain theirs. Intrusive inspections and difficult encounters with property staff made it harder for tenants to raise concerns about their homes, especially when they felt dismissed, watched, or treated as difficult in ways that made management power feel racialized. Above Guideline Increase notices added another layer of anticipatory pressure, because the possibility of a higher rent could make households question whether they would be able to remain long before any increase was approved.

When another affordable unit nearby is out of reach, tenants may remain housed by absorbing insecurity through overcrowding, unresolved repairs, or management conditions that make complaints feel risky. Remaining close to daily supports and community ties can then require accepting conditions that public policy should never normalize. Measuring displacement only after a tenant moves misses the ways people may remain housed by absorbing the very harms that make

their homes harder to keep.

Public institutions often only see parts of the displacement pressure that tenants experience as one connected housing crisis. A repair complaint, tribunal filing, development application, legal intake, or crisis-support record may each register piece of the same building-level pressure, but no public system is responsible for connecting those signals before tenants reach a deeper point of insecurity. Transit planning can widen this institutional separation when public investment raises expectations about future land and rental apartment value before governments are organized to protect tenants from the pressures that follow.

When transit investment raises the value of nearby land and rental buildings, public agencies are not equipped to separate improved mobility from the housing conditions that determine whether existing tenants can remain close enough to benefit from it. A new station loses its public purpose when the people who have endured poor service are made too insecure to remain nearby. Tenant stability should be assessed before major transit, rezoning,

and public land decisions make surrounding rental housing more valuable, especially where building records already show displacement pressure taking shape through ownership change, legal action, repair neglect, rent gaps, or heightened racialized exposure. In those conditions, governments should attach enforceable protections before public decisions help turn private rental housing into a stronger site of extraction.

Protecting tenants under these conditions requires public systems to act before the evidence of risk is divided across institutions that each see only one part of the problem. A coordinated public process would be able to connect building-level warning signs to landlord accountability, legal and inspection support, acquisition review, and non-market preservation while tenants are still housed. New rental supply near transit can support affordability goals, but it cannot substitute for preserving the lower-rent housing already near transit. A more equitable approach would define public benefit through mobility, housing stability, and democratic control over the housing most exposed to displacement pressure.

WHY TRANSIT INVESTMENT AND HOUSING INSECURITY MUST BE EXAMINED TOGETHER

Toronto's current transit expansion is reshaping the conditions under which long-underserved communities move through the city. Many residents have been asked to organize daily life around long trips, overcrowded buses, unreliable transfers, and weak cross-city connections. New lines, station-area plans, and network upgrades can reduce those burdens by improving access to employment, care, school, health services, and the everyday institutions that make urban life possible (Canada 2026; Miller et al. 2025; Ontario 2022). For neighbourhoods that have waited years for reliable service, transit investment changes the practical geography of access by altering which jobs, services, schools, care networks, and community institutions residents can reach with less daily burden.

Yet, that expanded access is being routed through a rental market already organized by landlord power and uneven exposure to housing insecurity. In neighbourhoods where rents are rising, buildings are aging, ownership is concentrated, and affordable alternatives are scarce, improved accessibility can change how landlords, investors, developers, and public agencies value nearby rental buildings (August 2020; Lewis, Panou, and Maaranen 2026). Places long treated as peripheral can now be repositioned as central, while older rental buildings become more attractive as assets before existing residents are protected enough to remain.

Displacement pressure should not be the price of improved mobility for communities that have waited far too long for reliable transit, especially when public infrastructure can raise land and building values before enforceable tenant protections are in place. In those conditions, the benefits of transit can be redirected through private rental markets, giving landlords and investors new leverage over tenants whose homes become more valuable because the neighbourhood has become more connected (Higgins and Kanaroglou 2018; Mah 2025; Metrolinx 2012). A stronger test of Toronto's transit investments asks whether improved access is paired with the tenant protections needed for existing residents to remain close enough to benefit from the public value being created around them.

This report is situated within a growing debate about what transit equity means in a city where long-delayed investment is now arriving through deeply unequal housing markets. The Infrastructure Institute's *Missed Connections* report reveals that Toronto's transportation inequities were often

produced through delay, deferral, omission, and the repeated failure to invest in the communities that needed transit most (Geva et al. 2025). That history strengthens the case for requiring transit investment to pair reliable service with housing equity. A new line becomes equitable when improved access is paired with protections that allow existing residents to remain as redevelopment pressure and rising land values make displacement risk more immediate.

In Jane and Finch, this tension is already taking shape through transit-oriented development that links improved mobility to rising land values, rent pressure, redevelopment pressure, and heightened displacement risk for Black renter communities (Johnson et al. 2024). Doucet's (2021) work on Waterloo Region's LRT extends this point by locating displacement in the earlier weakening of the conditions that allow households to stay, rather than only in the final moment when someone leaves. Renters can be pushed toward that point through renovation pressure, demolition, exclusion from new housing, and planning processes that recast the neighbourhood's future without securing existing residents' place within it (Doucet 2021).

Planning frameworks often organize transit-oriented development around ridership, density, connectivity, and economic return, which can make housing insecurity appear secondary to the infrastructure decision itself. Government and transit-agency documents reinforce that hierarchy when they describe transit expansion through congestion relief, job creation, emissions reduction, accessibility, and benefit-cost performance (Canada 2026). Those measures can justify investment while leaving unresolved the central distributional

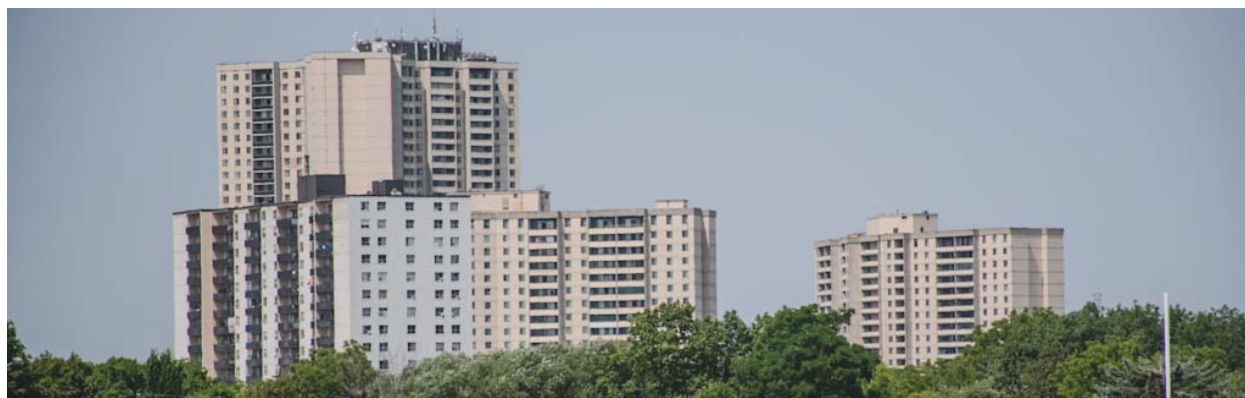


Photo: High-rise purpose-built rental towers in Jane–Finch, where long-awaited transit investment is arriving within an established rental landscape. Photograph by Dr. Nemoy Lewis.

question of who benefits when public infrastructure makes land and rental housing more valuable. Once improved access makes neighbourhoods more valuable, transit planning has to account for who is protected, who is positioned to capture that value, and who is left to carry the costs.

This report examines transit-related housing insecurity by tracing how eviction filings, building acquisitions, rent growth, and tenant experiences converge across Toronto and in the neighbourhoods where these pressures are most acute. The quantitative analysis identifies where legal pressure, ownership concentration, and rising rents gather in particular buildings and local markets. Tenant interviews (qualitative analysis) then bring those pressures inside the home, where repair problems, rent uncertainty, legal threat, and shrinking alternatives shape the everyday work of remaining housed.

Many lower- and middle-income tenants in Toronto's inner suburbs reside in older multi-family apartment buildings now drawing renewed infrastructure and investment interest (Lewis 2022).

In these neighbourhoods, displacement pressure builds through the ordinary conditions of tenancy as ownership change resets income expectations, rent pressure makes moving less possible, and disrepair weakens the security of the home. Above Guideline Increases (from here on, AGIs), eviction filings, and informal landlord pressure can then bring that insecurity into administrative, legal, and everyday management encounters, leaving tenants with fewer realistic ways to stay in place. Displacement begins in this erosion of security, as the terms of remaining housed are steadily undermined before a household formally leaves.

Transit investment is commonly justified as a project of access, inclusion, and climate-oriented city-building. That framing becomes politically incomplete when public infrastructure raises land values and strengthens the market position of rental assets without enforceable protections for tenants (Mah 2025). A stronger test of transit equity asks whether improved access is paired with the tenant protections needed for existing residents to remain in the neighbourhoods where public value is being created.



Key Findings

The report's findings show that transit-related displacement pressure is not evenly distributed across neighbourhoods, landlords, or buildings. Rather, it gathers where public investment raises expectations about land and rental-building value in communities already shaped by rising rents, concentrated ownership, disrepair, racialized poverty, and limited affordable options for tenants who need to move. In these conditions, displacement can begin before a tenant formally leaves, as the rent they have managed to keep is measured against what the unit could generate after turnover.

This pressure becomes visible in the buildings and neighbourhoods where filing rates are highest, where large landlords control a significant share of nearby rental housing, and where rising rents make instability harder to escape. Tenant interviews show that this pressure is also lived before displacement formally occurs, through repairs that go unresolved, rent notices, legal threats, management encounters, and the fear that another affordable unit nearby is no longer available. Public systems often see these harms too late because repair complaints, tribunal filings, planning records, and eviction-prevention supports remain separated, even when they point to the same building-level crisis.



Transit investment can raise displacement pressure when tenant protections are weak

Transit is a necessary public investment in communities that have spent years living with unreliable service and long travel times. However, whether transit strengthens or destabilizes existing communities depends on the protections in place as improved accessibility raises expectations about land value, rental income, and redevelopment potential. Where tenant protections are weak, public investment can move quickly into landlord calculations, making older rental buildings more attractive as sites of higher rent and turnover before existing residents have the chance to experience the promised benefits. In those rental buildings, unresolved repairs can persist while the property is revalued around future income, leaving tenants to absorb the gap between improved neighbourhood access and weaker conditions for those remaining housed.



Because the northwest rental tower neighbourhoods and Little Jamaica are organized around different housing and neighbourhood conditions, transit-related pressure impacts them differently. In the northwest, rising value moves through purpose-built rental buildings, where ownership change and tribunal use can remake the terms under which tenants remain housed. Along Eglinton West, pressure moves through the corridor itself, as Crosstown construction and land pressure strain the Black businesses and cultural life that give Little Jamaica its meaning.

Eviction pressure is concentrated in particular neighbourhoods and buildings



Four of the five study areas recorded eviction filing rates above Toronto's primary rental market average of 4.6 filings per 100 units, showing that legal pressure is concentrated in particular neighbourhoods and buildings rather than spread evenly across transit areas. Weston and Jane–Finch had the highest study-area rates, at 9.6 and 9.5 filings per 100 units, while Rexdale–North Albion and Weston–Finch also sat above the citywide benchmark at 8.6 and 7.2. These filing patterns connect eviction pressure to ownership and management practices, explaining how some buildings become recurring sites of tribunal use as land values, rent expectations, and tenant insecurity shift around transit investment.

An eviction filing can harm tenants well before sheriff-enforced removal occurs, because it turns a dispute over rent, repairs, or management into a legal process where the home is put at risk. In Weston, Jane–Finch, and Rexdale–North Albion, the filing patterns make visible how the same pressure takes different local forms: building transfers, concentrated private ownership, and repeated tribunal use can each make housing instability harder for tenants to control. Once a tenant is brought into the tribunal system, staying housed becomes tied to deadlines, repayment obligations, and decisions made under the threat of losing the unit.

Little Jamaica requires a broader displacement lens because residential eviction filings capture only one part of the pressure along Eglinton West. Its filing rate of 3.5 per 100 units sits below the other study areas partly because the surrounding rental stock is less dominated by large private tower portfolios and includes a stronger public, non-profit, and institutional presence, which pulls the area-wide filing rate downward. In Little Jamaica, the lower filing rate points to a different pathway of displacement, where pressure moves through the corridor itself and through the fragile connection between affordable housing, storefront survival, and Black cultural life. Along Eglinton West, displacement has moved through Crosstown construction, rising land values, commercial disruption, and higher housing costs that weaken the Black businesses, cultural spaces, and community institutions anchoring Little Jamaica.

Large-scale ownership organizes how pressure reaches tenants



Ownership concentrates displacement pressure when rental buildings are governed through revenue expectations that are set beyond the building but felt through everyday housing management. Across large private-market landlords, including those with more explicitly financialized ownership structures, rental housing is often organized as an asset expected to generate higher income over time. That expectation is carried through ordinary management decisions, where repair delays, rent enforcement, complaint handling, and legal filings become ways of protecting revenue. Tenants encounter these pressures as building-level problems, even when the authority to change them sits higher up in the ownership system.

When one firm controls a large share of nearby rental housing, landlord power becomes part of the local housing market itself. The Starlight and Medallion cases show how concentration can leave tenants facing the same ownership conditions across multiple nearby buildings. In that context, leaving a precarious building may also mean leaving the neighbourhood itself, where tenants have built daily routines around nearby schools, relatives who help with care, familiar services, transit access, and community relationships that make staying possible.

In Little Jamaica, displacement pressure has to be understood through the corridor's housing, commercial, and cultural conditions together, because its lower filing rate partly reflects a rental stock with more public, non-profit, and institutional housing that pulls the area-wide tribunal rate downward. Along Eglinton West, Crosstown construction weakened foot traffic for Black businesses as rising land values changed expectations for nearby property and rents on new leases made it harder for residents to remain close to the places that organize everyday life. For tenants, the pressure appears in the fear that another affordable unit nearby will not be available if their current housing becomes unstable. For businesses and community institutions, it appears through declining customer access, uncertainty about lease costs, and the difficulty of remaining in a corridor where Black commercial and cultural life has long given the neighbourhood its meaning. The tribunal record captures the legal edge of this pressure, while the wider risk is that residents may remain formally housed as the corridor that gives Little Jamaica its Black urban meaning becomes harder to sustain.

Rent growth and ownership change make displacement harder to escape



Displacement pressure builds over time when 1) rising rents make it harder for tenants to re-enter the local market, 2) ownership change resets the financial expectations attached to a building, and 3) eviction filings bring that pressure into the legal system. Ownership change can place the building under new income targets, making existing tenancies more vulnerable to rent pressure, repair neglect, or legal escalation. Eviction filings then mark where those pressures become formalized through the tribunal, turning housing insecurity into a process tenants must navigate to remain housed.

Between 2013 and 2023, rents on new leases rose sharply across all five study areas, with Rexdale–North Albion recording the steepest increase, from \$1,182 to \$2,489, a 7.7% compound annual growth rate. Weston, Jane–Finch, Weston–Finch, and Little Jamaica also recorded annual growth between 5.9% and 7.5%, indicating that tenants facing housing instability were dealing with local markets where the price of another nearby unit had risen far beyond many existing rents. Because these figures measure rents on new leases, they capture the market facing households who need another unit when a tenancy becomes unstable, household needs change, or building conditions deteriorate, even if they are currently paying lower rents inside buildings where the surrounding market has moved beyond reach. Landlords can treat the difference between older occupied rents and current asking rents after turnover as unrealized income, making rent growth part of displacement pressure before a tenant leaves.

Ownership change can intensify this pressure by changing the income expectations attached to the same apartment. A tenant may remain in place while a new owner manages the building toward higher returns, using repair decisions and legal pressure to remake the conditions of tenancy. A sale can change what it takes to stay housed before redevelopment is proposed and before the building looks different from the street.

Tenants experience displacement pressure before they leave



Across 24 interviews with renters in multi-family buildings across northwest Toronto, participants described displacement pressure as the erosion of security while they were still housed. Many were long-standing Black renters with deep ties to their buildings, families, and neighbourhoods, which meant that housing pressure also threatened the relationships and routines that made staying possible. Delayed repairs, rent notices, intrusive inspections, and difficult management encounters changed the terms under which tenants remained housed, while racialized treatment and uncertainty about neighbourhood change made future improvements feel less protective. The interviews locate displacement before the final moment of removal, in the slow wearing down of the conditions that make a place livable, safe, and possible to keep.

AGI notices, for example, could unsettle tenants before any increase was approved, because the

possibility of a higher rent was enough to make some households question whether they could remain. Participants recalled neighbours deciding to move after receiving notice of a possible increase, even before the outcome was settled. In this sense, a rent increase does not have to be finalized, and an eviction filing need not become an eviction order, to change how secure a tenant feels at home.

Measuring displacement means accounting for the pressure tenants absorb while they remain housed, especially after transit investment begins to change local rental conditions. Many tenants adapt by living with overcrowding or unresolved repairs because another affordable unit nearby is out of reach. Remaining close to daily supports and community ties can require accepting housing conditions that should never be seen as acceptable.



Public systems must treat housing stability as part of transit planning

Institutional and community interviews show that tenant harm often becomes visible before public systems are organized to respond collectively. A repair complaint may sit in one office, a tribunal filing in another, and a development application somewhere else, even when each document can point to pressure building around the same property. Residents experience them as disrepair at home, rent pressure, eviction threat, and uncertainty about whether they will be able to remain in the neighbourhood. By the time a household reaches crisis support, earlier warnings may already have appeared across the systems responsible for housing, planning, enforcement, and legal protection.

Transit planning can deepen this separation when public investment raises expectations about future land and building value before tenant protections are in place. A new station cannot function as an equitable public benefit when the tenants who most need better service are made too insecure to live close to that transit. Housing stability has to be treated as part of the infrastructure itself, so that improved mobility is tied to existing renters' ability to stay in the neighbourhoods they have helped to sustain.

Public systems need to intervene before acquisition, repair neglect, rent pressure, and legal filing begin to reinforce one another around vulnerable buildings. That means government monitoring of ownership changes near transit, earlier enforcement of repairs, expanding legal support, preserving existing rental housing, and using acquisition and non-market ownership to protect long-term affordability. Communities facing transit-related pressure also need resources to organize and shape planning decisions before redevelopment terms have been set.

Across the report, displacement pressure appears where rising land and building values are converted into pressure on tenants through ownership and management systems that public agencies are too slow to interrupt. The recommendations therefore do more than call for stronger tenant protection. They ask public systems to intervene earlier and to direct resources toward the buildings where tenant stability is most weakened by transit-related value creation. That shift would require governments to assess tenant stability before public decisions raise private land value, treat building sales and high filing records as warnings of possible displacement, and move vulnerable rental housing located near transit into forms of ownership and governance that protect long-term affordability. A more equitable approach would connect transit investment to rental preservation from the beginning, requiring this public benefit to be contingent on both improved mobility and protections that allow existing renters to remain in place.

PUBLIC INVESTMENT IN AN UNEQUAL HOUSING MARKET

Transit investment is often presented as an uncomplicated public good, and for communities that have lived with overcrowded buses, long commutes, and weak cross-city connections, the promise of better transit is real. Better and more reliable service can reduce travel times, improve access to work, school, health care, childcare, and social services, and help address long-standing spatial inequities in how people navigate the city. In Toronto, many low- and moderate-income renters live in neighbourhoods where rapid transit remains limited or difficult to access. For these households, better service can ease the daily burdens produced by that uneven geography, from missed connections and expensive trips to the constant work of organizing employment, school, child and elder care, and appointments around a transit system that has not served all communities equally.



Public transit enters a housing market already structured by uneven income, racialized poverty, landlord power, disrepair, and limited tenant choice. A new line, station, or transit corridor may improve mobility, but it can also change how a neighbourhood is valued by landlords, developers, investors, and public agencies. In Toronto, the relationship between rapid transit and land value is not simply a matter of being close to a station. Land value uplift depends on the character of the area surrounding the station, including how accessibility, density, land use, and walkability coalesce in particular places (Higgins and Kanaroglou 2018). For renters, this is where the planning language of accessibility meets the landlord's language of asset performance. The same conditions that make a neighbourhood easier to reach can also make its rental buildings more attractive as sites of rent growth, tenant turnover, redevelopment, or longer-term appreciation.

Transit investment produces displacement pressure through the housing relations it enters. Its effects depend on local conditions, including the existing housing market, the surrounding built environment, and the policies that accompany transit-oriented development (Padeiro, Louro, and da Costa 2019). Improved accessibility becomes especially consequential in places already marked by affordability stress, weak tenant protections, disrepair, and landlord incentives to pursue higher rents, turnover, or redevelopment. In these contexts, transit does more than move people across the city; it can also reorganize expectations about what land and rental buildings are worth.

The central concern of this report is how long-awaited public investment can be made to serve residents who have been underserved, rather than becoming another mechanism through which their neighbourhoods are revalued against them. Without strong safeguards, the residents who have waited the longest for better service may also be placed under new pressures once that service begins to reshape how their neighbourhood is valued.

When the future is priced into the present

Transit development changes how people move through the city while also altering how landlords, investors, and developers value nearby land and rental buildings. Once public investment signals that an area may become more connected and profitable, the future of that neighbourhood can begin to shape present-day decisions about rent, repairs, financing, and redevelopment. In rental housing markets, this is where expectation begins to do political and economic work. Buildings are not valued only for what they currently produce, but for what owners, investors, and developers believe they could produce in the future through higher rents, tenant turnover, redevelopment, or longer-term appreciation.

Two related dynamics are important here, but they should not be collapsed into one another. The first is the familiar contradiction of older rental housing in a rising market, where a building can become more valuable while tenants continue to live with disrepair, deferred maintenance, and weak accountability from landlords. The second is more specifically tied to transit-led change, where land and property values can begin to rise before a new line, station, or corridor is operational, as owners, lenders, investors, and developers' price anticipated accessibility into present-day decisions. In both cases, tenants may see little immediate improvement in their housing conditions, even as the property around them becomes more valuable to others.

In older rental neighbourhoods, the announcement of a transit project may leave the apartment building itself largely unchanged in the short term. Tenants remain in place, repairs may continue to lag, and the visible signs of underinvestment may continue to appear in elevators, balconies, hallways, and units. Yet, the building can still begin to change economically. Prospective owners, lenders, investors, and developers may reassess the property less through its present condition than through its anticipated future value in a better-connected neighbourhood. Improved transit can make the surrounding area appear more desirable before the transit benefits are fully experienced by existing

residents. In that context, rent expectations may begin to reflect the gap between what the building currently produces and what owners believe it could generate through higher turnover, higher paying tenants, reduced affordability, or eventual redevelopment.

The report uses "futures trading on urban space" to name how landlords, developers, and investors act on what they believe a neighbourhood may become before existing residents experience the promised benefits of public investment. A planned station or transit corridor can pull that future into present-day decisions about land and rental buildings, shaping expectations around rent, repair, financing, and redevelopment.

Land and housing markets can begin absorbing the value of a transit project well before residents are able to use it. Recent work on Waterloo Region's LRT, for example, found that effects on land-value emerged during the planning, announcement, and construction phases, before service began (Huang et al. 2024). For tenants, the timing of land-value change is politically consequential because a neighbourhood can become more valuable to landlords, investors, and developers before improved transit changes the everyday conditions of access for the people already living there.

Transit can also help to widen the gap between how an apartment building is currently used and what new owners or investors believe it could become. Whether that gap becomes displacement pressure depends on the protections attached to public investment, the tools governments are willing to use, and the political choices made before rising value is converted into pressure on tenants. Governments could retain more of the value created by public investment, acquire or protect existing affordable rental housing, require deeper affordability in perpetuity, limit rent extraction, and make it harder for landlords to use improved access to pressure long-standing tenants whose rents remain below current market levels. Toronto's long experience with land value capture offers a caution.

Tools presented as ways to recapture land-value gains for public benefit can still reproduce inequities when they remain tied to market-led development and produce too little affordable housing relative to need (Mah 2025).

Displacement pressure has to be understood before a line opens or redevelopment begins, because the revaluation of land and rental buildings can start reshaping landlord expectations long before

the most visible signs of neighbourhood change appear. As a planned station or corridor changes what a property is expected to produce, older rental buildings can become more valuable to landlords, investors, and developers before improved transit has strengthened everyday access for the renters already living there. At that point, transit-linked value alters not only what a property is worth, but who the neighbourhood is being prepared to serve.

Rental housing is where the pressure lands

Rental housing is where the uneven effects of transit-led change become hardest to ignore. Transit investment can raise land and property values across a neighbourhood, but those gains are not experienced in the same way by everyone who lives there. A homeowner may experience rising property values as wealth, security, or the possibility of selling (Lewis and Moriah 2024). A renter is more likely to experience the same shift through higher rents, tighter affordability, more aggressive property management, redevelopment uncertainty, AGIs, eviction filings, or simply the realization that staying in place is becoming harder. Tenants may have deep ties to the neighbourhood, but they do not control the building, its financing, maintenance practices, rent strategy, or the decision to sell, renovate units, redevelop, or reposition the property. When a neighbourhood becomes more attractive to private capital, renters often have to live inside decisions made by others about the future value of their homes.

Renters' exposure is intensified by the ownership and management systems through which Toronto's purpose-built rental buildings are governed. Older apartment buildings have become increasingly attractive to large corporate landlords, including REITs, private equity funds, asset managers, and other investment vehicles, because they can be repositioned within wider strategies of rent extraction and asset growth. These landlords can draw more revenue from lower-income tenants while upgrading selected buildings to attract higher-income renters in areas facing gentrification pressure (August 2020; Lewis, Panou, and Maaranen 2026).

Improved access can make those buildings appear more valuable, and in a financialized rental market that value can be pursued through rent increases, tenant turnover, deferred repairs, and repositioning for a more affluent tenant base.

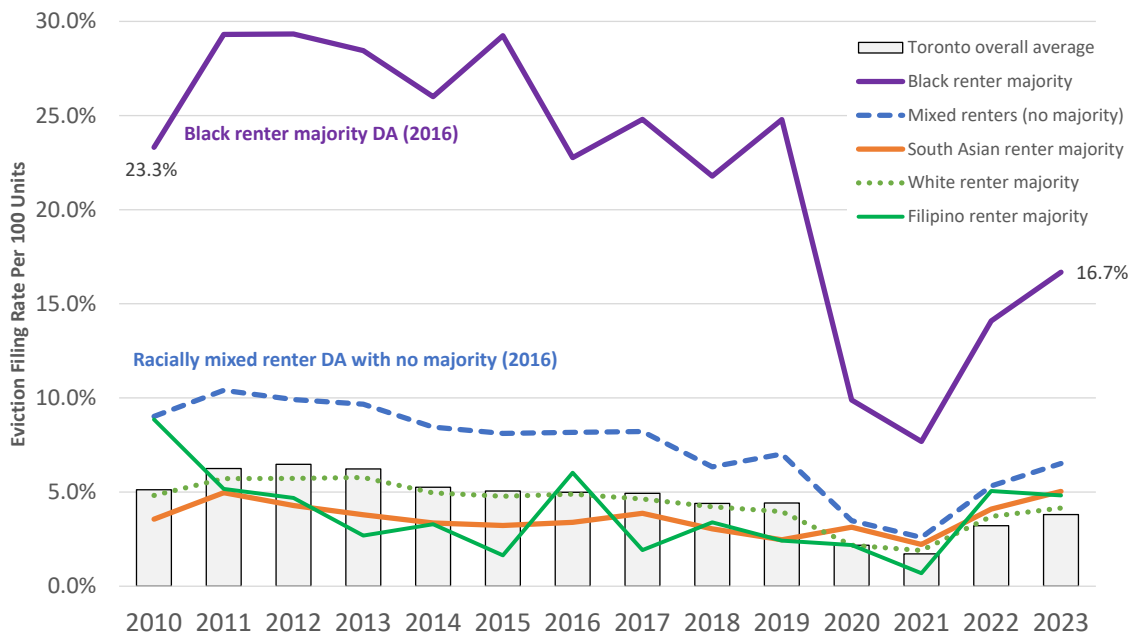
Recent evidence from Toronto, where financialized landlords charge higher rents, extract above neighbourhood average premiums, and post faster same property rent increases than other types of landlords, makes this difficult to dismiss as a hypothetical risk. These rent premiums are especially high in lower-income and racialized neighbourhoods already marked by uneven public investment and housing insecurity (August and St-Hilaire 2025). In other words, the places where tenants already face deep affordability pressure can also become places where landlords see the greatest opportunity to extract more rent.

Eviction data reinforces this relationship between ownership structure, racialized inequality, and the uneven geography of legal pressure. Between 2010 and 2018, 190,000 formal eviction applications were filed in Toronto, with more than 20,500 filed in 2018 alone (Leon and Iveniuk 2020). Seventy-five percent of those applications were linked to late or non-payment of rent. Census tracts with higher shares of Black renter households also had significantly higher eviction filing rates, even after controlling for poverty and other factors (Leon and Iveniuk 2020). More recent work shows that financial firms had the highest eviction filing rates, filed more often after acquiring buildings, and were more likely than other landlords to file against

tenants in socially marginalized communities (August and Mah 2025). Different landlord types organize rental value in different ways, and tenants encounter those ownership decisions through the everyday conditions of management, repair, rent enforcement, and legal pressure.

The racialized geography of eviction becomes clearer when financialized landlord activity is examined over time. As Figure 3.1 shows, between 2010 and 2023, properties owned by financialized landlords in Black renter-majority dissemination areas consistently recorded substantially higher eviction filing rates than Toronto's overall average and the rates observed in every other ethnocultural

renter-majority category shown. The rate stood at 23.3 filings per 100 units in 2010, approached 30 filings per 100 units during several years in the first half of the study period, and remained at 16.7 filings per 100 units in 2023. Although filing rates declined sharply during 2020 and 2021, the longer-term pattern reveals how legal pressure can become concentrated where racialized housing inequality and landlord power meet (Lewis, Panou, and Maaranen 2026). Displacement pressure is racialized through the landlords who own the buildings, the practices they use, and the neighbourhood conditions that leave some tenants more exposed to eviction than others.



Based on dissemination areas 2016 which have 50% or more of renter primary household maintainers identifying with a single racialized group. Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Includes properties which filed zero evictions. Source: Eviction counts from Ontario Landlord & Tenant Board data and property unit counts compiled from various databases. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University. July 2026.

Figure 3.1 Financialized landlord eviction filing rates by ethnocultural renter-majority dissemination area type, Toronto, 2010–2023

Note: Eviction filing rate is measured as the number of eviction applications filed per 100 rental units. Dissemination areas are classified using 2016 Census data where 50% or more of renter primary household maintainers identify with a single racialized group. The figure includes multi-family primary rental market properties, including properties with zero eviction filings, and excludes single-family houses, condominiums, and collective or institutional housing. Sources: Ontario Landlord and Tenant Board eviction filing records and property unit counts compiled from multiple databases.

These pressures settle unevenly across the rental market, bearing down most heavily on tenants whose housing stability is already tied to fragile income, caregiving responsibilities, settlement, disability, and the local relationships that make everyday life possible. When a household is forced to move, what is at risk extends well beyond the unit itself. Schools, care arrangements, places of worship, health supports, community agencies, and informal networks form part of the geography that allows people to remain anchored in place. For these tenants, relocation cannot be measured only by whether another apartment exists somewhere else in the region. A move that appears possible on paper may still function as displacement when it is produced through pressure, weak alternatives, and the loss of the social worlds that make housing livable.

For this reason, this report treats rental housing not simply as housing stock, but as a field of landlord decision-making. Rental buildings do not simply exist as places where tenants live. They are governed as assets, through decisions about rent, repairs, debt, sale, acquisition, redevelopment, and the kinds of tenants' owners want to keep or replace. Those decisions determine whether tenants are able to benefit from improved transit, or whether the added value around the neighbourhood is turned back on them through higher rents, turnover pressure, deferred repairs, AGIs, eviction filings, or efforts to prepare a building for a different tenant base.

Transit planning has to account for affordability at the point when public investment begins to change how a neighbourhood is valued. Once new stations,

corridors, and planning permissions increase expectations about land and rental-building value, renters need protections that operate before pressure becomes displacement. Existing affordable rental housing has to be preserved, rent extraction has to be limited, and tenant protections need to be strong enough to ensure that public investment does not simply become private gain for landlords and investors.

Displacement pressure often appears before a household is formally forced to leave. It shows up in the increasing strain tenants carry even while remaining housed: arrears, legal notices, unresolved repairs, management pressure, or the sense that the building is being prepared for more affluent renters with fewer ties to the community. Research with Black tenants at Chalkfarm shows how eviction threats, chronic disrepair, racialized abuse, and post-tenancy billing can produce housing insecurity even when no formal eviction order is carried out (Lewis and Panou 2026).

National research on eviction experiences shows that when tenants are eventually forced to move, the harm often extends beyond the loss of the unit itself, disrupting neighbourhood ties, worsening housing conditions, increasing stress, and leaving tenants paying more for smaller or lower-quality housing (Wachsmuth et al. 2023). For this reason, this report reads eviction filings, ownership patterns, building conditions, and tenant accounts together. By moving between formal records, property ownership, building conditions, and tenant accounts, the report traces displacement pressure across the system and into the everyday conditions tenants navigate at home.

Why these communities? Why these corridors?

Little Jamaica, North Albion, Finch and Weston Road, Weston, and Jane and Finch were selected because they show, in concrete terms, why transit investment cannot be separated from rental housing pressures. These are not simply areas near new or planned transit, but communities with significant Black renter populations, older rental housing, long histories of uneven infrastructure, and growing

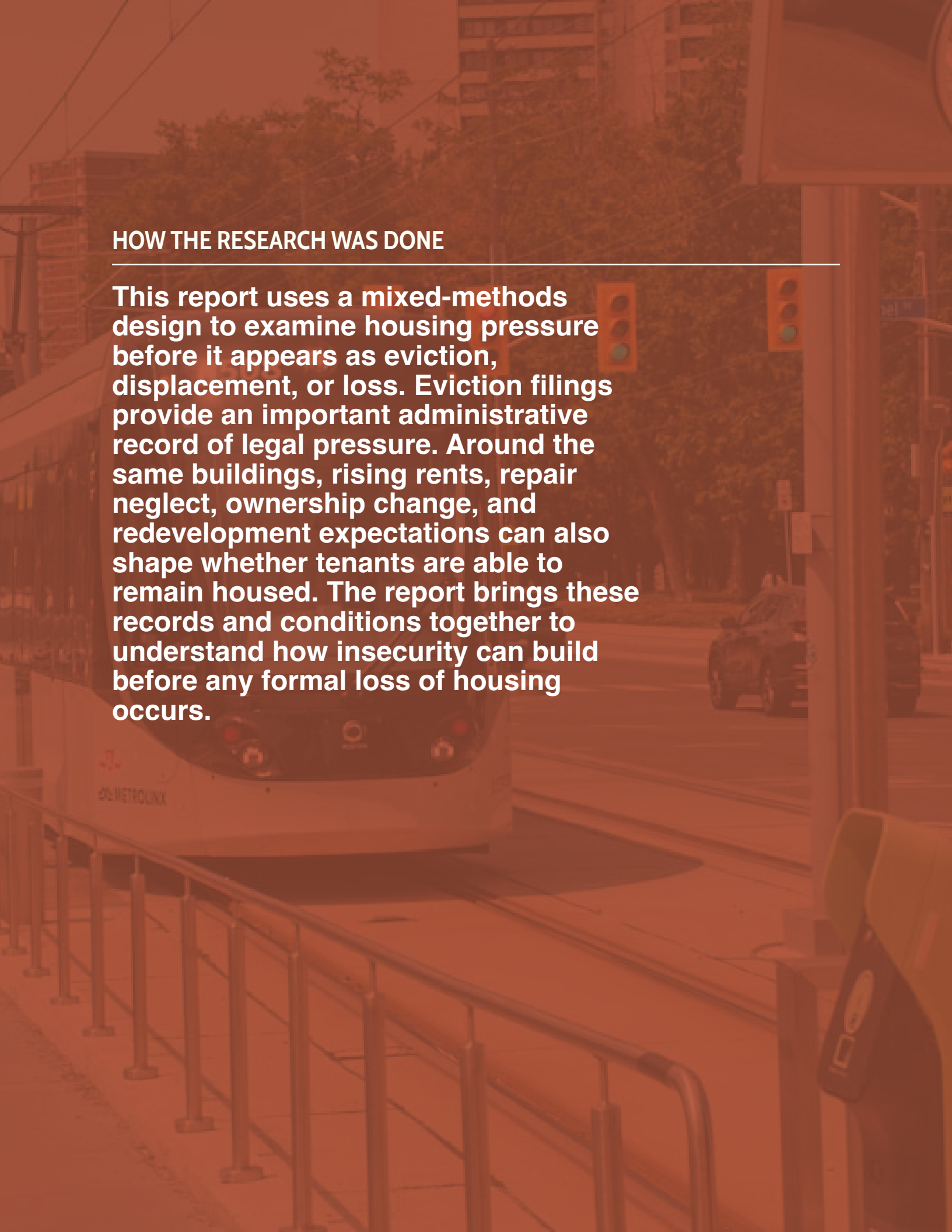
pressure around land and housing. Proximity becomes a housing justice problem when transit investment arrives in places where tenants already face housing insecurity, few realistic options for moving nearby, and rising pressure around land and rental buildings.

Across these different transit histories, the common problem is that improved access is arriving in communities where high housing costs and unresolved disrepair already leave many renters with few realistic options for moving nearby. In that context, high eviction filing rates are not separate from transit-related change; they mark the legal pressure that can make rising neighbourhood value harder for tenants to survive. Little Jamaica is tied to the Eglinton Crosstown corridor, while North Albion, Finch and Weston Road, and Jane and Finch are connected to the Finch West LRT and the wider planning attention now moving through northwest Toronto. Weston is shaped by the Weston GO Station, where the Kitchener GO line and UP Express connect the neighbourhood to downtown Toronto, Toronto Pearson International Airport, and the wider regional rail network. Although these projects differ in scale and timing, each enters a rental market where landlords can treat public investment as a reason to seek higher yields from the buildings already there.

In these communities, the need for better transit has been lived through the early commute, the missed

transfer, the long trip to childcare, the appointment that takes half a day, and the job made harder to reach by distance, cost, and unreliable service. Long-awaited public investment improves daily life only if its value is not captured through a rental market that already leaves tenants with little room to absorb more pressure.

The study areas were selected to show how transit investment reaches communities already exposed to housing insecurity, landlord pressure, rising land values, and limited tenant choice, while avoiding a “vulnerability” framing that treats structural exposure as a characteristic of the neighbourhoods themselves. That framing can shift attention away from the systems producing the pressure, making tenant insecurity appear as a feature of place rather than a consequence of landlord strategy, weak affordability protections, and planning decisions. These communities are being exposed to pressures they did not create, as urban change is organized in ways that make tenants carry the costs of investment, revaluation, and inadequate protection.

The background image is a photograph of a city street scene, overlaid with a semi-transparent orange filter. In the foreground, a white and grey train is visible on tracks, with the word 'METROLINK' partially legible on its side. To the right, there are traffic lights and a street sign. The overall scene is an urban environment with buildings and trees in the background.

HOW THE RESEARCH WAS DONE

This report uses a mixed-methods design to examine housing pressure before it appears as eviction, displacement, or loss. Eviction filings provide an important administrative record of legal pressure. Around the same buildings, rising rents, repair neglect, ownership change, and redevelopment expectations can also shape whether tenants are able to remain housed. The report brings these records and conditions together to understand how insecurity can build before any formal loss of housing occurs.



The research focuses on Toronto's multi-family primary rental market between 2010 and 2023, with rent and acquisition data extending beyond that period where reliable records were available. Purpose-built rental apartment buildings are central to Toronto's rental housing system for households with limited access to secure affordable alternatives. Focusing on these buildings allows the report to follow the way ownership decisions move through a property over time, shaping legal pressure and the housing conditions tenants experience inside their homes.

The study moves between citywide quantitative evidence and grounded neighbourhood accounts, using mapping and semi-structured tenant interviews to connect broad patterns to lived

conditions. Administrative records show when landlords filed eviction applications, but they cannot show 1) what happened before a case reached the tribunal, 2) how tenants experienced landlord pressure, 3) whether repair requests were ignored, or 4) how neighbourhood improvements were experienced by households already living with insecurity. The interviews bring housing pressure into view from inside buildings and households, while the quantitative analysis shows how those experiences sit within wider citywide patterns. The report relies on this movement between scale and lived experience because displacement pressure cannot be understood through a single dataset. The pattern becomes clearer when formal records and tenant accounts converge around the pressures that make remaining housed more difficult.

Box 4.1. How to read this evidence

This report treats transit investment as part of a wider rental housing system where public investment can change expectations about land and rental-building value. The analysis examines how improved accessibility can become tied to displacement pressure when public investment raises expectations about future value before housing protections are strong enough to keep existing tenants in place.

An eviction filing marks the point when a housing dispute enters the tribunal process and the tenant's home is placed at risk. The report uses filings to identify formal legal pressure because the filing itself can create repayment pressure, legal vulnerability, and fear before any formal removal occurs. This approach captures an earlier stage of displacement pressure, when the legal process begins to change the conditions of staying housed.

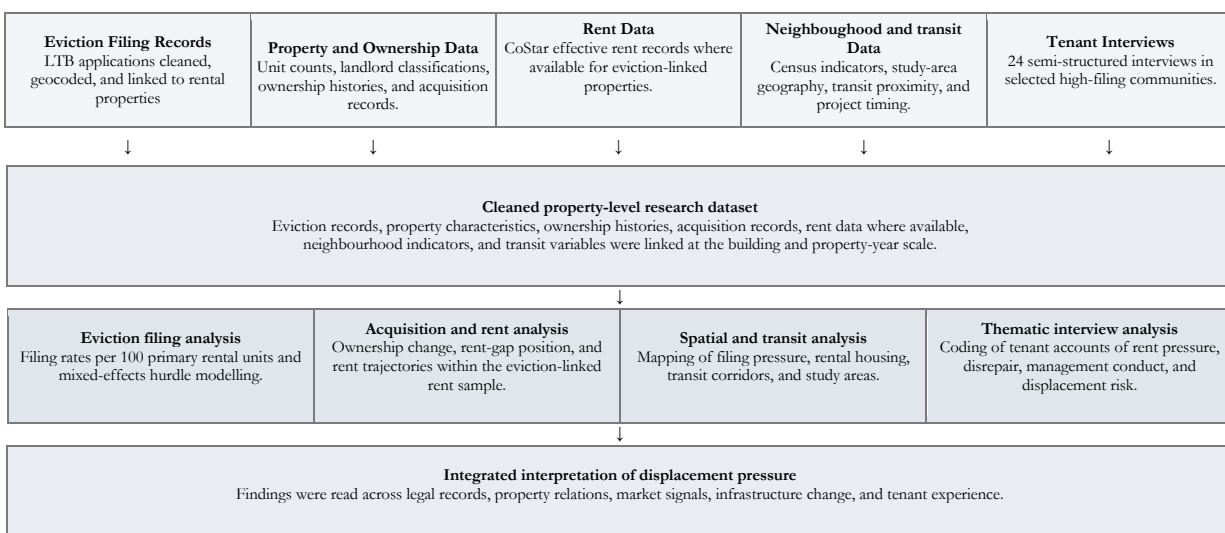
Because eviction filing records do not include individual-level race data, the analysis treats race through geographies of exposure. Filing records show where legal pressure appears, while tenant interviews and neighbourhood evidence show how that pressure is lived in Black and racialized rental communities. This approach links administrative records to the housing conditions through which racialized renters become more exposed to displacement pressure.

Study design

The research treats the rental building as the place where ownership decisions become everyday housing conditions. Changes in ownership, management, or nearby transit investment can alter how a building is governed over time. Tenants encounter those shifts through the changing conditions of staying housed, as the home becomes more exposed to pressure.

The analysis traces changes in eviction filing activity across Toronto's multi-family rental stock by linking tribunal records to building histories, rent evidence, and tenant accounts. Eviction filings mark the point when a housing dispute enters the tribunal process, making them a formal signal of legal pressure. Housing insecurity can begin before that moment, through pressure to leave or through conditions that make a building less affordable and less livable over time. Placing filings in relation to property histories and tenant accounts shows how legal pressure connects to the wider conditions that make remaining housed more difficult.

HOW THE RESEARCH WAS DONE



Note: The table summarizes the role of each research component. More detailed information on data sources, variable construction, and statistical tests appears in the technical appendix.

Figure 4.1. Research design and analytic workflow

Table 4.1. Research components and data used in the study

Research component	Main evidence	What it supports
Eviction filing analysis	LTB filing records linked to property-level rental data	Identifies where formal eviction pressure appears, and which properties enter the tribunal system.
Ownership and acquisition analysis	Ownership histories and transaction records	Examines whether ownership change is associated with filing activity or rent pressure.
Rent-growth analysis	Effective rent data for eviction-linked properties where rent records were available	Shows how rents changed in the subset of properties connected to eviction filings and available rent data.
Transit and spatial analysis	Transit proximity, project timing, and neighbourhood mapping	Examines where rental pressure overlaps with infrastructure-linked neighbourhood change.
Tenant interviews	24 semi-structured interviews	Explains how tenants experience rent pressure, disrepair, management conduct, and displacement risk.

Note: The table summarizes the role of each research component. More detailed information on data sources, record linkage, variable construction, and statistical methods appears in Appendix A.1, with full model results reported in Appendix Tables A.4 and A.5.

Quantitative data and analysis

The quantitative analysis was built from a property-level dataset of Toronto's multi-family primary rental market. Eviction filing records were cleaned, geocoded, and linked to rental properties. Property records were then connected to unit counts, ownership histories, landlord classifications, acquisition information, neighbourhood characteristics, rent data, where available, policy periods, and transit-related variables.

To compare filing patterns across ownership structures, the analysis groups landlords by their position in the rental market and by the forms of control they exercise over buildings. This categorization accounts for layered ownership arrangements, where corporate and management structures can obscure who directs investment, maintenance, and operating decisions.

The analytic dataset follows 4,617 multi-family rental properties in Toronto annually from 2010 to 2023, producing 66,185 property-year observations, with each property-year counting one building for one year in the dataset. This structure allows the analysis to follow buildings over time and place eviction filings within property histories.

Eviction filing rates were calculated per 100 primary rental units so that legal pressure could be compared across buildings of different sizes. This rate-based measure shows when tribunal activity is concentrated relative to the number of homes in a building, making it possible to distinguish ordinary differences in building size from more intensive filing pressure.

The eviction analysis includes zero-filing properties because they establish the baseline for understanding where tribunal activity concentrates. More than half of property-year observations recorded zero filings in a given year, making these buildings part of the pattern rather than an absence of evidence. Including them keeps the analysis from overstating filing pressure and helps explain why tribunal use repeatedly gathers in some properties.

The main eviction model uses a mixed-effects hurdle approach to match the uneven structure of tribunal activity across the rental stock. The model identifies whether a building entered the tribunal system in a given year, then examines filing intensity among buildings with at least one application. This structure keeps zero-filing buildings in the analysis while showing why legal pressure gathers more heavily in some properties once tribunal activity begins.

Because the dataset follows the same buildings across multiple years, the model accounts for each property's history. A filing record in one year is interpreted as part of a longer trajectory shaped by how the building is owned, maintained, and situated. This keeps tribunal activity connected to the changing life of the property over time.

Table 4.2. Core dataset summary

Dataset feature	Scope
Geographic focus	City of Toronto
Housing focus	Multi-family primary rental properties
Eviction analysis period	2010 to 2023
Properties in analytic dataset	4,617
Property-year observations	66,185
Main eviction measure	Eviction applications per 100 primary rental units
Rent analysis scope	Multi-family primary rental properties with available rent data, including properties with zero eviction filings
Interview sample	24 tenant interviews

Note: The rent-growth analysis has a narrower scope than the eviction analysis because reliable rent data were not available for every property. It includes properties with and without eviction filings where the required rent records were available.

How to read the quantitative findings

The project's quantitative evidence was developed through several linked datasets that were expanded and refined as additional property, ownership, unit, rent, transaction, and neighbourhood information became available. As a result, not every table, figure, or model uses the same unit of analysis, sample, or denominator. These differences reflect the analytical question being examined and the information required to answer it.

Application-level analyses, including analyses of eviction case type, begin with Landlord and Tenant Board records and therefore include observed eviction applications. Property-level filing rates and the hurdle model draw on a zero-inclusive multi-family rental history that also records eligible properties and property-years in which no eviction applications were filed. The hurdle model then separates the likelihood that a property recorded no filings from filing intensity among property-years with at least one application. Rent-growth, acquisition, ward, neighbourhood, and landlord-specific analyses may use narrower samples where reliable rent, ownership, transaction, Census, or unit information was not available for every property.

In this report, the primary rental market generally refers to purpose-built rental housing and other established non-condominium rental properties with reliable unit counts, including some row-house or townhouse complexes and social housing properties. Some analyses use a narrower definition because of the question being examined and the data available for that particular comparison. Readers should therefore look at the note beneath each table and figure to understand exactly what is included, how the rate was calculated, and whether properties with no eviction filings are part of the analysis. Results produced at different analytical scales should not be treated as directly comparable unless the report explicitly makes that comparison.

Acquisition and rent-growth analysis

Ownership and transaction records allow the report to examine acquisition as a possible turning point in the life of a rental building. A sale can change what owners expect a property to produce financially and alter how it is managed over time. By connecting sales to later filing patterns, rent trends, and tenant accounts, the analysis asks whether ownership change coincided with shifts in tenant vulnerability.

The rent-growth analysis uses a narrower sample of multi-family primary rental properties with reliable rent records, including properties with and without eviction filings. The findings therefore describe rent trajectories among properties for which the required rent data were available, rather than all rental buildings in Toronto or all properties near transit. The acquisition analysis remains more narrowly focused on purchased properties that could be linked to private-landlord transaction records.

The property-level rent-gap measure used in the acquisition analysis compares a property's average effective rent with the average effective rent in the City of Toronto in the same year. A positive property-level rent gap indicates rents above the city average, while a negative property-level rent gap indicates rents below it. Effective rent refers to the average rent paid over the lease term after accounting for landlord concessions and tenant-paid costs. This property-level measure is distinct from the neighbourhood rent-gap measure used in the census-tract maps later in the report.

The property-level measure helps clarify the different investment implications of acquiring lower-rent and higher-rent buildings. When landlords purchased lower-rent buildings, those properties may have offered room for future rent growth, especially if owners could raise revenue through tenant turnover, repairs, (AGIs), or market repositioning, making part of the building's financial value dependent on what rents could become. Acquisitions of buildings where rents were already above the city average offered a different kind of value because these properties already generated stronger rental income at the point of purchase, making the investment opportunity less dependent on closing a rent gap and more connected to preserving, intensifying, or expanding an already higher-rent position. Across the available acquisition data, private landlord purchases moved across both lower-rent and higher-rent segments between 2013 and 2024.

Box 4.2. How to read the rent-gap findings

The rent-gap analysis should not be read as a picture of every rental property in Toronto because it focuses only on properties where eviction filings were recorded and reliable rent data were available. This makes its scope narrower than the main eviction analysis, which includes both buildings with and without eviction filings.

The rent-gap analysis therefore excludes zero-filing buildings, properties kept off the market, and buildings that may have been offered for sale but not purchased, limiting what it can say about the full range of pathways through which rents rise.

These limits are particularly important near transit investment. Owners of lower-rent buildings near planned or under-construction transit may delay selling if they expect land values, rents, or buyer interest to rise as the project advances. A shift toward acquisitions with rent premiums may therefore reflect buyer strategy, market availability, owner timing, or some combination of these forces.

Source: Author's analysis of Ontario Landlord and Tenant Board eviction filing records, CoStar effective rent data, Altus Group transaction records, and property-level rental housing data.

Transit, proximity, and spatial analysis

Transit-related variables were incorporated through proximity measures and project timing indicators. The study considered how close rental properties were to major transit investments and whether eviction or rent pressures shifted during key infrastructure periods, including announcement, approval, construction, and opening phases, where data allowed.

This part of the analysis recognizes that displacement pressure can begin before a transit project is complete. Once a neighbourhood is imagined as a future site of higher value, property expectations, investor interest, redevelopment pressure, and rent-setting behaviour can begin to shift.

Spatial mapping supports our analysis by showing where eviction filings, rental housing concentration, landlord ownership, transit corridors, and neighbourhood vulnerability overlapped. Mapping also helped guide case selection by identifying communities where legal, market, and infrastructure pressures appeared together.

Qualitative interviews and thematic coding

The qualitative component draws on 24 semi-structured interviews with Black renters who currently live, or previously lived, in privately owned purpose-built rental housing in Little Jamaica or Eglinton West, Weston, Weston-Finch, Jane-Finch, and North Albion/Rexdale. The study also included eight key informant interviews with people working across housing, planning, infrastructure, legal services, tenant support, government, non-profit, and private-sector contexts.

Renter participants were recruited through community and legal-sector partners, an online screening survey, snowball sampling, ACORN, and the Rexdale Community Legal Clinic. Interviews lasted approximately 60 to 90 minutes and focused on affordability, housing security, landlord and property manager interactions, neighbourhood change, and perceptions of new transit infrastructure. With participant consent, interviews were recorded, transcribed, anonymized, cleaned, coded, and analyzed using MAXQDA. Identifying details were removed or altered where necessary to protect participants, households, and buildings from being recognized.

The coding process examined how tenants described the pressures shaping their ability to remain housed. Read alongside the quantitative evidence, tenant accounts show how formal eviction pressure, repair problems, racialized treatment, and neighbourhood change were experienced inside buildings and households. These accounts also complicate a simple interpretation of transit investment as neighbourhood improvement. Participants wanted better transit, safer streets, stronger services, and improved public space, while also describing insecurity when public investment raised the value of place without protections strong enough to secure their ability to remain there.

Study areas and case selection

The study focuses on Toronto's multi-family rental market, with closer attention to communities where rental housing vulnerability, eviction filing activity, racialized inequality, and transit-related neighbourhood change overlap. The selected study areas include Rexdale and North Albion, Jane-Finch, Weston, Weston-Finch, and Little Jamaica or Eglinton West.

These areas were selected because they contain significant purpose-built rental housing, have experienced or are experiencing major transit-related change, and include many renters who are facing affordability pressure and limited housing alternatives. Rexdale, North Albion, and Jane-Finch are examined in relation to the Finch West LRT. Weston is examined in relation to the Union Pearson Express and related rail corridor changes. Little Jamaica and Eglinton West are examined in relation to the Eglinton Crosstown LRT and the transformation of a historically Black and Caribbean commercial and residential corridor.

Because each community has a distinct housing stock, ownership history, demographic profile, transit context, and neighbourhood politics, the study does not treat them as interchangeable. The multi-area design allows the report to examine how similar pressures take different forms across Toronto, without reducing transit-linked displacement pressure to a single local story.

Limitations and scope

Eviction filing records capture applications landlords made to the Landlord and Tenant Board and show when formal legal pressure was activated. Many forms of displacement pressure remain outside the filing record, including informal departures, unaffordable rent increases, buyouts, and worsening housing conditions that never reach the tribunal. A filing may be dismissed, withdrawn, settled, or resolved before sheriff enforcement, yet tribunal activation can still produce debt, fear, legal vulnerability, strained household finances, and greater landlord leverage while a tenant remains housed.

Ownership data required careful interpretation because the landlord names listed in administrative records do not always reveal who ultimately owns or controls the property. Sometimes the name on record is a property manager, numbered company, operating company, trustee, or another legal arrangement that can make the real ownership structure difficult to trace. The project reconstructed ownership histories with care, while recognizing that limited ownership transparency remains a serious obstacle in rental housing research and public accountability.

Rent data must also be interpreted with care. The rent-growth analysis captures multi-family primary rental properties with available rent records, including properties that recorded no eviction filings, while the acquisition analysis is limited to purchased properties that could be linked to private-landlord transaction records. The available data do not capture every private rental property, every acquisition, every building offered for sale, properties withheld from the market, or properties for which reliable rent records were unavailable. The rent data also does not and cannot reflect direct observations of building conditions at the time of sale, recent renovations, capital repairs, approved above-guideline rent increases, changes in unit quality, or pre-sale strategies that may have raised effective rents before purchase.

The statistical models identify patterned relationships; they do not establish one-directional causation. If filing activity rises after ownership change, the finding should not be read to mean that every acquisition produced eviction pressure in the same way. The analysis shows whether relationships are consistent enough to require attention, especially when they align with rent trends, ownership patterns, neighbourhood

HOW THE RESEARCH WAS DONE

change, and tenant accounts.

The interviews provide depth rather than statistical representativeness. They were conducted with Black renters in selected communities where rental housing vulnerability, eviction filing activity, and transit-related neighbourhood change overlap. Because recruitment relied partly on community and legal-sector partners in North Etobicoke, renters from North Albion/Rexdale are overrepresented in the sample. The interviews should therefore be read as grounded qualitative evidence from selected high-pressure communities, not as a representative survey of all Black renters in Toronto.

Finally, the report focuses on Toronto's multi-family primary rental market. Condominium rentals, secondary suites, single-family rentals, shelters, rooming houses, student housing, and informal housing arrangements are also part of Toronto's broader affordability crisis, but they involve different legal arrangements, data challenges, and ownership structures. The narrower focus allows the report to examine buildings where eviction filing, rent growth, acquisition, landlord ownership, and transit-linked neighbourhood change can be analyzed together.

CITYWIDE PATTERNS: EVICTIONS, LANDLORD TYPE, TRANSIT, AND RENT GROWTH

This section presents citywide findings from the property-level analysis of Toronto's multi-family primary rental market. Across the city, eviction pressure takes shape through the buildings landlords own, the ownership structures through which they operate, the legal tools they use, the rent trajectories they pursue, and the neighbourhood conditions in which those strategies unfold. Our findings challenge the assumption that Toronto's eviction problem is mainly located in the secondary rental market and show how repeated filing is organized through landlord type, rent-arrears enforcement, ownership change, transit investment, rent growth, and racialized rental geographies.



The focus on the primary rental market also responds to a common misconception about Toronto's eviction geography. Eviction filings are often attributed to condominium rentals, single-family rentals, duplexes, and other smaller-scale secondary-market arrangements, but the data point elsewhere. Some non-condominium row-house and townhouse complexes are included in the primary rental market where they operate as established rental properties and reliable unit counts are available. Between 2010 and 2023, primary rental properties accounted for 242,253 eviction filings, or 83.1% of all filings in the primary/secondary market. The secondary market accounted for 49,209 filings, or 16.9% of that market. Evictions have become more visible in the secondary market over time, rising from 13.0% of filings in 2010 to 25.4% in 2023, but the primary rental market has remained the main site of eviction filing activity.

This distinction shapes the report's analysis because the primary rental market is where repeated property-level filing practices can be observed most clearly. It is also where ownership structure, building scale, landlord type, rent strategy, and neighbourhood conditions can be linked over time. Evictions in the secondary market are growing and should not be ignored, but do not account for most eviction filings in Toronto during the period covered by this analysis.

Table 5.1 Eviction filings by primary and secondary rental market, Toronto, 2010–2023

<i>Number of Evictions Filed</i>															
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
Primary	19,132	23,138	24,031	23,246	19,874	19,022	18,880	18,765	16,863	17,041	8,499	6,741	12,396	14,625	242,253
Secondary	2,860	3,155	3,180	3,166	3,399	3,280	3,615	3,864	4,069	4,190	3,209	2,375	3,872	4,975	49,209
Toronto	21,992	26,293	27,211	26,412	23,273	22,302	22,495	22,629	20,932	21,231	11,708	9,116	16,268	19,600	291,462

<i>Share of Evictions</i>															
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
Primary	87.0%	88.0%	88.3%	88.0%	85.4%	85.3%	83.9%	82.9%	80.6%	80.3%	72.6%	73.9%	76.2%	74.6%	83.1%
Secondary	13.0%	12.0%	11.7%	12.0%	14.6%	14.7%	16.1%	17.1%	19.4%	19.7%	27.4%	26.1%	23.8%	25.4%	16.9%
Toronto	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

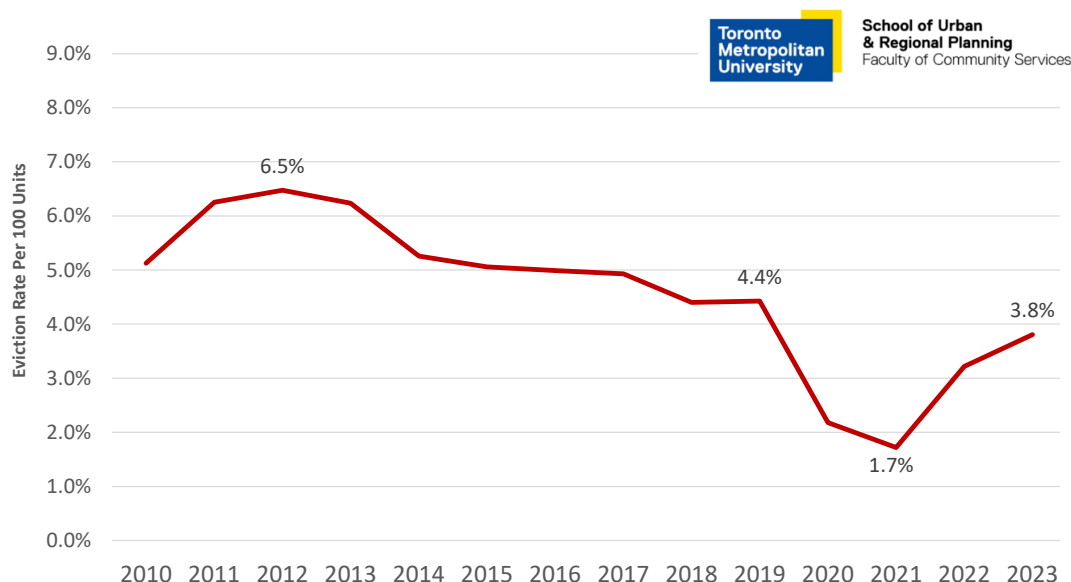
Primary market defined as non-condo landlords of building types apartments, commercial, and multiplex.

Secondary market defined as condo landlords of any building type plus non-condo landlords of single-family, row, duplex, and other building types. August 2025.



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Note: For this citywide primary–secondary market comparison, the primary market is operationalized as non-condominium apartment, commercial rental, and multiplex properties. The secondary market includes condominium landlords of any building type, together with non-condominium single-family, row-house, duplex, and other building types. This table-specific classification differs from the zero-inclusive multi-family dataset and hurdle model used elsewhere in the report, where some non-condominium row-house or townhouse properties with reliable unit counts are included in the primary rental market. The secondary-market share increased from 13.0% in 2010 to 25.4% in 2023, but the primary market still accounted for most eviction filings across the full period.



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Multi-family primary market rental housing. Excluding single-family houses, condos, and most collective/institutional housing.

Source: Eviction counts from Ontario Landlord & Tenant Board data and property unit counts compiled from various databases.

Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. March 2026.

Figure 5.1 Multi-family primary rental market eviction filing rate, Toronto, 2010–2023

Note: The figure shows the annual eviction filing rate per 100 units in Toronto’s multi-family primary rental market from 2010 to 2023. The primary market excludes single-family houses, condominiums, and most collective or institutional housing. The sharp decline in 2020 and 2021 reflects the disruption of ordinary eviction enforcement during the pandemic period, followed by a partial rebound in 2022 and 2023. Source: Ontario Landlord and Tenant Board eviction filing records and property unit counts compiled from linked databases.

Reported per 100 units, the primary-market filing rate makes it difficult to confuse the pandemic decline with a lasting improvement in tenant security. The drop in 2020 and 2021 reflected the interruption of ordinary enforcement rather than the disappearance of the ownership, management, and neighbourhood conditions that had already organized eviction pressure across Toronto's rental housing system. By 2022 and 2023, tribunal activity and landlord filing practices had resumed, exposing thousands of tenants to formal legal pressure even though the rate remained below the earlier peak. This is why eviction filings are treated here as one formal legal signal of a wider housing process. Filings measure formal legal pressure, but do not capture the full range of displacement.

The property-level analysis draws on 66,185 property-year observations across Toronto's multi-family rental housing system from 2010 to 2023, meaning each building is counted once for each year it appears in the dataset. The average was 3.41 filings per property-year, but the median was zero, showing that eviction filing activity was concentrated across a small share of buildings rather than being spread evenly across the rental stock.

5.1 Eviction filings are unevenly distributed across Toronto's rental housing system

Eviction filings were highly uneven across Toronto's multi-family rental stock. More than half of all property-year observations recorded no filings. Specifically, 34,501 property-years, or 52.1% of the analytic sample, had zero eviction filings. Another 31.7% recorded between one and five filings. Higher-volume filing was less common, but it was consequential. Among positive-filing property-years, the filing distribution had a long right tail, with a smaller group of buildings recording much higher filing volumes.

This distribution shows why eviction pressure cannot be understood through total filing counts alone. Some properties remained outside the tribunal system in a given year, while others entered it repeatedly. The analysis therefore treats zero-filing buildings as part of the evidence, not as empty cases to be discarded. Buildings with no recorded filings are part of the same rental system as buildings with repeated tribunal activity. Including them allows the report to examine why some properties remain outside the formal eviction system while others are repeatedly drawn into it.

Table 5.2 Distribution of annual eviction filings per property-year, Toronto multi-family rental properties, 2010–2023 rental properties, 2010–2023

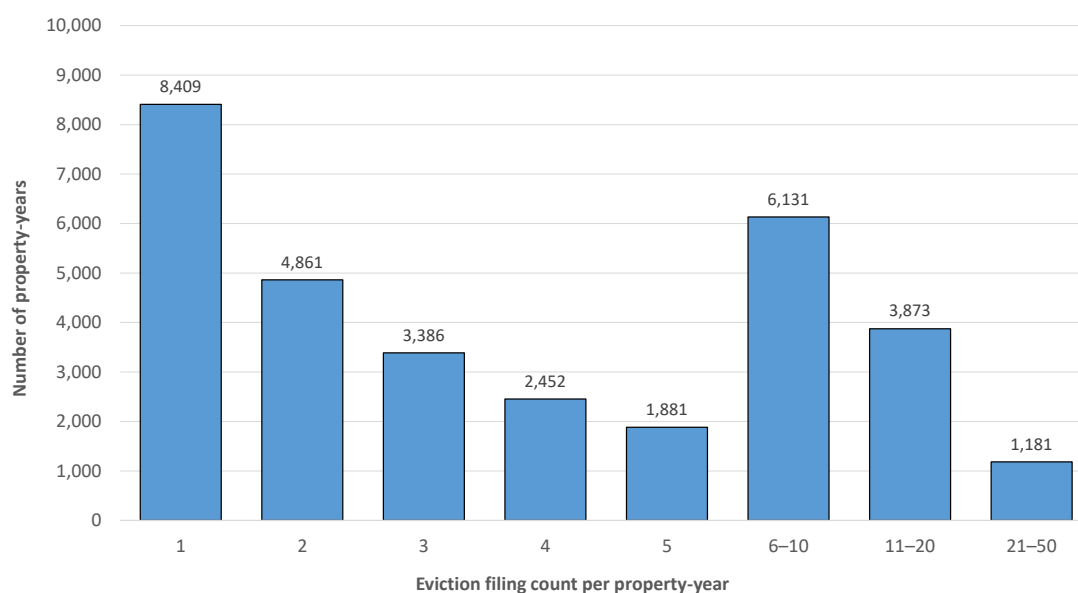
Eviction filing count	Property-years	Share of property-years
0 filings	34,501	52.1%
1 filing	8,409	12.7%
2 filings	4,861	7.3%
3 filings	3,386	5.1%
4 filings	2,452	3.7%
5 filings	1,881	2.8%
6 to 10 filings	6,131	9.3%
11 to 20 filings	3,873	5.9%
21 to 50 filings	1,181	1.8%
51 or more filings	304	0.5%

Note: Property-years are building-year observations. The distribution is highly uneven, with many zero-filing observations and a smaller number of high-volume filing property-years. This pattern supports a modelling approach that separates the presence of any filing from filing intensity.

5.2 Filing intensity requires separate attention

Among properties that had at least one filing, eviction activity remained uneven across the city. The positive-filing sample included 31,684 property-years. In this group, the mean number of filings was 7.12, while the median was 3. Most filing properties submitted a relatively small number of applications in a given year, while a smaller group recorded much higher filing volumes.

This pattern changes how filing counts should be read because a building with one filing is not in the same position as a building where filing becomes repeated or routine. Repeated filing can expose tenants to debt, fear, legal vulnerability, repayment pressure, and strained household finances. This, in turn, forces trade-offs between paying rent and meeting other basic needs, including groceries, utilities, transportation, and other bills, while also shaping decisions about whether to borrow money, move, or accept a repayment agreement under pressure. Filing intensity captures that recurring legal pressure, rather than simply the number of applications attached to a building in a given year.



Note: positive-filing property-years only. Property-years with zero filings are excluded because they form the Stage 1 outcome. Counts above 50 are excluded from the display so the lower and moderate filings remain visible. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. July 2026.

Figure 5.2 Distribution of eviction filing counts among positive-filing property-years, Toronto multi-family rental properties, 2010–2023

Note: This figure includes only property-years with at least one eviction filing. Property-years with zero filings are excluded because they form the first stage of the hurdle model. Filing counts are capped at 50 for display so the distribution among positive-filing property-years remains visible.

5.3 The hurdle model separates entry into the eviction system from filing intensity

The distribution of filings required the analysis to separate two related processes. One is whether a property recorded any eviction filings in a given year. The other is filing intensity among properties that had already entered the tribunal system. This distinction structures the report because the conditions associated with any single filing are not necessarily the same as the conditions associated with repeated or high-volume filing.

A hurdle model is useful here because it treats those two processes separately. The first stage examines which properties recorded no filings in a given year. The second stage examines how many filings occurred among properties with at least one filing. This two-part approach fits the structure of the data, where many buildings record no filings while a smaller group records repeated or high-volume tribunal activity.

5.4 Some buildings remain outside the eviction system, and that absence is patterned

In Stage 1, zero filings were more common in parts of the rental system where ownership was more stable, housing was publicly or non-profit governed, and COVID moratoria temporarily interrupted eviction enforcement. Neighbourhood conditions also shaped this pattern, with higher renter income and higher White renter household share associated with greater odds of recording no filings. Larger buildings moved in the opposite direction, making them much less likely to remain outside the filing system.

In practical terms, buildings are more likely to remain outside the tribunal system where ownership is more stable, where housing is publicly or non-profit governed, where emergency policy temporarily interrupted enforcement, and where neighbourhood conditions are less marked by the racialized and economic pressures that make formal eviction filing more likely. Larger buildings were less likely to record no filings, partly because more units create more possible points of conflict and more opportunities for landlord applications.

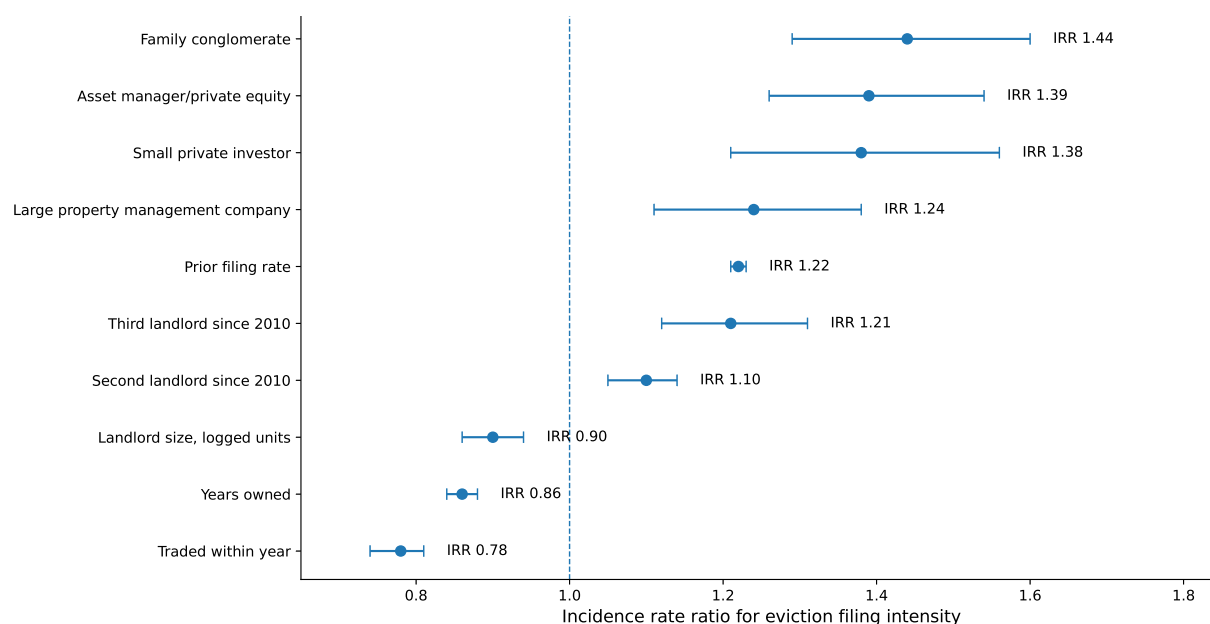
In Stage 1, social housing providers had 3.34 times higher odds of recording no filings than private market landlords, while these same properties during the COVID moratoria period had 2.16 times higher odds. A one standard deviation increase in neighbourhood White household share was associated with approximately 39% higher odds of no filings, and a similar increase in neighbourhood income was associated with approximately 11% higher odds. Longer ownership duration increased the odds of zero filings by approximately 17%. Larger buildings moved in the opposite direction, with an odds ratio of 0.28, meaning they were much less likely to remain outside the filing system. Full Stage 1 results appear in Appendix Table A.4.

5.5 Filing intensity reveals a deeper layer of eviction pressure

Stage 2 examines filing intensity among properties that had already recorded at least one eviction filing, shifting the question from entry into the tribunal system to the repeated use of that system once a building has entered it. This distinction is important because a property with one filing is not in the same position as a property where filing becomes recurrent, especially when repeated applications expose tenants to repayment pressure, legal vulnerability, debt, and difficult trade-offs between rent, groceries, utilities, transportation, and other bills.

Our data shows that filing intensity was shaped by ownership structure, property history, neighbourhood composition, policy period, transit-related geography, and prior filing rate. REITs, family conglomerates,

asset manager/private equity landlords, and small private investors were associated with higher filing intensity, as were second and third landlord stages since 2010. Longer ownership moved in the opposite direction, suggesting that repeated filing becomes more closely tied to ownership transition, prior tribunal use, and landlord business model than to building presence alone.



Note: Figure reports selected incidence rate ratios from the Stage 2 zero-truncated negative binomial mixed model. Values above 1 indicate higher eviction filing intensity among property-years with at least one filing; values below 1 indicate lower filing intensity. The dashed vertical line marks IRR = 1. Prior filing rate refers to the lagged eviction filing rate. Full Stage 2 results appear in Appendix Table A3.

Figure 5.3 Selected predictors of eviction filing intensity among positive-filing property-years

Note: This figure reports selected incidence rate ratios from the Stage 2 zero-truncated negative binomial mixed model. Values above 1 indicate higher eviction filing intensity among property-years with at least one filing; values below 1 indicate lower filing intensity. The dashed vertical line marks an incidence rate ratio of 1. Prior filing rate refers to the lagged eviction filing rate. Full Stage 2 results appear in Appendix Table A.5.

5.6 Landlord type structures eviction pressure

Landlord type structures eviction pressure, but the pattern is not reducible to a simple financialized/non-financialized divide. In the zero-inclusive landlord-rate table, average annual filing rates were highest among REITs at 7.02 filings per 100 units, asset manager/private equity landlords at 6.99, family conglomerates at 6.87, brokerage landlords at 6.15, and insurance companies at 5.30. Several non-financialized private categories also recorded elevated rates, including medium Canadian private investors at 5.22, large property management companies at 5.01, small legacy developer-landlords at 4.95, and large Canadian private investors at 4.92. By contrast, government landlords recorded 2.63, not-for-profit landlords 1.17, and religious or other institutional landlords 0.60. These differences identify landlord classification as a way of distinguishing ownership and governance settings, while the inclusion of zero-filing properties keeps the comparison anchored in the full multi-family primary rental market rather than only in buildings already drawn into the eviction system.

Table 5.3 Average annual eviction filing rates by landlord type and subtype, Toronto multi-family primary rental market, 2010–2023

Rank	Landlord Type	Annual Average	
		Eviction Rate	Units
1	Real Estate Investment Trust	7.02%	19,748
2	Asset Manager/Private Equity	6.99%	49,133
3	Family Conglomerate	6.87%	33,925
4	Brokerage	6.15%	506
5	Insurance Company	5.30%	6,364
6	Private Investor - Canadian (Medium)	5.22%	20,178
7	Property Management Company (Large)	5.01%	24,483
8	Developer-Landlord (Small Legacy Holdings)	4.95%	5,567
9	Private Investor - Canadian (Large)	4.92%	2,347
10	Charity	4.84%	4,032
11	Developer-Landlord (Large Legacy Holdings)	4.15%	33,765
12	Property Management Company (Medium)	4.11%	13,372
13	Private Investor - Foreign	3.77%	2,402
14	Unattached Numbered Company	3.70%	9,318
15	Pension Funds	3.69%	8,596
16	Private Investor - Canadian (Small)	3.52%	13,635
17	Property Management Company (Small)	3.43%	3,048
18	An individual(s) in own capacity	3.12%	10,597
19	Private Investor - Canadian (Very Small)	3.10%	3,100
20	Government	2.63%	64,358
21	Not-for-Profit	1.17%	26,627
22	Institution (Religious/Other)	0.60%	3,413
23	Bank (2010-2014 only)	0.00%	76

Includes properties which were sold or purchased within a year. Includes properties filing no evictions.

Source: Compiled from Ontario Landlord Tenant Board eviction filings and other databases.

Table by R. Maaranen, March 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.



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Note: Rates are calculated as annual eviction filings per 100 units in Toronto's multi-family primary rental market from 2010 to 2023. The table includes properties with zero eviction filings, keeping the comparison consistent with the report's broader analysis of properties with and without filings.

5.7 Public, non-profit, and institutional landlords show a different but uneven filing regime

Government, non-profit, and institutional landlords recorded lower average filing rates than many private and financialized landlord types in the zero-inclusive landlord-rate table. Government landlords averaged 2.63 filings per 100 units, not-for-profit landlords 1.17, and religious or other institutional landlords 0.60. Those averages suggest that non-market ownership can reduce exposure to formal eviction filing, while the unevenness within the sector shows why public, charitable, or non-profit status cannot be treated as protection from legal pressure.

The sector-wide contrast becomes more uneven once the analysis moves from broad ownership categories to the highest-filing public, institutional, and non-profit providers. Among the ten government, institutional, and non-profit landlords filing the most eviction applications, Toronto Community Housing Corporation averaged 2.8 filings per 100 units from 2010 to 2023, below the Toronto overall average of 4.8, while Brenyon Way Charitable Foundation and Artisan Charitable Foundation recorded much higher averages of 15.8 and 15.3.¹ Those rates were more than three times the citywide average and exceeded

the zero-inclusive average rates reported earlier for REITs, asset manager/private equity landlords, family conglomerates, brokerage landlords, and insurance companies. Because the provider-level table excludes properties with zero eviction filings, it should not be read as a strict ranking against the zero-inclusive landlord-rate table.¹ It nevertheless shows that some non-market and charitable providers used the eviction system at an intensity that approached, and in some cases exceeded, patterns associated with private and financialized ownership.

A separate ANOVA comparing TCHC with nine other government, institutional, and non-profit landlords between 2016 and 2019 gives the comparison more precision because it tests whether differences in mean eviction rates across providers were systematic rather than random. The analysis was weighted by units and included only properties with at least one eviction filing. TCHC's mean eviction rate was 3.1%, the second lowest in the sample, statistically similar to Compass Charitable Foundation at 2.8% and St. Clare's Multifaith Housing Society at 3.2%, and significantly lower than the other seven landlords. Brenyon Way Charitable Foundation had the highest mean rate at 16.1% and was significantly higher than all nine other landlords. Rather than marking a formal threshold, a rate near 3.0 filings per 100 units helps identify the lower-filing range occupied by TCHC, Compass, and St. Clare's, while clarifying how far several other providers in the same sector sit above that range.

Portfolio-wide averages also conceal an important distinction between the total number of applications filed at a property and the intensity of filing relative to its number of units. Among the ten TCHC properties that recorded the most filings, 20–50 Falstaff Avenue had the highest total, with 477 applications across 669 rental units, producing an average annual filing rate of 5.1 per 100 units.² By comparison, 2765 Islington Avenue recorded fewer total applications—392 across 237 units—but a substantially higher average annual rate of 11.8. The contrast shows why total filings and per-unit filing rates must be examined together: large properties can generate high filing totals without necessarily recording the highest rates, while smaller properties may expose a much larger share of their tenants to the tribunal.

Although the peer-provider comparison places TCHC within a lower-filing range, that position becomes harder to read as a measure of tenant exposure once the analysis turns to the 101 TCHC properties located in Black renter-majority dissemination areas. After correcting the unit count for 20–50 Falstaff Avenue, these properties contain 11,342 rental units. Filings were concentrated within a much smaller part of this portfolio, making it necessary to compare where units are located with where tribunal exposure is produced.

Table 5.4 Concentration of TCHC eviction filings among properties located in Black renter-majority dissemination areas, Toronto, 2010–2023

TCHC property subset	Properties	Rental Units	Share of units	Eviction filings	Share of filings
All TCHC properties in Black renter-majority dissemination areas	101	11,342	100.0%	5,627	100.0%
Properties above the citywide average of 4.8 filings per 100 units	37	3,513	31.0%	3,378	60.0%
Highest-rate properties, 10% to 28%	7	366	3.2%	692	12.3%

¹ See Appendix Table A.9 for annual eviction filing rates and unit counts for the ten government, institutional, and non-profit landlords with the highest total number of eviction filings, 2010–2023. The table is limited to multi-family primary rental properties that recorded at least one eviction filing during the study period.

² See Appendix Table E.6 for total eviction filings, rental unit counts, and annual filing rates for the ten TCHC properties with the highest total number of eviction filings, 2010–2023.

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Note: Rows are nested rather than additive. The highest-rate properties are included within the above-citywide-average subset. If properties at exactly the citywide average are included, 40 of the 101 TCHC properties were at or above 4.8 filings per 100 units. Black renter-majority dissemination areas are defined as areas where 50% or more of renter households had a primary household maintainer who self-identified as Black in the 2021 Census custom tabulation. Source: Ontario Landlord and Tenant Board eviction filings, Low-End of Market Rental data, and Statistics Canada 2021 Census custom tabulation.

By comparing units with filings across the 101 TCHC properties located in Black renter-majority dissemination areas, Table 5.4 makes visible how a low aggregate rate can coexist with concentrated tribunal exposure inside a smaller part of the portfolio. Properties above the citywide average held approximately 31% of the units but generated 60% of the filings. The seven highest-rate properties intensified that imbalance, with 3.2% of the units accounting for 12.3% of filings. Legal pressure was therefore unevenly distributed within public housing itself, making building-level exposure essential to evaluating whether eviction prevention is reaching the tenants most likely to be drawn into the tribunal system.

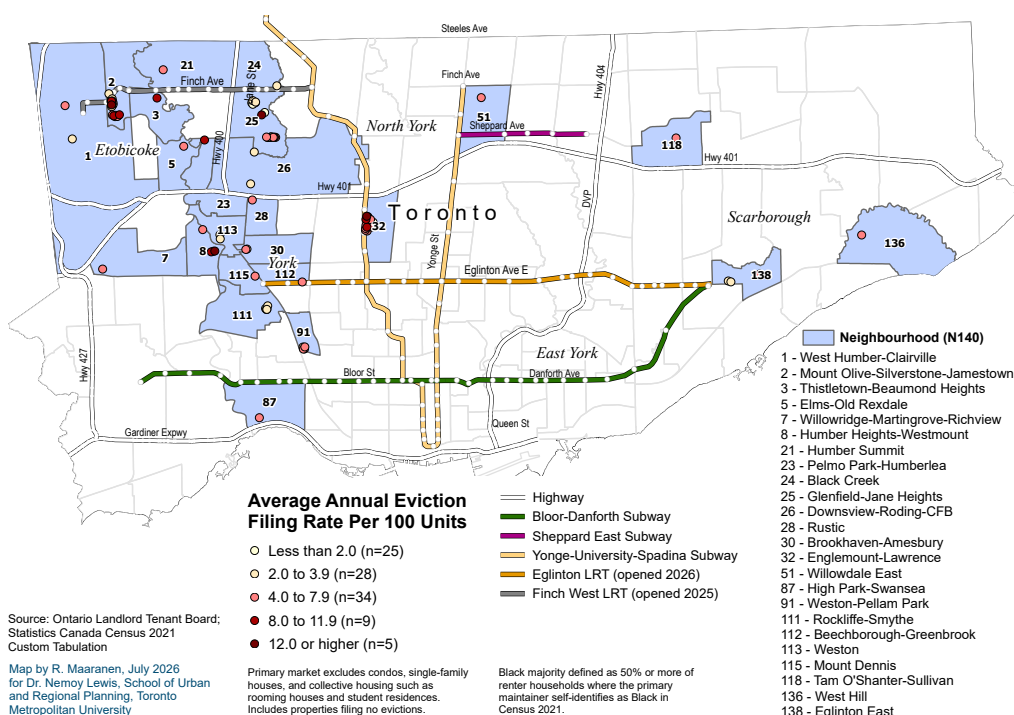


Figure 5.4 TCHC average annual eviction filing rates among properties located in Black renter-majority dissemination areas, Toronto, 2010–2023

Note: The map shows 101 Toronto Community Housing properties located in Black renter-majority dissemination areas and groups them by their average annual eviction filing rate per 100 rental units. The map includes properties with no eviction filings. The shaded neighbourhood boundaries and numbered labels are provided for geographic reference; they do not indicate that the entire neighbourhood is Black-majority. Black renter-majority dissemination areas are defined as areas where 50% or more of renter households had a primary household maintainer who self-identified as Black in the 2021 Census custom tabulation. Source: Ontario Landlord and Tenant Board eviction filings and Statistics Canada 2021 Census custom tabulation.

Mapped across Black renter-majority dissemination areas, the TCHC filing data locate concentrated tribunal exposure within a wider geography of Black renter housing. High-filing buildings appear alongside lower-filing and no-filing properties under the same public housing landlord, which means that the unevenness cannot be explained by ownership mandate alone. Tenants' exposure to the tribunal depends on the particular building through which public housing governance is administered. This spatial unevenness strengthens the argument that eviction prevention has to be evaluated at the property level, where differences in support, discretion, and legal escalation become visible.

The case-type data add another dimension to this finding by showing that TCHC's use of the tribunal changed in both scale and legal form. L1 unpaid-rent applications declined from approximately 76% of TCHC filings in 2010 to 42% in 2023, while L2 applications based on alternate grounds increased from approximately 15% to 38%. L4 applications, filed when a tenant allegedly failed to meet the conditions of an earlier Landlord and Tenant Board order or mediated settlement, rose from approximately 9% to 19%.³ Arrears remained central, but the growing use of L2 and L4 applications suggests that a wider range of tenancy issues was being moved into formal adjudication rather than addressed solely through internal support, mediation, or prevention. The case-type data do not establish why individual applications were filed or how they were resolved, but they show that the character of TCHC's use of the eviction system changed substantially over time.

Public ownership changes the institutional setting in which eviction decisions are made without removing discretion from the process. The property-level evidence from Black renter-majority areas shows why eviction prevention has to be evaluated at the building level rather than through portfolio-wide averages alone. Where TCHC properties record filing rates above the citywide average, the central issue is how public housing governance works in practice. The filing record raises questions about how arrears, conflict, and compliance issues are managed before the tribunal becomes the main institutional response.

5.8 Financialized landlords and the geography of rent-arrears enforcement

Financialized landlords occupied a central position in Toronto's eviction system, filing at a volume that shaped the scale of tribunal use across the private rental market. Between 2010 and 2023, they filed 128,598 eviction applications, or 44.1% of all filings in the citywide landlord-type table, with their share remaining above two-fifths in most years and rising to 47.2% in 2022 and 46.3% in 2023. Their recurring presence in the tribunal system means that financialized ownership should be understood not only as a higher-rate landlord category, but as part of the formal legal infrastructure through which eviction pressure was produced across Toronto's private rental market.

Across the eviction system as a whole, the movement across case types shows a legal broadening of tribunal pressure rather than a simple shift away from rent arrears. L1 unpaid-rent applications remained the dominant route into adjudication, falling only modestly from 79% to 74% of filings between 2010 and 2023, while L2 applications rose from 8% to 26%. The pattern suggests that rent debt continued to organize the main administrative pathway into eviction as landlords increasingly brought other tenancy conflicts into formal adjudication. This wider legal field sets up the financialized landlord analysis by showing why their continued reliance on unpaid-rent filings should be understood as part of a broader system that expanded without moving away from arrears enforcement.

³ See Appendix Figure A.10 for the complete annual distribution of TCHC eviction applications by case type from 2010 to 2023. The graph reports the L1, L2, and L4 changes used in this paragraph.

CITYWIDE PATTERNS: EVICTIONS, LANDLORD TYPE, TRANSIT, AND RENT GROWTH

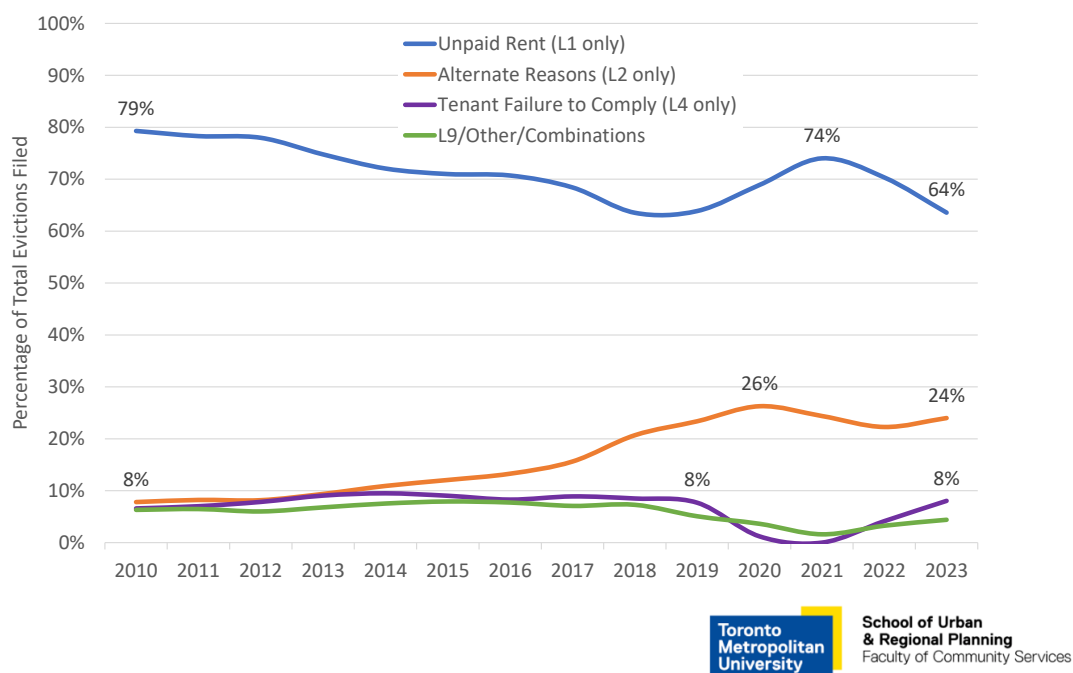


Figure 5.5 Eviction applications by case type, Toronto, 2010–2023

Note: This figure shows the percentage distribution of eviction applications by case type, including unpaid rent applications filed as L1 only, alternate-reason applications filed as L2 only, tenant failure to comply applications filed as L4 only, and L9, other, or combination applications. The figure includes both primary and secondary rental market housing. Source: Ontario Landlord and Tenant Board

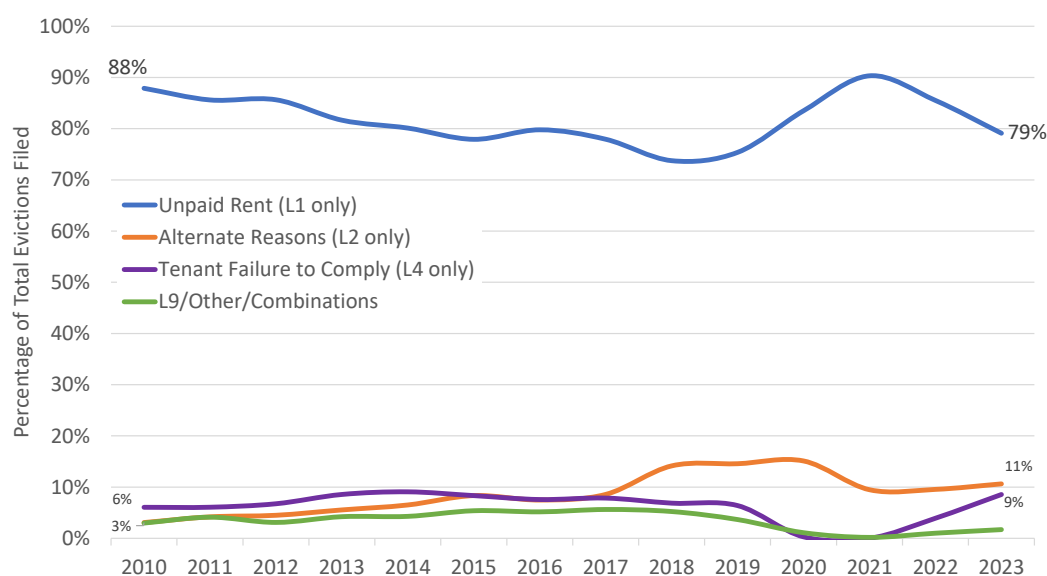


Figure 5.6 Financialized landlord eviction applications by case type, Toronto, 2010–2023

Note: The figure shows the annual percentage distribution of financialized landlord eviction applications by case type from 2010 to 2023. Percentages are calculated within financialized landlord filings for each year. L1 refers to unpaid-rent applications, L2 to applications based on alternate grounds, L4 to tenant failure to comply applications, and L9, other, or combination applications are grouped together. The figure includes both primary and secondary rental market housing. Source: Ontario Landlord and Tenant Board eviction filing records.

CITYWIDE PATTERNS: EVICTIONS, LANDLORD TYPE, TRANSIT, AND RENT GROWTH

Financialized landlords moved through the wider shift in case types without losing their dependence on rent debt as the main administrative route into adjudication. Their use of L2 applications rose from 3% to 11% between 2010 and 2023, while L1 unpaid-rent filings still accounted for 79% of their applications at the end of the period, after beginning at 88%. The shift signals legal diversification within an arrears-centred filing model, rather than a movement away from rent-debt enforcement. This distinction explains the focus of the following neighbourhood map, which locates where financialized landlord pressure remained most firmly organized through unpaid rent.

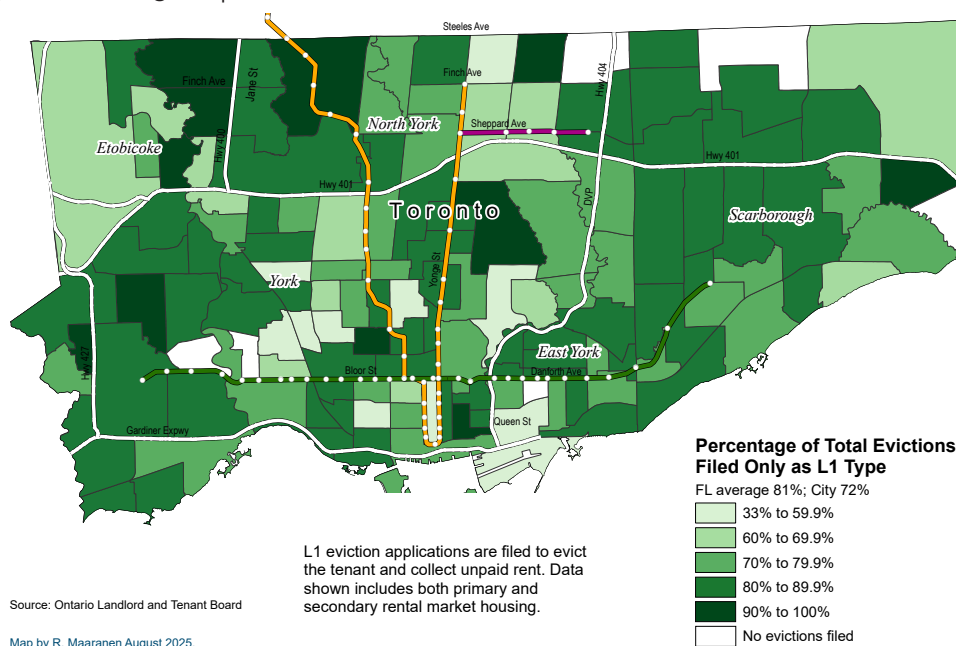


Figure 5.7 Share of financialized landlord eviction filings filed as L1 unpaid-rent applications by neighbourhood, Toronto, 2010–2023

Note: L1 applications are filed to evict a tenant and collect unpaid rent. The map shows the percentage of financialized landlord eviction filings in each neighbourhood that were filed as L1 applications from 2010 to 2023. Financialized landlord filings were 81% L1 on average, compared with the citywide L1 average of 72%. Some neighbourhoods reached 90 to 100% L1 filings. The data include both primary and secondary rental market housing.

Financialized landlords' reliance on unpaid-rent filings was not evenly distributed across the city; it was concentrated through neighbourhood geographies where rent debt became the dominant legal route into adjudication. In neighbourhoods where 90% to 100% of financialized landlord filings were L1 applications, arrears functioned as the main legal pathway through which landlord pressure entered the tribunal. This pattern extends the temporal evidence in Figure 5.6 by showing that arrears-centred enforcement was organized unevenly across Toronto's rental geographies. Financialized eviction pressure therefore moved through legal form and neighbourhood context at the same time, linking rent debt to the places where tenants were most frequently brought into adjudication.

5.9 Ownership change is associated with higher eviction pressure

Ownership change was treated in this study as a possible turning point in the life of a rental building because a sale can introduce new financial expectations, management practices, repair priorities, rent strategies, and approaches to arrears. The analysis does not assume that every sale produces displacement pressure; rather, it asks whether buildings that changed hands showed different filing patterns from buildings that remained under

the same owner. Because some properties changed ownership within a calendar year, the rates presented below use the trading-adjusted property eviction rate, or TAPER, which prevents the same rental units from being counted more than once in the annual denominator.

Of the 4,617 multi-family rental properties in the dataset, 2,845 properties, or 61.6%, remained under one distinct owner throughout the fourteen-year study period, while the remaining 38.4% experienced at least one ownership change or transition. Properties that remained under one owner recorded the lowest average annual eviction filing rate, at 3.7 filings per 100 units. The rate increased to 7.2 filings per 100 units among properties with two distinct owners and 10.6 among properties with three. Properties with four and five distinct owners recorded rates of 8.5 and 7.9 filings per 100 units, respectively, while the single property with six distinct owners recorded a rate of 15.2. Although the rates do not rise in a perfectly linear sequence, every category involving an ownership transition recorded a higher average filing rate than properties that remained under one owner.

These findings do not prove that every acquisition caused eviction pressure, but they do show that ownership turnover is associated with higher eviction filing rates and should be treated as a warning sign, especially when ownership change coincides with rent increases, repair complaints, management pressure, or tenant accounts of insecurity. The rates for properties with five or six distinct owners should be interpreted cautiously because only three properties had five owners and one property had six owners during the study period.

Table 5.5 Average annual trading-adjusted eviction filing rates by number of distinct owners, Toronto multi-family rental properties, 2010–2023

Number of distinct owners, 2010–2023	Number of properties	Share of properties	Average annual eviction filing rate
One owner	2,845	61.6%	3.7%
Two owners	1,427	30.9%	7.2%
Three owners	289	6.3%	10.6%
Four owners	52	1.1%	8.5%
Five owners	3	0.06%	7.9%
Six owners	1	0.02%	15.2%
Total	4,617	100%	—

Note: Average annual eviction filing rates are calculated using the trading-adjusted property eviction rate (TAPER), which prevents rental units from being counted more than once in years when a property changed ownership within the same calendar year. The analysis includes years in which properties recorded zero eviction filings. The results show an association between ownership turnover and eviction filing rates and should not be interpreted as evidence of one-directional causation. Rates for properties with five or six distinct owners should be interpreted cautiously because these categories contain only three properties and one property, respectively.

5.10 The geography of eviction pressure is uneven

The citywide average annual eviction filing rate from 2010–2023 was 4.5 filings per 100 primary rental units per year, but property-level rates varied sharply across Toronto, giving eviction pressure a clear geography. The average annual eviction rate map identifies 336 properties with rates of 12.0 filings per 100 or higher, 313 properties with rates between 8.0 and 11.9, and 918 properties with rates between 4.0 and 7.9. At the other end of the distribution, 1,986 properties recorded average annual filing rates below 2.0.

CITYWIDE PATTERNS: EVICTIONS, LANDLORD TYPE, TRANSIT, AND RENT GROWTH

The map shows that high-eviction-rate properties appear across different parts of the city, including areas with large purpose-built rental stocks and major infrastructure corridors. This pattern connects formal eviction pressure to neighbourhood vulnerability, ownership concentration, rent trajectories, and transit-linked urban change, rather than treating filing rates as isolated property-level outcomes.

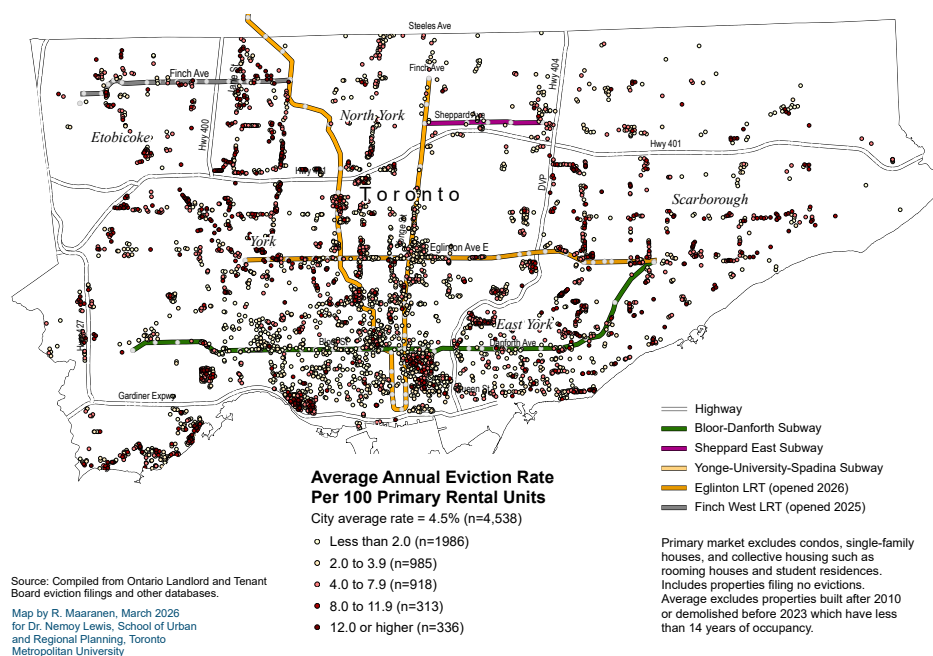


Figure 5.8 Multi-family average annual eviction filing rate, Toronto primary rental market properties, 2010–2023

Note: Rates are calculated per 100 primary rental units. The map includes properties with zero filings and excludes properties built after 2010 or demolished before 2023 where fewer than fourteen years of occupancy were available. The citywide average rate was 4.5 filings per 100 primary rental units per year.

Keeping non-filing properties in the denominator makes the ward comparison a stronger test of whether Toronto's eviction geography is driven by a few high-filing addresses. The zero-inclusive rates reported in Appendix Table A.6 show that the pattern holds, with the highest averages concentrated across inner-suburban rental geographies in northwest Toronto and Scarborough. Humber River–Black Creek and Etobicoke North sit at the top of this distribution, while York South–Weston, Scarborough–Guildwood, and Scarborough Centre extend the same geography of elevated filing pressure. That persistence strengthens the property-level argument by showing that tribunal exposure is produced through particular buildings while also accumulating across wider municipal geographies. Ward averages can obscure the ownership histories and tenant communities inside each area, yet they reveal the broader terrain on which high-pressure properties cluster.

Appendix Table A.7 gives the ward geography of eviction volume a racialized dimension by linking filing totals to the composition of Toronto's renter population. York South–Weston carries the clearest expression of this overlap, with the largest number of filings from 2010 to 2023 and the highest Black renter share in 2021. Humber River–Black Creek and Etobicoke North extend that pattern across other inner-suburban rental geographies where high filing volume overlaps with large Black renter populations. Ward

composition is not a causal explanation for eviction; it marks where formal legal exposure accumulates within Black renter geographies. The racial pattern is made visible at the ward scale, while its institutional mechanics are located at the property scale, through ownership structures, buildings, and filing practices. Ward-level results reported in Appendix Table A.8 show that financialized landlord filings were concentrated in particular parts of the city. In several wards, financialized landlords accounted for a majority of all eviction filings, including York Centre at 65.2%, Don Valley East at 61.2%, Etobicoke Centre at 60.2%, Don Valley West at 56.5%, and Etobicoke North at 51.1%. These ward-level patterns connect the citywide landlord-type findings to the geography of eviction pressure, showing that financialized filing activity was not spread evenly across Toronto's rental system.

The ward-level results also show that landlord type has a geography of its own, as the ownership structures responsible for eviction filings vary across different parts of Toronto. The analysis in the main body therefore focuses on eviction filing rates and the concentration of L1 unpaid-rent applications because these measures more directly identify where formal eviction pressure and rent-arrears enforcement are concentrated in relation to the size of the rental housing stock.

The racialized geography becomes more property-specific in Appendix Table A.13, which reports financialized landlord eviction filing rates within Black renter-majority dissemination areas and includes properties with zero eviction filings. Rates were highest in Mount Olive-Silverstone-Jamestown at 31.7 filings per 100 units, followed by Downsview-Roding-CFB at 26.3, Brookhaven-Amesbury at 21.5, and Black Creek at 21.1. Rates also exceeded 12 filings per 100 units in Rustic at 13.9, Weston at 13.8, Glenfield-Jane Heights at 13.6, Willowridge-Martingrove-Richview at 12.6, and Beechborough-Greenbrook at 12.1. These figures identify where in the city financialized ownership, Black renter concentration, and formal eviction pressure converge most sharply.

At the property level, the ten highest-filing rental buildings accounted for thousands of eviction applications between 2010 and 2023. Seven of the ten were located in areas where Black renter households made up a majority of renter households in the 2021 Census custom tabulation, including the two highest-filing properties on Kipling Avenue and two buildings on Chalkfarm Drive. Read alongside landlord names and ownership transition years, these buildings show how repeated filing becomes concentrated in specific addresses, ownership histories, and racialized rental geographies.



Table 5.6 Top ten rental properties by number of eviction filings, Toronto, 2010–2023

Rank	Property Address	Total Evictions	Per Year	Rental Units	Property Eviction Rate	Earlier Landlord(s)	Landlord 2023	Transition Year(s)	Black Renter Households 2021
1	2737 KIPLING AVE	2,391	171	416	41.1%	Fishman Group then The Wynn Group	Starlight Investments	2011, 2018	72.5%
2	2757 KIPLING AVE	2,112	151	343	44.0%	Fishman Group then The Wynn Group	Starlight Investments	2011, 2018	72.5%
3	15 MARTHA EATON WAY	1,936	138	364	38.0%	Sun Life Assurance Company of Canada	Sun Life Assurance Company of Canada		76.2%
4	160 CHALKFARM DR	1,750	125	466	26.8%	Fishman Group	Greenwin	2014	73.5%
5	10 SAN ROMANOWAY	1,613	115	424	27.2%	CAP REIT	CAP REIT		56.1%
6	105 WEST LODGE AVE	1,403	100	371	27.0%	The Wynn Group	Hazelview Properties	2018-2019	17.2%
7	500 MURRAY ROSS PKY	1,167	83	390	21.4%	CAP REIT	CAP REIT		51.5%
8	35 FOUNTAINHEAD RD	1,147	82	370	22.1%	El-Ad Canada Inc./Almadev	Ranee Management	2011	32.2%
9	1 FOUNTAINHEAD RD	1,130	81	370	21.8%	El-Ad Canada Inc./Almadev	Ranee Management	2011	32.2%
10	170 CHALKFARM DR	1,111	79	262	30.3%	Fishman Group	Greenwin	2014	73.5%

For properties which transferred ownership mid-year, the eviction rate combines the eviction filings from each landlord.

Source: Ontario Landlord Tenant Board; Statistics Canada Census 2021 Custom Tabulation.

Table by R. Maaranen, February 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.



Note: Property eviction rate is calculated as the average annual number of eviction filings per 100 rental units between 2010 and 2023. For properties that transferred ownership during the study period, filings are combined across landlords. Black renter household share refers to the surrounding census geography in the 2021 Census custom tabulation, not necessarily the racial composition of tenants inside each building. Source: Ontario Landlord and Tenant Board eviction filing records and Statistics Canada Census 2021 Custom Tabulation.

5.11 Transit station-area findings show localized and uneven pressure

The transit findings complicate any simple claim that new transit automatically produces eviction filings. In Stage 1, future transit proximity and project timing did not meaningfully explain whether a property entered the eviction system. Legal activation was more strongly organized through building size, ownership duration, social housing status, neighbourhood income, neighbourhood White household share, and the COVID moratoria period.

Stage 2 has to be read differently because it examines filing intensity only among properties that had already recorded at least one eviction filing. Among these properties, the transit results were localized and uneven rather than citywide or uniform. Eviction filing intensity was higher during Kennedy LRT construction, Finch West construction, and Weston Go station construction (renovations), while lower formal filing intensity appeared during Eglinton Crosstown early construction, Scarborough announcement, Finch-YorkU-Pioneer opening, and Yonge North extension to Richmond Hill announcement. The strongest localized interaction was Yonge North Cummer-Steeles during announcement; significant negative interactions also appeared for West Eglinton Crosstown Extension during construction, Kennedy-Islington during LRT construction, and Scarborough North McCowan-Sheppard during construction.

The uneven pattern indicates that tribunal filings capture only part of the pressure produced around transit investment. Lower formal filing intensity in some station-area contexts may reflect forms of building repositioning that do not pass through the tribunal, including acquisition, rent increases, renovation planning, cash-for-keys buyouts, units left vacant after turnover, delayed filings, or the managed deterioration of tenancy conditions. Tenants may leave, be pressured to leave, accept cash for keys, endure

deteriorating conditions, or remain under the threat of future legal action before displacement appears, if it appears at all, in formal eviction records.



Table 5.7 Selected localized transit-event findings from the filing-intensity model

Transit finding	Direction in filing-intensity model	What the result suggests
Kennedy LRT construction	Higher filing intensity	More intensive tribunal use during construction
Finch West construction	Higher filing intensity	More intensive tribunal use during construction
Weston construction	Higher filing intensity	More intensive tribunal use during construction
Eglinton early construction	Lower formal filing intensity	Pressure may be operating outside formal filings
Scarborough announcement	Lower formal filing intensity	Possible anticipatory vacancy, buyouts, or non-filing displacement
Yonge North Cummer-Steeles announcement	Lower formal filing intensity	Localized announcement-period effect

Note: The filing-intensity model examines only property-years with at least one eviction filing. These results identify associations between transit geography, project timing, and filing intensity. They do not establish that transit directly caused eviction filings. Full Stage 2 coefficient estimates appear in Appendix Table A.5.

5.12 Rent growth and acquisitions belong in the same analysis

Rent growth gives that geography further analytic weight, while also requiring a careful reading of the rent measure itself. The rent data capture average effective rents on new leases where rent information was available, rather than the rents paid by all sitting tenants in a building. The updated analysis includes multi-family primary rental properties with available rent records, including properties that recorded no eviction filings. Properties are classified according to the landlord type that owned them in 2013, although some

Photo: A GO train departs Mount Dennis Station, where GO Transit, UP Express, and TTC Line 5 Eglinton meet within a major transit interchange. The station reflects how new infrastructure can reshape accessibility and development expectations around nearby rental housing. Photograph by Dr. Nemoy Lewis.

may have been sold to a different landlord type before 2023. The table therefore traces rent growth from each property's 2013 ownership position rather than assuming that the same landlord or landlord type remained in place throughout the period.

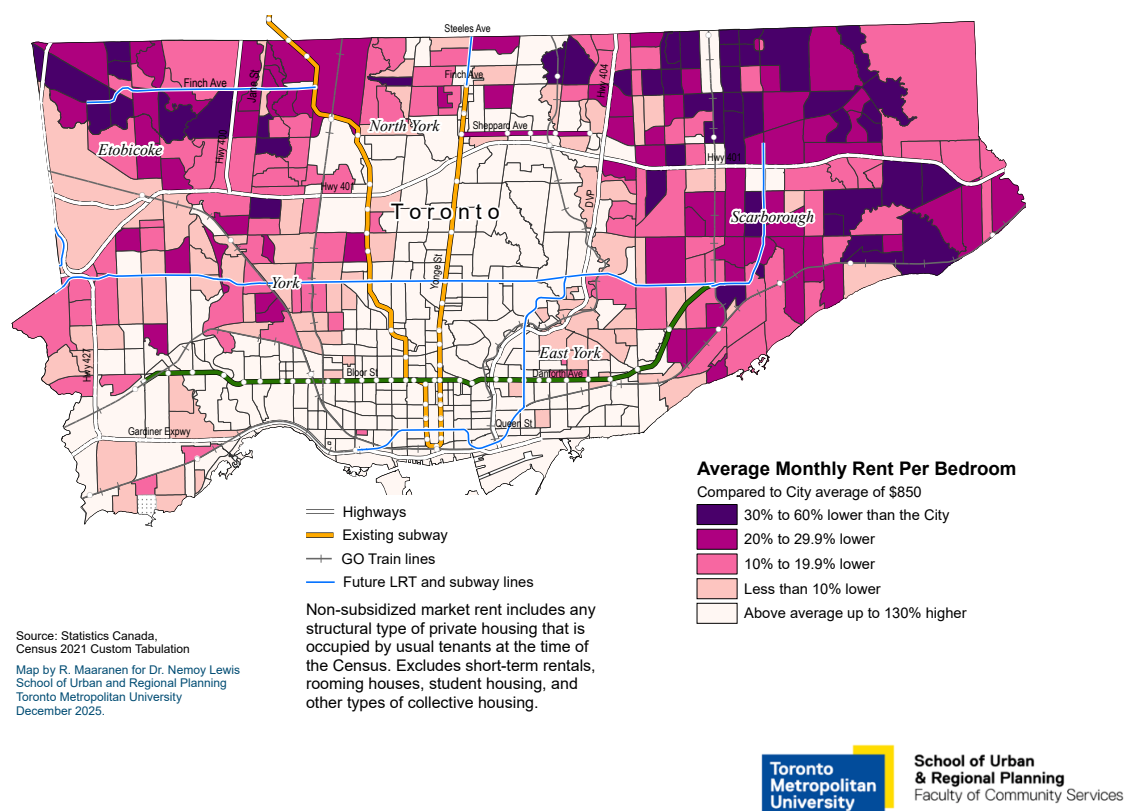


Figure 5.9 Neighbourhood rent gap in Toronto's private rental market by census tract, 2021

Note: This figure shows a neighbourhood rent gap measured at the census-tract level, rather than a property-level or tenant-level rent gap. It compares average monthly private-market rent per bedroom in each census tract with the City of Toronto average of \$850 in 2021. Darker areas indicate census tracts where average rents were between 20% and 60% below the citywide average. Non-subsidized market rent includes private housing occupied by usual tenants at the time of the Census and excludes short-term rentals, rooming houses, student housing, and collective housing.

Table 5.8 reports compound annual growth rates in average effective rent by landlord type, landlord subtype, dissemination-area ethnocultural renter-majority type, and neighbourhood income category, allowing the report to identify how market-facing rent escalation varied across ownership structures and racialized rental geographies. Financialized and private non-financialized landlord properties both recorded an overall compound annual growth rate of 5.4%, indicating that the citywide totals alone do not reveal a substantial difference between the two broad ownership groups. The sharper pattern emerges when landlord type is examined together with neighbourhood income and ethnocultural renter-majority geography.

Among financialized properties, average effective rents grew by 7.4% in lower-income Black renter-majority dissemination areas and 8.1% in higher-income Black renter-majority dissemination areas, compared with 5.0% and 4.8% in lower- and higher-income White renter-majority dissemination areas. Financialized asset managers recorded 9.1% growth in lower-income South Asian renter-majority areas, while REIT properties

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recorded 8.4% growth in lower-income Black renter-majority areas. Private non-financialized properties also recorded elevated growth in several racialized rental geographies, including 7.5% in higher-income Black renter-majority areas and 7.1% in lower-income South Asian renter-majority areas. These results show that rent escalation crossed broad ownership categories but remained unevenly distributed across racialized and income geographies. Landlord type, neighbourhood income, and ethnocultural composition therefore need to be read together rather than treated as separate explanations of rent growth.

Table 5.8 Compound annual growth in average effective rent by landlord type, ethnocultural renter majority type, and income level, Toronto, 2013–2023

Landlord Type and Subtype of Properties Owned in 2013	DA Ethnocultural Type (2016) and Income Level									
	Total	Black		South Asian		Filipino	White		Mixed	
		Low	High	Low	High	High	Low	High	Low	High
Financialized Landlord Total	5.4%	7.4%	8.1%	7.7%	6.1%	5.6%	5.0%	4.8%	5.8%	5.8%
Asset Manager	5.6%	7.8%	-	9.1%	5.9%	5.3%	5.1%	5.1%	5.6%	6.0%
Bank	5.4%	-	-	-	-	-	-	5.4%	-	-
Brokerage	5.2%	-	-	-	-	-	5.5%	-	5.5%	5.0%
Developer	5.4%	7.5%	-	7.0%	-	-	5.0%	4.5%	5.1%	6.0%
Family Business Conglomerate	5.5%	8.1%	8.4%	-	-	6.2%	5.3%	4.7%	5.8%	6.1%
Insurance Company	3.9%	-	7.5%	-	-	-	4.0%	3.3%	3.3%	5.3%
Mutual Funds	8.6%	-	-	-	-	-	-	8.6%	-	-
Pension Funds	5.2%	-	-	-	-	-	5.4%	4.8%	5.4%	5.5%
Private Equity	4.9%	6.0%	-	-	-	-	0.8%	6.0%	5.4%	3.7%
Property Manager/Owner	5.3%	-	-	6.5%	-	-	5.0%	4.6%	6.9%	5.3%
Real Estate Investment Trust	6.0%	8.4%	-	7.8%	6.3%	-	5.5%	5.6%	6.5%	5.7%
Private Non-FL Total	5.4%	6.0%	7.5%	7.1%	6.4%	5.4%	5.2%	4.9%	5.8%	5.6%
An individual(s) acting in own capacity	4.6%	5.8%	-	-	5.6%	3.9%	3.9%	5.2%	3.9%	4.9%
Developer	5.2%	6.0%	-	-	-	-	5.3%	4.7%	5.7%	5.5%
Numbered Company	5.7%	-	7.0%	6.9%	-	4.1%	4.0%	4.1%	6.7%	5.3%
Private Investor - Canadian	5.4%	5.9%	7.7%	-	6.4%	5.1%	5.3%	4.9%	5.8%	5.4%
Private Investor - Foreign	4.4%	-	-	-	-	-	4.8%	3.8%	6.7%	4.8%
Property Management Company	5.7%	6.8%	-	8.3%	6.9%	7.3%	5.6%	5.4%	5.7%	6.4%

Multi-family primary market rental housing. Rent not available for all properties. Properties owned in 2013 may be sold to a different type by 2023.

Based on dissemination areas 2016 which have 50% or more of renter primary household maintainers identifying with a single racialized group.

Low-income DA's have renter median household income below the 2015 Toronto median; high-income DA's above the median.

Source: CoStar Group; Ontario Landlord Tenant Board; Statistics Canada, Census 2016 Custom Tabulation

Table by R. Maaranen for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University. July 2026.



School of Urban
& Regional Planning
Faculty of Community Services

Note: Growth rates are based on average effective rents from 2013 to 2023 for multi-family primary rental market properties with available rent records. Properties are classified according to the landlord type and subtype that owned them in 2013 and may have been sold to a different landlord type by 2023. The analysis includes properties with zero eviction filings. Average effective rent refers to rents advertised or charged for newly available units after concessions or discounts are accounted for and should not be interpreted as the average rent paid by all sitting tenants. Private non-financialized landlords exclude government, institutional, and non-profit landlords. Lower-income dissemination areas have renter median household income below the 2015 Toronto median, while higher-income dissemination areas are above the median. Blank cells indicate insufficient or unavailable data for the relevant landlord and dissemination-area category. Sources: CoStar Group; Ontario Landlord and Tenant Board; Statistics Canada 2016 Census Custom Tabulation.

The acquisition rent-gap analysis asks whether private landlord purchases occurred at similar rent positions across racialized rental geographies, using a one-way ANOVA to compare rent-gap means across

dissemination area ethnocultural majority types. The sample included 57,724 units purchased by private landlords between 2013 and 2024 across 581 transaction addresses, excluding acquisitions with unavailable rent or race data. The test found a statistically significant difference in rent-gap means across DA majority types, indicating that private landlord acquisitions were not distributed evenly across discounted and premium segments of the Toronto rental market. Properties acquired in Black-majority dissemination areas were, on average, 11% below the Toronto average, while properties acquired in Filipino-majority areas were 5% below. Properties in White-majority areas were 6% above the Toronto average. The ANOVA does not identify why landlords purchased particular buildings, but it establishes that acquisition rent gaps differed systematically across racialized rental geographies.

Landlords can acquire value from different rent positions, with lower-rent buildings offering room for future rent growth through turnover, repairs, above-guideline increases, or repositioning, while higher-rent buildings may provide stronger income from the point of purchase. The racialized geography of the rent gap raises a more precise displacement question about where landlords are acquiring lower-rent housing, whose neighbourhoods are being positioned for future rent growth, and how those acquisition patterns intersect with formal eviction pressure.

5.13 What the citywide findings show

Across Toronto, eviction pressure appears less as a single event than as a set of connected legal, financial, and spatial practices, with buildings encountering the tribunal in sharply different ways. Many remain outside the filing system in a given year, while others enter it repeatedly, and that uneven movement is shaped by building scale, ownership duration, landlord type, policy period, neighbourhood conditions, rent-arrears enforcement, rent trajectories, and the changing value of places affected by infrastructure investment.

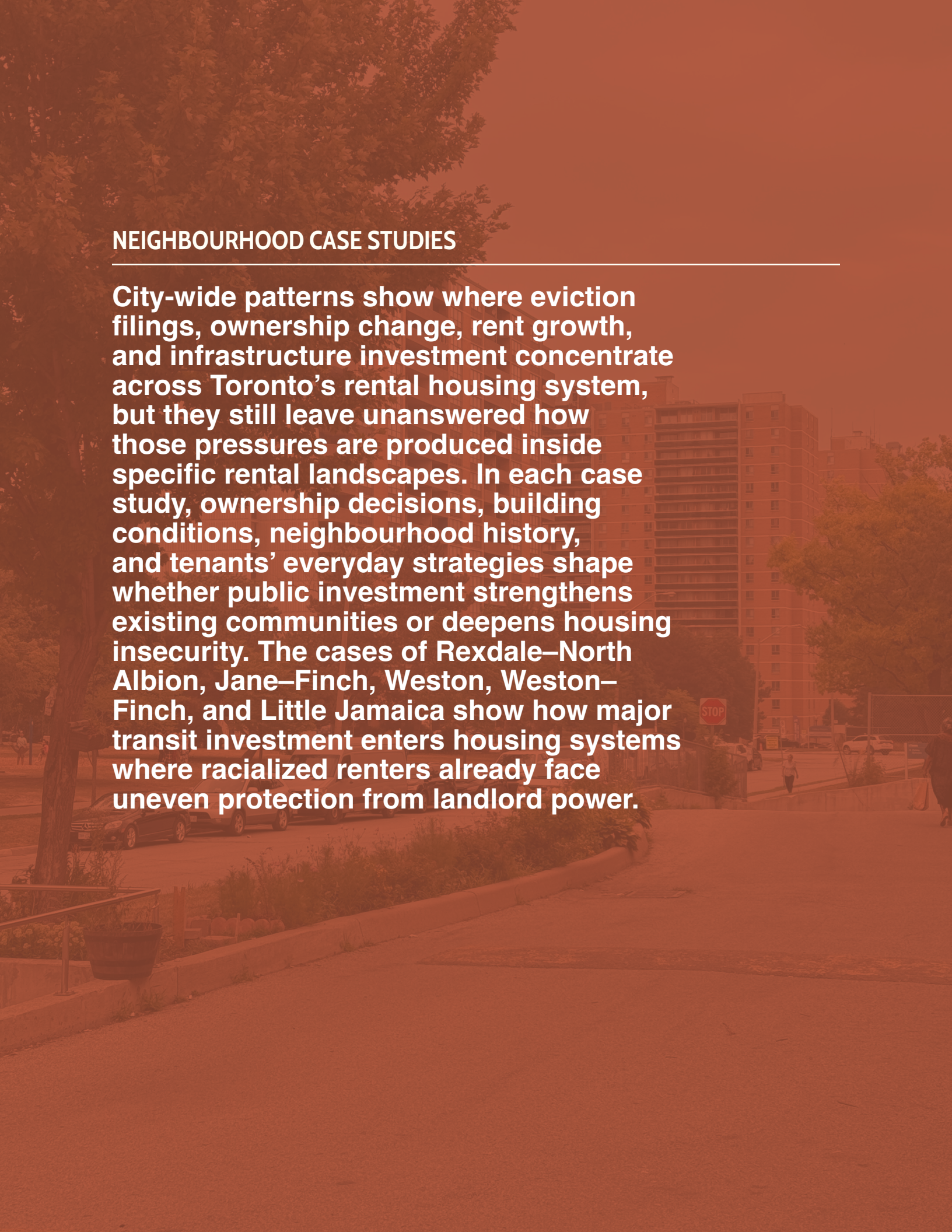
The primary and secondary market results challenge a common assumption about Toronto's eviction geography. Eviction filings are often attributed to condominium rentals, single-family rentals, and other secondary market arrangements, but the data point elsewhere. Between 2010 and 2023, the largest share of filings came from the primary rental market, which means the city's eviction problem has to be understood through the larger rental buildings, ownership structures, and property-management systems that organize much of Toronto's purpose-built rental housing.

Landlord type gives Toronto's eviction geography an institutional form by showing how financialized landlords occupied a large share of tribunal use and relied heavily on L1 rent-arrears applications. Those filings are better understood as evidence of how rent debt becomes legally actionable through particular ownership and management settings, where arrears, repayment pressure, turnover, and legal enforcement can become part of ordinary rental governance.

Beyond the tribunal, acquisition, rent growth, and rent-gap evidence place formal filings within a wider field of changing ownership expectations and rising effective rents. Some lower-rent buildings appear in acquisition patterns that position them for future rent growth, while transit investment can change expectations about future value in ways that may not immediately appear as new filings. In this context, infrastructure-led pressure can move through filing intensity, rent escalation, redevelopment pressure, investor expectations, informal displacement, and intensified legal pressure in buildings already connected to the tribunal system.

Eviction filings should therefore be treated as one legal example of a broader housing process. They

capture moments when landlord pressure enters the tribunal, but they do not exhaust the ways tenants are made insecure, pushed to make impossible trade-offs, induced to leave, or forced to remain under worsening conditions. The citywide evidence connects formal eviction pressure to ownership, rent growth, racialized geography, infrastructure investment, and the everyday governance of rental housing in Toronto.



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City-wide patterns show where eviction filings, ownership change, rent growth, and infrastructure investment concentrate across Toronto's rental housing system, but they still leave unanswered how those pressures are produced inside specific rental landscapes. In each case study, ownership decisions, building conditions, neighbourhood history, and tenants' everyday strategies shape whether public investment strengthens existing communities or deepens housing insecurity. The cases of Rexdale–North Albion, Jane–Finch, Weston, Weston–Finch, and Little Jamaica show how major transit investment enters housing systems where racialized renters already face uneven protection from landlord power.

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Transit investment enters each study area through a different housing geography, so displacement has to be traced through the specific places where landlord power, racialized rental vulnerability, and neighbourhood value are being remade. In Rexdale–North Albion, Jane–Finch, Weston, and Weston–Finch, the analysis moves through large

purpose-built rental buildings where Black renters encounter landlord power at the scale of the apartment property. In Little Jamaica, the pressure gathers around a Black cultural and commercial corridor where the Eglinton Crosstown has made proximity to Eglinton West more valuable and more difficult to hold onto.

Photo: (Top) The high-rise rental property at 2737 Kipling Avenue in Rexdale–North Albion, one of the large apartment buildings examined in the report's analysis of landlord ownership and eviction filing patterns. (Bottom) A beauty business and neighbouring Caribbean grocery store at the corner of Oakwood Avenue and Eglinton Avenue West reflect the commercial and cultural life of Little Jamaica. Photographs by Dr. Nemoy Lewis.

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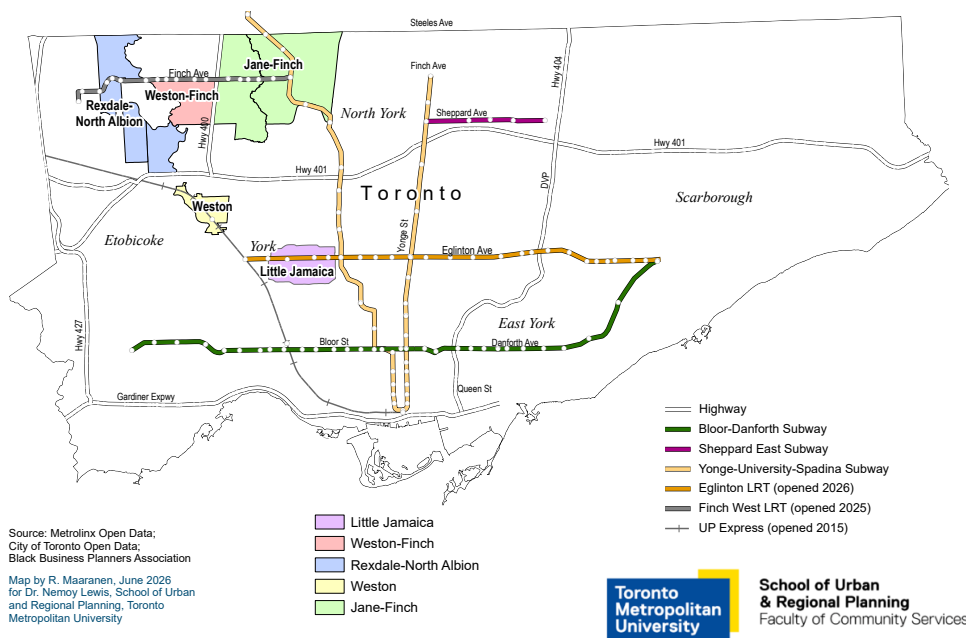
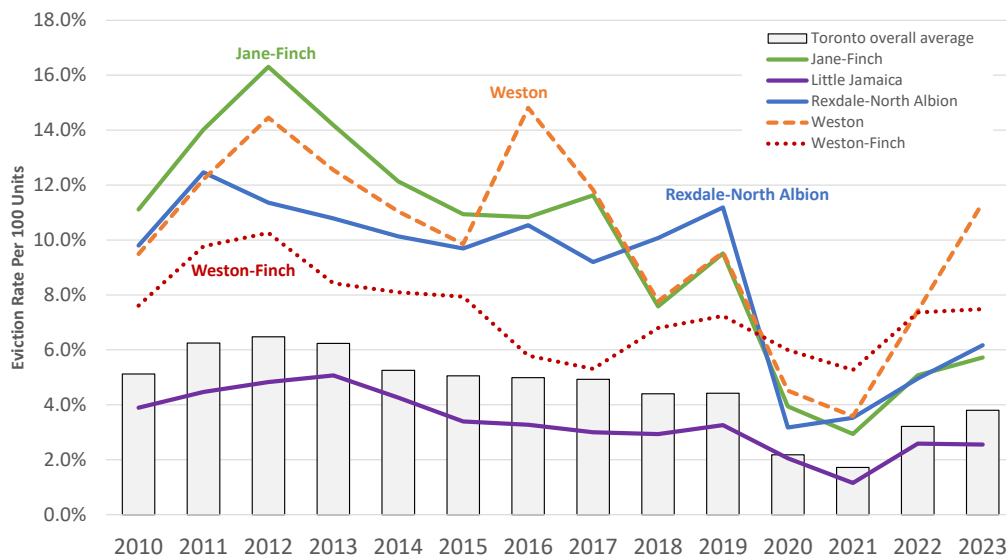


Figure 6.1 Locations of the Five Study Area Communities

Note: Little Jamaica is defined here as the Eglinton Avenue West corridor from Keele Street to Marlee Avenue, following the geography used by the BBPA Little Jamaica initiative and the Little Jamaica BIA.

Figure 6.1 locates the five study areas where transit investments are reshaping land and rental housing around them. In the Finch West and Weston geographies, the map points to apartment landscapes where ownership concentration and eviction filing reach tenants at the building level. On Eglinton West, the map asks the analysis to follow displacement differently, through nearby housing and the struggle to keep Black commercial and community life connected to Little Jamaica.



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Eviction counts from Ontario Landlord & Tenant Board data and property unit counts compiled from various databases.
Chart by R. Maaranen for Dr. Nemo Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.2 Multi-Family Rental Eviction Filing Rates, 2010–2023, Five Study Area Communities

Eviction filing rates do their strongest work here when they are read as evidence of how public infrastructure enters the private governance of rental housing. Four study areas exceeded Toronto's primary rental market average of 4.6 filings per 100, with Weston and Jane–Finch highest at 9.6 and 9.5, followed by Rexdale–North Albion at 8.6 and Weston–Finch at 7.2. The numbers become politically and analytically meaningful through the relations that produce them. In Weston, repeated property transfers place the period after sale at the centre of the displacement story, as buildings are revalued around new revenue expectations while tenants remain tied to unresolved repair claims, AGIs, and a shrinking field of affordable alternatives. In Jane–Finch, the gap between high-filing private ownership forms and much lower public and non-profit rates shifts the explanation away from neighbourhood reputation and toward the governance of particular rental buildings. In Rexdale–North Albion, the mismatch between unit share and filing share shows how a smaller ownership position can still produce an outsized legal footprint in a racialized rental market where tenants have few nearby options. Little Jamaica, at 3.5 filings per 100 units, pushes the analysis beyond the residential filing rate because the pressure around Eglinton West moves through housing costs, storefront survival, land value, and the struggle to keep Black cultural life anchored to the corridor.

Eviction filing rates track landlord applications to the Landlord and Tenant Board, including cases that stop short of sheriff-enforced removal. Even without a lock change, a filing can reorganize the tenancy around legal deadlines, repayment demands, missed work, added costs, and the risk of losing the unit. The process turns arrears into a formal claim on the tenant's home, making the work of remaining housed more expensive, more stressful, and less secure.

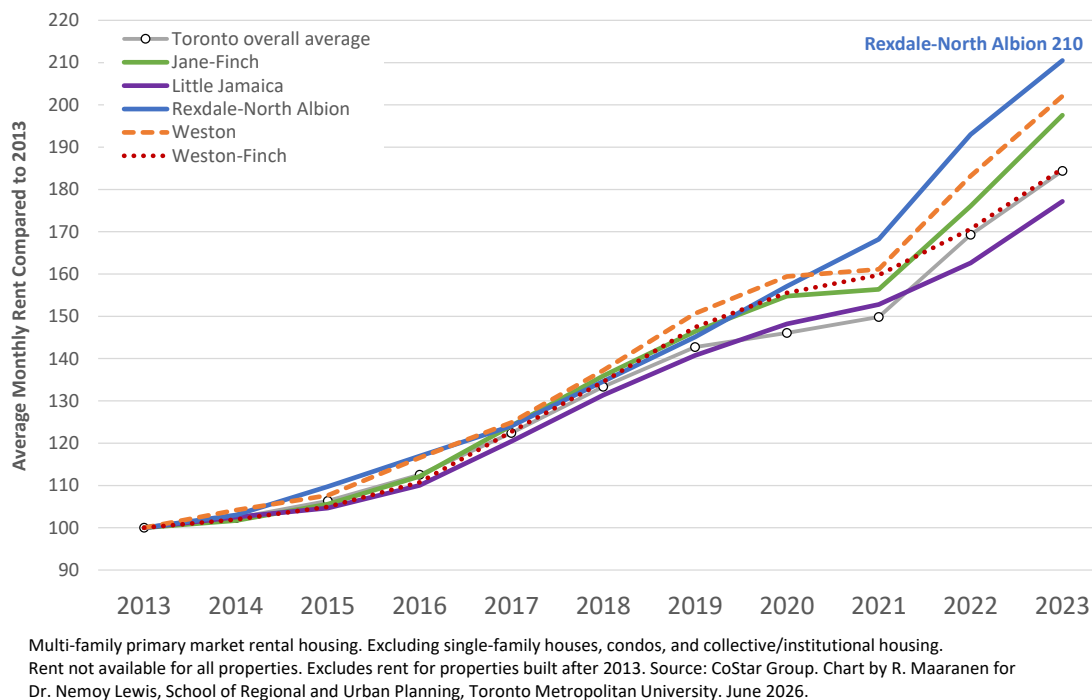


Figure 6.3 Indexed Multi-Family Average Effective Rent Growth, 2013–2023, Five Study-Area Communities

Note: Average effective rent refers to rents advertised or charged for newly available units after concessions or discounts are accounted for. Each series is indexed to 2013, with the average effective rent in that year set equal to 100. A value of 150, for example, indicates that average effective rent was 50% higher than in 2013. These values should not be interpreted as the average rent paid by all tenants already living in these buildings.

Table 6.1. Compound Annual Growth Rate in Average Effective Rent, 2013–2023

Rank	Study Area	CAGR	Units	Average Rent	
				2013	2023
1	Rexdale-North Albion	7.7%	4,345	\$1,182	\$2,489
2	Weston	7.3%	2,905	\$1,148	\$2,320
3	Jane-Finch	7.0%	8,424	\$1,178	\$2,327
4	Weston-Finch	6.3%	1,551	\$1,110	\$2,053
5	Little Jamaica	5.9%	1,102	\$1,145	\$2,029
	Toronto	6.3%	217,203	\$1,255	\$2,315

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Excludes rent for properties built after 2013.
Source: CoStar Group. Table by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Note: Average effective rent refers to rents advertised or charged for newly available or newly leased units after concessions or discounts are accounted for. CAGR refers to the compound annual growth rate, or the average yearly pace of rent growth between 2013 and 2023. The table is limited to multi-family primary rental properties with available rent data and excludes properties built after 2013. These values should be read as rents on newly available or newly leased units, rather than as the average rent paid by all tenants already living in these buildings.

Figure 6.3 and Table 6.1 trace how quickly the price of re-entering the rental market changed across the five study areas. Ontario’s rent rules help explain why vacancy becomes so important to landlord revenue. For most sitting tenants, annual rent increases are limited by the provincial guideline unless a landlord receives approval for an above-guideline increase. Once a unit turns over, however, the incoming tenant’s first rent can reset the income attached to that apartment, turning older lower-rent tenancies into a gap between current building revenue and the higher rent a vacant unit may command.

Rexdale–North Albion had the steepest increase, with rents on newly available units rising from \$1,182 to \$2,489 between 2013 and 2023 (7.7% annually), followed by Weston at 7.5% and Jane–Finch at 7.0%. Weston–Finch rose to just above Toronto’s primary multi-family rental average, at 6.5% compared with 6.4% citywide, while Little Jamaica’s 5.9% increase still marks a corridor where keeping a foothold nearby became harder over the decade. The annual rent-growth index tables make the displacement significance of those increases clearer, as the rents facing households forced back into the market more than doubled in Rexdale–North Albion, Weston, and Jane–Finch, nearly matched the citywide increase in Weston–Finch, and rose unevenly across Little Jamaica’s private rental stock.⁴ The ownership evidence then helps explain why those rent gaps reach tenants differently across place, with Weston and Weston–Finch making clear how pressure can build through repeated building transfers in one area and concentrated local control in the other before anyone has formally moved.

The rent evidence changes how the eviction data should be understood because tenants do not have to be formally removed before the surrounding market begins to limit their choices. An eviction filing, deteriorating building conditions, or a conflict with management force a household to measure the home they are trying to keep against the price of the next available apartment. For tenants holding onto older, lower priced rentals, the threat is not only the legal process itself, but the discovery that the surrounding rental market has already moved beyond what they can afford.

⁴ See Appendix Tables C.1–C.5, Growth Rates in Multi-Family Average Effective Rent, 2013–2023, by Landlord Type, for the five study-area communities.

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Displacement pressure therefore begins inside the gap between the rent a tenant has been able to manage and the rent they would face if staying became impossible.

Those rent gaps unfold in rental markets where large private landlords can turn the promise of a future vacancy into pressure on tenants who have not moved. Once that gap becomes part of how the building is valued, management pressure can move through the ordinary terms of the tenancy, making repair delays, rent collection, legal notices, and strained communication part of the same effort to protect the income the property is expected to produce.

Tenants do not have to move for a building sale to change the conditions of staying housed, since the same apartment can enter a new ownership period with different expectations around rent collection, repairs, arrears, and legal enforcement. In Weston, that risk is especially visible because a larger share of the multi-family rental stock changed hands between 2010 and 2023 than in Jane–Finch or Weston–Finch. After transfer, older repair problems and AGI claims can move into a new ownership period alongside a stronger push to raise building income, leaving tenants to judge the sale through the security of their own homes. Weston–Finch works differently, because concentrated control over a compact LRT-adjacent rental market gives a small number of owners unusual influence over how redevelopment around Emery Station reaches existing households. The rent gaps reach tenants through different ownership conditions, with repeated building transfers in Weston transforming older tenancies into new income expectations, while concentrated local control in Weston–Finch gives a small number of landlords greater power over what staying housed can cost.

The ownership-transition tables place the period after sale inside the displacement process, showing how building transfer can change the legal and financial conditions tenants face while they remain in the same homes. In Weston, properties with one owner recorded an average filing rate of 7.6 per 100 units, compared with 14.0 for properties with two owners and 16.8 for properties with three owners. Jane–Finch follows the same pattern, with no-change properties at 8.1 compared with 16.8 for properties with two or three owners, while Rexdale–North Albion makes the imbalance especially stark, as properties with two owners held 9.2% of 2023 units and produced 34.5% of filings between 2010 and 2023. These gaps show that ownership transfer can reset the terms of staying housed, as existing tenant conflicts enter a new revenue environment where legal filing helps management narrow the distance between older rents and the income the property is expected to produce.

Table 6.2. Largest Private Landlords of Multi-Family Rental Properties by Units, 2023

Study Area Community	City neighbourhood geography (158)	Landlord Name	Entry Year	Ownership Form	Units	Area Share	Buildings	Area Share	Units Per Building	Eviction Filings Since Entry Year	Annual Avg Eviction Rate
Jane-Finch	Black Creek / Glenfield-Jane Heights / York University Heights	Ranee Management	2011	Family Conglomerate	1,480	10%	4	6%	370	3,264	17.6%
Weston	Weston	Dream Unlimited	2021	Asset Manager/Private Equity	789	33%	2	4%	395	200	8.4%
Rexdale-North Albion	Mount Olive-Silverstone-Jamestown / Rexdale-Kipling / Elms-Old Rexdale	Starlight Investments	2018	Asset Manager/Private Equity	1,069	59%	5	10%	214	1,203	18.7%
Little Jamaica	Custom area defined by Black Business Planners Association (BBPA)	Hazelview Investments	2011	Asset Manager/Private Equity	158	9%	2	4%	79	147	7.2%
Weston-Finch	Hummermede	Medallion Corporation	2010 or earlier	Developer-Landlord (Large)	1,155	75%	4	25%	289	909	7.4%

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Note: Area share refers to the proportion of the private primary rental market in 2023, excluding government, institutional, non-profit landlords from totals. Annual eviction rate per 100 units is calculated only for the years in which the specified landlord owned property in the area, including any mid-year acquisitions. Source: Ontario Landlord Tenant Board and other sources. Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University

Across the five study areas, the largest-landlord table turns landlord size into a question of local power. Several firms control enough private rental housing for their management decisions to reach beyond a single building and shape the conditions tenants face across a wider rental landscape. In Rexdale–North Albion, Starlight Investments holds 1,069 units across five buildings, 59% of the private primary rental market in the study area and has recorded 1,203 eviction filings since entering the area in 2018, producing an annual average eviction rate of 18.7 filings per 100 units. Rane Management occupies a similar position in Jane–Finch, where 1,480 units across four buildings have generated 3,264 filings since 2011, an annual average eviction rate of 17.6 filings per 100 units. Those filing rates show how tribunal use can become part of large-portfolio management in areas where tenants already have limited affordable options nearby. Weston–Finch puts the concentration problem in plain view, with Medallion Corporation holding 1,155 units across four buildings, equal to 75% of the private primary rental market in the study area. When one landlord controls that much of the local private rental stock, decisions about rent, repair, arrears, and legal enforcement can shape the housing conditions available to tenants across much of the area before a household even begins searching elsewhere.

Table 6.3 Largest Privately Owned Multi-Family Rental Property in Each of the Five Study Area Communities, by Units, Toronto, 2023

Study Area Community	City neighbourhood geography (158)	Address	Year Built	Earlier Landlord(s)	Landlord 2023	Transition Year(s)	Total Evictions 2010-2023	Units	Annual Avg Eviction Rate	Dissemination Area Black % 2021
Jane-Finch	Black Creek / Glenfield-Jane Heights / York University Heights	10 SAN ROMANOWAY	1977	CAPREIT	CAPREIT		1,613	428	26.9%	56.1%
Weston	Weston	2450-2460 WESTON RD	1972	Josten Developments Limited, Conundrum Capital/Arch Corporation	Starlight Investments	2010, 2019	1,074	428	17.9%	60.5%
Rexdale-North Albion	Mount Olive-Silverstone Jamestown / Rexdale-Kipling / Elms-Old Rexdale	2737 KIPLING AVE	1976	Fishman Group, The Wynn Group	Starlight Investments	2011, 2018	2,391	409	41.8%	72.9%
Little Jamaica	Custom area defined by Black Business Planners Association (BBPA)	640 LAUDER AVE	1965	LASH Group of Companies	LASH Group of Companies		57	129	3.2%	24.0%
Weston-Finch	Humbermede	6-10 VENA WAY	2016	Medallion Corporation	Medallion Corporation		180	362	6.2%	49.8%

Property annual eviction rate per 100 units includes all evictions filed by all owner(s) of the property for a fixed number of units since 2010 or year of construction.

Source: Ontario Landlord Tenant Board; Statistics Canada, Census 2021 Custom Tabulation
Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University

At the building scale, Table 6.3 brings the report back to the addresses where landlord power becomes part of everyday housing life. The northwest properties listed in the table are large rental buildings in areas with substantial Black population shares, but their significance comes from the way repeated filing histories and ownership transitions demonstrate racialized rental-market pressure being produced at the address level. For tenants, those addresses are where rent demands, repair delays, and legal notices become the ordinary terms through which neighbourhood change enters the home.

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Little Jamaica requires a different analytical angle because 640 Lauder Avenue does not carry the same tower-centred pattern as the northwest properties. Its smaller size and lower filing rate show that the residential property evidence captures only part of the pressure around Eglinton West. Rather than forcing Little Jamaica into the same building-scale frame, the table keeps nearby rental housing connected to a corridor geography where the struggle over Black commercial life, construction disruption, redevelopment pressure, and rising rents shapes who can remain close to the places that give Little Jamaica its meaning.



Photo: 640 Lauder Avenue, a purpose-built rental building in Little Jamaica owned by the Lash Group of Companies. Photograph by Dr. Nemoy Lewis.

6.1 Rexdale–North Albion



Rexdale–North Albion sits within a longer northwest Toronto history where postwar suburban growth, racialized immigration, uneven infrastructure investment, and a large rental housing stock became closely tied to community organizing and struggles over belonging. In North Etobicoke, high-rise rental buildings, public and private housing, highway infrastructure, nearby industrial and warehouse districts, and limited rapid transit access shaped how residents moved between home, work, school, and services long before the Finch West LRT arrived. The area has often been read from the outside through narrow public narratives about decline and risk, even as residents, community groups, and independent Black publications such as *Share* newspaper have told a fuller story of the neighbourhood as a place where people care for one another, fight for better services, defend their homes, and challenge decisions made about the community without consulting them. Research on media representations of Rexdale shows how outside coverage has narrowed the public image of the neighbourhood, while community-based reporting has offered more grounded accounts of everyday life, activism, and residents' efforts to define the area on their own terms (Boateng 2024).

Photo: The Rexdale Community Hub at 21 Panorama Court, with high-rise apartment towers in the background, reflects the relationship between community-serving institutions and the large multi-family housing landscape of Rexdale–North Albion. Photograph by Dr. Nemoy Lewis.

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In Rexdale–North Albion, eviction filing data are being read through a longer neighbourhood history in which many Black and racialized tenants live in large rental buildings where unresolved repairs, rising housing costs, weak enforcement, and repeated eviction threats have already shaped everyday housing life. Treating these conditions as if they belong naturally to the neighbourhood would hide the policy choices, landlord practices, and uneven public investment that help produce them. The analysis begins with the buildings where tenants live because that is where ownership decisions are felt most directly, through repair conditions, eviction filings, and the rising value attached to rental housing near the Finch West LRT.



Photos: (Top) 2777 Kipling Avenue, a high-rise rental property owned by Q Residential, sits within a dense cluster of purpose-built apartment buildings along the Kipling Avenue corridor in Rexdale–North Albion. (Bottom) A Line 6 Finch West LRT vehicle travels through the intersection of Kipling Avenue and Finch Avenue West, viewed looking west toward the surrounding high-rise rental landscape of Rexdale–North Albion. Photographs by Dr. Nemoy Lewis.

The Finch West LRT brings long-demanded rapid transit to a part of the city where residents have lived for decades with limited connections to the rest of Toronto (Roy 2025). Along the wider corridor, the years before opening were already part of the struggle over who would benefit from the Finch West LRT. Tenants lived with construction disruption, narrowed sidewalks, detours, and harder access to stops and local services while ownership changes, rising rents, and the growing presence of large landlords such as Starlight signalled the repositioning of a rental market even before improved transit fully arrived (Hune-Brown 2023). In Rexdale–North Albion, improved transit arrives in a rental landscape where ownership changes can raise expectations for a property, while unresolved repairs and eviction filings pull tenants between the daily work of holding a home together and the formal legal process that can put that home at risk.

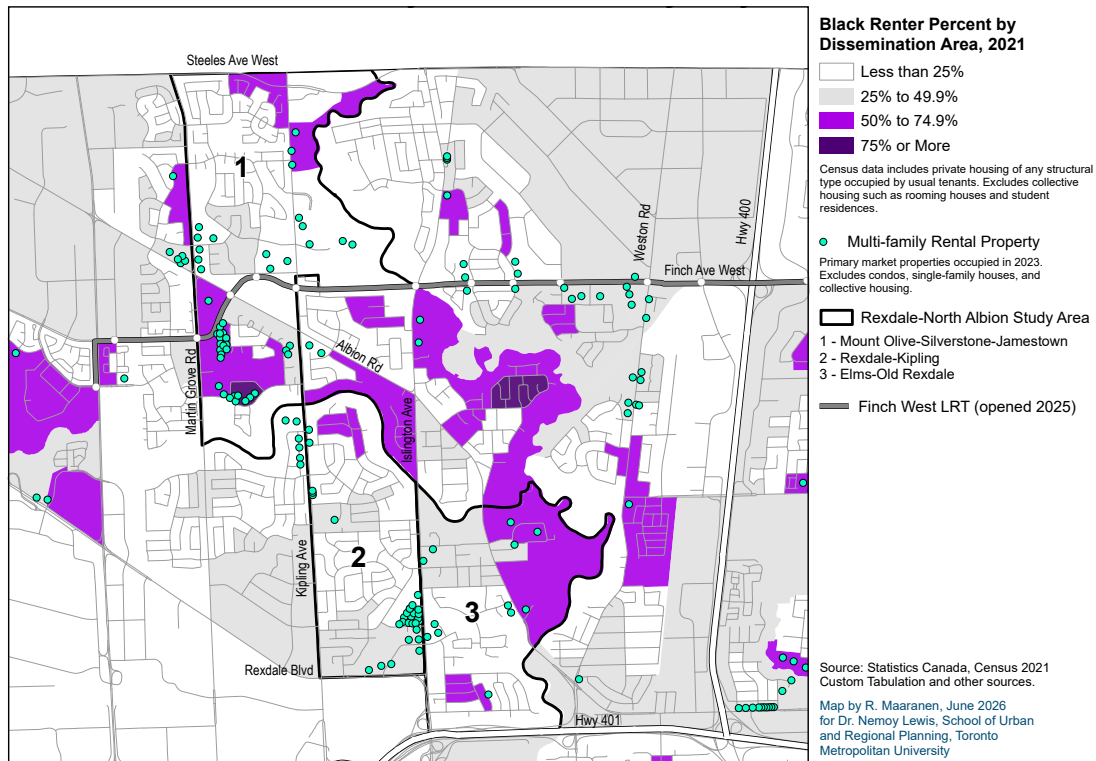


Figure 6.4 Multi-Family Rental Properties and Black Renter Concentration, 2021/2023, Rexdale–North Albion

Note: The map shows multi-family primary rental properties occupied in 2023 and Black renter concentration by dissemination area in 2021. It excludes condos, single-family houses, and collective housing. Census data include private housing of any structural type occupied by usual tenants and exclude collective housing. Source: Statistics Canada, Census 2021 Custom Tabulation and other sources.

Across Rexdale–North Albion, the map places multi-family rental properties inside a Black renter geography, with several surrounding dissemination areas recording Black renter concentrations above 50%. Those buildings form part of a local housing market where higher rents, unresolved repairs, and scarce alternatives make the uneven arrival of transit investment more consequential for tenants trying to hold onto their homes. The later filing and ownership evidence shows how that exposure is converted into property-level pressure, as tribunal use gathers around particular buildings and ownership forms. The map anchors the property-level shows how filing pressure gathers inside a landscape shaped by racialized housing inequality and landlord control.

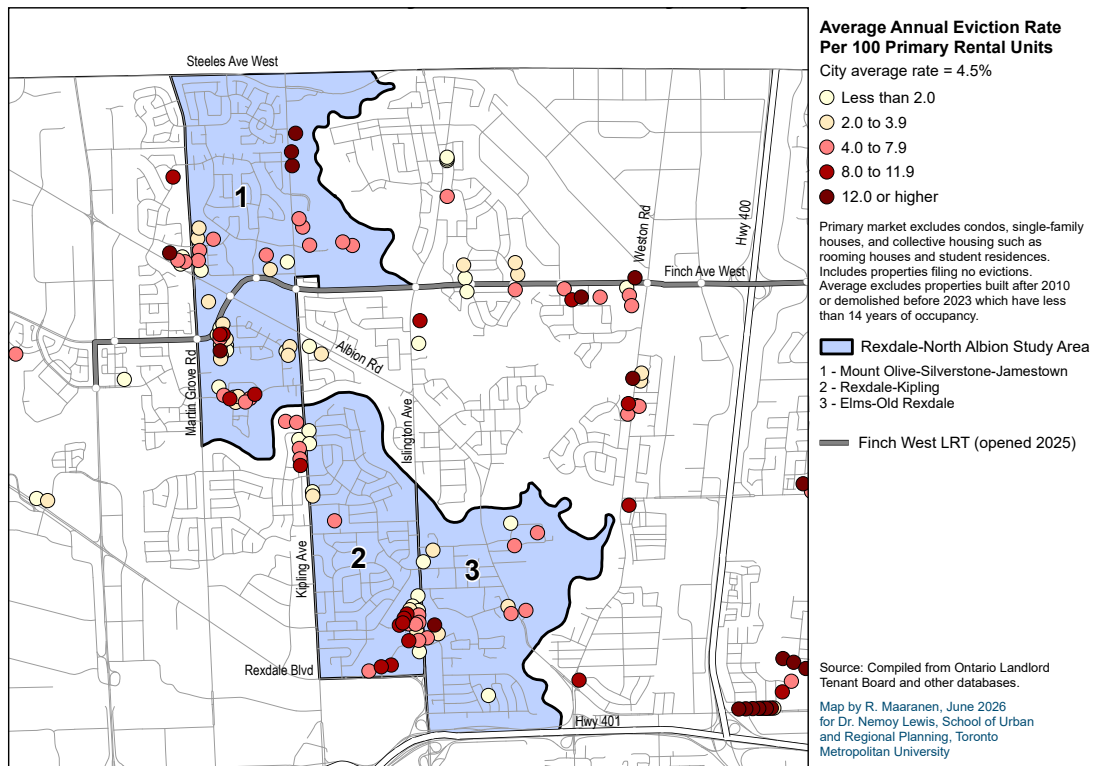


Figure 6.5 Multi-Family Property Average Annual Eviction Rate, 2010–2023, Rexdale–North Albion

The neighbourhood average starts to come apart once eviction rates are attached to individual buildings. Against the city benchmark of 4.5 filings per 100 units, the highest-rate properties rise to nearly three times the city average or more while nearby properties remain much lower, thus tying the pattern to ownership and management regimes operating inside particular buildings. Repeated tribunal use is already visible here as a property-level practice, concentrated through specific buildings in a racialized rental market where tenants have few affordable ways to leave and few secure ways to stay. Rexdale’s filing pattern becomes most stark at the address level, where the five highest-filing properties accounted for 65% of all primary-market filings and the top ten accounted for 75%, tying the neighbourhood’s eviction record to a small set of buildings where tribunal use became a central part of tenancy management.⁵

⁵ See Appendix Figure E.1, Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Rexdale–North Albion Study Area.

Table 6.4 Multi-Family Rental Property Ownership Concentration and Eviction Filing Rates, 2010–2023, Rexdale–North Albion

Landlord Type	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Asset Manager/Private Equity	12	13.8%	2,088	27.8%	2,144	22.9%	16,917	15.6%	12.7%
Developer-Landlord (Large)	3	3.4%	795	10.6%	860	9.2%	11,130	10.2%	7.7%
Family Conglomerate	3	3.4%	558	7.4%	3,229	34.5%	13,828	12.7%	23.4%
Government	31	35.6%	2,055	27.3%	955	10.2%	28,770	26.5%	3.3%
Non-Profit/Institution	6	6.9%	488	6.5%	110	1.2%	6,771	6.2%	1.6%
Private Investor (Large >100 Units)	3	3.4%	547	7.3%	1,074	11.5%	12,738	11.7%	8.4%
Private Investor (Small <100 Units)	21	24.1%	449	6.0%	477	5.1%	10,778	9.9%	4.4%
Property Management Company (Small < 400 Units)	7	8.0%	333	4.4%	202	2.2%	3,683	3.4%	5.5%
Real Estate Investment Trust	1	1.1%	204	2.7%	303	3.2%	4,156	3.8%	7.3%
Rexdale-North Albion Total	87	100%	7,517	100%	9,354	100%	108,771	100%	8.6%

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Data may include properties built after 2010 or demolished before 2023. Evictions and units are counted separately for buyer and seller when a property is sold mid-year. Source: Ontario Landlord Tenant Board and other sources. Table by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

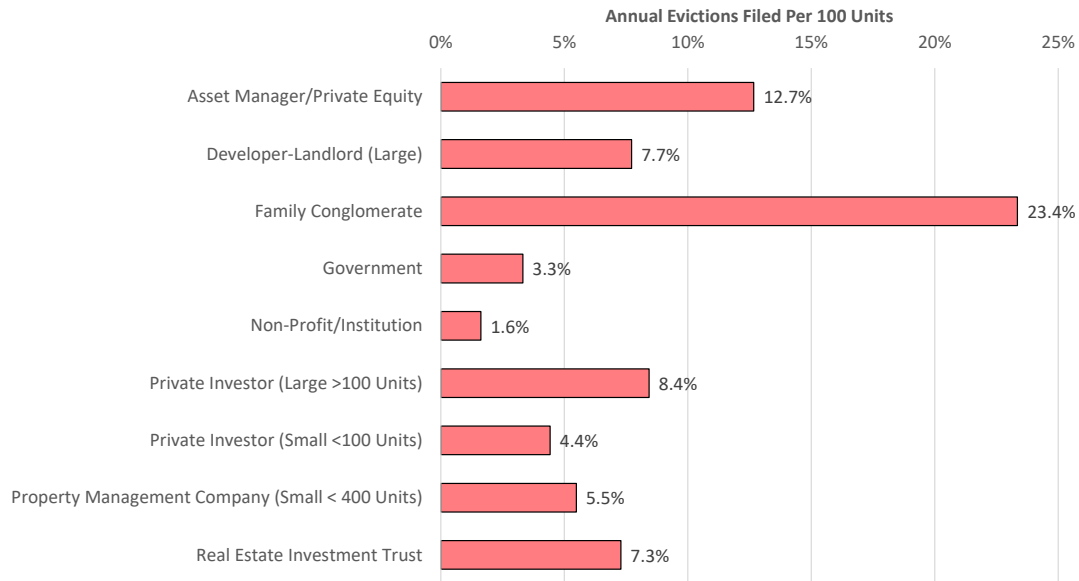
Note: This table includes multi-family primary rental housing in Rexdale–North Albion and excludes single-family houses, condos, and collective or institutional housing. Percentages may not sum perfectly because of rounding. Source: Ontario Landlord and Tenant Board and other sources.

The ownership concentration table changes how Rexdale–North Albion can be read because eviction filing does not rise in simple proportion to the number of units an owner holds. Government-owned housing and asset manager/private equity ownership each held just over a quarter of the area’s primary rental units in 2023, but they appeared very differently in the tribunal record. Government-owned housing held 27.3% of units and accounted for 10.2% of filings, compared with asset manager/private equity owners, whose 27.8% unit share produced 22.9% of filings. Family conglomerates make the imbalance harder to ignore, with 7.4% of units producing 34.5% of filings between 2010 and 2023 and an average filing rate of 23.4 per 100 units. The table shows that the tribunal becomes more central where owners appear to use LTB filing to manage rent collection and turnover pressure in a racialized housing market where tenants have few realistic options nearby.

The ownership-transition evidence shows that Rexdale–North Albion’s filing pressure intensified around buildings that changed hands. Properties with two different owners since 2010 held 9.2% of 2023 units and produced 34.5% of all filings, with an average filing rate of 29.6 per 100 units compared with 5.4 per 100 in properties with no ownership change.⁶ That gap places turnover inside the building-level production of legal pressure, as existing tenant conflicts entered a new revenue environment where older lower-rent tenancies could be managed more aggressively against the income the property was expected to produce.

⁶ See Appendix Table B.1, Multi-Family Rental Property Ownership Transitions and Eviction Filing Rates, 2010–2023, Rexdale–North Albion.

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Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
 Source: Eviction counts from Ontario Landlord & Tenant Board data and property unit counts compiled from various databases.
 Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.6 Multi-Family Rental Average Annual Eviction Filing Rates by Landlord Type, 2010–2023, Rexdale–North Albion

Note: This figure includes multi-family primary rental housing and excludes single-family houses, condos, and collective or institutional housing. Rates are calculated as annual eviction filings per 100 units. Source: Ontario Landlord and Tenant Board data and property unit counts compiled from various databases.

Family conglomerates recorded an average annual filing rate of 23.4 per 100 units, far above asset manager/private equity owners at 12.7 and several times higher than government and non-profit or institutional housing at 3.3 and 1.6. These gaps indicate that landlord type is part of the explanation for how legal pressure is produced inside the same rental market. Filing is most intense where particular ownership forms rely more heavily on the tribunal to manage rent collection, tenant insecurity, and turnover pressure. The graph carries the property-level map into the ownership question, showing that concentrated filing is tied to the structures governing those buildings.

The timing reveals something the landlord-type graph alone cannot show: the highest filing pressure did not remain in one ownership category across the full period. Family conglomerates carried the highest 2010–2023 average, especially before 2019, while asset manager/private equity owners became more prominent after 2018 and recorded the highest 2023 rate among the listed private landlord categories. Eviction filing was part of a rental market already being reorganized before the Finch West LRT opened, with the tribunal record tracking how building governance and ownership expectations were shifting alongside rising interest in the corridor.

Box 6.1. Tenant voice on inspections, repairs, and being pushed out

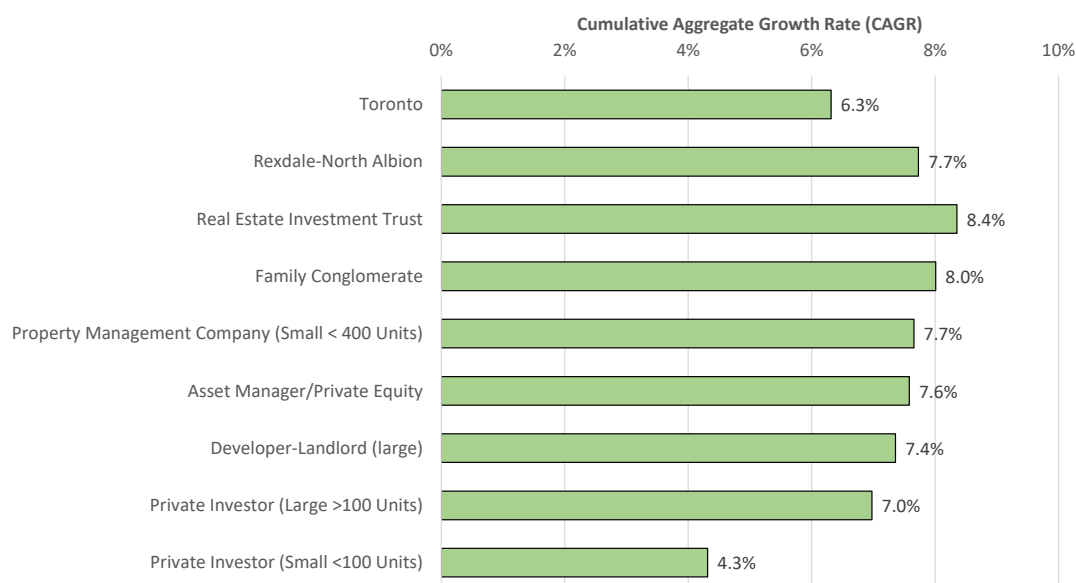
They say they came for inspection. So, I figured they come for inspection. I'm going to get the work done... when the guy come, no, they didn't come for inspection. They come to see the unit, the work they got to do for the next tenant because they think they're going to get you out.

Source: Tenant interview, Rexdale–North Albion

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The tenant describes an inspection that began with the hope that long-delayed repairs might finally be addressed and ended with the sense that management was already imagining the unit after they were gone. In that account, repair is no longer only about the condition of the home in the present; it is also tied to what the apartment might be worth once the current tenant is out. In a building marked by repeated filings, and in a local rental market where effective rents on new leases rose sharply across several landlord categories between 2013 and 2023, an unfinished repair can feel like more than a maintenance delay. Delayed repairs, eviction pressure, and rent growth all press on the tenant's ability to remain in a home that management may already be imagining as a future vacant unit.

Within this mixed ownership landscape, Starlight Investments is listed as the largest private landlord, holding 1,069 units across five buildings and recording an annual average eviction rate of 18.7 filings per 100 units since entry. The concentration is especially stark at 2737 Kipling Avenue, the largest privately owned property listed for the area, where 409 units generated 2,391 eviction filings between 2010 and 2023, producing an annual average eviction rate of 41.8 filings per 100 units in a surrounding dissemination area where Black residents made up 72.9% of the population in 2021. These figures bring the analysis back to the building, where repeated eviction filing is concentrated in a large private rental property located in an area where many Black residents live.



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Source: CoStar Group. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.7 Average Effective Rent Growth by Landlord Type, 2013–2023, Rexdale–North Albion

Note: Average effective rent refers to rents on new leases after concessions or discounts are accounted for. These values should not be interpreted as the average rent paid by tenants already living in these buildings. CAGR refers to the average yearly pace of rent growth between 2013 and 2023. This table includes multi-family primary rental housing and excludes single-family houses, condos, and collective or institutional housing. Rent data are not available for all properties, and properties built after 2013 are excluded. Source: CoStar Group.

Rexdale–North Albion's rent-growth table places repeated eviction filing inside the widening gap between occupied homes and the rents attached to newly available units. Under most private ownership categories, rents on new leases rose faster than the Toronto primary multi-family average, with REITs and family conglomerates recording annual average growth of 8.4% 8.0%. That gap gives repeated filing its

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displacement effect because a tenant paying an older rent can stand between the building's current income and the higher return expected from vacancy. As that income gap becomes part of how the property is valued, repair delays, legal notices, and tense exchanges with management can feel connected to the same pressure over whether the existing tenant can keep a home whose value is increasingly measured through its potential vacancy.

At 2737 Kipling Avenue, one of the heaviest filing histories in the study area sits inside the same wider rent gap. Between 2010 and 2023, the building generated 2,391 eviction filings, exerting repeated legal pressure in a surrounding rental market where new leases were moving significantly beyond the rents many tenants had managed to pay. For tenants living with unresolved repairs and repeated notices, the lack of affordable options nearby means displacement may be experienced even before anyone has moved out or received an eviction order.

Box 6.2. Legal clinic perspective on affordability, repairs, and fear of speaking up

Eviction is terrifying... people will stay even if they might be harassed by their landlords, even if there are maintenance issues, because something is 'affordable'... raising any kind of problems or concerns can put a bit of a target on the tenant's back.

Source: Tenant advocate, community legal clinic, Toronto

The quote shows what the rent gap can do to tenants who are trying to hold onto an affordable unit. In a market where effective rents on new leases have risen quickly, an affordable unit can become difficult to leave even when the building is poorly maintained, or the landlord relationship has become hostile. For tenants, the rent gap can turn staying into a form of exposure, since remaining may mean living with unresolved repairs, while speaking up may feel risky if the tenant has few realistic options nearby. Displacement pressure can begin before an eviction order comes, when tenants absorb poor conditions, avoid complaints, or weigh every interaction with management against the risk of losing the unit.



Photo: 2737 & 2757 Kipling Avenue in North Albion–Rexdale. Exterior marketing for newly renovated suites reflects how the gap between existing rents and higher rents available for vacant units can increase pressure on tenants paying below-market rents. Photograph by Dr. Nemoy Lewis.

6.2 Jane-Finch



In Jane–Finch, infrastructure has never been separated from the places where community life is made and defended. Apartment towers, mall lands, transit routes, schools, parks, and neighbourhood organizations have all carried struggles over whose needs become public priorities and whose presence is expendable when investment arrives. Research on Jane–Finch shows how residents have navigated racism, poverty, and uneven public investment through local relationships, cultural knowledge, and neighbourhood-based organizations (James 2012). The Finch West LRT, new development interest, and rising rents are now arriving in a place where residents have already built much of the social infrastructure being used to describe the neighbourhood’s promise. In that context, improvement can promise better mobility while also raising the value of land and rental housing before tenants have protection against the pressure that follows.

Media reporting on the Finch West LRT describes a line that came after decades of waiting for rapid transit in northwest Toronto. Residents and advocates welcomed better service while also raising concerns about higher rents, changing businesses, construction disruption, redevelopment pressure, and unresolved questions about who would have a voice in the changes to come (Roy 2023).

Box 6.3. Community advocate perspective on the LRT, repairs, and redevelopment pressure

Now that this LRT is coming in, you're seeing landlords who haven't taken care of your building in years, decades, are now doing constructions, are now putting on the best show to attract new renters, and people are feeling the squeeze.

Source: Community advocate, Jane–Finch

The advocate locates the pressure in the moment when repair becomes useful to the landlord after years in which existing tenants lived with poor conditions that did not receive the same urgency. Buildings that tenants describe as neglected are suddenly made presentable when the Finch West LRT, redevelopment attention, and rising attainable rents make the future tenant more valuable than the tenant already there. Repair becomes part of the market signal rather than a straightforward response to tenant need. In Jane–Finch, that timing connects the map and eviction data to the deeper displacement pressure around public investment, where the neighbourhood can become more valuable while the people who lived through years of neglect are left with a weaker practical claim to the homes, services, and institutions they helped sustain.

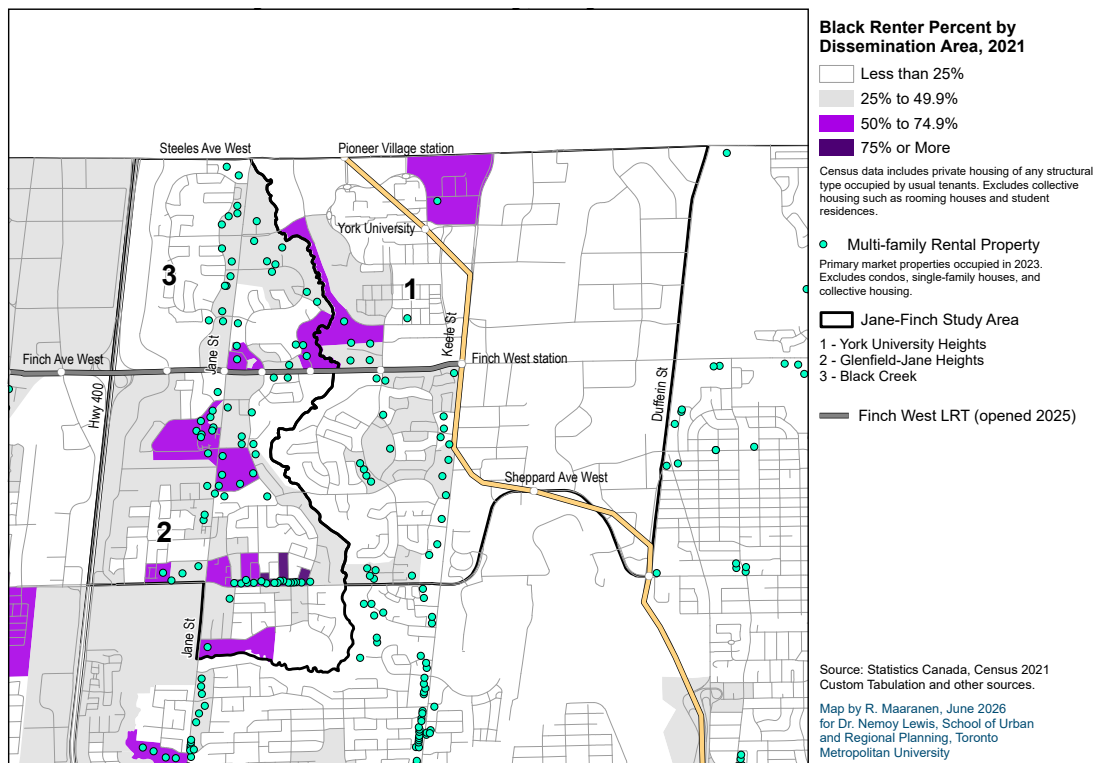
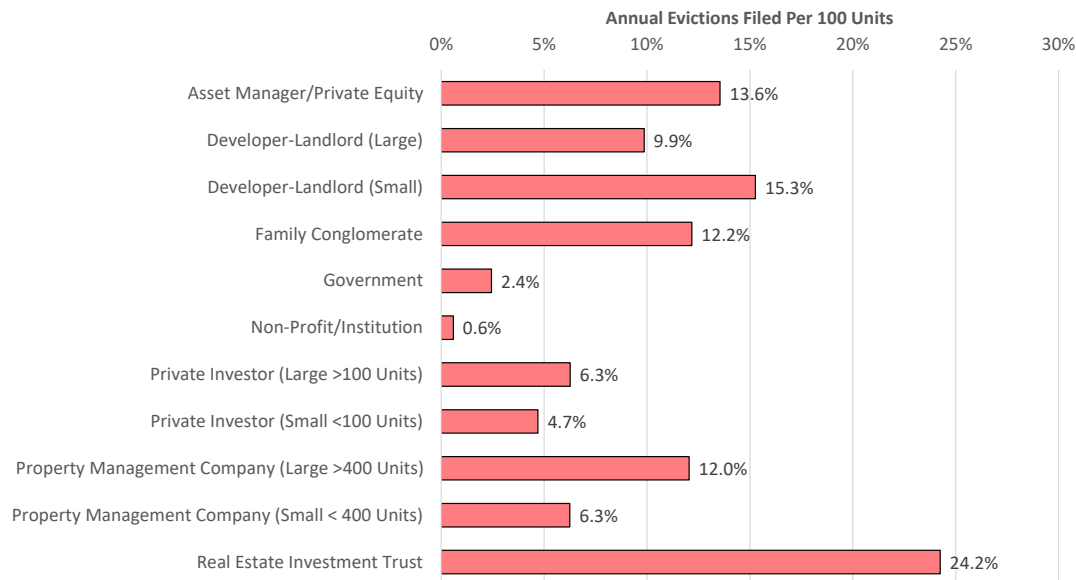


Figure 6.8 Multi-Family Rental Properties, 2023, and Black Renter Concentration, 2021, Jane–Finch

Across the Jane–Finch study area, multi-family rental buildings cluster in and around dissemination areas where Black renters make up at least half of tenant households. That geography places the Finch West LRT and nearby institutional lands inside the same housing struggle, where improved access and development attention can raise the value of older rental buildings while tenants remain exposed to decisions they do not control. The map links displacement risk to the relationship between racialized tenancy and infrastructure-led revaluation, rather than treating pressure as something contained within individual buildings. Homes

and community spaces sustained through years of everyday use, care, and organizing can be pulled into a new cycle of real estate value before residents gain any power over the places that allow them to remain.



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Eviction counts from Ontario Landlord & Tenant Board data and property unit counts compiled from various databases.
Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.9 Multi-Family Rental Average Eviction Filing Rates by Landlord Type, 2010–2023, Jane–Finch

The landlord-type bar graph makes clear that Jane–Finch’s eviction filing rate was produced unevenly through the rental market, rather than carried by the neighbourhood as a whole. REIT-owned buildings recorded the highest average annual rate between 2010 and 2023, at 24.2 filings per 100 units, while public, non-profit, and institutional housing sat far below the study-area average. The distance between those rates shifts the explanation away from Jane–Finch as a neighbourhood problem and toward the ownership arrangements that determine when hardship becomes a tribunal claim. Tenants across Jane–Finch may have faced similar pressures around insecure income, overcrowded housing, and disrepair, yet those pressures did not become LTB filings at the same rate across all buildings. The bar graph returns ownership and management practice to the centre of the analysis, making formal filing visible as one way some landlords governed unpaid rent and tenant instability.

Table 6.5 Multi-Family Rental Property Ownership Concentration and Eviction Filing Rates, 2010–2023, Jane–Finch

Landlord Type	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Asset Manager/Private Equity	13	11.6%	1,776	12.5%	3,215	16.7%	23,725	11.7%	13.6%
Developer-Landlord (Large)	8	7.1%	1,202	8.5%	1,660	8.6%	16,828	8.3%	9.9%
Developer-Landlord (Small)	3	2.7%	175	1.2%	829	4.3%	5,430	2.7%	15.3%
Family Conglomerate	12	10.7%	2,936	20.7%	4,735	24.6%	38,887	19.2%	12.2%
Government	45	40.2%	4,037	28.5%	1,382	7.2%	56,518	27.9%	2.4%
Non-Profit/Institution	4	3.6%	353	2.5%	29	0.2%	4,942	2.4%	0.6%
Private Investor (Large >100 Units)	6	5.4%	825	5.8%	805	4.2%	12,837	6.3%	6.3%
Private Investor (Small <100 Units)	5	4.5%	216	1.5%	268	1.4%	5,698	2.8%	4.7%
Property Management Company (Large >400 Units)	12	10.7%	1,611	11.4%	2,739	14.2%	22,744	11.2%	12.0%
Property Management Company (Small < 400 Units)	1	0.9%	32	0.2%	8	0.0%	128	0.1%	6.3%
Real Estate Investment Trust	3	2.7%	1,022	7.2%	3,612	18.7%	14,899	7.4%	24.2%
Jane-Finch Total	112	100%	14,185	100%	19,282	100%	202,636	100%	9.5%

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Data may include properties built after 2010 or demolished before 2023. Evictions and units are counted separately for buyer and seller when a property is sold mid-year. Source: Ontario Landlord Tenant Board and other sources. Table by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Jane–Finch’s 19,282 eviction filings between 2010 and 2023 are most revealing when placed beside who controlled the rental stock and who produced the legal pressure. Government-owned housing held the largest share of the 2023 unit base and averaged only 2.4 filings per 100 units, while non-profit and institutional housing recorded just 0.6 filings per 100 units. REIT-owned buildings followed a very different pattern, holding a smaller share of units while producing a disproportionate share of filings and recording the highest average rate, at 24.2 filings per 100 units. That unevenness challenges deficit stories that treat Jane–Finch itself as the source of eviction pressure (Cardoso and Dingman 2019). Tenant hardship did not enter the legal system in the same way across all buildings, because ownership shaped whether missed rent or household instability was managed as a housing issue or converted into a formal claim. The property ranking adds a different layer to the Jane–Finch argument, with the five highest-filing buildings accounting for 32% of primary-market filings and the top ten accounting for 51%. Filing pressure gathered around particular addresses, while still extending across enough buildings to make ownership and management practice more convincing than any explanation rooted in neighbourhood reputation.⁷

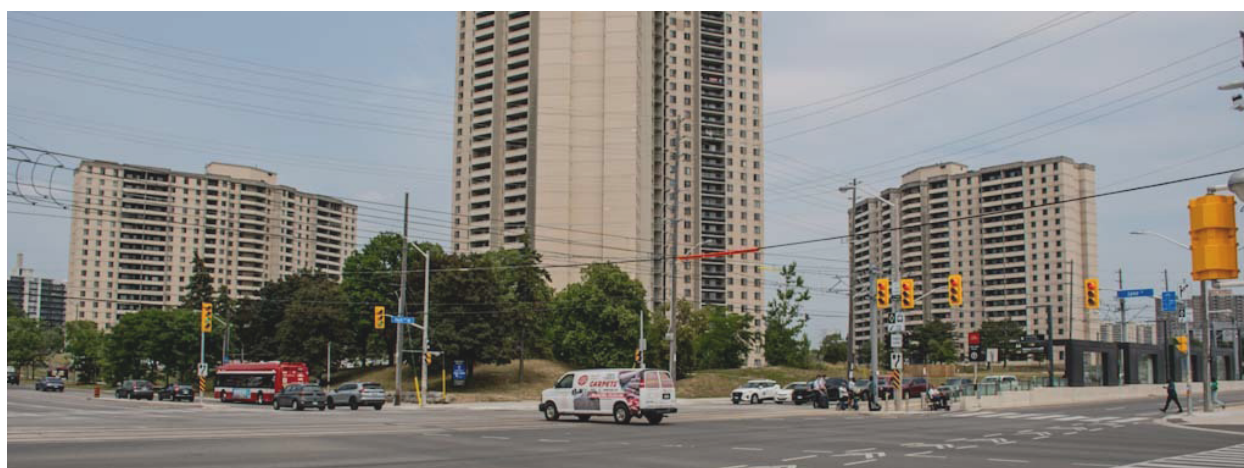
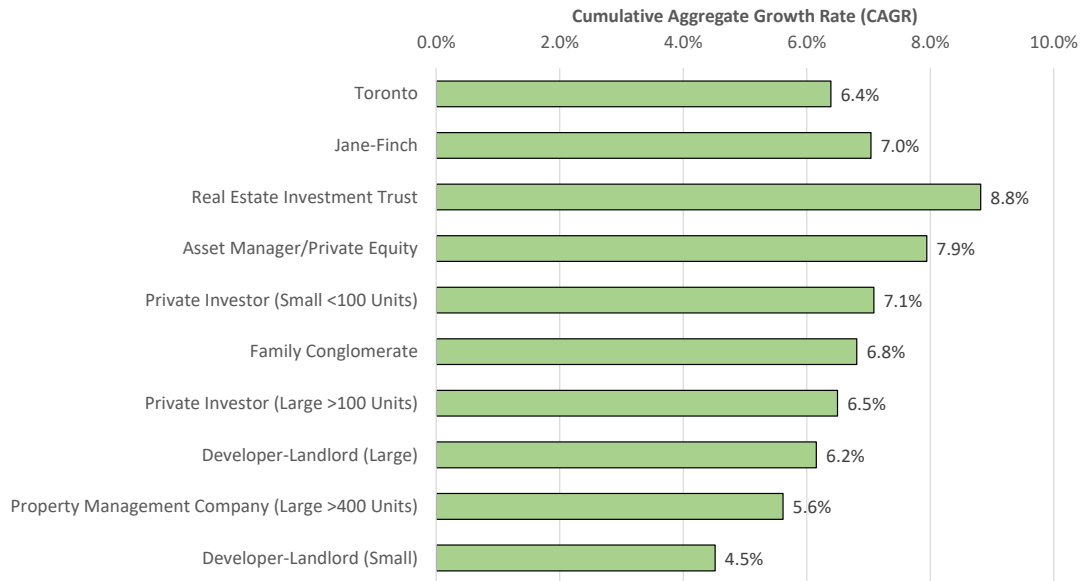


Photo: The intersection of Jane Street and Finch Avenue West, with 10 San Romanoway and surrounding high-rise rental towers in the background. Photograph by Dr. Nemoy Lewis.

⁷ See Appendix Figure E.2, Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Jane–Finch Study Area.

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Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Source: CoStar Group. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.10 Multi-Family Average Effective Rent Growth by Landlord Type, 2013–2023, Jane–Finch

Jane–Finch’s rent-growth data extends the ownership analysis from legal pressure to revenue extraction. CoStar’s revised rent-growth data show that average effective rents in Jane–Finch grew by 7.0% annually between 2013 and 2023, above Toronto’s 6.4% average, with the steepest increases in REIT-owned buildings at 8.8% and asset manager/private equity buildings at 7.9%. The figures require some caution because CoStar rent data are not available for all properties and do not capture what every sitting tenant paid, making them better understood as evidence of market rent growth rather than a full account of tenant-level rent burdens. Even with that limitation, the pattern still reveals how a comparatively lower-rent area could be revalued as a stronger site of future rent growth. Affordability becomes more vulnerable under these conditions because the gap between what long-term tenants pay, what new tenants might be charged, and what public investment may help make possible can place new pressure on buildings that have long housed lower-income and racialized tenants. In Jane–Finch, pressure around the Finch West LRT is bound up with that widening gap, as racialized tenant communities encounter rising rent expectations inside buildings where ownership already shapes legal filing, repair timing, and the pursuit of higher rents.



Photo: A Line 6 Finch West LRT vehicle travels along Finch Avenue West near Sentinel Road in Jane–Finch, where new transit service now runs through a high-rise rental landscape shaped by rising rents and concentrated landlord ownership. Photograph by Dr. Nemoy Lewis.

6.3 Weston



Weston's transit history has often been folded into a public story of connection, where the neighbourhood is valued for how easily it links people, goods, and investment to the wider region. That story becomes more complicated once improved accessibility is read alongside an older rental market where many tenants were already holding onto comparatively affordable apartments. In those buildings, tenants often had little control over the decisions that shaped the cost, condition, and security of their homes, so improved access could raise the value of location without giving residents more power over the housing they already occupied. As Weston becomes easier to reach from elsewhere, the people already living there can be pushed into a tighter housing position, where staying means absorbing poor conditions and moving nearby becomes increasingly unrealistic (Moran 2023).

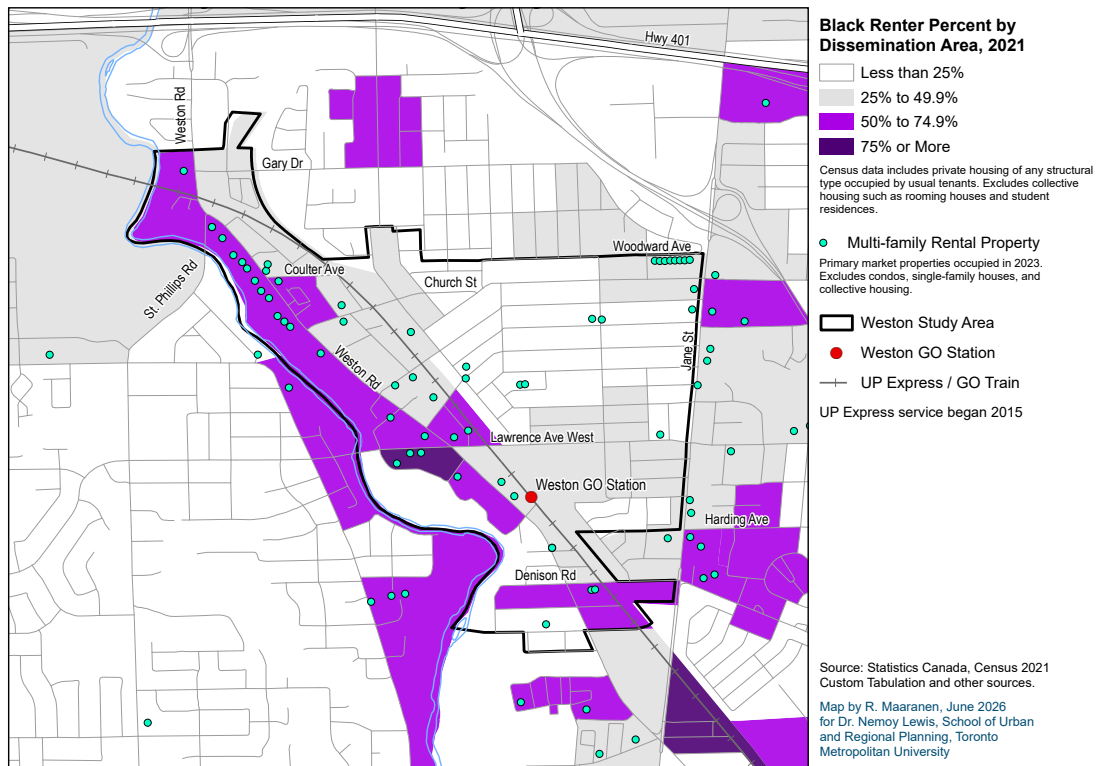


Figure 6.11 Multi-Family Rental Properties and Black Renter Concentration, 2021 and 2023, Weston

The map anchors Weston’s eviction and ownership evidence in the racialized geography of the local rental market by tracing how multi-family rental buildings cluster across dissemination areas where Black renters make up a substantial share of renters. This racial-spatial layer deepens the earlier transit and ownership analysis, placing the buildings most relevant to the filing record inside a rental landscape shaped by older multi-family housing and uneven tenant power. In that geography, legal filings, building sales, and transit-linked reinvestment converge around the terms of remaining housed, as tenants can remain in place physically while rent claims, unresolved repairs, and management decisions make the same apartment less secure.

When tenants’ current homes no longer fit their lives, Weston’s eviction data become more than a measure of tribunal activity. A household may need more space, safer conditions, or a unit that better fits changing circumstances, yet the surrounding rental market may no longer offer a realistic place to go. Against that backdrop, Weston recorded one of the highest average annual eviction filing rates among the five study areas between 2010 and 2023, at 9.6 filings per 100 units, more than double the Toronto primary-rental average of 4.6. Weston’s rate was not produced by one exceptional year or a single temporary surge, since filings reached 14.2 per 100 units in 2012 and 15.1 in 2016, fell during the pandemic disruption, and climbed again to 11.4 in 2023 as the tribunal system resumed more regular activity. That 2023 return was especially visible among asset manager/private equity owners, whose filing rate reached 22.8 filings per 100 units, compared with Weston’s average of 11.4 and Toronto’s overall rate of 3.8 that year. Weston’s filing concentration places the transfer argument at the address level, with the five highest-filing properties producing 48% of all primary-market filings and the top ten producing 68%. Filings clustered around a smaller set of buildings, bringing ownership transfer into view through the addresses where rent enforcement became most visible to tenants.⁸

⁸ See Appendix Figure E.3, Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Weston Study Area.



Photo: (Top) 33 King Street and 22 John Street, high-rise rental buildings in Weston owned by Dream Unlimited Corporation. (Bottom) County Club Towers at 2450 and 2460 Weston Road, a high-rise rental complex in Weston owned by PSP Investments and Starlight Investments Ltd. Photographs by Dr. Nemoy Lewis and Kamora Lewis

Box 6.4. Tenant voice on arrears, legal filing, and long-term tenancy

We always been paying our rent. And this one time when she was short, like \$600, they were so quick to take her to court to evict her. They don't even care how long you've lived there for.

Source: Tenant interview, Weston

A temporary arrears shortfall can make a long tenancy newly vulnerable even when the household has paid rent over time. The tenant describes one missed portion of rent moving quickly into a formal claim against the home. In Weston, where nearby affordable options have narrowed, the filing record captures more than attempted removals; it shows how legal action can discipline existing tenants from inside the tenancy, making the home feel less secure before anyone has moved out.

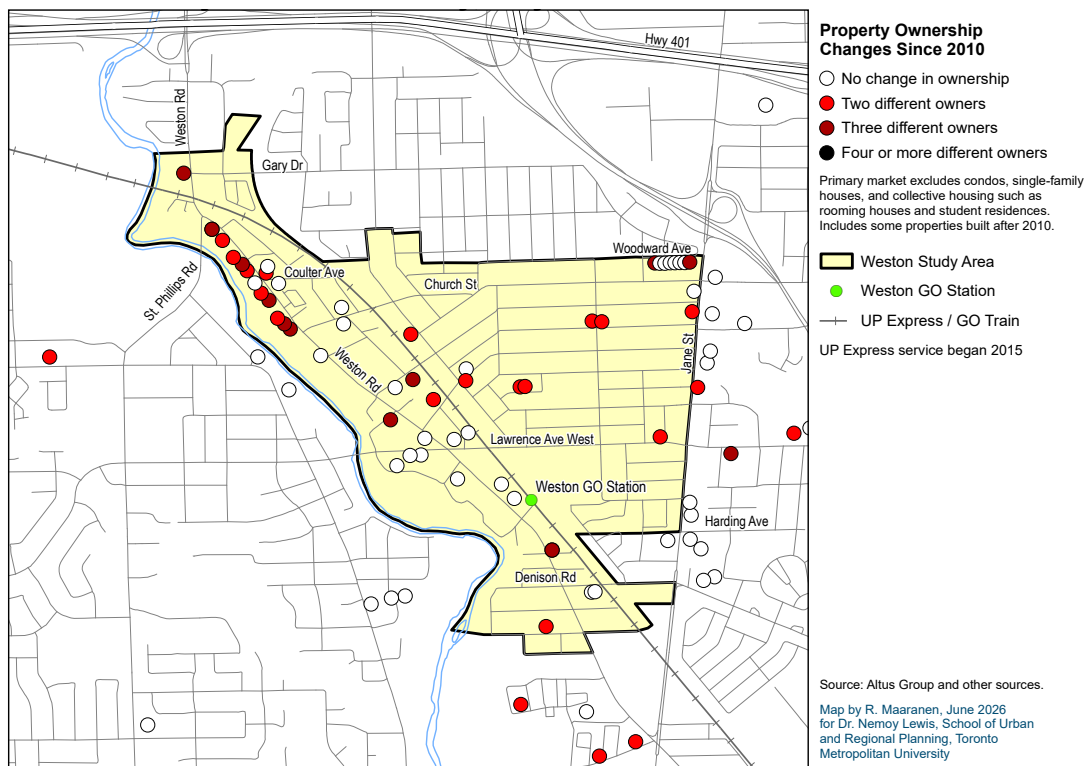


Figure 6.12 Multi-Family Rental Property Ownership Transitions, 2010–2023, Weston

Note: This map shows ownership changes among multi-family primary rental properties in the Weston study area between 2010 and 2023. The primary rental market excludes condos, single-family houses, and collective housing such as rooming houses and student residences. Some properties built after 2010 are included.
Source: Altus Group and other sources.

The ownership-transition map moves the Weston analysis into the timing and geography of building sales, placing property turnover inside a neighbourhood where improved regional access was becoming easier for the rental market to price into building value. Transfers appeared across the multi-family rental stock between 2010 and 2023, including properties tied to Weston Road, Lawrence Avenue West, the Weston GO and UP Express station area, and the surrounding rental landscape. By placing those sales inside Weston’s changing transit and rental market context, the map shows how building value was being reorganized in a neighbourhood already marked by rent pressure and limited affordable options.

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For tenants, a sale can reorganize the power around the same apartment because unresolved claims and income expectations can move into the new ownership period rather than disappear with the transfer. The tenant's home may not change physically, but the financial logic surrounding it can shift, making the sale less like a clean break and more like another phase in the struggle over whether an existing tenancy will remain secure.

Box 6.5 Tenant voice on ownership change and corporate distance

Every time you change ownership, the rumours swirl. We're left in the dark until the very last minute. We don't know necessarily who those owners are. We don't see the owners like we did when we had an owner. It's a corporation that owns us.

Source: Tenant interview, Weston

Table 6.6 Multi-Family Rental Property Annual Eviction Rates by Stage of Ownership, 2010–2023, Weston

Ownership Stage	Eviction Rate														Avg
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
No change in ownership	8.7	9.3	12.0	10.5	9.3	7.8	8.8	7.4	6.1	7.7	2.8	2.8	3.7	3.7	7.4
Second owner since 2010	16.8	34.7	23.0	17.7	14.2	13.0	24.5	18.2	8.3	9.0	4.0	3.2	7.4	17.6	14.0
Third owner since 2010	-	-	6.5	6.5	14.5	21.0	36.0	31.5	26.1	17.3	11.6	7.0	15.4	21.8	16.8
Weston Total	9.5	12.2	14.5	12.5	11.0	9.9	14.8	11.8	7.8	9.6	4.5	3.6	7.4	11.4	9.9

Eviction rate is number of filings per 100 units. Units only counted once for properties traded mid-year while evictions is all filings by all owners within a year. Includes some properties built after 2010. Primary rental market properties only. Source: Ontario Landlord Tenant Board, Altus Group and other sources. Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Ownership Stage	Unit Counts													
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
No change in ownership	4,028	3,952	3,383	2,962	2,914	2,904	2,904	2,883	2,789	2,962	2,957	2,580	2,568	2,564
Second owner since 2010	428	504	1,011	1,356	1,404	1,414	1,349	1,370	1,833	1,059	1,064	1,441	1,033	962
Third owner since 2010	0	0	62	138	138	138	203	203	203	804	804	804	1,224	1,299
Weston Total	4,456	4,456	4,456	4,456	4,456	4,456	4,456	4,456	4,825	4,825	4,825	4,825	4,825	4,825

Note: Eviction rate refers to the number of Landlord and Tenant Board filings per 100 units. Ownership stage tracks whether a property had no ownership change, was under a second owner, or was under a third owner since 2010. Units are counted once for properties traded mid-year, while eviction filings include all filings by all owners within that year. The table includes primary rental market properties only and should be read as an association between ownership stage and filing pressure, not as proof that each ownership transfer caused subsequent filings. Source: Ontario Landlord and Tenant Board, Altus Group, and other sources.

The ownership-stage table gives the tenant's account a legal and property-level context by showing that Weston's filing pressure was not evenly distributed across the rental market. At the neighbourhood scale, Weston's average of 9.6 filings per 100 units can make eviction pressure appear as a general condition, while the ownership-stage data show heavier filing rates in buildings that changed hands. From 2010 to 2023, properties that stayed with one owner averaged 7.6 filings per 100 units, compared with 14.0 among properties with two owners and 16.8 among properties with three owners. That pattern makes the post-transfer period visible as a housing condition tenants live through, because a sale can carry earlier disputes and income expectations into the new ownership period rather than leaving them behind.

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A Weston tenant described that carryover directly, explaining that when the previous landlord applied for an AGI before selling the building, the increase was passed to the new owner and tenants were left facing a rent claim that moved with the property. Ownership change therefore alters more than the name attached to the building, because the same apartment can become less secure when management begins treating tenant conflict through the lens of income the property is expected to produce after transfer.

Table 6.7 Multi-Family Rental Property Ownership Concentration and Eviction Filing Rates, 2010–2023, Weston

Landlord Type	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Asset Manager/Private Equity	11	20.4%	1,862	38.7%	2,472	38.5%	15,982	24.0%	15.5%
Developer-Landlord (Large)	1	1.9%	116	2.4%	126	2.0%	1,624	2.4%	7.8%
Developer-Landlord (Small)	3	5.6%	121	2.5%	676	10.5%	7,599	11.4%	8.9%
Family Conglomerate	2	3.7%	242	5.0%	601	9.4%	4,493	6.7%	13.4%
Government	2	3.7%	717	14.9%	267	4.2%	10,038	15.1%	2.7%
Institutional Financial Owner	0	0.0%	0	0.0%	8	0.1%	155	0.2%	5.2%
Non-Profit/Institution	3	5.6%	387	8.0%	88	1.4%	5,418	8.1%	1.6%
Private Investor (Large >100 Units)	3	5.6%	603	12.5%	1,155	18.0%	10,840	16.3%	10.7%
Private Investor (Small <100 Units)	22	40.7%	377	7.8%	468	7.3%	5,586	8.4%	8.4%
Property Management Company (Small < 400 Units)	1	1.9%	61	1.3%	22	0.3%	854	1.3%	2.6%
Real Estate Investment Trust	6	11.1%	330	6.9%	538	8.4%	4,092	6.1%	13.1%
Weston Total	54	100%	4,816	100%	6,421	100%	66,681	100%	9.6%

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Data may include properties built after 2010 or demolished before 2023. Evictions and units are counted separately for buyer and seller when a property is sold mid-year. Source: Ontario Landlord Tenant Board and other sources. Table by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

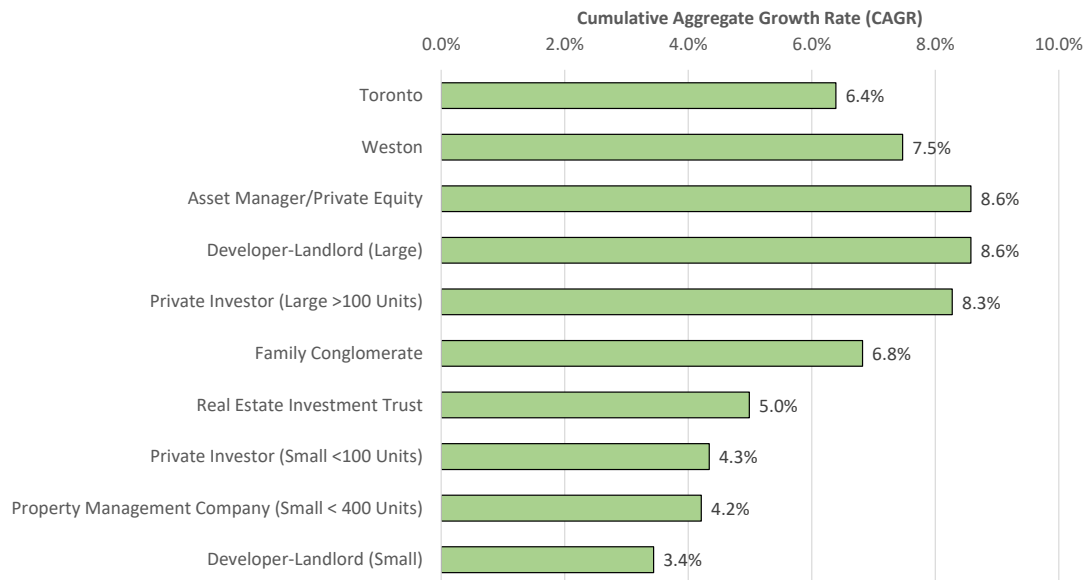
Note: This table includes multi-family primary rental housing in the Weston study area and excludes single-family houses, condominium units, and collective or institutional housing outside the primary rental market. Data may include properties built after 2010 or demolished before 2023. When a property was sold mid-year, units and eviction filings are counted separately for the buyer and seller. Source: Ontario Landlord and Tenant Board and other sources.

The Weston ownership-concentration table places the sale story in the hands of the landlord types most present in the tribunal record once rental buildings are priced around future income. By 2023, asset manager/private equity owners held 38.7% of Weston's primary rental units. Across the full 2010–2023 period, they represented 24.0% of unit-years and 38.5% of eviction filings, with the highest average filing rate among landlord types, at 15.5 filings per 100 units.⁹ REITs and family conglomerates held smaller shares of the stock, and their filing rates of 13.1 and 13.4 show that heavy tribunal use also ran through other private ownership forms. Government and non-profit or institutional housing sat much lower in the filing record, at 2.7 and 1.6 filings per 100 units. Weston's legal pressure was concentrated in the private rental stock. In that setting, an arrears file or repair dispute did not sit outside the property's value; it became part of how management handled the gap between the rent tenants were paying and the higher returns attached to the building after transfer.

Weston's ownership-stage table ties the highest filing years to the period after transfer, with second-owner properties reaching 34.7 filings per 100 units in 2011 and 24.5 in 2016, while third-owner properties reached 36.0 in 2016 and 21.8 in 2023, all well above Weston's average. Those rates show legal pressure gathering in the years when building income was being recalculated after sale, and older tenancies were judged against the returns vacant units could command. In Weston, ownership turnover tightened the link

⁹ See Appendix Figure D.2, Multi-Family Rental Average Eviction Filing Rates by Landlord Type, 2010–2023, Weston Study Area Community.

between building revaluation and legal exposure, turning the same homes into more vulnerable sites of rent enforcement after the property changed hands.



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Source: CoStar Group. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.13 Multi-Family Average Effective Rent Growth by Landlord Type, 2013–2023, Weston

Note: Multi-family primary market rental housing. Excludes single-family houses, condos, and collective or institutional housing. Rent data are not available for all properties. CAGR refers to the compound annual growth rate, or the average yearly pace of rent growth between 2013 and 2023.

Weston’s rent-growth evidence connects ownership turnover to the revenue pressure created after transfer, as rents on available units more than doubled between 2013 and 2023, reaching an index value of 202 compared with Toronto’s 184 average, while the CAGR table shows Weston rising at 7.5% annually against Toronto’s 6.4%. The fastest growth sat in the private ownership forms most closely tied to reinvestment and revenue maximization, making the rent gap harder to treat as a general market trend. For tenants holding older rents, the rising value of a vacant unit made the post-transfer period more consequential because management had stronger incentives to turn payment disputes, repair conflict, rent-increase claims, and legal filing into connected ways of narrowing the gap between existing rents and the income the building was expected to produce.

6.4 Weston-Finch



Weston-Finch brings the Finch West LRT into a compact rental market where a small number of large owners already hold substantial control over the primary rental stock. The community belongs to the longer Finch West story, where rapid transit was promised after decades of uneven service and where, at the same time, residents and community advocates have raised concerns about whether new infrastructure would improve daily life without weakening their ability to remain in place (Roy 2023). In Weston-Finch, that tension is especially concrete because improved transit access is arriving alongside concentrated rental ownership and a major development landscape organized around Emery Station.

At Weston Road and Finch Avenue West, transit-oriented redevelopment is already taking shape through large rental projects tied to Medallion's landholdings around Emery Village. City planning documents describe a later phase of Medallion's development at 2345 Finch Avenue West and 3415–3499 Weston Road, where five mixed-use buildings ranging from 25 to 48 storeys would add 2,118 residential units, retail space, a new public park, and privately owned publicly accessible space near higher-order transit (Toronto 2025). A separate proposal at 3400 Weston Road and 2405 Finch Avenue West would add a 30-storey rental infill building with 403 residential units and a daycare near Emery Station, making the area's future rental landscape inseparable from the value being created around the Finch West LRT (Sliz 2025; Toronto 2025).

Table 6.8 Multi-Family Rental Property Ownership Concentration and Eviction Filing Rates, 2010–2023, Weston–Finch

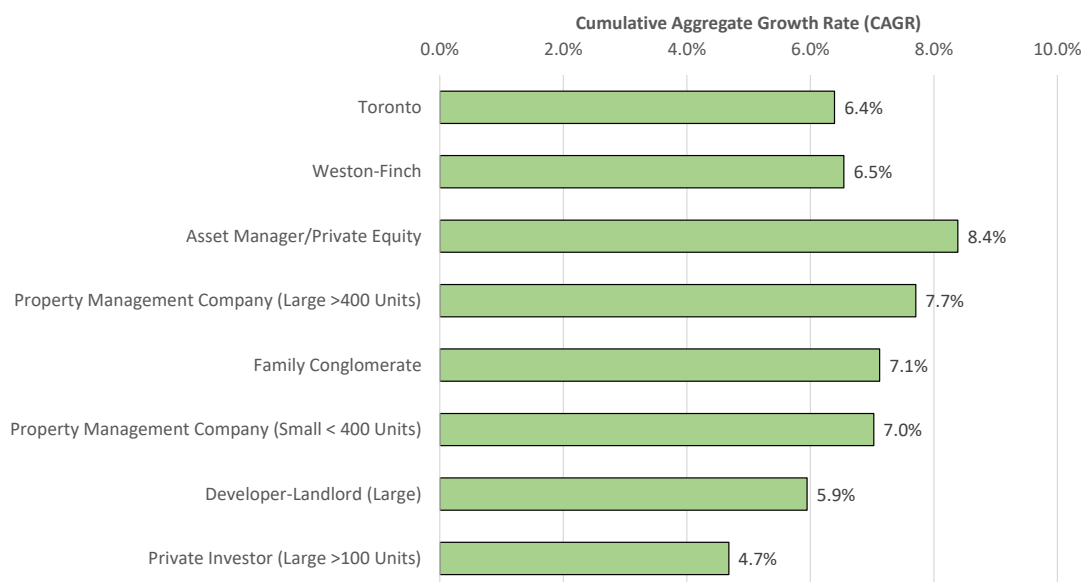
Landlord Type	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Asset Manager/Private Equity	2	11.1%	311	12.5%	393	17.6%	3,265	10.5%	12.0%
Developer-Landlord (Large)	4	22.2%	1,155	46.5%	909	40.6%	12,366	39.6%	7.4%
Family Conglomerate	1	5.6%	90	3.6%	159	7.1%	1,260	4.0%	12.6%
Government	1	5.6%	56	2.3%	46	2.1%	784	2.5%	5.9%
Non-Profit/Institution	1	5.6%	166	6.7%	29	1.3%	2,324	7.4%	1.2%
Private Investor (Large >100 Units)	5	27.8%	342	13.8%	392	17.5%	6,119	19.6%	6.4%
Private Investor (Small <100 Units)	2	11.1%	22	0.9%	14	0.6%	308	1.0%	4.5%
Property Management Company (Large >400 Units)	1	5.6%	112	4.5%	123	5.5%	1,568	5.0%	7.8%
Property Management Company (Small < 400 Units)	1	5.6%	232	9.3%	174	7.8%	3,248	10.4%	5.4%
Weston-Finch Total	18	100%	2,486	100%	2,239	100%	31,242	100%	7.2%

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Data may include properties built after 2010 or demolished before 2023. Evictions and units are counted separately buyer and seller when a property is sold mid-year. Source: Ontario Landlord Tenant Board and other sources. Table by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Note: This table includes multi-family primary rental housing in Weston–Finch and excludes single-family houses, condominium units, and collective housing forms outside the primary rental market. Data may include properties built after 2010 or demolished before 2023. When a property was sold mid-year, units and eviction filings are counted separately for the buyer and seller. Source: Ontario Landlord and Tenant Board, Altus Group, and other sources.

The ownership concentration table shows Weston–Finch as a smaller LRT-adjacent rental market where concentrated control and uneven legal pressure operate at the same time. In 2023, the study area contained 18 multi-family primary rental properties and 2,486 units, with an average eviction filing rate of 7.2 filings per 100 units between 2010 and 2023. Nearly half of those units were held by large developer-landlords, which controlled 1,155 units and accounted for 909 eviction filings, or 40.6% of all filings over the period. That concentration gives developer-landlords considerable power to shape how rent pressure, management decisions, and LTB filing reach tenants.

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Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Source: CoStar Group. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.14 Multi-Family Average Effective Rent Growth by Landlord Type, 2013–2023, Weston–Finch

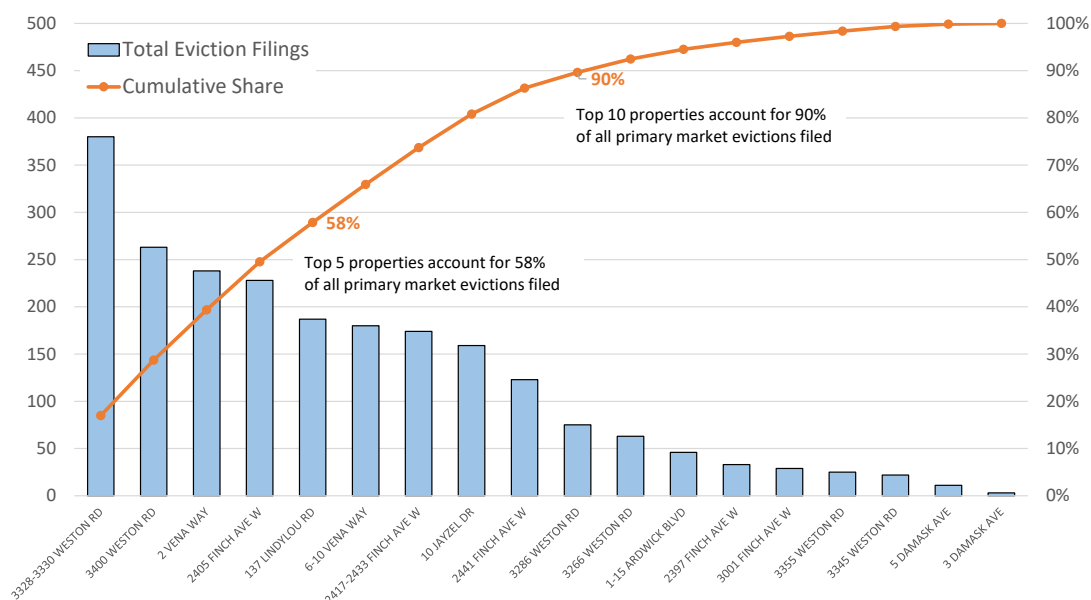
Note: Multi-family primary market rental housing. Excludes single-family houses, condos, and collective or institutional housing. Rent data are not available for all properties. CAGR refers to the compound annual growth rate, or the average yearly pace of rent growth between 2013 and 2023. Source: CoStar Group.

Weston–Finch’s rent-growth evidence connects concentrated ownership to income pressure in a compact LRT-adjacent rental market, where the study-area average sat slightly above Toronto’s primary multi-family rental average and several private ownership categories moved well beyond the citywide pace on available units. In that setting, rent expectations give concentration its practical force because tenants encounter landlord power through a small number of owners who control much of the local rental stock and can govern occupied units against the higher income a vacancy is expected to produce. As redevelopment gathers around Emery Station, higher rent expectations, LTB filing, and concentrated ownership begin working together before displacement appears as a completed move.

Weston–Finch’s ownership pattern shows how concentrated control can sustain displacement pressure even when buildings have not repeatedly changed hands. In 2023, 94.4% of properties and 95.1% of units remained in buildings with no ownership change, giving the same ownership structure an ongoing position in the local rental market.¹⁰ Filing activity and rent growth continued inside that stability, as landlords continued to manage occupied units against rising expectations for the area and the higher income associated with vacancy. In a compact rental market near higher-order transit, continuity of ownership can consolidate landlord power, allowing LTB filing, rent enforcement, and repair decisions to move through routine building governance as the area around Emery Station is revalued.

¹⁰ See Appendix Table B.4, Multi-Family Rental Property Ownership Transitions and Eviction Filing Rates, 2010–2023, Weston–Finch Study Area Community.

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Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Ontario Landlord Tenant Board. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.15 Top 18 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Weston–Finch

Note: This figure includes multi-family primary rental housing in Weston–Finch and excludes single-family houses, condominium units, and collective housing forms outside the primary rental market. Source: Ontario Landlord Tenant Board and other sources.

In Weston–Finch, landlord power is organized through a compact rental market where control over units and intensive tribunal use operate in different parts of the ownership structure. From 2010–2023 large developer-landlords held the biggest share of the rental stock, placing them in a strong position to shape how tenants encountered rent pressure, building management, and redevelopment around Emery Station. Family conglomerates and asset manager/private equity owners recorded higher average filing rates, at 12.6 and 12.0 filings per 100 units, which places legal pressure beyond the owner category with the largest unit share.¹¹ The later rise in large developer-landlord filing rates, from roughly ten filings per 100 units in 2019 and 2020 to 11.3 in 2022 and 11.9 in 2023, ties that concentration more directly to the present redevelopment context.¹² Weston–Finch therefore cannot be treated as a future displacement concern waiting for the Finch West LRT to fully arrive; tenants are already living in a rental structure where the value of transit-adjacent land is being joined to the existing conditions of staying housed.

The property-level figure locates that pressure in a narrow part of the rental stock rather than across the neighbourhood evenly. Between 2010 and 2023, the top five properties produced 58% of all primary-market filings, and the top ten produced 90%, meaning the area-wide rate is driven by a small set of buildings where legal pressure is especially intense. Non-profit and institutional housing interrupts that pattern, with these owners holding 6.7% of 2023 units while accounting for only 1.3% of filings and recording an average eviction rate of 1.2 filings per 100 units. That lower-rate segment keeps ownership practice at the centre of the interpretation, because similar local pressures were converted into tribunal action much more intensely in some parts of the rental system than in others. In Weston–Finch, the Finch West LRT enters a rental market where the benefits of connection will be shaped by whether existing tenants have enough protection and power to remain (Roy 2023; Sliz 2025; Toronto 2025).

¹¹ See Appendix Figure D.4, Multi-Family Rental Average Eviction Filing Rates by Landlord Type, 2010–2023, Weston–Finch Study Area Community.

¹² See Appendix Table D.5, Primary Rental Market Eviction Filing Rates by Landlord Type, 2010–2023, Weston–Finch Study Area Community.

6.5 Little Jamaica



In Little Jamaica, the housing evidence begins with the question of who can still live close enough to Eglinton West for the corridor to remain connected to the Black community that made it. Nearby rental housing sits beside a commercial strip already worn down by years of Crosstown construction, where blocked access and lost foot traffic made storefront survival harder while rising land values brought new pressure to the area. The lower filing rate at 640 Lauder Avenue does not make displacement less relevant here; it shows that the eviction record only catches part of the struggle over who gets to remain near Little Jamaica. The ownership table helps explain why the area-wide rate is lower, since government and non-profit or institutional owners held 48.3% of rental units in 2023 and filed at lower rates than most private owner types. The private stock still carries uneven legal pressure, with asset manager/private equity landlords and small private investors producing larger filing shares than their unit shares would suggest. As the price of nearby housing climbed, residents who helped keep the corridor alive through everyday use, local spending, familiar relationships, and connection to Black-owned businesses and community spaces, faced a harder struggle to keep a foothold around Eglinton West.

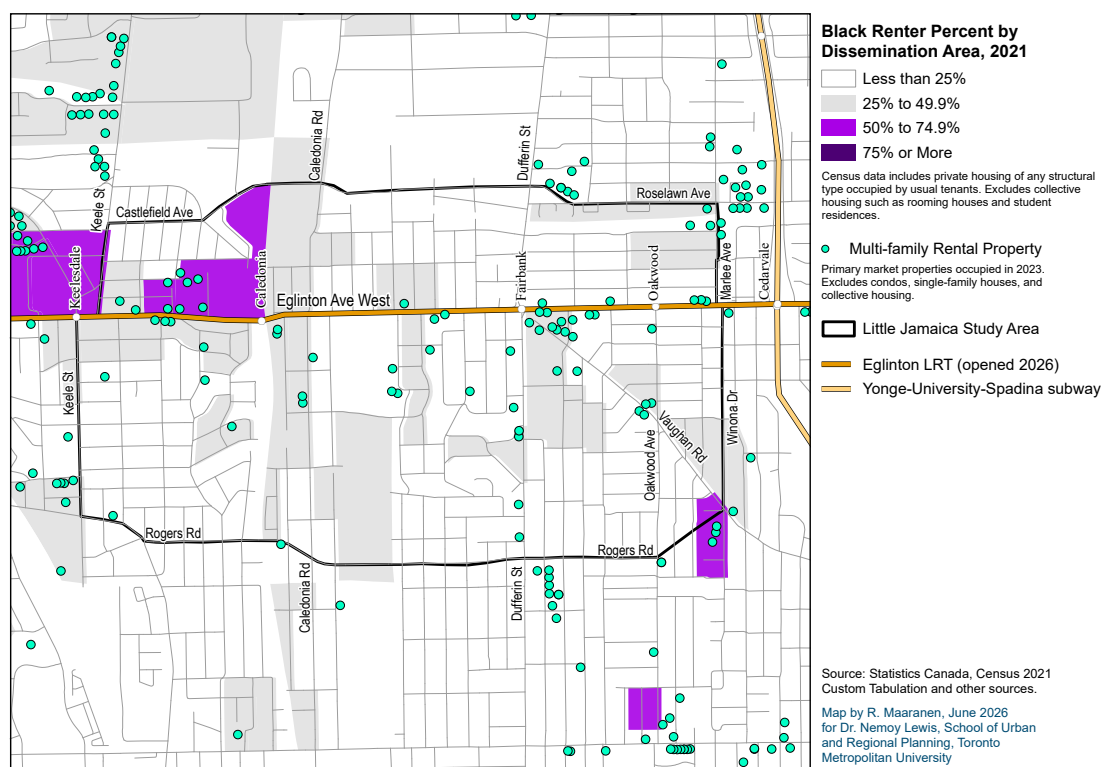


Figure 6.16 Multi-Family Rental Properties, 2023, and Black Renter Concentration, 2021, Little Jamaica Study Area Community

Note: Little Jamaica is treated here as a study area around the Eglinton Avenue West corridor from Keele Street to Marlee Avenue, following the geography used by the BBPA Little Jamaica initiative and the Little Jamaica BIA. The map places 2023 multi-family rental properties alongside 2021 dissemination-area Black renter concentration to show how nearby rental housing relates to the corridor without treating the study boundary as the full cultural, historical, or community geography of Little Jamaica. Census data include private housing occupied by usual tenants and exclude collective housing such as rooming houses and student residences.

In Little Jamaica, the rental evidence marks a different geography of displacement than in Rexdale–North Albion, Jane–Finch, Weston, and Weston–Finch, where larger apartment towers are more closely tied to heavily Black renter areas. Around Eglinton West, multi-family rental properties appear alongside a more uneven Black renter geography, so the housing evidence turns on proximity: who can still live close enough to keep the corridor connected to the residents, customers, and community networks that have sustained it. Government and non-profit or institutional landlords held 48.3% of multi-family rental units in 2023, lowering the area-wide filing rate because those owners filed less often than most private owner types. Within the private stock, legal pressure remained unevenly concentrated, as asset manager/private equity landlords held 17.1% of units and generated 24.2% of filings, while small private investors held 16.2% of units and generated 31.3% of filings.¹³ Those gaps turn the lower filing rate into evidence of the legal record’s limits, because LTB filings capture only one part of the pressure while higher rents on newly available housing made it harder for residents to keep a foothold near Eglinton West during the same years that the corridor’s Black commercial life was being eroded. Little Jamaica’s residential filing pattern reinforces the corridor argument, with the five highest-filing properties accounting for 30% of primary-market filings and the top ten accounting for 48% across buildings adjacent to Eglinton West, a distribution that keeps the analysis focused on proximity rather than a single dominant eviction site.¹⁴

¹³ See Appendix Table D.6, Primary Rental Market Eviction Filing Rates by Landlord Type, 2010–2023, Little Jamaica Study Area Community.

¹⁴ See Appendix Figure E.5, Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Little Jamaica Study Area.

Table 6.9 Multi-Family Rental Property Ownership Concentration and Eviction Filing Rates, 2010–2023, Little Jamaica Study Area Community

Landlord Type	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Asset Manager/Private Equity	13	20.6%	580	17.1%	414	24.2%	5,321	11.0%	7.8%
Developer-Landlord (Large)	2	3.2%	239	7.1%	69	4.0%	3,346	6.9%	2.1%
Developer-Landlord (Small)	0	0.0%	0	0.0%	4	0.2%	650	1.3%	0.6%
Family Conglomerate	1	1.6%	45	1.3%	22	1.3%	630	1.3%	3.5%
Government	5	7.9%	871	25.7%	298	17.4%	12,194	25.2%	2.4%
Non-Profit/Institution	6	9.5%	767	22.6%	148	8.6%	10,738	22.2%	1.4%
Private Investor (Large >100 Units)	3	4.8%	158	4.7%	76	4.4%	2,033	4.2%	3.7%
Private Investor (Small <100 Units)	29	46.0%	549	16.2%	537	31.3%	10,944	22.6%	4.9%
Property Management Company (Large >400 Units)	1	1.6%	78	2.3%	78	4.6%	1,092	2.3%	7.1%
Property Management Company (Small < 400 Units)	2	3.2%	90	2.7%	58	3.4%	1,306	2.7%	4.4%
Real Estate Investment Trust	1	1.6%	11	0.3%	9	0.5%	132	0.3%	6.8%
Little Jamaica Total	63	100%	3,388	100%	1,713	100%	48,386	100%	3.5%

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Data may include properties built after 2010 or demolished before 2023. Evictions and units are counted separately for buyer and seller when a property is sold mid-year. Source: Ontario Landlord Tenant Board and other sources. Table by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

In Little Jamaica, ownership turnover places nearby rental housing inside the struggle over who can remain close to Eglinton West as a Black commercial corridor already weakened by construction disruption and redevelopment pressure. The small group of properties with three owners represented 3.7% of 2023 units and recorded the highest filing rate in the study area, at 12.3 filings per 100 units.¹⁵ That concentration ties the residential evidence to the corridor's everyday social infrastructure, where nearby residents, regular customers, and community networks help keep Black commercial life active and recognizable. As rents rise and familiar businesses disappear, even a smaller filing pattern becomes part of the struggle over proximity, presence, and whether Black community life can remain anchored near Eglinton West.

The largest privately owned multi-family property in Little Jamaica, 640 Lauder Avenue, clarifies the limits of a building-by-building frame. With 129 units, 57 eviction filings between 2010 and 2023, and an annual average filing rate of 3.2 per 100 units, the property points to a different displacement geography than the high-filing towers in the northwest case studies. It anchors the residential evidence at the edge of Eglinton West, where the pressure centres on the rising cost of staying connected to a Black commercial corridor that is under strain. Rather than making one building carry the whole displacement story, 640 Lauder helps mark how nearby rental housing is drawn into the struggle over whether Black residents, customers, and community networks can still keep a practical foothold around Little Jamaica.

¹⁵ See Appendix Table B.5, Multi-Family Rental Property Ownership Transitions and Eviction Filing Rates, 2010–2023, Little Jamaica Study Area Community.



Photo: A “Suites Available for Rent” sign outside 640 Lauder Avenue, bearing the Lash Group of Companies name, marks the presence of corporate rental ownership within Little Jamaica’s residential landscape. Photograph by Dr. Nemoy Lewis.

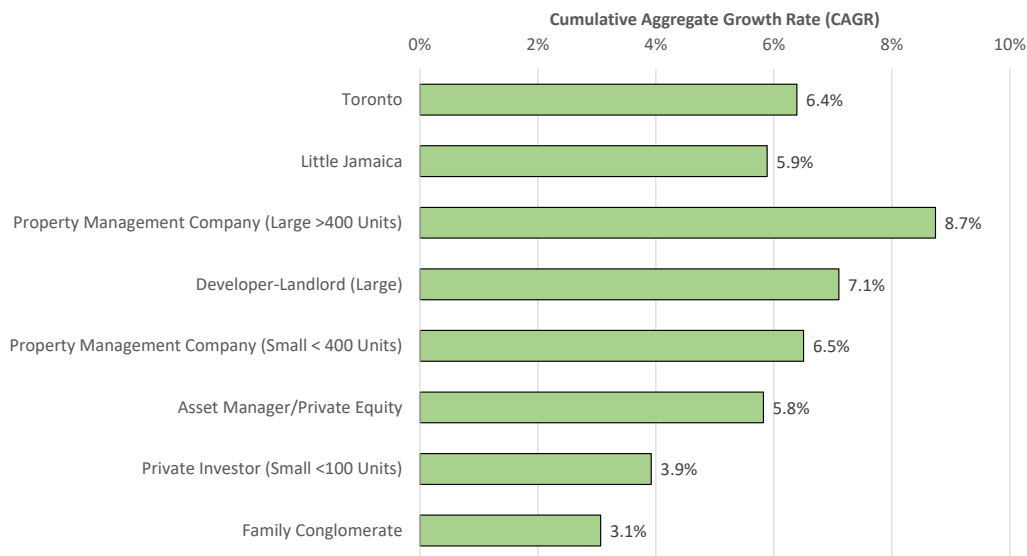
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Between 2013 and 2023, rents on available multi-family units in Little Jamaica rose from \$1,145 to \$2,029, a 5.9% annual growth rate, which sits just below Toronto's primary multi-family average of 6.4%. This places the lower eviction filing rate inside a rental market that was already becoming harder for tenants to enter. The steepest increases sat in the private stock near Eglinton West, where large property management companies moved from \$918 to \$2,122 and large developer-landlords moved from \$1,014 to \$2,014. For tenants pushed into a housing search, those rents made it harder to keep a place close to Little Jamaica at the same time that Crosstown construction made it harder for Black businesses to retain customers and keep storefronts open. At 640 Lauder Avenue, the filing rate records one legal pressure point, while the rent evidence shows a wider cost barrier forming around the Black commercial base that tied Eglinton West to nearby residents, regular customers, and community institutions.

Table 6.10 Compound Annual Growth Rate in Average Effective Rent, 2013–2023 by Landlord Type, Little Jamaica Study Area Community

Rank	Landlord Type	CAGR	Units		Average Rent	
			2013	2023	2013	2023
1	Property Management Company (Large >400 Units)	8.7%	78	78	\$918	\$2,122
2	Developer-Landlord (Large)	7.1%	239	239	\$1,014	\$2,014
3	Property Management Company (Small < 400 Units)	6.5%	67	90	\$1,149	\$2,158
4	Asset Manager/Private Equity	5.8%	257	480	\$1,212	\$2,135
5	Private Investor (Small <100 Units)	3.9%	416	170	\$1,236	\$1,816
6	Family Conglomerate	3.1%	45	45	\$1,013	\$1,370
Little Jamaica		5.9%	1,102	1,102	\$1,145	\$2,029
Toronto		6.4%	216,908	224,387	\$1,254	\$2,330

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Source: CoStar Group. Table by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Source: CoStar Group. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Figure 6.17 Multi-Family Average Effective Rent Growth, 2013–2023 by Landlord Type, Little Jamaica Study Area Community

Note: Average effective rent refers to rents advertised or charged for newly available or newly leased units after concessions or discounts are accounted for. CAGR refers to the average yearly pace of rent growth between 2013 and 2023. The table is limited to multi-family primary rental housing with available rent data and excludes single-family houses, condos, and collective or institutional housing. These values describe rents on available units and differ from the rents paid by tenants already living in these buildings. Source: CoStar Group.

Existing research has already shown how the Crosstown and related redevelopment pressures damaged Eglinton West as a Black commercial and cultural corridor, especially through anti-Black planning, business displacement, cultural erasure, and the visual remaking of the street (Mohamed 2021; Gordon 2018). The nearby rental market turns the Little Jamaica story toward proximity, asking who can still afford to live close enough for Eglinton West to remain part of everyday Black life. Between 2013 and 2023, available multi-family rents in the Little Jamaica study area rose while the corridor's commercial landscape was being weakened, so the cost of remaining near Eglinton West was changing alongside the social conditions that made the area recognizable as a Black cultural corridor. Rising rents turn housing proximity into part of the corridor's struggle for survival, because Black commercial life depends on whether the residents, customers, and community networks that sustained Eglinton West can still remain close enough for the strip to feel lived in, supported, and claimed by the people who made it Little Jamaica.

Box 6.6 Tenant voice on storefront loss, Caribbean identity, and cultural displacement

It's sad because, you know, Eglinton between Eglinton and Marlee to Eglinton and say Dufferin, what's kind of known like Little Jamaica. So with those restaurants or stores closing, it looks completely different... the community has kind of lost its identity in terms of being Caribbean... there's a bit of identity lost.

Source: Tenant interview, Eglinton West/Little Jamaica

The tenant's account places Little Jamaica's displacement pressure in the erosion of the corridor itself, where storefront closures unsettle the signs, routines, and relationships that made Eglinton West recognizable as a Caribbean and Black corridor shaped by diaspora, migration, and everyday community life. Alongside rising rents on available units, that loss makes proximity the central housing question. Residents may still remember the corridor, return to it, and claim it culturally, yet higher rents and fewer familiar businesses make it harder for everyday relationships to remain anchored there. The quote turns the rent evidence toward cultural displacement because the housing market is changing at the same time as the surrounding Black commercial landscape is being remade in a way that separates residents, customers, businesses, churches, and community institutions from the corridor that once held them together.

Media coverage gives the rent evidence sharper meaning because nearby housing was becoming more expensive during the same period that Little Jamaica's commercial base was being worn down. During the Crosstown construction period, the Little Jamaica BIA estimated that more than 300 small businesses closed, and a 2022 city report found that nearly 50 of 85 Black-owned and operated businesses had already shut down (Thayaparan 2026; Blosser 2026). Business owners described years of obstructed access, falling customer traffic, declining revenue, deteriorating street conditions, and shuttered storefronts before the promised benefits of improved transit arrived (Hunt 2026; Reid 2026). The Little Jamaica Community Land Trust belongs in this same struggle because it responds to the land question sitting behind those losses. Formed in 2024 as Toronto's first Black-led land trust, it works to keep land in community hands before post-transit demand makes buildings and storefronts harder for Black residents, business owners, and community organizations to retain (Seraphina et al. 2025).

Little Jamaica's lower residential filing rate points to a displacement process that cannot be measured through LTB applications alone. Around Eglinton West, higher housing costs and construction-era commercial loss have weakened the everyday connection between nearby residents and the Black corridor they helped to sustain. As transit investment raises the value of the area properties, the closing question is whether the people who made Little Jamaica can still hold enough presence there for the corridor to remain socially connected to them.



LANDLORD OWNERSHIP AND DISPLACEMENT PRESSURE

Landlord ownership is often treated as background information, a way of identifying who owns a building after eviction patterns have already been described. That approach misses how ownership helps shape the conditions tenants face before displacement appears as a completed event. In Toronto's multifamily rental market, the owner of a building can influence how quickly arrears become legal action, how repairs are handled, how much discretion tenants encounter, and whether the building is managed as a long-term home or as an asset expected to produce higher returns. Because the dataset links eviction filings to reconstructed ownership histories, this section can examine more than the name attached to an application. It shows how ownership structure changes the pressure tenants face in particular buildings and neighbourhoods.

Ownership structure and tenant risk

Ownership structure shapes tenant risk because the landlord whom tenants deal with at the building is not always where authority sits. A tenant may report a repair problem to the superintendent, receive a notice from property management, or try to negotiate arrears with the office downstairs, while the actual decision is being made elsewhere, through a capital plan, a centralized legal process, or a portfolio-level rent strategy. What appears as a building-level dispute can therefore reflect decisions made through a wider ownership structure, especially in buildings owned by landlords whose financial and administrative systems extend well beyond the property itself.

Landlord type is useful here because the name that appears in the tribunal record can make ownership look simpler than it is. A filing may name the entity closest to the legal process while omitting the wider ownership network. The categories used in this report were built to read past that surface without making the typology carry more than it can support. They do this by showing how authority can be situated far away from the building where tenants experience harm. Tenants encounter the notice, the delayed repair, or the arrears file at the building level, while the ownership decisions shaping those encounters may be organized through a corporate and financial structure that is not visible in the filing itself.

Financialized and large-scale ownership in Toronto

The divide inside the building is that tenants and large owners may occupy the same property without relating to it in the same way. For tenants, pressure is felt where daily life is organized, when repairs stall, notices arrive, or rent becomes harder to carry, while for a large owner the same building may be folded into a wider calculation about what the property can generate. Existing tenants can then be treated less as households with a claim to stability than as limits on the income the building is expected to produce.

Ownership at a large scale can make that divide harder for tenants to interrupt because problems that begin in the unit may quickly move into systems controlled far from the building. A rent problem can enter an arrears process before anyone with authority has meaningfully dealt with the tenant's circumstances, while a repair issue can remain unresolved because the decision has been absorbed into a budget or capital plan elsewhere. Tenants may still speak to staff on site, but the power to change the outcome often sits beyond that exchange, leaving what looks like a dispute inside one property tied to a larger ownership system that protects expected revenue while tenants absorb the pressure at the scale of the home.

These categories help to reveal what happens to a tenant's problem after it leaves the apartment: the issue may reach someone with enough discretion to respond or it may enter a structure where the tenant becomes harder to hear because the building is being managed through revenue expectations determined beyond the site.¹⁶

Ownership concentration in the study areas

Large and financialized landlords are not evenly distributed across Toronto's rental housing system. Instead, their holdings tend to appear in neighbourhoods where racialized exclusion and lower renter incomes have already shaped the rental landscape, where older buildings remain one of the few sources of relative affordability, and where infrastructure or redevelopment interest has begun to raise expectations about future value. In those settings, a below-market tenancy may be read less as housing stability than as foregone revenue. Existing rental buildings can then be drawn into speculative calculations long before a formal redevelopment application appears.

¹⁶ Public and non-profit providers remain part of the comparison because tenant insecurity also appears in those buildings. Their formal mandate differs from financialized and large-scale private owners because they are not organized around investor returns or asset growth, which changes the financial logic attached to the building.

LANDLORD OWNERSHIP AND DISPLACEMENT PRESSURE

Table 7.1. Largest Private Multifamily Landlords in the Five Study-Area Communities, City of Toronto 2010-2023

Study Area Community	City neighbourhood geography (158)	Landlord Name	Entry Year	Ownership Form	Units	Area Share	Buildings	Area Share	Units Per Building	Eviction Filings Since Entry Year	Annual Avg Eviction Rate
Jane-Finch	Black Creek / Glenfield-Jane Heights / York University Heights	Ranee Management	2011	Family Conglomerate	1,480	10%	4	6%	370	3,264	17.6%
Weston	Weston	Dream Unlimited	2021	Asset Manager/Private Equity	789	33%	2	4%	395	200	8.4%
Rexdale-North Albion	Mount Olive-Silverstone-Jamestown / Rexdale-Kipling / Elms-Old Rexdale	Starlight Investments	2018	Asset Manager/Private Equity	1,069	59%	5	10%	214	1,203	18.7%
Little Jamaica	Custom area defined by Black Business Planners Association (BBPA)	Hazelview Investments	2011	Asset Manager/Private Equity	158	9%	2	4%	79	147	7.2%
Weston-Finch	Humbermede	Medallion Corporation	2010 or earlier	Developer-Landlord (Large)	1,155	75%	4	25%	289	909	7.4%

Note: Area share refers to the proportion of the private primary rental market in 2023, excluding government, institutional, non-profit landlords from totals.

Annual eviction rate per 100 units is calculated only for the years in which the specified landlord owned property in the area, including any mid-year acquisitions.

Source: Ontario Landlord Tenant Board and other sources.

Table by R. Maaranen, June 2026 for Dr. Nemo Lewis, School of Urban and Regional Planning, Toronto Metropolitan University

Note: Area share refers to the landlord's proportion of the private primary rental market in 2023, excluding government, institutional, and non-profit landlords from the totals. Annual eviction filing rate per 100 units is calculated only for the years in which the specified landlord owned property in the area, including any mid-year acquisitions. Filings refer to applications to the Ontario Landlord and Tenant Board, not eviction orders. Source: Ontario Landlord and Tenant Board and other sources.

Table 7.1 places ownership at the scale where tenants actually confront the rental market, showing how a landlord's local footprint can shape the choices available to households trying to stay in their communities. In Rexdale, Starlight's 59% share of private primary rental units sits alongside 1,203 filings since 2018 and an annual eviction filing rate of 18.7% , making legal pressure part of the local ownership environment rather than a distant portfolio fact. Jane and Finch carries a longer filing history under Ranee Management, with 3,264 filings since 2011, while Weston shows how quickly that pressure can enter the record after acquisition, with Dream Unlimited recording 200 filings across two buildings since 2021. Little Jamaica changes the reading of the table because Nuspor's 714 units leave a much lighter legal trace than the large private landlords in Rexdale, Jane and Finch, and Weston. This means that the table is not showing a simple equation between private landlord size and filing pressure. Rather, it shows something more useful and more uncomfortable: local landlord power has to be read where ownership control meets the filing record, because that is where the landlord's presence begins to shape the conditions tenants actually face.

When private ownership is concentrated, the neighbourhood can stop functioning as a meaningful set of alternatives for tenants trying to remain close to work, school, family, transit, and community. A household may leave the building where the pressure became too much and still find that nearby apartments sit within the same ownership landscape or within a rental market governed by similar expectations about what tenants should pay and how quickly tenant difficulty should become legal pressure. Staying nearby can mean searching for stability inside the same conditions that made staying precarious, with ownership concentration shaping displacement pressure even before a household leaves the neighbourhood.

Ownership turnover and eviction pressure

A sale can change the life of a building without changing how the building looks from the street. Tenants may continue to live with familiar conditions in the property, while the ownership behind those conditions has been reorganized around a new purchase price, new financing, or a different expectation about how much income the building should produce. That shift may appear quietly at first, as management becomes less flexible, repairs become harder to resolve, and arrears move more quickly toward legal action.

The Toronto multifamily data show why ownership change has to be treated as part of the displacement picture. Properties that remained with one owner from 2010 to 2023 had an average annual eviction rate of 3.7%, while the rate rose to 7.2% among properties with two owners and 10.6% among properties with three owners. A similar pattern appears when the data follow the sequence of ownership at the property, with average landlord-owner eviction rates rising from 4.0% under first owners to 7.3% under second owners and 8.6% under third owners.

Those numbers should not be read as proof that every sale produces displacement. Some new owners inherit buildings where tenant debt, unresolved maintenance, or existing legal routines were already part of the property's history, and some buildings held by the same owner for many years also have high filing rates. However, even with that caution, the pattern changes how ownership should be understood because after a sale, the building can begin to answer to a different financial pressure without looking like a different place to live. The tenant remains in the same home, but the terms of staying may start to tighten around what the new owner needs the property to generate.

Landlord scale and the capacity to file

A large portfolio can pull a tenant problem out of the building before it has been meaningfully addressed there. What begins as missed rent in one apartment can move quickly into a process designed to operate across many properties, where the tenant's circumstances are handled through systems built for repetition. The Toronto multifamily data show this difference in the filing record. Landlords with 1,000 or more units averaged 4.9 eviction filings per 100 units, compared with 4.4 among landlords with 100 to 999 units and 2.9 among landlords with fewer than 100 units. While the numbers cannot tell us about every decision behind those applications, they do show that larger ownership can make legal pressure more likely to repeat across buildings.

When a landlord files across several buildings, the tribunal begins to look less like an exceptional response and more like part of the management environment that tenants are forced to navigate. A filing can unsettle a household long before the final outcome, especially when rent is already hard to manage and the tenant has little room to respond while the threat of losing the home shapes every decision. In apartments where filings recur, the application becomes part of how insecurity is managed even before the decision is made to file an eviction order.

Ownership and neighbourhood change

While neighbourhood change is never produced by landlords alone, large owners are often positioned to turn changing area conditions into new revenue expectations for a rental property. Around older rental buildings, public investment and redevelopment interest can change how future income is imagined before anything visible has changed at the site or inside the units. The apartments may still be occupied by tenants trying to remain in place, while the building is increasingly assessed for what it could yield if the surrounding market allows higher rents and below-market tenancies become easier to dislodge.

Ownership evidence is crucial here because it identifies the buildings where that recalculation is most likely to exert pressure on existing tenants. Rental buildings held by private and financialized landlords and located near transit investment should not be treated as ordinary rental stock waiting for a future planning event, especially where existing rents sit below what owners believe the area can now command. Tenant protection has to begin earlier when the building's value is being reassessed, and before tenants are already fighting to remain housed.

Policy implications

The policy value of ownership data lies in its ability to demonstrate pressure before tenant harm is sorted into separate institutional files. Public records often capture that harm only after it has been translated into the category a particular institution is prepared to handle. Arrears become a legal file, disrepair becomes an enforcement issue, and neighbourhood change becomes a planning matter. Each record may be accurate, but the separation can make the pressure look less significant than it is by separating it from the building and the ownership structure behind it.

Ownership data bring the analysis back to the property by showing when and where the same landlord, apartment, or local portfolio continues to appear across multiple records that would otherwise be read apart. From there, the paperwork begins to reveal property-level pressure that no single file is designed to hold. Acting earlier means treating those repeated appearances as a pattern of property-level pressure before tenants are left to carry connected harms as if each one were a separate private emergency.



TENANT EXPERIENCES: LIVING THROUGH HOUSING TRANSFORMATION

For tenants, housing transformation is not an abstract process. It is lived through the rent notice left at the door, the repair that never gets completed, the inspection that feels more like surveillance than maintenance, the neighbour who disappears after an Above Guideline Increase (AGI) notice, and the quiet calculation of whether staying is still possible even though leaving is financially impossible.



This section brings the report to the level of everyday life. The earlier sections in this report show where eviction filings, landlord ownership, transit investment, and neighbourhood change are concentrated. The interviews illuminate what these processes feel like from inside the rental apartments themselves. Many tenants describe homes that no longer feel secure, management systems that are difficult to navigate, rising rents that narrow their choices, and neighbourhood changes that promise improvement while long-standing residents wonder whether those improvements are really meant for them.

The point here is not only that tenants are struggling to remain housed. It is that they are being asked to live through the costs of a housing transformation whose benefits are often accrued elsewhere. Their experiences show that displacement begins not only at the moment someone is formally evicted, informally pushed out, or physically removed from their home. It starts much earlier with the pressure to leave, the uncertainty about what comes next, the repair that never gets completed, the rent that becomes harder to manage, the racialized treatment from property management, and the slow wearing down of the basic conditions that make a place feel livable, safe, and worth calling home.



Who Participated in the Interviews

The qualitative findings in this section are based on semi-structured interviews with 24 renter participants living in multi-family rental buildings across the northwest quadrant of Toronto. Interview participants lived in buildings owned or operated by a range of landlord types, including asset managers and private equity firms, REITs, large private investors, family conglomerates, and property management companies. While the interviews do not capture every tenant's experience in Toronto, they do offer a grounded account of how broader housing pressures are lived, interpreted, and resisted inside buildings and neighbourhoods.

Participants varied by age, household composition, income source, and length of tenancy, and ranged in age from their early twenties to their eighties. Many were long-standing tenants, including several who had lived in their buildings for more than a decade and some for twenty or thirty years. That history matters, because they were not speaking from a brief or passing relationship to their buildings. Many had lived there long enough to see ownership and property management change, long-time neighbours leave, new tenants move in at much higher rents, building conditions deteriorate, and the surrounding neighbourhood begin to feel less familiar.

Most participants lived with children or other family members. Others lived alone, with roommates, as couples, or in subletting arrangements. The participant group was predominantly Black, with

most identifying as Jamaican, Nigerian, Grenadian, Ghanaian, Somali, St. Lucian, Trinidadian, Antiguan and Barbudan, or as part of the wider African diaspora. Their accounts of housing insecurity were therefore not only about rent levels or household income, but about race, migration, family responsibility, and long-standing attachments to buildings and neighbourhoods that had become central to their lives.

Participants' income sources included full-time work, pensions, ODSP, Ontario Works, WSIB, savings, student income, and unemployment income. Many described living on modest and unstable incomes while facing rising rents, added charges, and limited alternatives. The interviews should be read with this context in mind. Tenants may have a legal right to remain housed, but that right can feel thin when rents keeps rising, repairs are ignored, management treats people poorly, and the wider rental market offers few real alternatives.

This section separates tenants' experiences into themes, but tenants did not live them as separate problems. For example, a rent increase was tied to the repair that never got done. The repair that never got done fed the feeling that management wanted them to leave. And the fear of moving was tied to everything else: racism in the rental market, the lack of affordable family-sized units, and the loss of nearby family and community support. Housing insecurity has been built through these pressures working together, not through one single event.

Feeling pushed out while still housed

Many tenants we interviewed were still housed, but they did not always feel secure in their homes. They described a growing sense that their standing in the building was being weakened over time. Repairs were delayed. Inspections felt intrusive. Rent notices created anxiety. Long-standing tenants felt less valued because they were paying lower rents than what new tenants were being charged. The threat was not always immediate eviction. Sometimes it was the steady feeling that management was making it harder to stay.

This is the difference between formal tenancy and lived security. On paper, a tenant may have rights. In practice, those rights are often eroded by rent pressures, poor maintenance, management intimidation, and the fear that any complaint or missed payment could be used against them. One participant described the logic plainly: “I feel like they want the old tenants out.” For this tenant, the issue was clear. Long-standing tenants paid lower rents because they had been in the building for years. New tenants could be charged much more. In that context, older tenants began to feel like obstacles to the landlord’s ability to make more money from the unit.

Another participant made a similar point: “The cost of housing has risen so high that if you live in an apartment for a certain amount of time, they will try their best to remove you.” In this account, the tenant is describing a market where long-term residence itself becomes a problem for the landlord. Another tenant put the point even more directly: “I believe in my heart that the fight certain people is getting is not because we’re bad tenants or anything. It’s because they want our unit so they could get more money. That is just it. It’s just the bottom line.” The problem was not only poor management or delayed repairs. The unit itself became more valuable to the landlord through turnover. Once a long-standing tenant left, the landlord had the opportunity to renovate the apartment, reset the rent, and rent it to someone new at a much higher price.

Several participants understood maintenance

neglect as part of the pressure they were already experiencing from management. They felt repairs were delayed or ignored not simply because management was disorganized, but because poor conditions could increase the pressure on tenants to vacate their rental unit. One participant said they felt management “wanted to get rid of me” and was therefore reluctant to address the problems in the unit. For another participant, an inspection reinforced the sense that management was already preparing for the unit to turn over. They believed management had come to assess the work needed “for the next tenant,” as if the current tenant’s departure had already been assumed.

Displacement is not only a formal legal process. It is also the feeling that management is waiting you out; that your building is being prepared for someone else while you are still living there. It is also knowing that your rent is lower than what the landlord could now charge, and that the unit becomes more valuable to them once you are gone.

By watching an eviction unfold in a shared residential space, tenants could also receive a broader warning about the insecurity of their own place in the building. One participant described watching police remove an older man from his unit, with his belongings in a shopping cart, while he cried. The image stayed with them because it showed other tenants what could happen, even to someone who had lived in the building for years and was known in the community. His age, vulnerability, and long-standing presence offered no assurance that he would be protected from displacement.

The fear extended beyond formal eviction orders, as AGI notices could also make tenants question whether they would be able to remain in their homes. One participant recalled that many tenants decided to move out after receiving an AGI notice. Although the increase had not yet been approved or fully settled, the uncertainty surrounding its possible effect on rent was enough to push some tenants toward leaving. In this way, an AGI notice can contribute to displacement before any increase

is finalized, because the prospect of a higher rent can itself destabilize a tenant's sense that staying is financially possible.

Ignored repairs and dismissive property management also changed how people felt about the place they called home. One participant explained that home is supposed to be somewhere you feel safe, settled, and secure. But when the building keeps deteriorating, and property management does not seem to care, that feeling starts to wear thin. In their words, "you start to disassociate from there." The unit becomes less like home and more like a place you are trying to survive until you are able to leave.

A recurring problem in Toronto's rental housing system is that maintenance is often treated as a narrow technical issue rather than as part of

housing security and tenant dignity. A repair left unresolved is not just an unfulfilled work order. Over time, persistent disrepair tells tenants that they are expected to put up with conditions that should never be treated as acceptable.

For tenants who had lived in their apartments for years, the loss was especially severe because they could remember when the building felt more stable. Management had been easier to reach, repairs were completed more quickly, and familiar neighbours were still present. The deterioration they described extended beyond the physical condition of the property, reshaping how they felt about their apartments, the building, and a place they had once understood as home.

Neighbourhood change and the question of who benefits



The participants we interviewed were not opposed to neighbourhood improvement or new transit investment. Many wanted better transit, safer streets, stronger services, and more investment in their communities. Their concern was not change itself, but a version of change that raises land values, attracts new development, and leaves long-standing residents less protected.

Many participants saw transit and redevelopment as signs that their neighbourhood was becoming more valuable, but not necessarily more livable for long-standing tenants. They understood that new light rail could improve mobility and reduce travel time. But they also knew that new transit could raise nearby rents, attract new development, and give landlords another reason to turn over units and charge more to the next tenant. The same investment that promised better access also made tenants wonder whether they would be able to stay long enough to benefit from it.

One participant questioned whether the benefits associated with the LRT would reach existing renters or primarily strengthen landlords' position in the housing market, explaining, "I feel like it'll benefit not consumers. It'll benefit people who, like, for example, landlords who are trying to rent in the area because they can also add to their marketing... I don't know if [it will] really benefit the consumer, but it would benefit people who are profiting off the consumer." Their concern was that improved transit could become another way of marketing rental properties and attracting tenants able to pay more, without improving the housing security of those already living in the neighbourhood. Public investment was therefore experienced unevenly, increasing the value landlords could draw from the area while existing tenants continued to face poor conditions, rising costs, and uncertainty about whether they could remain.

For tenants already struggling with rent, repairs, and the threat of displacement, uncertainty about remaining in the neighbourhood also shaped how they understood the value of public investment. Future improvements could feel distant from their own experience, especially when housing insecurity made it difficult to imagine still being there to benefit from them. As another participant explained, some residents were no longer attending community engagement meetings because they felt, “I won’t be here in 5, 10 years to enjoy any of this.” Their withdrawal reveals how public investment can promise a better future for a neighbourhood while leaving the people already rooted there unsure whether they will be able to remain long enough to experience it.

One participant asked, in effect, who all of these changes were really for in their respective communities. They were watching rents rise in their own apartment buildings and across the surrounding area, while new luxury condos, new rental buildings, and renovated suites began appearing nearby. However, tenants did not see the same level of investment in the things many residents had asked for or needed, such as community centres, spaces for young people, supports for older residents, or family-sized housing. Another participant described the loss of a Caribbean store and a church that had long been a staple in the community. The church had closed its doors for a new condo development. The store where people could buy Caribbean goods was also gone. “If it’s taken away from the community,” the participant said, “you feel like a part of you is gone.” It is important not

to dismiss or characterize these feelings as simple nostalgia. Tenants are, in fact, describing the slow removal of social infrastructure. Stores, churches, affordable food shops, local gathering spaces, and familiar businesses are part of how people survive in communities across Toronto. They hold memory and create and strengthen community bonds. Some provide informal support, while others make people feel that the neighbourhood still recognizes them. When those places begin to disappear, tenants may still technically live in the area, but they feel less a part of it. This is especially important for Black and other racialized tenants. Several participants described major changes in neighbourhood identity, including the loss of Caribbean businesses in places like Little Jamaica, Rexdale, and Weston, and the feeling that Black residents were being pushed out or made less visible. These changes were experienced not only through the disappearance of familiar businesses and institutions, but also through shifts in who could continue to live in the neighbourhood. One participant observed, “I find a lot of the Black tenants there moving away from that building,” connecting the erosion of community identity to the displacement of the people who had sustained it. Another described feeling unwelcome in local businesses, saying that Black Caribbean residents were treated as though they were not supposed to be there. These accounts reveal that displacement cannot be understood solely through rent increases or eviction. It also concerns racial belonging, everyday recognition, and whether people are made to feel that they still have a place in the community they helped to build.



Photo: Our Crowns, a community-engaged mural led by artist Curtia Wright along Oakwood Avenue in Little Jamaica, celebrates Black hair, migration, and intergenerational care while recognizing the role of local barbershops and salons in sustaining the neighbourhood’s cultural identity and community life. Photograph by Dr. Nemoy Lewis.

Making rent in a market that traps people

Rent burden also came up repeatedly in the interviews. In contrast to the language of thresholds and percentages used by policymakers, participants spoke of the impact of rent increases on their daily lives. Rent shaped what could be bought, what had to wait, what debt had to be taken on, and how many additional hours tenants had to work just to remain housed.

One participant described making rent as a constant “balancing act,” where something always had to come up short. Another said that after paying rent, hydro, food, and other expenses, there was nothing left. One participant had taken on a second job and was working seven days a week but still described struggling to live. Another borrowed from Cash Money, a payday loan company, to cover rent after a loss of income in the household and regretted it almost immediately. Another said they would often cut back on meals near the end of the month so their children would have enough to eat.

The sacrifices tenants described reveal what it takes for many people to keep a roof over their heads in a city like Toronto. Rent is paid out of food, sleep, family time, unpaid bills, and sometimes money borrowed from payday lenders. And when tenants fall behind in their rent, they carry not only the burden of arrears, but also stress, exhaustion, and the shame of being treated as if they alone are responsible for a housing market that has become impossible to survive.

Tenants also described added charges that made rent feel heavier and more unpredictable: portal access and garbage fees, retroactive AGI charges, and other costs that appeared on top of the monthly rent. One tenant questioned why management charged a fee to pay rent through the online portal. The issue was not only the fee itself. Tenants were being charged extra to do the very thing management required them to do, pay rent. Another tenant described being charged a garbage fee during the COVID-19 pandemic, even though the building had locked all the garbage chutes and, according to the tenant, failed to provide a proper

alternative to dispose of their garbage. Tenants were already carrying rising rents and uninhabitable housing conditions. These additional charges for systems that, in some cases, made ordinary daily life even more difficult, just added to their burden.

The language tenants used to describe their experiences is worth taking seriously. When participants said they felt like “a barcode” or “a dollar sign,” they were not only venting about bad service or high rent. They were expressing what it feels like when a landlord sees the unit as an income stream before seeing the people living inside it. Tenants were still paying rent, still trying to hold their households together, and in some instances, asking for basic repairs, but they did not feel they were being treated as people whose lives mattered beyond the revenue their units produced.

Many participants had thought about leaving their rental unit and trying to find another place to live. Some were tired of repairs not being completed after repeatedly submitting work orders. Others felt ignored or poorly treated by management, while some sought a safer or larger unit, or a location where complaints were not used against them. But leaving was not always so simple, especially in a cost-prohibitive rental market like Toronto’s. For many tenants, moving was not an option.

One participant shared, “we have to stay and take stuff from people because we have nowhere else to go. Of course, I feel trapped. I’m in quicksand.” Staying means putting up with conditions they know are wrong. Leaving could mean paying hundreds or thousands more, giving up nearby family support, ending up in a smaller unit, or dealing with another landlord who may not rent to them at all.

A community worker captured this broader trap by asking, “We can’t afford the new one. And we can’t afford the old one. So like, I’m just like, where are we now?” The question speaks directly to the bind many tenants described throughout the study. Older rental housing was often poorly maintained while still consuming a large share of tenants’

incomes, and newer housing remained even further out of reach. Tenants were therefore left with few meaningful choices between deteriorating buildings they could barely afford and new units that did not reflect their incomes, household sizes, or everyday lives.

Many participants wanted to move, but the market around them made that extremely difficult, and in some cases impossible. A long-standing tenant paying lower rent knows that leaving could mean giving up the little protection they still have. Families needing two or three bedrooms cannot always take the next unit they find, especially when larger apartments are so expensive. Parents also have to think about schools, childcare, transit, work, and nearby family and neighbours they trust for support. Those details are part of how people make life work in a city where housing has become increasingly hard to secure.

One participant's search for alternative housing in Toronto and the surrounding suburbs showed how racial discrimination could narrow tenants' options even when they had stable employment and sufficient income. After confirming with the owner that a unit was still available, they explained that they earned enough to pay the rent and had access to regular overtime. Once the landlord or rental agent realized they were Black, however, the unit

was suddenly no longer available. Their income and ability to pay had not changed; what changed was how they were perceived.

Because racial exclusion in the rental market is often exercised through landlord and agent discretion, it can be difficult for tenants to identify and prove even when the pattern is clear in their experience. It may appear through vague explanations dressed up as economic rationale, sudden changes in availability, unanswered follow-ups, or additional scrutiny over who is offered a unit and who is not. For Black tenants trying to leave poor housing conditions, these practices can narrow the already limited set of alternatives available to them, even when they meet the formal requirements on paper.

The interviews make clear why moving cannot be treated as a simple solution to poor housing conditions. A new unit may be unaffordable, too small, or too far from the family, neighbours, schools, transit, and services that help hold a household together. For Black and other racialized renters, the search can also bring another round of rejection, humiliation, and dehumanizing treatment. In a cost-prohibitive rental market like Toronto, tenants are often left choosing among constrained and damaging options, even though those choices are later treated as if they were freely made.



Photo: A rental advertisement along the Eglinton Crosstown West Extension corridor presents the promise of home through the image of a Black father and child, a message that contrasts with the discrimination and constrained housing choices described by Black and other racialized renters. Photograph by Dr. Nemoy Lewis.

Property management, anti-Blackness, and the everyday loss of dignity

Participants in our interviews described problems with property management as one of the places where housing insecurity became part of everyday life. This included how management spoke to them, entered their units, handled repairs, sent notices, kept records, responded to complaints, and used its authority.

For many tenants, property management functioned as more than the office downstairs, becoming a site where rent was demanded and collected swiftly while repairs moved slowly and persistent complaints could invite further delay, added scrutiny, or threats of eviction.

Tenants described frequent inspections, repair requests that went nowhere, unclear communication, aggressive rent reminders, lost payment records, unannounced entries into their units, police being called, and retaliation against people who complained or became involved in tenant organizing. More than frustrating interactions with a particular property manager, these exchanges occurred in a context where management controlled access to repairs, records, notices, rent ledgers, entry into the unit, and, in some cases, the first steps toward eviction.

One tenant described staff entering the unit in a way that made ordinary privacy feel fragile: “They knock one time if they even knock and then they push the door. They don’t care.” This family had daughters in the unit, so this was not just about notice or procedure. It was about privacy, safety, and the basic expectation that a rental apartment is still someone’s home.

Another participant described a recurring contradiction in which management closely documented the condition of tenants’ units through inspections and notes, while repair requests went unanswered or were addressed only after long delays. For many tenants, this imbalance made property management appear more committed to monitoring their homes than maintaining them.

Several participants described a shift after they complained about various deficiencies in their unit or in common areas. One remarked: “Once you start making complaints about certain things in the unit... there’s a tension happening there. There was a different shift altogether.” Sometimes that shift was a colder response from staff. Sometimes repairs seemed to take longer. In other instances, tenants felt they were being watched more closely or treated as a problem because they had asked too many questions.

In one case, a participant described being locked out after management claimed rent had not been paid. The tenant said the rent had already been paid and that they had proof, including receipts. Even with that proof, police were involved, and the tenant was left trying to defend their right to be in their own home. Another participant described management changing the locks in front of tenants and leaving them standing there while it happened. These experiences were humiliating and destabilizing and showed how quickly a dispute over rent or records could become a public display of management’s power.

Participants’ accounts also showed how race shaped their understanding of treatment by landlords, property managers, building staff, and the wider rental market. One participant recalled a superintendent responding to a request for repairs by saying that, if they wanted that level of service, they should move to a building with a concierge, before adding, “you people.” When the participant asked what “you people” meant, the superintendent did not answer, although the racial meaning of the remark was clear to them. They were not asking for luxury or special treatment, but for basic repairs in an apartment for which they paid rent.

Several tenants’ accounts of pest infestations showed how building-wide maintenance failures could be individualized and turned back on the people living with them. Because pests rarely remain confined to a single unit in a large apartment building, tenants

understood the problem as one requiring a broader management response. Yet when one participant brought roaches to the management office to demonstrate the severity of the infestation, staff responded by delivering cleaning supplies to their door. The gesture implied that the problem arose from the tenant's hygiene rather than conditions in the building, transforming a failure of property maintenance into a judgment about the cleanliness of their home and carrying a racialized meaning even though race was never named directly.

Tenants also encountered this form of blame in more formal settings, including proceedings before the Landlord and Tenant Board. One participant recalled hearing landlords discuss pest infestations during an AGI hearing in ways that appeared to place responsibility on Black and brown tenants, while another said, "You can tell, they're heavily racist against Black people specifically." These

experiences shaped how tenants understood their standing in the building, as rent increases, inspections, and notices were accompanied by the sense that management viewed them as less deserving of care, less entitled to decent housing, and more responsible for conditions they had not created.

Participants' accounts showed that anti-Blackness in rental housing was often expressed through everyday practices rather than explicit statements of exclusion. It appeared when tenants were dismissed after raising concerns, blamed for conditions they had not created, watched more closely, spoken to with less respect, or treated as though their experiences were exaggerated. In these encounters, the refusal to take tenants seriously became one of the ways racial inequality was reproduced inside their homes.

Disrepair, neglect, and cosmetic improvement

Poor housing conditions came up repeatedly throughout the interviews. Tenants described pest infestations, flooding, mould, unreliable elevators, poor heating, garbage chute odours, inaccessible entrances, unfinished repairs, and building-wide problems that had been left unresolved for years. These were not small daily annoyances. They influenced how people navigated their buildings, cared for their children, and managed health issues, and determined whether anyone responsible for the property was actually listening.

What stood out was not only the presence of disrepair, but the kind of work landlords elected to do. Tenants noticed that money went into security cameras, lobby renovations, hallway painting, carpets, exterior upgrades, or other visible improvements, while problems inside units or common spaces were not addressed. One participant described a familiar pattern. Cameras were installed, the lobby was renovated, hallways were painted, and carpets were changed, while garbage odours and sanitation problems persisted. As noted earlier, tenants understood pest infestations as building-wide problems that could not be resolved through isolated, unit-by-unit treatment. The result, as one participant captured the failure plainly: “[The] next week the roaches were back again.” Another recalled a contractor privately advising them to leave because, in his view, the landlord was not willing to spend the money needed to adequately fix the problem: “I would advise you to leave this unit because there’s an issue and they’re not investing the money to fix it.”

Other tenants described how renovations in one unit could leave another tenant living with the consequences. One explained that a leak started after work was completed in a renovated unit above them: “They didn’t fix mine; they only fixed

the renovated unit. So that’s how I got the sewer leaking on me... my kids were receiving it, dripping on my back, dripping on my husband back. We had to put a towel on our back when using the toilet.” This example shows that tenants were not simply objecting to the renovation itself. They were objecting to a pattern where work appeared to follow the value of turnover, while occupied units and the people inside them were left to absorb any collateral damage.

This slight of hand was not lost on tenants. Landlords could point to building work and say improvements were being made, but tenants were looking at what remained broken, leaking, unsafe, inaccessible, or unhealthy. A freshly painted hallway does not mean much when the garbage chute still smells, the elevator is unreliable, the mould remains, or pest problems keep coming back. For many tenants, visible upgrades were not viewed as care, but as cosmetic and superficial improvements aimed at justifying rent increases, supporting AGIs or preparing the building for a more affluent class of renter households. Tenants were asking what kind of work was being prioritized and who it was really meant to serve. A building can be made more attractive to investors, prospective tenants, or people passing by, while still failing the people already living inside it.

For tenants, neglect affected much more than the physical condition of the building because it shaped their health, safety, dignity, and ability to care for their families. A broken elevator could leave someone stranded, while mould, pests, and poor heating made daily life inside the unit harder to manage. When these problems continued year after year, tenants did not experience them as isolated failures, but as conditions they were expected to live with if they wanted to remain housed.

Chasing accountability through a fragmented system

Tenants often described being left to navigate a shifting set of corporate names, management companies, and online systems without knowing who actually owned the property or had the authority to address problems in their units. The name on the rental invoice could differ from the company handling repairs, while the owner appeared under another corporate name altogether. When management changed, signs came down, new portals were introduced, and responsibility became even harder to locate.

One participant described the confusion between Starlight, MetCap, and another entity who collected their monthly rental payments. From their perspective, it made no sense that one company could collect rent while another claimed it was not responsible for repairs: “I’m the one that’s paying you but you’re not the one that’s listening to go and fix the stuff. That doesn’t make sense.” Another participant described being redirected between staff in different buildings before asking, “who is the one governing this place?” A third said tenants were led to think MetCap was the landlord, when MetCap was really the company used to carry out the landlord’s business. Another described the instability of living through repeated ownership and management changes: “Since I’ve been there this is the third owner and the ninth management. I’ve only been there seven years. It’s a high turnover. There’s no consistency.”

This confusion made accountability harder to locate, as tenants were passed between offices and staff members without a clear sense of who had the authority to act. The landlord was easy to find when rent was due, but much harder to reach when repairs were needed.

Digital systems added another layer of distance between tenants and those responsible for addressing problems in their homes. Some participants described seniors struggling after paper systems were replaced by online portals, while others reported that work orders were marked “complete” even though nothing had

been repaired. By creating an administrative record that suggested action had been taken, the portal allowed management to appear responsive while tenants continued living with the same unresolved conditions, making neglect more difficult to document and challenge.

When tenants sought help beyond the building, they often encountered another layer of delay and responsibility-shifting rather than meaningful protection. Some called 311 or public health, while others contacted elected officials or looked into rebates, rent supports, and other programs intended to help. Too often, they were met with silence, redirection, or eligibility rules that did not reflect the realities of their lives.

One participant described calling public health because of mould in the unit and the effect it was having on their daughter’s health:

I call, public health. And they came. Two people came, did nothing. They didn’t even go to the office and talk to them. They tell them it’s a city problem... Public health can’t do nothing. But I’m like, it’s mould and my daughter has to take all these EpiPen and stuff. She’s in the hospital every minute.

The tenant was describing the effect of mould on a child’s health, hospital visits, and medication, not a minor issue. Yet the response they received was that responsibility belonged somewhere else. For the tenant, this meant returning to the same unit, with the same mould, and the health concern unresolved.

Eligibility rules further exposed the limits of formal support, as one participant described being repeatedly denied assistance because their income sat slightly above the cutoff. On paper, they earned too much to qualify, even though they were still struggling to cover rent, hydro, food, and other basic expenses:

Everything I applied for, they turned me down with that little 46,000... even I applied for the hydro, credit. And they're like, I make too much... the cut off is 39,000. I make 46,000.

The frustration in this account reflects the gap between how formal support programs define need and how tenants actually experience financial insecurity in Toronto's rental market. Earning slightly above an income cutoff did not make the participant financially stable when rent, hydro, food, and other basic expenses still exceeded what they could comfortably afford. The system treated them as ineligible because their hardship did not fit neatly within the program's rules, even though the pressures of daily life told a different story.

These failures help explain why tenants often turned to one another and to building-based organizing

when formal institutions did not respond with the urgency or care they needed. As one participant explained, "a lot of folks feel like the city is only willing to do so much," so people bring "action of organizing at the buildings." That organizing mattered, although it emerged from necessity rather than choice, as official channels were often slow, fragmented, or unwilling to take responsibility for acting.

Tenants were expected to carry the burden of documenting problems, chasing down offices, learning rules, calling agencies, supporting neighbours, and organizing pressure from below just to get basic issues taken seriously. Their work shows care and political intelligence. It also points to a deeper structural failure. People living with unsafe and unstable housing are being made responsible for forcing the system to respond.

Coping, survival, and resistance



The interviews reveal not only what tenants endured, but also the practical work they undertook to protect themselves and one another. Tenants described learning how to navigate the LTB (Landlord and Tenant Board), documenting repairs and notices, tracking what management said and did, helping neighbours understand their rights, challenging above-guideline increase charges, and building collective ways to push back. Much of this work was practical because tenants had little choice but to develop these skills in response to systems that were difficult to navigate and often failed to protect them. Tenants call 311, take photos before unit inspections, keep receipts, save notices, learn parts of the LTB process, and help neighbours get onto Zoom for online hearings. In other instances, tenants have purchased their own pest control products after management's treatment failed to resolve the infestation. Others fixed what they could themselves or relied on family members who

knew how to do electrical, plumbing, or repair work. Tenants have taken on work that landlords, property managers, and public enforcement systems have failed to do.

One participant explained why their own unit was in better condition, "My unit is good because I file the complaints. Because I don't play. I really don't play." They connected this to the lease itself. If they were upholding their end of the agreement by paying rent, then the landlord should be held to its obligations as well. When repairs were ignored, they called 311 as a way of forcing a record, creating pressure, and refusing to let neglect remain invisible. Other tenants described learning the law because they felt they had no choice. One participant shared, "One of the main reasons why I got into paralegal education [was] because I believe if we knew the law we'd know better how to go about advocating for like better living, affordability and stuff like

that.” These quotes reveal how much responsibility tenants have had to take on in order to survive poor housing conditions and to understand the legal system well enough to defend themselves and others inside it.

Tenants also became important sources of knowledge and practical support for their neighbours. One participant described helping others understand their rights, navigate court technology, and prepare for proceedings, explaining, “I helped a neighbour with Zoom for court.” I’m just not afraid of sharing my knowledge... I help when I can... knock on my door. If I’m able to help I will.” That kind of support is often overlooked, but it is part of how tenants hold each other up. In buildings where management was unresponsive or intimidating, neighbours became sources of information, reassurance, and practical help.

Organizing around Above-Guideline Increases (AGIs) was another important form of resistance. One participant described going door to door to let neighbours know that some of the AGI charges did not seem legitimate. The point was to make sure tenants understood that the increase could be challenged, and that they did not have to face it alone. As the participant explained, “If we all come together and protest it, then maybe we can have it either thrown out or have it lowered.” They later connected with the York South-Weston Tenant Union, which helped them understand what landlords could reasonably claim. The organizing was practical and urgent. Tenants were trying to stop charges they believed were unfair, protect one another from higher rents, and make it harder for landlords to use AGIs as another pressure point.

In other words, many tenants were reading landlord behaviour closely and making connections between things that are often treated as separate: repairs that dragged on, AGI notices, inspections, eviction

threats, and the pressure on long-standing tenants to leave. They understood clearly the landlord’s strategy. From the landlord’s perspective, a long-standing tenant paying lower rent could be treated as less valuable than the possibility of an empty unit, a quick renovation, and a new tenant paying much more.

One participant put this plainly when explaining why landlords may avoid investing in occupied units. In their view, landlords had “nothing to gain” from renovating a unit where someone already lived and paid lower rent. Tenants were both describing what they experienced during the course of their tenancy and interpreting the economic logics behind it.

For several participants, resistance carried its own risks because complaining or organizing could change how management treated them. One participant explained that after helping to form a tenant union and holding meetings in the lobby, they felt they had become a target. When they later had issues in their respective unit, repairs took longer to resolve than they had previously. Another participant connected eviction pressure to their involvement with the tenant union, saying they believed management wanted to get them out because they had helped organize.

Tenants were informed, careful, and often very clear about what was happening around them, although acting on that knowledge could expose them to further scrutiny, retaliation, or pressure from management. The same actions that helped tenants defend their homes could also mark them as problems to management. That visibility could bring slower repairs, closer scrutiny, retaliation, or more pressure to leave. Tenants were forced into a difficult position. They had to fight to remain housed, even when fighting could make staying harder.

What housing transformation looks like from inside the building

From the perspective of tenants, housing transformation happens not only through planning documents, investment decisions, transit announcements, or redevelopment applications, but through rent increases, delayed repairs, AGI notices, conversations with management, the fear of moving, and the slow disappearance of places and relationships that made the neighbourhood feel familiar.

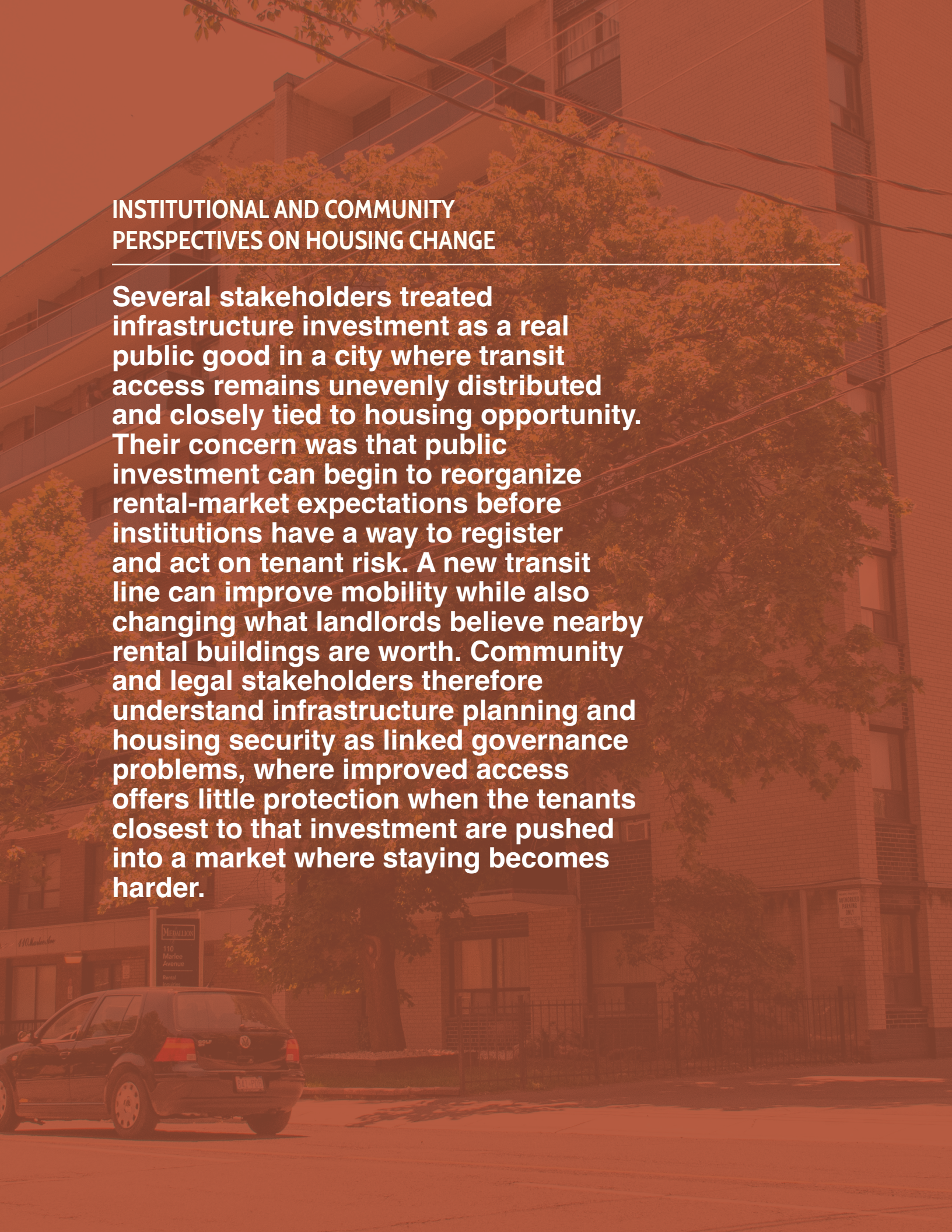
Tenant interviews draw a distinction between improvements that strengthen the conditions of staying and improvements that raise neighbourhood value while weakening tenants' control over their homes. Transit, building repair, services, and neighbourhood reinvestment become meaningful when they reduce the strain of daily life and make remaining in place more secure. Participants objected to a form of improvement that converts land and building value into higher rents, unresolved repairs, and management power over decisions that shape the home. Public and landlord accountability would have to be felt through repairs that respond to reported problems, rent conditions households can survive, management practices that treat

tenants with dignity, and investment that expands tenants' ability to remain rather than making the neighbourhood more valuable around them.

Neighbourhood improvement tied to transit and reinvestment has to be assessed from inside the buildings being remade, where planning commitments and financing decisions become rent pressure, delayed repairs, management encounters, and uneven enforcement. For tenants already rooted in place, investment is experienced through whether it makes the home easier to keep or forces households to absorb more insecurity in order to stay. When rising rents, neglect, racialized management, or weak enforcement make tenants work harder to hold onto their homes and relationships, public investment no longer operates as a shared benefit. These interviews anchor the report's central claim by locating housing transformation in the everyday terms of tenancy, where rent has to remain survivable, repairs have to be completed, complaints have to carry weight, and decent housing has to provide the dignity and security people need to remain in place.



Photo: A development notice for 470 Sentinel Road and 1, 35, and 40 Fountainhead Road proposes four new buildings ranging from 14 to 40 storeys while retaining the existing rental towers, illustrating how large-scale redevelopment is being layered onto established apartment communities. Photograph by Dr. Nemoy Lewis.



INSTITUTIONAL AND COMMUNITY PERSPECTIVES ON HOUSING CHANGE

Several stakeholders treated infrastructure investment as a real public good in a city where transit access remains unevenly distributed and closely tied to housing opportunity. Their concern was that public investment can begin to reorganize rental-market expectations before institutions have a way to register and act on tenant risk. A new transit line can improve mobility while also changing what landlords believe nearby rental buildings are worth. Community and legal stakeholders therefore understand infrastructure planning and housing security as linked governance problems, where improved access offers little protection when the tenants closest to that investment are pushed into a market where staying becomes harder.



Across the interviews, stakeholders described a protection framework that remains too thin for tenants living near new or planned infrastructure. Public investment can signal future value before affordability requirements, rental replacement rules, preservation tools, and enforcement systems are strong enough to change what tenants face in their buildings. In that gap, infrastructure-led change reaches residents through the practical conditions of tenancy: rent pressure, delayed repairs, informal pressure to leave, and the sense that the neighbourhood's future is being organized without securing their place within it.

Tenant harm can become legible inside the housing system without gaining enough institutional force to change the decisions that sustain it.

One municipal planning interviewee described an infill application for an existing rental building where high eviction filings, repeated 311 complaints, a failed RentSafeTO record, audits, and severe disrepair were already visible within the municipal system. The challenge was not the absence of evidence. It was the limited ability to connect that evidence to development permissions, approvals, and landlord accountability. Complaint systems, enforcement files, legal supports, and tenant accounts could all register insecurity while the approval process continued to treat those harms as adjacent to, rather than constitutive of, the planning decision. In that gap, the housing system could record tenant risk in one place while the decisions sustaining that risk continued elsewhere.



Infrastructure planning and tenant protection

Stakeholders have treated infrastructure investment as a necessary public good in a city where unequal transit access continues to shape housing opportunity while also reorganizing the rental market. Community and legal stakeholders therefore understood infrastructure planning and housing security as linked governance problems, where improved access offers little protection when tenants closest to that investment are pushed into a market where staying becomes harder.

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The institutional problem is that public benefit is often measured through transit and growth outcomes while tenant security is recorded somewhere else, and usually too late. Mobility gains, ridership projections, emissions reductions, and development targets can make infrastructure appear successful even when the tenants closest to that investment are absorbing greater insecurity. These interviews make institutional fragmentation visible as a timing problem: public systems often recognize displacement pressure only after the conditions that made tenants vulnerable have already deepened.

Planning and housing governance perspectives

Across the planning and housing governance interviews, participants repeatedly described institutions that could recognize signs of tenant harm yet lacked the authority, coordination, or willingness needed to make that evidence consequential across the housing and development process. A landlord may have a poor property standards record, repeated complaints against him or her, serious building-condition issues, and a visible pattern of eviction filings, yet those facts do not easily travel into the formal machinery of development approvals. Evidence of harm can sit in one part of the municipal system while development authority sits elsewhere. In practice, the planning system may have evidence that existing tenants are being harmed and still struggle to make that harm consequential when permissions, approvals, or redevelopment proposals are being considered.

The problem becomes especially pronounced in tower-in-the-park and infill contexts, where existing tenants may remain in older rental buildings while new development is proposed around them on the same site. Planning policy can require improvements to existing rental housing and site conditions, but stakeholders have suggested that these requirements are often interpreted narrowly. Improvements may be secured through amenity upgrades, landscaping, or other site-level changes, while deeper issues around building systems, habitability, repair backlogs, and long-term tenant security remain harder to require through the approval process. The issue is less a complete absence of policy than the way policy can lose force when tenant protection runs up against property rights, legal defensibility, and development pressure.

The interviews also point to a second constraint, the difficulty of using data in ways that match the scale of the problem. Complaints, building conditions, ownership information, and eviction filings can each reveal something about tenant risk. However, legal, privacy, and institutional constraints may prevent public servants from linking those data sources or analyzing them in disaggregated ways. Housing

instability can therefore become visible inside public institutions without becoming usable in the decisions where earlier intervention would be most consequential.

Ownership raises a related challenge since municipal actors may recognize how corporate ownership, financialized landlord strategies, and portfolio-level patterns shape tenant risk, even while city authority does not clearly extend to deciding who can own rental housing or what forms of ownership should be restricted. The tools that remain available are often the ones that are most legally and politically defensible, including non-market housing expansion, stronger compliance systems, new rental supply, and site-specific improvements secured through planning processes. Those tools are meaningful, but they only partially reach the ownership structures that organize much of the displacement pressure identified elsewhere in this report.

Several informants have therefore situated these limits within a broader dependence on market-provided rental housing. For higher-income households, the market may produce tolerable outcomes because they have more choice, mobility, and bargaining power. For lower- and moderate-income renters, the same system operates very differently. Rising rents, limited alternatives, weak bargaining power, and the threat of displacement make housing insecurity a foreseeable outcome of the way the system is structured. What appears as a failure of individual landlords or isolated policy gaps is also a consequence of relying on private investment to deliver rental housing while giving public institutions limited authority to shape affordability, ownership, tenant protection, and long-term security.

The limits described by municipal respondents are also shaped by provincial and federal systems that separate the moments when affordability is requested, financed, regulated, and made enforceable. A commitment may be expected during zoning, while the financing needed to deliver it is secured later through programs

and negotiations outside the approval moment itself. Public actors may want affordability fixed early, while private actors often argue that those commitments depend on funding, approvals, and the financial structure of the project. Private-sector planning and development stakeholders have tended to frame this tension around the uncertainty

of making affordability commitments before subsidy arrangements, financing terms, and project costs are fully settled. The result is that affordability can remain a shared objective without becoming a secured obligation at the moment when zoning approvals and project value are being shaped.

Advocacy and legal perspectives

Legal and advocacy stakeholders describe the housing system from the position of tenants who are barely holding on. A tenant may be behind on rent while also living with poor conditions and pressure from the landlord, which means the problem is rarely solved by simply giving that tenant more information. These pressures gather around the household in a rental market where another affordable unit may be out of reach and the legal process often has to be navigated from a place of stress and uncertainty. In that context, knowing one's rights can still leave a tenant unable to use them, especially when asserting those rights may place the tenancy itself at risk.

The shift to online tribunal processes has made the gap between formal rights and usable rights even harder to ignore, as digital hearings and evidence portals have placed new demands on tenants who may lack privacy, stable internet service, or a reliable way to prepare documents before a hearing. Legal advocates link this problem to Bill 184 and the higher stakes attached to repayment agreements, especially where section 78 clauses can allow a breached agreement to lead to eviction without a new hearing. They also describe tenants being asked to make binding decisions in moments of crisis, when advice often arrives after the process has already narrowed what can realistically be challenged.

Neighbourhood-based legal perspectives showed how fear could narrow the practical meaning of

tenant rights, since a tenant with a valid complaint might still decide that remaining silent felt safer than becoming visible to a landlord when another affordable unit nearby was unlikely to be available. For Black renters, newcomers, and other racialized tenants, that calculation can be shaped by poverty, precarious work, care responsibilities, trauma, and prior encounters with state authority. The decision to complain, organize, or contest an application is therefore made inside a housing market where the current unit may be the only place a household can still afford. A legal right can, thus exist on paper while the rental market teaches tenants that using it may put their housing at risk.

Interviews broaden the meaning of eviction prevention beyond the formal outcome of whether a tenant remains housed after a hearing. A household may avoid an eviction order and still remain trapped in housing where daily life is organized by intimidation, unaffordability, poor conditions, and fear of retaliation. Legal clinics and advocacy organizations have therefore described tenant support as work that must reach people before the hearing room, when advice can still shape what tenants document, what agreements they sign, and how they understand the risks facing them. Education has a role in that work, although legal advocates were clear that information cannot carry the weight of a housing system where tenants may understand the process and still lack the time, support, security, or material room to use that knowledge without risking further harm.

Enforcement, disrepair, and the limits of property standards governance



Municipal enforcement stakeholders, therefore, offer a view of housing insecurity that begins with the physical condition of the building. Property standards systems allow the city to make poor conditions public and harder for landlords to deny, especially where tenants have been living with problems that might otherwise remain outside the official record. When a building falls into the lowest-scoring group, closer audits can bring officers into direct contact with the property and, at times, with residents whose concerns may not have appeared during the usual inspection process.

For tenants, the value of that record lies in whether it helps bring long-standing problems out of the unit and into a process the city can act on, especially

where residents are unsure how enforcement works or doubt that a complaint will lead to repairs. In buildings where poor conditions have become part of ordinary life, an officer's visit or a direct conversation can create an opening for private burdens to become publicly visible.

The revised building evaluation system may also make it more difficult for landlords to keep persistent problems outside the enforcement record. When unresolved violations affect a building's score over time, compliance becomes less easily reduced to passing a known threshold. That change does not resolve the deeper insecurity tenants face, but it can make repeat neglect harder to hide as a technical exercise.

Photo: High-rise rental towers at 2450 and 2460 Weston Road in Weston, part of an older purpose-built rental landscape in which municipal property standards enforcement plays an important role in documenting persistent repair concerns and requiring landlords to address them. Photograph by Dr. Nemoy Lewis.

Tenant interviews show that enforcement begins too late when disrepair becomes legible to institutions only after it has been turned into a formal file. By the time a violation is recorded, tenants may already have reorganized daily life around a broken elevator, inadequate heating, recurring mould, or repair requests that are marked as resolved while the underlying problem remains. Poor conditions enter the home as a daily strain before they become an enforcement matter, wearing down the tenant's confidence that the unit can be relied on as a stable place to live. When rent is already difficult to carry and another affordable apartment is unlikely to be found, even the decision to complain can feel too risky for tenants whose housing is already precarious. Property standards governance reaches a limit when the City's picture of disrepair depends on tenants being able to make problems inside their units visible. Conditions in shared spaces are easier to identify through inspection, while in-suite disrepair can remain outside the record unless tenants are willing and able to report it. In buildings where residents worry about retaliation, may doubt that repairs will follow a complaint or are already stretched by the work of staying housed, the official record can make poor conditions look less severe than they are.

Disrepair becomes part of displacement pressure when it weakens a tenant's ability to stay even before any eviction order appears, because the broken condition is never separate from the tenancy around it. Rent is still due on a home that may no longer feel safe or reliable, and challenging the landlord can feel risky when losing the unit may also mean losing access to the neighbourhood. Poor

conditions do not have to push someone out to change the meaning of home; they can still make staying feel like a daily negotiation with a place the tenant cannot afford to leave.

Disrepair can work in the landlord's favour even when it is not deliberately planned as a displacement strategy, particularly in a tight rental market where a building continues to generate rent while tenants live with conditions that should have been repaired. While the owner continues to receive income from the property, tenants pay in the form of making daily life work in the midst of chronic disrepair. This disrepair becomes easier for the system to tolerate because the cost is carried inside the tenant's life rather than in the landlord's balance sheet.

Property standards enforcement gives the City a way to put poor conditions on the record, yet a record of disrepair cannot by itself change the landlord and market conditions that allow those problems to continue. RentSafeTO can make neglect harder for owners to deny and can force specific repairs into public view, although its reach narrows when delayed maintenance remains cheaper than real accountability and tenants hesitate to complain because another affordable apartment is out of reach. Repair enforcement also loses force when it remains detached from the ownership and eviction pressures shaping the same building. A stronger anti-displacement approach would treat repeated disrepair and poor conditions as an early warning sign that the right to stay is already being weakened before the loss of housing becomes formally visible.

Institutional gaps in preventing displacement

Across the interviews, displacement appeared as a problem Toronto often sees only after it has been reduced into the forms each government institution can process. A tenant's situation may enter public view as a repair complaint, a tribunal matter, or a planning file, even though the issues are centered around the same household and building. The record may be accurate but still too narrow, because it captures the part of the crisis that fits the office receiving it. What disappears in that narrowing is the longer process through which a home becomes harder to keep before any single institution is asked to respond.

For tenants, institutional gaps are lived as a lag between the mounting pressure around the home and the moment any public system is able to name it. Arrears and fear of losing their home may already be tied to disrepair in the unit and pressure from management. Institutions often meet that situation

through the narrow component they are built to receive, with the result that by the time the issue reaches a formal process, the household may have endured months of living inside conditions that no single government office was designed to address holistically. The crisis appears late because the system records the point of contact, not the long stretch of exposure that came before it.

Preventing displacement requires institutions to act before tenant harm has been sorted into separate files. The interviews point to the need for a different use of public knowledge, one that treats repeated warning signs around the same buildings, landlords, and neighbourhoods as evidence of systemic neglect. That knowledge becomes publicly useful when it changes the timing of intervention, so that displacement is no longer treated as the final event in a process that the system had already encountered in multiple fragments.



Photo: 33 King Street, a high-rise rental building in Weston owned by Dream Unlimited Corporation, stands within a neighbourhood where tenants' housing concerns are often divided across separate and fragmented institutional systems. Photograph by Dr. Nemoy Lewis.

POLICY DIRECTIONS AND RECOMMENDATIONS

The evidence in this report calls for a policy response more specific than the usual language of tenant protection, affordable housing supply, or transit-oriented growth. Public institutions help produce the conditions under which displacement becomes profitable, enforceable through legal procedure, and administratively routine. For tenants, public investment, planning approvals, rent rules, repair enforcement, and tribunal procedure are not experienced as separate systems. They arrive as one housing process, shaping when pressure becomes visible, when it becomes enforceable, and how long tenants have to respond before displacement becomes harder to prevent. Institutional separation of oversight allows warning signs to remain scattered across agencies even when they are gathering around the same buildings, owners, and corridors.

Several recommendations flow from this report:

First, Toronto's eviction problem has to be understood through the framework of larger rental buildings, ownership structures, and property-management systems, rather than explained mainly through secondary-market rentals. Across Toronto's multi-family primary rental market, eviction pressure is organized through the building and ownership systems that make legal filing a recurring management practice. Landlord type, arrears enforcement, ownership change, rent growth, transit-related land pressure, and racialized rental geographies matter because they shape where filing becomes concentrated and where tenants have fewer affordable alternatives if they are forced out. The primary rental market accounted for 242,253 filings, or 83.1% of all filings in the primary and secondary rental market between 2010 and 2023.

Second, the policy response has to deploy earlier because the evidence indicates that displacement risk forms before tenants are formally removed. A filing, sale, AGI, repair order, or redevelopment signal may have different meanings when viewed alone. The concern begins when the building record starts to show existing affordability being treated as a problem to solve. At that point, repair neglect, new ownership expectations, legal pressure, rent gaps, and redevelopment interest no longer appear as separate issues. They begin to describe the same building process, where turnover becomes more financially useful before displacement appears as a formal removal.

The comparative examples in this section help identify what Toronto and Ontario would have to build through their own legal and institutional powers, rather than offering ready-made models to import. Berlin, Vienna, Austin, New York, D.C., San Francisco, Portland, and England and Wales each operate through different housing systems, but they point to a shared policy problem: public authority often arrives too late, after value has been created, ownership has changed, legal pressure has accumulated, or tenants have already left. Seen in relation to the problem this report identifies, these examples expose where the existing Canadian framework is weakest. Public agencies often help to make private rental housing more profitable, but then intervene only after sales are completed, filings accumulate, permits are requested, or tenants have been displaced. For Toronto and Ontario, the policy task is to move anti-displacement authority into the earlier moments when public investment, landlord control, legal procedure, and building-level evidence are beginning to make tenant loss more likely.

Third, public benefit has to be measured by how growth changes the conditions under which existing tenants remain housed. Transit investment, new housing supply, and corridor planning can all expand access and also raise land and rental building values, especially where lower-rent housing is already being repositioned. In those settings, a supply agenda remains incomplete when future units are counted separately from the existing tenancies already exposed to rent gaps, redevelopment pressure, and legal tools that make turnover more valuable. Anti-displacement planning should be treated as part of equitable growth because public investment loses its public character when corridor improvement makes the area harder for existing tenants to remain in.

Fourth, an anti-displacement framework has to begin from the way tenants experience municipal and provincial decisions, i.e., as one housing process. Governments may divide these decisions across separate mandates but the pressure reaches tenants through the same home, the same building record, and the same risk of being forced out. Toronto can shape the local points where displacement pressure first becomes visible, especially through development review, rental replacement, building enforcement, public land decisions, acquisition priorities, and corridor planning. Those tools can make tenant stability part of how growth is reviewed, funded, enforced, and judged as a public benefit, even though provincial law sets the deeper legal conditions of tenant security. Ontario governs those deeper conditions through rent

regulation, vacancy decontrol, tribunal procedure, and the legal powers needed for rent-gap disclosure, stronger pre-filing duties, purchase rights, and limits on rent increases tied to displacement risk. Tenants encounter these systems through the same home and rental property record, where planning decisions, enforcement gaps, rent rules, and tribunal procedure combine to shape how pressure builds before a formal removal ever occurs. In the following paragraphs, I identify seven practical and implementable public policy actions the government can take:

1. Create a tenant stability test for public investment

Governments should consider adopting a tenant stability test for major transit projects, station-area plans, rezonings, public land decisions, and infrastructure investments. The test would require public agencies to show how existing renters will be protected from displacement during planning, construction, and the period when public investment begins to raise nearby land and building values. That obligation should be strongest where the building and corridor record already reveal existing affordable tenancies becoming harder to protect, especially when legal pressure, ownership change, rent gaps, repair neglect, and redevelopment interest are beginning to make tenant turnover more valuable.

That test would make public benefit dependent on whether existing tenants can remain housed as public decisions change the value of the rental buildings around them. In high-risk rental areas, improved mobility, new density, and redevelopment potential lose their public value when those same decisions make existing tenants less secure. The test should take the form of a tenant stability plan attached to the approval, funding, or public land decisions. That plan would also connect the building record that triggered review to the protections required in response and identify the public agency responsible for making those protections enforceable.

Toronto's Protected Major Transit Station Area (PMTSA) framework and inclusionary zoning rules already connect affordability obligations to the planning permissions that make station areas more valuable. The limitation is that it focuses on what future developments can carry, leaving existing affordable tenancies largely outside the review even as transit planning and redevelopment interest begin to change the conditions of staying put. That gap is visible in Little Jamaica, where the Eglinton Crosstown and surrounding development pressure were already reshaping the corridor before stronger affordability requirements could meaningfully protect the tenants and businesses trying to remain there. A tenant stability test would add the missing measure by requiring PMTSA and inclusionary zoning reviews to assess whether existing renters are being made less secure as the conditions for future development become more favourable.

The tenant stability test would make displacement prevention part of the approval itself, not a separate concern raised after transit and development decisions are already underway. Comparable approaches in Austin, TX, and Portland, OR, point to the same institutional problem, where growth planning often identifies displacement risk too late, after public decisions have already begun changing land and building values (Portland n.d.; Austin n.d.-b). In Toronto, the comparison strengthens the case for requiring PMTSA, inclusionary zoning, and infrastructure decisions to account for existing tenants at the moment public action begins changing the value of the rental buildings around them.

2. Create transit socialization zones where public investment and displacement risk overlap

Governments should create transit socialization zones in rental areas where public infrastructure is changing how older private rental housing is valued and where tenants are already exposed to displacement risk. Transit investment becomes a displacement concern when it enters markets where vacancy, redevelopment, AGIs, and rents on new leases already make higher revenue more attainable through tenant turnover. In those conditions, existing affordable tenancies can be treated as barriers to future transit value before residents experience improved service, making public authority necessary before infrastructure value is converted into vacancy pressure, rent extraction, or tenant loss.

In this report, socialization refers to the point at which the benefits created by public transit investment have to be governed as a public responsibility, especially when those benefits begin to weaken tenants' ability to remain in place. When public infrastructure raises expectations about privately owned rental housing, the housing consequences cannot be left entirely to owners, investors, and development actors who stand to benefit from vacancy, higher rents, or redevelopment. A transit socialization zone would give public agencies a way to intervene before public investment is turned into pressure on the tenants it was supposed to benefit.

Berlin's housing socialization debate strengthens this recommendation because it treats the housing crisis as a problem of control over land, buildings, and publicly protected value, not only as a problem of affordability. The campaign around *Deutsche Wohnen & Co. Enteignen* drew on Article 15 of the German Basic Law to argue that large housing portfolios could be moved into common or public forms of ownership when private control undermines the public good (Kusiak 2021, 2024,). That comparison cannot be transferred directly to Toronto's legal framework, but it sharpens the institutional question this report raises. When public infrastructure increases the value of privately owned rental housing, that value should not remain entirely under private control if it is being used to turn existing tenants into barriers to higher revenue. In Toronto's transit corridors, socialization would mean creating public authority at the point where infrastructure value begins to make tenant turnover more profitable.

Early warning signs should lead public agencies to ask whether scattered complaints and administrative records describe the same displacement process. Those records become most significant when they stop appearing as separate entries and begin to show how tenant-held affordability is being made harder to keep, especially where public transit investment is changing how the building is valued. As scattered records begin to indicate that tenant-held affordability is being turned into displacement pressure, public agencies should have authority to intervene before harm deepens. Stronger intervention should follow when the record suggests that tenant turnover is becoming part of how the building is being prepared for higher revenue.

The designation should be built into PMTSA and high-risk rental-corridor planning so that public agencies review transit investment, building records, and tenant security through the same process. Once designated, these zones would require agencies to examine how rental buildings are being valued around transit investment and whether the building record points to a wider displacement process. Bringing those records together is necessary because scattered evidence can identify pressure before any single agency is required to respond. When the records begin to describe the same pattern, public agencies should have authority to act before the building record becomes a record of tenant loss.

3. Regulate rent gaps and acquisition shocks before they become displacement

In many older rental buildings, long-standing tenants hold a form of affordability that policy often struggles to recognize. Their rents may sit below what the surrounding market now allows, making the tenancy itself part of the city's affordable housing stock even when the unit has no subsidy or formal affordability requirement. Near transit investment, that difference can become a revenue opportunity because the building's future value may depend on replacing the affordability tenants already have through their current rent with rents on new leases.

Rent gap disclosure would make that incentive visible before it becomes pressure on tenants to leave. When a large rent gap appears in a building already marked by ownership change, legal pressure, repair problems, or redevelopment interest, it should trigger closer review. In those conditions, the building should be treated as at-risk affordable housing because the affordability tenants have through their current rents may already be financially valuable to remove.

A rent gap disclosure registry would build on Toronto's RentSafeTO apartment-building registration system and the rent-related information already created through LTB processes. The missing piece is provincial legislative authority to turn those scattered case records into a standing unit-level system that tracks rent histories, vacancy dates, lease changes, and AGI activity. The registry should separate records needed for enforcement from information that can safely be reported publicly. The agency responsible for monitoring displacement risk would need access to the detailed records because they can document when the affordability tied to tenants' current rents is being converted into pressure for turnover. Public reporting should remain at the building level, so tenants are not exposed through the very system meant to protect them. The rent information landlords provide should also be auditable, since a rent-gap system would be weak if the records most central to enforcement remained entirely under landlord control.

Rental building sales should be treated as moments when the conditions of remaining housed can change quickly, even when tenants have not moved. A sale can bring new revenue expectations into the same homes, turning everyday management decisions into part of a wider effort to raise building income. In high-risk areas, a large rental-building sale should trigger a temporary post-acquisition protection period. During that period, the new owner should have to submit a tenant stability plan before pursuing actions likely to increase displacement pressure. The plan should explain how tenants will be protected, how outstanding repairs and arrears will be addressed, and how capital work will proceed without pushing people out.

The work being done in New York, D.C., and San Francisco strengthens this recommendation because they treat sales, permits, and changes in control as moments when public authority can intervene before tenant loss occurs. New York does this through its Certificate of No Harassment framework, which applies to residential buildings identified through the city's anti-harassment rules, including single-room occupancy buildings, buildings in designated special districts, and buildings placed on the city's pilot-program list (Development n.d.). Owners of those properties must obtain a Certificate of No Harassment before they can receive permits to demolish the building or change its use or occupancy (Development n.d.). Where New York ties some demolition and conversion-related permits to a harassment review, D.C. and San Francisco make the sale of rental housing a moment for intervention before ownership changes hands. D.C.'s Tenant Opportunity to Purchase Act gives tenants the opportunity to purchase a housing accommodation before it is sold, while San Francisco's Community Opportunity to Purchase Act gives qualified non-profit organizations a first chance to purchase certain residential properties when they are

put up for sale (Columbia n.d.; Francisco n.d.). These examples support the authority Toronto and Ontario would need when rent gaps, building sales, repair conditions, or redevelopment interest begin to make tenant turnover more valuable. Public agencies should be able to examine the building record, slow the transaction where necessary, and direct acquisition or enforcement resources before displacement becomes the outcome.

4. Treat preservation as transit infrastructure

Governments often present transit-oriented development as a housing supply strategy, where new density and better access are treated as signs of public benefit. This report pushes that policy logic further by treating preservation as one of the conditions that allows transit investment to benefit existing residents. When a transit project changes the value of older rental buildings, improved mobility can lose its public value if the tenants most likely to rely on that transit are pushed into a more expensive rental market farther from the infrastructure being built.

The City of Vienna in Austria strengthens this preservation argument because its housing system keeps a large share of rental housing in municipal, subsidized, and limited-profit forms that are less directly organized around rent maximization. City-owned flats and co-operative flats account for a major part of Vienna's rental system, and Austrian limited-profit housing has been found to dampen rents in the wider private rental market (Vienna n.d.; Klien et al. 2023). The comparison should not be treated as a template for Toronto, since Vienna's housing institutions were built through a different political and legal history. However, the comparison supports treating preservation as a change in control over vulnerable rental housing, because affordability is more durable when the institutions that hold housing are not organized around extracting the highest possible rent.

Municipal, provincial, federal, and transit agencies should share a public duty to preserve existing affordable rental housing near transit before planning decisions and infrastructure work make those buildings more valuable to reposition. Responsibility should follow the points where each level of government helps shape tenant security. Municipalities can make preservation part of development review, rental replacement, building enforcement, and public land decisions. Provinces can strengthen the rent, tribunal, and acquisition rules that determine whether tenants are protected in place. Federal agencies can attach preservation requirements to housing, infrastructure, and transit funding, and dedicate acquisition financing to at-risk rental buildings before public investment is built into sale prices and used to justify higher rents or tenant turnover. Preservation should be understood as a change in control over housing already exposed to displacement pressure, since improving the building will not protect tenants on its own if the same revenue expectations continue to make tenant turnover more valuable. Public agencies should use acquisition and non-market ownership tools where a change in control can keep existing rental buildings habitable, affordable, and less exposed to the market pressure that often follows transit investment.

A preservation strategy would also need a standing fund that is available before vulnerable rental buildings reach the open market. Once a building is listed, transit access, redevelopment expectations, and rent gaps may already be reflected in the sale price, forcing non-market purchasers to compete on terms set by private buyers. A dedicated preservation fund would let public and community-based actors move earlier, before the price of the building has already absorbed the future revenue that displacement makes possible. The fund should draw from the gains created through transit and planning decisions, with housing resources from all three levels of government directed toward buildings where public action is making affordable rents harder to protect.

Public land near transit should be governed by the same preservation duty because its value is often created or increased through public infrastructure decisions. Agencies should use that land to stabilize communities exposed to transit-related rent pressure, instead of treating it mainly as an asset for market development. Where public land is developed, affordability should be permanent and deep enough to serve tenants most likely to be priced out as surrounding rents rise. Governance should also move the housing away from speculative control by placing it in public, non-profit, Indigenous, Black-led, co-operative, or community land trust ownership where those models can secure long-term affordability and community stability.

5. Condition repeated eviction filings on repair compliance and arrears-resolution duties

Eviction data should be treated as evidence of how legal pressure is organized across Toronto's rental housing system, especially where the same buildings and owners appear repeatedly in tribunal records. The deeper policy question is determining when tribunal use becomes part of how landlords manage arrears and makes tenant turnover more likely. Treating each filing as a detached dispute misses the property-level pattern that forms when the same buildings return to the tribunal again and again.

Ontario needs a building-level way to identify when eviction filing has moved from an occasional legal response into a recurring form of pressure. The index would identify buildings that enter the eviction system after a period of no filings, especially when that shift follows a change in ownership, management, rent strategy, redevelopment pressure, or serious repair conflict. It would also identify buildings where filing intensity rises well above the city or neighbourhood pattern, particularly when that increase appears soon after a rental property changes hands.

The index should focus on the point where repeated filing begins to look less like an occasional legal response and more like part of how a building or portfolio is managed. A landlord may have a legitimate claim in an individual case, and the tribunal has to remain available for disputes that cannot be resolved otherwise. The policy concern begins when filing becomes patterned at the building or portfolio level and appears alongside conditions that make legal pressure more likely to produce displacement. In those cases, the building record starts to connect repair neglect, rent gaps, ownership change, vacancy shifts, and repeated arrears claims to the same turnover process. The legal process then becomes part of how tenant instability is managed, rather than a separate forum that only resolves individual disputes.

Bill 60's shortened arrears timelines make repeated filings more consequential in buildings where tribunal use is already concentrated. In high-filing buildings, procedural speed can strengthen legal pressure by giving tenants less time to dispute the amount claimed, document repair problems, or address the conditions that produced arrears. Ontario should require landlords with high building-level or portfolio-level filing records to meet stronger pre-filing obligations before another arrears case proceeds, so that faster procedure does not reinforce the same filing patterns already concentrating legal pressure in particular buildings.

England and Wales provide a limited comparison for Ontario because their pre-action protocol for possession claims by social landlords treats rent arrears as a problem that should be addressed before court proceedings wherever possible. The protocol applies to residential possession claims brought by social landlords, including local authorities and housing associations, and its rent-arrears provisions require early contact with tenants, discussion of the cause of arrears, attention to benefit entitlement, rent statements, and efforts to agree on affordable repayment before proceedings move forward (Justice 2021).

The comparison should not be overstated because it applies to social landlords and operates in a different legal system. However, it nevertheless strengthens the principle this report is advancing for Ontario, that eviction procedure should require documented pre-filing steps before legal pressure escalates. In high-filing rental buildings, repeated access to the tribunal should be connected to the building record that shows how legal pressure is being organized.

The tribunal should remain available for legitimate claims, with stronger duties attached to owners whose building or portfolio records show that filing has become part of routine management. In high-filing buildings, the Board should require landlords to document repair compliance and meaningful arrears-resolution efforts before another application proceeds. Where serious repair violations have already been substantiated, the Board should be able to pause an eviction claim until the landlord files proof of compliance or a binding repair plan. This would bring housing standards into the tribunal's assessment of repeated arrears filings, so tenants are not forced to fight disrepair and eviction pressure through separate systems.

6. Make anti-displacement planning accountable to Black renter geographies

This report's evidence on Black renter-majority areas should change how governments decide where anti-displacement protection begins. Equity has to shape the early decisions that determine which rental buildings receive scrutiny before displacement pressure intensifies. Public agencies should move protection to the places where displacement pressure is being produced, particularly in Black renter-majority areas where the building record already points to legal pressure, repair neglect, ownership change, or widening rent gaps. That means coordinating tenant support, enforcement, and preservation capacity before tenants are pushed out.

A Black renter displacement priority framework should identify where Black renters face heightened exposure to displacement pressure. The framework should begin with Census patterns and connect them to the housing pressures already acting on those communities, especially where filing activity, ownership change, rent growth, repair problems, and transit investment are beginning to reinforce one another. This would move the framework beyond mapping racialized vulnerability and toward identifying where public policy, private ownership, and legal procedure have produced unequal housing insecurity. Stronger public scrutiny should follow in the places where those effects are concentrated in Black renter communities.

The framework should locate risk in the housing systems acting on Black renter communities, rather than in the communities themselves. Public and private institutions have made these communities more exposed to displacement by allowing landlord filing practices, ownership change, repair neglect, and rent extraction to operate in places where transit investment is raising expectations about what land and rental buildings can produce. In places where Black renters have fewer affordable alternatives and have already carried a disproportionate burden of housing insecurity, these pressures should trigger stronger public scrutiny before displacement is treated as an individual tenant problem.

Once those geographies of risk are identified, public resources should follow exposure, not a citywide logic that treats all rental areas as though they face the same conditions. In Black renter-majority areas where displacement pressure is concentrated, legal support, repair enforcement, acquisition tools, and anti-harassment work should be coordinated around the same at-risk buildings. Tenants should not have to move through separate systems that each recognize only one part of the pressure they are facing. Racial equity becomes meaningful here only when it changes where public agencies act, how enforcement is

organized, and whether preservation capacity reaches the places where Black renters are most exposed to displacement.

7. Create displacement accountability tables for every major transit corridor

Major transit corridors should have displacement accountability tables that turn scattered evidence into public responsibility before tenants are pushed out. These tables should function as standing governance structures with authority to follow building-level risk as transit plans move forward, identify where pressure is intensifying, and require agencies to report what they did in response. This would make displacement prevention part of corridor governance itself, rather than another consultation process that records concern without changing what public institutions do next.

The table should bring tenants, community organizations, and public agencies together because each often holds a different part of the displacement record. Its work should follow how building-level risk changes across the transit timeline, from announcement to construction to post-opening market change. The table should ask when separate records begin to describe the same building process, where landlord control, rising rent expectations, and repair neglect make remaining housed more difficult in ways tenants are already reporting.

Where problems are identified, access to a dedicated intervention fund should be available so that monitoring leads to action while tenants are still housed. When risk begins to rise in a building or nearby cluster of buildings, the table should be able to direct resources toward the pressure tenants are actually facing, rather than sending every problem through a separate program or agency. The response could include legal support, orders requiring outstanding repairs, emergency arrears relief that pauses eviction proceedings while tenants receive a workable repayment arrangement and access to legal and income supports, closer scrutiny after a property sale, or tenant-protection requirements attached to redevelopment approvals. Public reporting should identify the warning signs, the response that followed, and the institution responsible for carrying it out, so agencies cannot document risk without changing what happens next.

Austin's Project Connect in Texas strengthens this part of the recommendation because it connects transit investment, displacement-risk analysis, and dedicated anti-displacement funding within the same public process. Austin voters approved \$300 million for anti-displacement work as part of Project Connect, with investments focused on vulnerable areas near transit lines, and the city's equity tool is meant to guide those funds toward people most at risk of displacement from transit investment (Austin n.d.-c, a). For Toronto, the comparison strengthens the case for tying corridor-level monitoring to an intervention fund, public reporting, and a clear account of what agencies did once risk was identified. Without that connection, displacement accountability tables could still become another place where public institutions identify pressure without changing the conditions tenants are living through.

Concluding Direction

A stronger framework would attach tenant protections to the moments when public decisions begin to reorganize the value of existing rental housing. In older rental buildings, displacement pressure often forms before tenants are formally pushed out, as public investment and ownership change make tenant turnover more valuable. Legal pressure, repair neglect, and widening rent gaps are the warning signs that this process is already underway. Building-level evidence should also inform federal competition review when large rental acquisitions deepen ownership concentration, while a separate tenant-stability review should assess the likely effects on rents, repairs, eviction pressure, and the preservation of existing affordable housing.

The communities examined in this report have sustained Toronto under conditions that should have been treated as public responsibilities long before transit made their neighbourhoods more valuable. Residents have carried the everyday costs of uneven access and insecure rental housing while still building the relationships, institutions, and forms of neighbourhood life that make these places more than future development sites. Public investment should enter those histories as a commitment to repair, protection, and stability, so improved access strengthens the people and places already there. When transit increases the value of these communities, that value should deepen the ability of long-standing tenants, businesses, and community anchors to remain, instead of turning the improvements they waited for into another source of displacement pressure.

Public investment loses its public character when corridor improvement weakens the claims of the people whose homes and community life made that place valuable before its value was captured. When public investment begins to raise land and rental-building values, the policy question is whether that value will be governed as a public responsibility or allowed to become a private claim on future income. Preserving rental housing belongs inside the politics of transit investment and racial justice because public investment loses much of its promise when the residents rooted in these communities are made less able to stay.

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Glossary of Terms

311

The City of Toronto's non-emergency service line, which tenants may use to report unresolved property standards, maintenance, or building-condition concerns after raising the issue with a landlord or property manager.

Above Guideline Increase, AGI

A rent increase above Ontario's annual rent-increase guideline that a landlord may apply to the Ontario Landlord and Tenant Board for in specific circumstances, including eligible capital expenditures, operating costs related to security services, or extraordinary increases in municipal taxes and charges.

Acquisition

The purchase of a rental building by a new owner, which can change how the building is managed, how repairs are handled, how arrears are pursued, and how much future income the owner expects the property to generate.

Asset manager/private equity owner

A landlord or ownership structure that holds rental housing as part of a wider investment portfolio, often through funds, partnerships, or corporate entities managed for investor returns, where decisions about rent, repairs, acquisitions, financing, and legal action can be shaped by portfolio-level revenue expectations.

Black renter-majority dissemination area

A small census geography where Black renter households make up 50 percent or more of renter households, based on available Census data, and used here to examine where eviction filing and displacement pressure overlap with Black renter geographies.

Certificate of No Harassment

A policy tool that requires landlords in designated buildings to show that tenants were not pushed out through harassment before certain major permits are approved. The example is useful here because it treats vacancy as part of a building's history, rather

than as a neutral condition that appears only after tenants have already left.

Community Opportunity to Purchase Act, COPA

A policy model that gives qualified non-profit or community-based organizations an opportunity to purchase certain multi-family rental buildings before they are sold on the private market. Its relevance for this report comes from making a building sale a moment for preservation, rather than allowing lower-rent tenancies to be converted into a new revenue strategy.

Compound Annual Growth Rate, CAGR

The average yearly rate at which rents grew over a period of time, used in this report to show how rents on new leases changed between 2013 and 2023.

CoStar rent data

Market rent data used in this report to examine rent trends in buildings where reliable records were available, with the figures understood as evidence of rents on new leases rather than a full record of what every sitting tenant paid.

Democratic housing institutions

Housing institutions that hold land and buildings outside ordinary speculative ownership while giving tenants and communities a meaningful role in decisions that shape their ability to remain housed. The term points to public, non-profit, co-operative, land trust, Indigenous, Black-led, and tenant-governed forms of ownership that can protect affordability while changing who has power over repairs, rents, redevelopment, and long-term stewardship.

Displacement accountability table

A proposed corridor-level governance structure that would track displacement risk as transit planning, construction, and land-value change unfold. Its purpose is to bring public agencies, tenants, community organizations, legal supports, planners, and enforcement bodies into one process so that warning signs in particular buildings lead to action while tenants are still housed.

Dissemination Area, DA

A small geographic unit used by Statistics Canada, which this report uses to connect rental properties to Census-based neighbourhood information, including renter income and racial composition.

Displacement pressure

The conditions that make it harder for tenants, businesses, or community institutions to remain in place before they are formally or informally pushed out, including rising rents, eviction filings, disrepair, ownership change, redevelopment expectations, construction disruption, and the feeling that a neighbourhood is being prepared for someone else.

Disrepair

Unresolved maintenance problems in a unit or building, including issues with elevators, pests, plumbing, heat, mould, balconies, hallways, security, or building systems, treated in this report as part of housing insecurity because poor conditions can make tenants feel less safe, less settled, and under pressure to leave.

Effective rent

The average market-facing rent for a lease after accounting for landlord concessions, such as free rent or other discounts. In this report, effective rent is used to examine rent trends where reliable data were available, and it should not be read as a full record of what every sitting tenant paid.

Eviction filing

An application filed by a landlord at the Ontario Landlord and Tenant Board, which does not necessarily mean a tenant was formally evicted but does mean the tenant's home is drawn into a legal process that can create deadlines, repayment pressure, legal vulnerability, and fear of losing the unit.

Eviction filing rate

The number of eviction filings measured relative to the number of rental units, usually expressed as filings per 100 units, so legal pressure can be compared across buildings and neighbourhoods of different sizes.

Eviction order

A formal decision from the Ontario Landlord and Tenant Board that may authorize a landlord to proceed toward eviction if the tenant does not meet the terms of the order or leave by the required date. The order itself is not the same as sheriff-enforced removal, since only the Sheriff or Court Enforcement Office can physically enforce an eviction.

Filing intensity

The level of eviction filing among buildings that already had at least one filing, allowing the report to distinguish a building with one application from a building where legal action becomes repeated or routine.

Financialized landlord

A landlord whose ownership and management of rental housing are closely tied to investment strategy, asset growth, portfolio performance, and revenue expectations. This includes REITs, asset managers, private equity firms, and related corporate ownership structures where decisions about rent, repairs, acquisitions, financing, and legal action can be shaped by the building's expected performance as an income-producing asset.

Hurdle model

A statistical model used in this report to separate whether a building recorded any eviction filings in a given year from the number of filings recorded among buildings with at least one filing that year. This approach is useful because many buildings recorded no filings, while a smaller group of buildings recorded repeated or high-volume tribunal activity.

Informal displacement

Displacement that occurs outside a formal eviction order, including situations where tenants leave or feel pushed out because of rent pressure, disrepair, intimidation, pressure to accept a buyout, construction disruption, or the growing sense that staying has become impossible.

Landlord and Tenant Board, LTB

The Ontario tribunal that handles many landlord and tenant disputes, including eviction applications, with filing records used in this report to identify where formal legal pressure appears in Toronto's rental housing system.

Landlord type

A category used in this report to describe the ownership structure and market position behind a rental building, including public and non-profit providers, REITs, asset manager/private equity owners, family conglomerates, large private investors, developer-landlords, and smaller private owners. The category helps show how different forms of ownership can shape rent strategy, repair decisions, legal action, and the pressure tenants experience inside buildings.

Legal pressure index

A proposed tool for identifying buildings and ownership groups where eviction filing has become repeated, concentrated, or connected to wider displacement risk. The index would help show when tribunal use is functioning as part of building management, rather than appearing only as a set of isolated disputes between individual landlords and tenants.

Light Rail Transit, LRT

A form of rapid transit that usually runs on rail tracks along streets, dedicated corridors, or separated rights-of-way, and that this report examines in relation to changing expectations about land and rental-building value.

Multi-family rental property

A rental building with multiple units, such as an apartment building, which this report focuses on because these properties are central to Toronto's rental housing system and allow ownership, rent, and eviction filing patterns to be followed over time.

Ontario Disability Support Program, ODSP

A provincial program that provides income support, health-related benefits, and other supports to eligible people with disabilities in Ontario, included

in the report because some tenants described trying to remain housed while living on fixed or limited incomes.

Ontario Works, OW

Ontario's social assistance program that provides financial and employment assistance to eligible people with low income or limited financial resources, included in the report as part of the income context shaping tenant vulnerability.

Opportunity to purchase

A policy tool that gives tenants, non-profit organizations, community land trusts, co-operatives, or other qualified non-market purchasers a chance to intervene before a rental building is sold. The tool is important because a sale can become the point when lower-rent tenancies are revalued as future income, unless purchase rights are backed by financing, legal support, and real preservation capacity.

Ownership concentration

A situation where one landlord or ownership group controls a large share of rental units in a neighbourhood or study area, limiting tenants' real ability to leave one precarious building without also leaving the neighbourhood, community ties, and nearby supports that make daily life possible.

Ownership structure

The corporate, financial, legal, and management arrangements through which a rental building is owned and controlled, which matters because tenants may deal with staff at the building while the authority to change repairs, rent strategy, legal action, or investment decisions sits somewhere else.

Primary rental market

The part of Toronto's rental housing system made up principally of purpose-built rental housing and other established non-condominium rental properties with reliable unit counts. In this report, the primary rental market includes apartment buildings, residential units above commercial properties, multiplexes, and some non-condominium row-house or townhouse complexes, including public, non-profit, and co-operative housing. Classification depends

on tenure, rental operation, and the availability of reliable property and unit information rather than building form alone. This market is a central focus because most eviction filing activity during the study period was located in these properties, where ownership, rent strategy, building scale, and property-level filing practices can be followed over time.

Property-year

One rental property observed for one year, meaning a building followed from 2010 to 2023 can contribute up to 14 property-years to the dataset. This measure allows the report to follow buildings over time rather than treating each year as disconnected.

Purpose-built rental housing

Rental housing originally built and operated as rental housing, usually in apartment buildings, rather than housing added to the rental market through condominiums, single-family homes, or other secondary-market arrangements.

Racialized rental geography

The uneven housing geography through which racialized renters become more exposed to particular parts of the rental market and the pressures attached to them, shaped by income inequality, discrimination, immigration and settlement pathways, family-size needs, neighbourhood history, and limited affordable alternatives.

Real Estate Investment Trust, REIT

A company or trust that owns income-producing real estate and is structured to generate returns for investors, connecting rental buildings to wider financial markets, portfolio strategies, and investor expectations.

Rent arrears

Rent that a landlord claims a tenant owes, which can become a pathway into legal pressure when unpaid rent is converted into an L1 application at the Ontario Landlord and Tenant Board.

Rent gap

The difference between an existing rent level and

a higher actual or potential rent benchmark. The report uses the term at three related but distinct scales. A tenant-level rent gap is the difference between the rent paid by a sitting tenant and the higher rent a landlord may be able to charge after turnover, renovation, or repositioning. A property-level rent gap compares a property's average effective rent with Toronto's average effective rent in the same year. A neighbourhood or census-tract rent gap compares average monthly private-market rent per bedroom in a census tract with the Toronto average. The rent-gap maps in this report use the neighbourhood measure, while the acquisition analysis uses the property-level measure. In areas where rents, land values, or redevelopment expectations are rising, these gaps can make tenants, buildings, or lower-rent neighbourhoods appear as sites of unrealized future revenue. Used analytically, rent gaps help show how legal pressure, repair neglect, AGIs, buyout pressure, acquisition, and redevelopment interest can become part of the same displacement process.

Rent gap disclosure

A proposed requirement that would make visible the tenant-level rent gap: the difference between what sitting tenants currently pay and what a landlord may be able to charge after turnover.

Rents on new leases

The rents charged when a unit is newly leased, which help show the market tenants face when disrepair, legal pressure, household change, or landlord pressure makes another unit necessary, even though long-standing tenants may still pay lower rents under existing tenancies.

RentSafeTO

The City of Toronto's apartment building standards program for buildings with three or more storeys and 10 or more units, intended to support enforcement around building conditions, maintenance, and tenant safety.

Repositioning

A landlord or investor strategy through which a building is managed, upgraded, marketed, or financially reworked to attract higher rents, higher-

income tenants, or a different market position.

Secondary rental market

Rental housing that is not included in the multi-family primary rental dataset. In this report, it includes condominium rentals of any building type, together with many non-condominium single-family homes, secondary suites, duplexes, and other smaller-scale rental arrangements. Building form alone does not determine whether a property belongs to the primary or secondary market. Some non-condominium row-house or townhouse complexes are included in the primary rental market where they operate as established rental properties and reliable unit counts are available.

Serial filing landlord

A landlord, ownership group, or property manager whose building or portfolio record shows repeated or unusually high use of eviction applications. The concern is not a single filing, but a pattern where tribunal access may become part of rent collection, tenant discipline, turnover pressure, or everyday building management.

Targeted universalism

A policy approach that begins with a universal goal, such as tenant stability for all renters, and then directs different levels and forms of public action toward the buildings and communities facing the greatest exposure to displacement pressure. Applied to housing and transit policy, targeted universalism helps explain why citywide tenant protections may still leave Black renters more exposed when enforcement, acquisition funding, legal support, and anti-harassment work are not directed to where risk is concentrated.

Tenant Opportunity to Purchase Act, TOPA

A policy model that gives tenants an opportunity to purchase, assign purchase rights, or help direct their building toward non-market ownership before a sale is completed. TOPA shows how tenants can be given a role in the ownership future of their building, provided that the right is supported by financing, legal assistance, and qualified non-market purchasers.

Tenant stability test

A proposed assessment for major transit projects, station-area plans, rezonings, public land decisions, and infrastructure investments. It would require governments to show how existing renters will remain housed as public decisions raise land value, redevelopment potential, or landlord revenue expectations.

Toronto Community Housing Corporation, TCHC

Toronto's largest social housing provider, included in this report as part of the broader comparison between public, non-profit, and private rental housing.

Transit displacement

Displacement pressure connected to transit investment, which can begin before a line opens as landlords, investors, developers, and public agencies start to value nearby land and rental buildings differently. The issue is whether existing residents are protected enough to remain in place as improved accessibility raises neighbourhood value.

Transit-oriented development, TOD

Planning and development organized around transit stations or corridors, often involving higher density, mixed uses, and improved accessibility, with housing consequences that depend on whether tenant protections are strong enough to keep existing residents in place.

Transit socialization zone

A proposed designation for rental areas where public transit investment is increasing the value of private rental housing while tenants are already exposed to displacement pressure. These zones would give public agencies stronger grounds to intervene before public investment becomes a pathway for vacancy-seeking, rent extraction, and the loss of lower-rent housing near transit.

Turnover

The process through which a tenant leaves a unit and a new tenant moves in, allowing a landlord in a rising rental market to charge a higher rent when long-standing tenants have been paying lower rents under existing tenancies.

Vacancy control

A rent regulation approach that limits how much rent can increase when one tenant leaves and a new tenant moves in. By reducing the financial reward attached to turnover, vacancy control can help protect buildings where sitting tenants pay lower rents than the market might now allow.

Vacancy decontrol

A rent regulation system where the rent for a unit can be reset when a tenant leaves and a new tenancy begins. Under this system, tenant departure can become a revenue event, making rent gaps more dangerous in older rental buildings, high-growth areas, and transit corridors.

Workplace Safety and Insurance Board, WSIB

Ontario's workplace compensation and insurance board, which administers claims and benefits related to workplace injuries and illnesses, included in the report because some participants relied on workplace injury-related supports while facing rent and housing insecurity.

Zero-filing property-year

A property-year where no eviction filing was recorded, helping the report show which buildings remained outside the formal eviction system in a given year and why tribunal pressure gathers in some parts of the rental market more than others.

Acronyms and Abbreviations

AGI

Above Guideline Increase

ANOVA

Analysis of Variance

CAGR

Compound Annual Growth Rate

CMHC

Canada Mortgage and Housing Corporation

COPA

Community Opportunity to Purchase Act

COVID-19

Coronavirus Disease 2019

DA

Dissemination Area

GO

GO Transit

L1

Landlord application to evict a tenant for non-payment of rent and collect rent the tenant owes

L2

Landlord application to end a tenancy and evict a tenant or collect money

L4

Landlord application to end a tenancy and evict a tenant because the tenant allegedly failed to meet the conditions of a settlement or order

L9

Landlord application to collect rent the landlord claims the tenant owes, without seeking eviction through that application

LRT

Light Rail Transit

LTB

Ontario Landlord and Tenant Board

ODSP

Ontario Disability Support Program

OW

Ontario Works

REIT

Real Estate Investment Trust

TCHC

Toronto Community Housing Corporation

TOD

Transit-Oriented Development

TOPA

Tenant Opportunity to Purchase Act

UP Express

Union Pearson Express

WSIB

Workplace Safety and Insurance Board

Navigating Transformation

TECHNICAL AND SUPPORTING APPENDICES

The Impact of Transit on Housing Security in Toronto's Multi-Family Rental Market

APPENDIX A

Technical Methods, Data Sources, Record Linkage, and Variable Construction

Building on the methodological summary in Part 4, this appendix documents how the report's quantitative and spatial evidence was constructed, including the linkage of eviction filings to rental properties and ownership histories, the creation of zero-filing observations, and the construction of landlord and neighbourhood variables. It should be read alongside Appendix Tables A.4 and A.5, which report the full Stage 1 and Stage 2 hurdle-model results and show how the modelling strategy responds to the uneven distribution of tribunal activity across Toronto's multi-family primary rental market.

A.1.1 Analytical scope and unit of analysis

The quantitative analysis follows 4,617 properties across Toronto's multi-family primary rental market from 2010 to 2023, producing 66,185 annual observations organized at the property-year level. This structure places each building's eviction filing activity within a longer property history rather than treating applications as disconnected legal events. Where ownership changed within a year, seller and buyer segments were retained separately so that filings could be attributed to the landlord responsible during each part of the transaction year, while the term "property-year" provides a readable description of the longitudinal structure and the underlying records preserve those within-year transitions where the data allow.

The property universe includes purpose-built, non-condominium rental housing with a reliable unit count across private-market, public, non-profit, charitable, institutional, and co-operative ownership. Condominium rentals, single-family houses, other secondary-market arrangements, and collective or specialized housing with occupancy and unit structures that are not comparable to ordinary self-contained rental dwellings were excluded so that eviction counts, unit counts, ownership histories, and neighbourhood characteristics could be linked consistently at the building level.

Technical Table A.1: Principal data sources and their analytical use

Source	Information used	Role in the analysis
Ontario Landlord and Tenant Board records obtained through freedom-of-information requests	Application address, filing year, landlord name as recorded, and application counts	Constructed annual property-level filing counts and identified formal legal pressure.
City of Toronto RentSafeTO and Low-End of Market Rental data	Rental addresses, unit counts, building attributes, and rental-market status	Provided a starting property universe and building-level attributes.
CoStar property and effective-rent data	Property characteristics, ownership information, and rents on available or newly leased units where records were reliable	Supported property verification, ownership tracing, rent growth, and rent-gap analysis.
Altus Group transaction records and provincial land registry records accessed through GeoWarehouse/ Teranet	Sales, purchasers, sellers, legal ownership, and transaction timing	Constructed acquisition and ownership-transition histories.
Ontario Business Registry and corporate-profile searches	Corporate directors, parent companies, registered addresses, and related entities	Traced beneficial or controlling ownership beyond numbered and operating companies.
Statistics Canada custom Census tabulations, Road Network File, and Proximity Measures Database	Renter-specific neighbourhood characteristics, geographic linkage, and amenity proximity	Constructed neighbourhood, racialized exposure, housing-stress, economic, and contextual measures.
Metrolinx and transit-agency geospatial and project-timing records	Existing, planned, and under-construction transit locations and project phases	Constructed proximity, event-time, and distance-by-event measures.
Canada Post, Google Maps, City open data, rental listings, and provider lists	Address verification, building use, rooming-house and collective-housing checks, and missing attributes	Supported manual cleaning, classification, and resolution of conflicting records.

A.1.3 Property identification, cleaning, and exclusions

As part of the geocoding and linkage process, property addresses were standardized to Canada Post conventions, with cleaning procedures accounting for abbreviations, directional indicators, unit or building numbers, spelling differences, and the range of single-address and multi-address formats used across the source records. Large apartment complexes created a recurring linkage problem because one source could report adjacent buildings separately while a tribunal application combined them under a single address range. These cases were reviewed manually so that filing counts, unit counts, and ownership histories referred to the same physical rental property.

Reconciling the combined sources required resolving contradictions in unit counts, ownership names, transaction sequences, and building use through duplicate removal, correction of implausible ownership histories, comparison of conflicting unit records, review of buildings that appeared demolished

or not yet occupied, and targeted verification of properties that may have belonged to the secondary or collective rental market. Properties without a defensible rental-unit count were excluded because their filing rates per 100 units could not be calculated reliably.

The retained building stock includes low-rise, mid-rise, and high-rise apartments, multiplexes, townhouses, affordable housing, and residential units above commercial space where the property functioned as primary rental housing. Unit counts were treated as constant across the study period because annual historical unit counts were not consistently available. This assumption is reasonable for most established purpose-built properties, although it may not capture rare additions, conversions, or reductions in the number of units.

A.1.4 Record linkage and construction of the longitudinal dataset

Landlord and Tenant Board records are naturally zero-truncated, identifying an address only when an application is filed and leaving buildings with no filing in a given year absent from the tribunal record, while buildings that never file are absent entirely. The research dataset was expanded beyond these application snapshots by identifying the wider stock of multi-family primary rental properties and creating annual records for each year a property was occupied, including years with no recorded filing.

The longitudinal dataset was assembled by linking cleaned addresses across the rental-property, eviction, ownership, transaction, Census, and spatial files, using address and year as the main linkage key and supplementing them with property identifiers and manual reconciliation where exact matching failed. Ownership transitions were incorporated so that sellers and buyers could be represented separately during transaction years when filings appeared under both names, while properties with no recorded sale were treated as remaining under the same ownership for the relevant period.

The resulting longitudinal dataset contained 34,501 property-year observations with zero filings and 31,684 with at least one filing. A zero-filing observation should not be read as evidence that tenants experienced no housing pressure, disrepair, rent increase, informal displacement, or threat, but only that no Landlord and Tenant Board application was matched to the property in that year. Including these observations keeps the analysis anchored in the wider rental-property universe and prevents the findings from being shaped only by buildings that had already entered the tribunal system.

A.1.5 Outcome measures

Formal legal pressure was measured through whether a property recorded any eviction filing in a given year, the number of applications filed there, and the annual rate of applications per 100 primary rental units. Standardizing filings by unit count makes it possible to compare smaller properties with large apartment towers without treating the same number of applications as an equivalent level of tenant exposure.

The model separates zero-filing property-years from filing intensity among properties that recorded at least one application. The first stage uses a binary outcome identifying whether a property had no filings in a given year, while the second models the number of applications among positive-filing property-years and includes the logarithm of rental units as an offset. Descriptive tables and figures report filings per 100 units because that measure is easier to interpret, whereas the count model estimates filing intensity relative to property size.

A.1.6 Ownership tracing and landlord classification

Ownership histories were reconstructed beyond the names appearing on applications or municipal records, which may identify a property manager, trustee, numbered company, operating corporation, or subsidiary rather than the entity that controls the property. Application records were compared with transaction data, land registry information, corporate searches, public company disclosures, and property databases so that classification reflected the owner or ownership network directing investment and operating decisions, rather than the most visible name used in day-to-day management.

Landlords were initially classified into 23 ownership forms based on portfolio scale, source of capital, business activity, corporate relationships, publicly stated mandate, and whether they operated for profit or through a public, charitable, non-profit, or institutional structure. These detailed forms were then consolidated into 12 broader categories for modelling and comparison. Classification required interpretation because firms can combine development, property management, asset ownership, and investment functions, while their portfolios and corporate relationships can also change over time. The categories make differences in ownership structure more visible without implying that every landlord within the same category behaves in the same way.

Technical Table A.2: Main landlord categories used in the analysis

Main category	General basis of classification
Asset manager/private equity	Real estate investment firms managing rental portfolios through pooled or third-party capital, including firms that identify as asset managers or private equity firms.
Developer-landlord, large	Firms primarily engaged in the long-term ownership and management of substantial portfolios of older rental buildings, while also undertaking some new residential development.
Developer-landlord, small	Firms primarily engaged in developing new residential projects that also own and manage a smaller portfolio of older rental properties as legacy assets or redevelopment opportunities.
Family conglomerate	Networks of corporations owned or controlled by the same family or family-controlled group of companies.
Government	Municipal, provincial, federal, or government-created public housing owners.
Institutional financial owner	Banks, brokerages, pension funds, and insurance companies holding rental property through financial or investment arms.
Non-profit/institutional	Non-profit housing providers, charities, religious institutions, and other institutional owners operating rental housing through a social, charitable, or institutional mandate.
Private investor, large	Canadian or foreign private investors, individuals operating in their own capacity, and unattached numbered companies with more than 100 units.
Private investor, small	Canadian or foreign private investors, individuals operating in their own capacity, and unattached numbered companies with fewer than 100 units.
Property management company, large	Vertically integrated owner-operators with more than 400 units.
Property management company, small	Vertically integrated owner-operators with fewer than 400 units.
Real estate investment trust	Publicly traded or privately structured investment vehicles that own, operate, manage, or finance income-producing real estate.

Note: The distinction between large and small developer-landlords is based on the scale and role of older rental holdings within each firm's portfolio, rather than a fixed unit threshold or the firm's total inventory of newly constructed housing.

A.1.7 Ownership-history and property variables

Each annual filing record was situated within the property's changing ownership history by tracking how long the current landlord had held the building, whether it traded during the year, whether it was co-owned, the landlord's position in the ownership sequence since 2010, and the number of units connected to the landlord's wider portfolio. Ownership stage distinguishes the first observed owner from second, third, and fourth-or-later owners, making it possible to separate the effects of acquisition and repeated transfer from the length of time a property remained under the same landlord.

The analysis accounted for rental-unit count, prior filing activity, location within Toronto's former municipal boundaries, and proximity to amenities and transit, while log-transforming building size and landlord portfolio size to reduce right-skew and prevent the largest towers or ownership portfolios from disproportionately shaping the estimates. Prior filing activity was lagged so that earlier tribunal use could be distinguished from filing activity in the current year.

A.1.8 Neighbourhood and housing-condition variables

Neighbourhood conditions surrounding each rental property were measured primarily through renter-specific Statistics Canada custom tabulations at the dissemination-area and census-tract levels, rather than through the identity or circumstances of any individual tenant named in an application. Where approximately one percent of dissemination-area values were suppressed, the corresponding census-tract value was used when available so that the property could remain in the analysis.

The model groups these neighbourhood indicators into domains capturing household structure and demographic composition, economic capacity, institutional navigation, and housing stress. Household and demographic measures include female-led households, seniors, younger adults, families with children, people living alone, lone-parent households, and activity limitations, while economic measures capture after-tax income, low-income status, labour-market position, part-time work, and unemployment. Educational attainment, official-language knowledge, recent immigration, and non-permanent resident status are used to assess differences in knowledge and institutional navigation, and housing stress is measured through shelter-cost burden, market-rent tenure, major repair need, crowding, and local rent conditions.

Ethnocultural composition surrounding each rental property was measured through the shares of renter households identified as Black, East Asian, South Asian, Filipino or Southeast Asian, Arab or West Asian, Latin American or another racialized group, Indigenous, or White. These measures locate geographies of exposure rather than assigning race to individual applicants or treating neighbourhood composition as a cause of eviction. They place formal filing pressure within a rental market already structured by racialized inequalities in income, housing conditions, and ownership.

A.1.9 Rent, acquisition, and rent-gap variables

The acquisition analysis uses ownership and transaction histories to identify changes in control and to position each property within its ownership sequence. A sale is treated as a possible turning point rather than proof that the transaction caused a later filing. The analysis examines whether filing activity, rent position, and property history changed around acquisition, and interprets those patterns alongside tenant and neighbourhood evidence.

The rent analysis draws on CoStar effective-rent records that could be reliably linked to properties with eviction filings, using average rent over the lease term after accounting for concessions and tenant-paid costs. A property's rent position was measured against the Toronto average in the same year, with positive values indicating rents above the city average and negative values indicating rents below it, while changes in rents on new leases were summarized through annual indexes and compound annual growth rates where sufficient property-level records were available.

The linked rent analysis covers a narrower segment of the rental market than the eviction dataset because it includes only eviction-linked properties with reliable commercial rent records. It does not represent every rental building, acquisition, or property near transit, and excludes zero-filing buildings, properties without dependable rent data, buildings kept off the market, and properties offered for sale without a completed transaction. The rent measures should therefore be interpreted as evidence about the segment for which reliable records could be linked, rather than as a complete account of rents paid by sitting tenants across Toronto's rental market.

A.1.10 Transit, spatial, policy, and contextual variables

Transit exposure was measured through property distance to existing TTC subway stations, GO rail stations, and planned or under-construction transit projects. Distance measures were converted to inverse distance so that larger values indicate greater proximity. Future-transit corridors were divided into 17 localized station-area clusters, allowing event-time estimates to distinguish spatially specific project effects from broad corridor averages.

Event-time indicators represent project stages occurring within the 2010–2023 study window, including announcement, construction, and opening phases where applicable. Distance-by-event interactions test whether filing intensity changed differently for properties nearer to a project during a particular phase. The common event-time baseline was set within the study window, with project-specific reference periods reported in Appendix Table A.5.

The models account for changes in Ontario's residential tenancy law and eviction-enforcement framework by distinguishing the Residential Tenancies Act period from 2010 to 2016, the Fair Housing Plan years from 2017 to 2018, the 2019 rent-control exemption and tenancy-law reform period, the COVID-19 moratoria from 2020 to 2021, and the post-Bill 184 period from 2022 to 2023. Stage 1 compares the moratoria years with the remainder of the study period to assess whether properties were more likely to record no filings during the disruption of ordinary tribunal proceedings and eviction enforcement. Stage 2 compares filing intensity across the broader policy periods, using the moratoria as the reference category. The models also account for Toronto's annual unemployment rate and neighbourhood access to amenities using measures drawn from Statistics Canada's 2021 Proximity Measures Database.

A.1.11 Transformations, standardization, winsorization, and missing values

Before estimation, continuous predictors were transformed to improve comparability and align their direction with the concepts being measured. Building size and landlord portfolio size were log-transformed, while distance measures were converted to inverse distance so that higher values indicated greater proximity. Selected income and rent measures were also expressed inversely where the relevant construct was lower economic capacity or a lower-rent position. The transformed continuous variables were then standardized, allowing odds ratios and incidence rate ratios to represent a one-standard-deviation change across measures originally recorded on different scales. Binary and categorical indicators remained unstandardized.

For modelling, dissemination-area Census variables were winsorized at the 1st and 99th percentiles to reduce the influence of extreme small-area percentages that can result from very small denominators or highly concentrated populations while retaining the observations in the dataset. This adjustment does not imply that the original values were incorrect. Raw values were preserved for descriptive tables, maps, and community-facing interpretation where the observed percentage remained substantively important. The modelling files were reviewed before and after transformation to identify implausible values, compression at the percentile thresholds, and variables requiring further examination.

Missing data were addressed through source triangulation wherever possible rather than through broad statistical imputation. Suppressed dissemination-area Census values were replaced with corresponding census-tract measures when available, while gaps in ownership, unit counts, transaction histories, or building use were investigated through alternative property, land-registry, and corporate sources. Properties were excluded when the available evidence could not support a defensible unit count or classification within the primary rental market.

A.1.12 Hurdle-model specification

The filing distribution includes many zero-filing property-years and a long right tail among buildings with at least one application, making it necessary to distinguish between whether a property enters the tribunal system and how intensively filing occurs once it does. The analysis uses a mixed-effects hurdle model with a property-level random intercept in both stages, allowing repeated observations of the same building to be accounted for while also capturing stable, unmeasured differences across properties.

Stage 1 uses a mixed-effects logistic model to estimate the odds that a property-year remained outside the tribunal system, drawing on six predictors most directly associated with zero filings: logged building size, years under the current owner, social-housing provider status, neighbourhood after-tax household income, neighbourhood White renter-household share, and the COVID-19 moratoria period. The outcome was coded so that odds ratios above one indicate a greater likelihood of recording no filings, and the model was estimated in SAS 9.4 using GLIMMIX with a property-level random intercept.

Stage 2 examines the 31,684 property-year observations with at least one filing through a zero-truncated negative-binomial mixed model with a log link, using the logarithm of rental units as an offset so that application counts are estimated relative to property size. The specification incorporates ownership history, landlord category, neighbourhood composition, housing stress, policy periods, contextual conditions, proximity to existing transit, localized future-transit event-time measures, and prior filing activity, and was estimated in SAS 9.4 using GLIMMIX, maximum likelihood, a Laplace approximation, and a property-level random intercept. Incidence rate ratios above one indicate higher filing intensity among properties that had already recorded at least one application.

A zero-inflated count model was not appropriate for this property universe because every included building was an active rental property in which a landlord could file an application, meaning that zero-filing observations represented years in which no application was recorded rather than properties where filing was structurally impossible. Full estimates, confidence intervals, reference categories, fit statistics, and model diagnostics are reported in Appendix Tables A.4 and A.5.

Technical Table A.3: Summary of the two modelling stages

Feature	Stage 1	Stage 2
Analytical question	Which property-years remain outside the filing system?	Among filing property-years, where is filing more intensive?
Sample	66,185 observations	31,684 positive-filing observations
Outcome	Zero filings in a property-year	Number of filings, conditional on at least one
Distribution and link	Binary logistic	Zero-truncated negative binomial with log link
Property-size treatment	Logged unit count as a predictor	Log unit count as an offset
Random effect	Property-level intercept	Property-level intercept
Reported effect	Odds ratio	Incidence rate ratio

A.1.13 Model development and sensitivity checks

Model development assessed whether additional complexity improved explanatory power without obscuring the substantive meaning of each stage. Future-transit clusters were tested in Stage 1 but not retained because they did not meaningfully improve the model's account of whether a property recorded any filing, indicating that transit-related pressure may shape the conditions surrounding tenancy without necessarily changing the binary onset of tribunal activity.

Very large buildings were retained in the main analysis because they represent a meaningful part of Toronto's rental market rather than anomalous observations. As a sensitivity test, Stage 1 was re-estimated after excluding buildings with 300 or more units, which accounted for approximately four percent of the property sample. The direction and statistical significance of the main coefficients remained stable, while the property-level random-effect variance changed only modestly, supporting retention of the full-sample specification.

Transit variables were also tested at different spatial scales. Earlier corridor-level specifications were compared with the final 17-cluster station-area specification. The localized specification was retained because it better matched the geography of development pressure and improved the calibration of the Stage 2 model. Model assessment also considered likelihood-based fit statistics, the Pearson chi-square relative to its degrees of freedom, random effects, coefficient stability, and consistency between statistical results and the defined theoretical role of each model stage.

- Eviction filings record applications rather than completed evictions, and although a case may be withdrawn, dismissed, settled, or resolved without sheriff enforcement, the filing itself can still expose a tenant to legal and financial pressure.
- The filing data do not capture informal pressure, buyouts, rent increases, disrepair, harassment, departures before an application, or displacement that occurs through the loss of nearby community and commercial infrastructure.
- Administrative records do not include individual-level race data, so Census measures are used to identify the racialized renter geographies surrounding each property rather than to infer the identity of any specific tenant.
- Ownership transparency is incomplete. Numbered companies, trustees, property managers, co-

ownership, and corporate restructuring can obscure control even after extensive corporate and property research.

- Historical unit counts were not consistently available and were generally held constant over time, which may overlook uncommon additions, conversions, demolitions, or other changes in the number of rental units.
- The rent sample is limited to eviction-linked properties with reliable commercial records and should not be read as a complete account of rents paid by sitting tenants or of all rental buildings and property transactions across Toronto.
- Transaction data capture completed purchases more reliably than properties withheld from sale, marketed without a completed transaction, transferred through less visible corporate arrangements, or retained in anticipation of future increases in value.
- Census measures are available at periodic intervals rather than annually, so linking them to yearly property records captures neighbourhood context across census periods without reflecting every demographic change that occurred from one year to the next.
- Amenity proximity is measured using a 2021 cross-section and is therefore held constant across the study period, while transit project dates and phases necessarily simplify more complex planning histories, shifting timelines, and changes in project scope.
- The statistical models identify patterned associations rather than establishing that ownership change, transit investment, landlord category, or a particular policy period independently caused a specific filing or tenant displacement.

A.1.15 Data access and reproducibility

The analytical files draw together freedom-of-information records, licensed commercial databases, land-registry information, corporate searches, and custom Statistics Canada tabulations, several of which cannot be redistributed publicly. This appendix supports transparency by documenting the property universe, record-linkage procedures, variable domains, transformations, model structure, sensitivity checks, and study limitations, while Appendix Tables A.4 and A.5 provide the complete model estimates. Restricted data and identifiable application records remain governed by their original access, privacy, and licensing conditions.

Reading note: *The appendix distinguishes whether a property entered the tribunal system from how intensively landlords used that system once filing occurred, recognizing that the absence of legal action in some properties and its repeated use in others reflect related but distinct processes. The technical design preserves this distinction throughout the analysis.*

A.4: Full Stage 1 mixed-effects logistic hurdle-model results

Appendix Table A2. Full Stage 1 mixed-effects hurdle model results

Outcome: zero eviction filings in a property-year

Fit Statistics	
-2 Res Log Pseudo-Likelihood	328604.1
Generalized Chi-Square	49308.04
Gener. Chi-Square / DF	0.75

Random Effects			
Parameter	Subject	Estimate	Standard Error
Intercept	PROPID	1.9238	0.057

Fixed Effects			
Predictor	Odds ratio	95% CI	p-value
Building size, logged units	0.28	[0.27, 0.29]	<0.0001
Years owned by landlord	1.17	[1.14, 1.20]	<0.0001
Social housing provider	3.34	[2.96, 3.76]	<0.0001
Neighbourhood median household income after tax	1.11	[1.07, 1.15]	<0.0001
Neighbourhood White household share	1.39	[1.33, 1.45]	<0.0001
COVID moratoria period	2.16	[2.02, 2.31]	<0.0001

Model Information	Value
Observations	66,185
Zero-filing property-years	34,501
Positive-filing property-years	31,684
Property-level random effects	Yes
Model type	Mixed-effects logistic hurdle model
Response Variable	ZEROEV
Reference landlord category	Private market landlord
Reference policy category	Years 2010-2019 & 2022-2023
Response Distribution	Binary
Link Function	Logit
Variance Function	Default
Estimation Technique	Residual PL
Degrees of Freedom Method	Containment
Statistics Software Procedure	SAS 9.4 GLIMMIX

Note: Odds ratios above 1 indicate higher odds of recording zero eviction filings in a property-year. Odds ratios below 1 indicate lower odds of recording zero filings. Reference categories and scaling decisions should be reported in the model information section or table note.

A.5. Full Stage 2 zero-truncated negative-binomial mixed-model results

Outcome: eviction filing intensity among positive-filing property-years

Fit Statistics	
-2 Log Likelihood	154745.7
AIC	154987.7
AICC	154988.6
BIC	155747.2
CAIC	155868.2
HQIC	155257.1
Conditional Distribution	
-2 log L(TOTEV r. effects)	146728.5
Pearson Chi-Square	27919.02
Pearson Chi-Square / DF	0.88

Random Effects			
Parameter	Subject	Estimate	Standard Error
Intercept	PROPID	0.2244	0.008318
Scale		0.1725	0.002893

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
Property history and ownership stability			
Co-owned property	1.03	[0.92, 1.14]	0.638
Landlord size, logged units	0.90	[0.86, 0.94]	<0.0001
Traded within year	0.78	[0.74, 0.81]	<0.0001
Second landlord since 2010	1.10	[1.05, 1.14]	<0.0001
Third landlord since 2010	1.21	[1.12, 1.31]	<0.0001
Fourth or later landlord since 2010	1.21	[1.03, 1.41]	0.018

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
Years owned	0.86	[0.84, 0.88]	<0.0001
Prior eviction filing activity	1.22	[1.21, 1.23]	<0.0001
Landlord ownership regime			
REIT	1.50	[1.36, 1.67]	<0.0001
Asset manager/private equity	1.39	[1.26, 1.54]	<0.0001
Family conglomerate	1.44	[1.29, 1.60]	<0.0001
Institutional financial landlord	1.18	[1.04, 1.35]	0.127
Large private investor	1.05	[0.94, 1.18]	0.4056
Small private investor	1.38	[1.21, 1.56]	<0.0001
Large property management company	1.24	[1.11, 1.38]	0.0001
Small property management company	1.15	[1.01, 1.31]	0.0384
Neighbourhood context and housing insecurity			
Female-led household share	0.99	[0.98, 1.00]	0.1178
Age 15-29 household share	1.02	[1.01, 1.04]	0.0097
Age 65 and older household share	0.90	[0.88, 0.92]	<0.0001
Living alone household share	0.98	[0.96, 1.00]	0.0742
Family with child household share	1.04	[1.02, 1.06]	0.0006
Lone-parent household share	1.03	[1.01, 1.05]	0.0108
Divorced/separated/widowed household share	0.99	[0.97, 1.00]	0.1417
Activity limitations household share	1.01	[1.00, 1.02]	0.1233
Low-income measure after tax	1.03	[1.01, 1.06]	0.0022
Inverse median household income after tax	0.99	[0.97, 1.01]	0.5461
Unemployed household share	1.01	[1.00, 1.02]	0.2222
Part-time worker household share	0.99	[0.98, 1.00]	0.1344
Self-employed without paid help household share	1.01	[0.99, 1.02]	0.3919

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
Low education household share	1.03	[1.01, 1.04]	0.0006
No English/French language knowledge household share	0.98	[0.97, 1.00]	0.0105
Recent immigrant household share	0.99	[0.98, 1.00]	0.1258
Non-permanent resident household share	0.99	[0.98, 1.00]	0.0868
Black household share	1.06	[1.03, 1.08]	<0.0001
East Asian household share	0.97	[0.95, 0.98]	0.0001
South Asian household share	0.97	[0.96, 0.99]	0.0015
Arab/West Asian household share	0.99	[0.97, 1.00]	0.0662
Filipino/Southeast Asian household share	1.01	[0.99, 1.03]	0.2183
Latin American/multiracial/other household share	1.02	[1.01, 1.03]	0.0064

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
Indigenous household share	1.01	[1.00, 1.03]	0.0105
Rent burden, 30 percent or more household share	1.04	[1.02, 1.05]	<0.0001
Major repairs required household share	1.03	[1.01, 1.04]	<0.0001
Overcrowded household share	0.97	[0.95, 0.99]	0.0008
Market rent status household share	1.01	[0.98, 1.04]	0.5253
Inverse average market rent per bedroom	1.08	[1.06, 1.11]	<0.0001
Policy regimes, geography, and contextual controls			
Residential Tenancies Act period	1.01	[0.97, 1.05]	0.6029
Fair Housing Plan period	1.00	.	.
Exemption/reform policy period	1.51	[1.31, 1.74]	<0.0001
Post-Bill 184 enforcement period	1.59	[1.46, 1.73]	<0.0001
Scarborough	1.05	[0.95, 1.15]	0.3285

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
North York	0.93	[0.86, 1.00]	0.0637
East York	1.12	[1.02, 1.24]	0.0239
York	0.92	[0.84, 1.01]	0.0742
Etobicoke	1.02	[0.94, 1.10]	0.6426
City unemployment rate	0.94	[0.90, 0.99]	0.012
Amenity-dense block proximity	1.00	[0.99, 1.02]	0.7361
Probability of passing the hurdle	1.06	[1.05, 1.08]	<0.0001
Transit corridor and station cluster proximity (inverse distance)			
Bloor-Danforth subway	0.95	[0.93, 0.97]	<0.0001
Yonge-University-Spadina subway	0.96	[0.94, 0.98]	<0.0001
Sheppard subway	0.98	[0.96, 0.99]	0.0093
GO station	1.02	[1.00, 1.04]	0.1213
Ontario Downtown Core cluster	1.00	[0.97, 1.02]	0.7258
Ontario Downtown East cluster	0.98	[0.96, 1.00]	0.1336
Ontario Thorncliffe/Flemingdon cluster	0.97	[0.94, 0.99]	0.0117
Ontario Don Mills & Eglinton station	1.03	[1.00, 1.06]	0.0545
Kennedy/Ionview Eglinton cluster	1.00	[0.98, 1.03]	0.9426
Golden Mile Eglinton cluster	0.99	[0.96, 1.02]	0.5024
Leaside-Midtown Eglinton cluster	0.99	[0.96, 1.03]	0.6657
Midtown West Eglinton cluster	0.96	[0.93, 1.00]	0.0409
Little Jamaica Eglinton cluster	1.01	[0.98, 1.05]	0.4884
West Eglinton extension	0.99	[0.97, 1.00]	0.1172
McCowan & Lawrence - Scarborough Town Centre cluster	0.99	[0.97, 1.01]	0.1707
McCowan & Sheppard station	0.98	[0.96, 1.01]	0.1254

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
Yonge North Cummer-Steeles cluster	0.99	[0.97, 1.01]	0.2777
Finch-York University-Pioneer Village subway extension	1.01	[0.99, 1.03]	0.5768

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
Finch West LRT inner cluster	1.01	[0.99, 1.03]	0.3752
Finch West LRT outer cluster	0.99	[0.97, 1.00]	0.1199
Weston GO/UP Express station	1.01	[0.98, 1.03]	0.6139
Future transit project events			
Kennedy LRT construction phase	1.43	[1.29, 1.58]	<0.0001
Eglinton Crosstown LRT early construction phase	0.70	[0.64, 0.76]	<0.0001
Eglinton Crosstown LRT late construction phase	1.00	.	.
West Eglinton LRT extension announcement phase	1.00	.	.
West Eglinton LRT extension construction phase	1.00	.	.
Finch West LRT construction phase	1.05	[1.01, 1.09]	0.0087
Weston UP Express construction phase	1.13	[1.06, 1.19]	<0.0001
Weston UP Express opening phase	1.00	.	.
Finch-York University-Pioneer Village opening phase	0.72	[0.65, 0.79]	<0.0001
Kennedy subway construction phase	1.00	.	.
Scarborough subway announcement phase	0.73	[0.64, 0.84]	<0.0001
Scarborough subway construction phase	1.00	.	.
Ontario line announcement phase	1.00	.	.
Ontario line construction phase	1.00	.	.
Yonge North subway announcement phase	0.95	[0.91, 0.99]	0.0147

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
Yonge North subway construction phase	1.00	.	.
Future transit inverse distance x event interactions			
Ont Downtown Core distance x announcement	1.00	[0.97, 1.02]	0.7492
Ont Downtown Core distance x construction	1.00	[0.97, 1.02]	0.7996
Ont Downtown East distance x announcement	0.99	[0.97, 1.02]	0.6328
Ont Downtown East distance x construction	1.00	[0.98, 1.02]	0.9284
Ont Thorncliffe/Flemingdon distance x announcement	1.00	[0.97, 1.03]	0.9945
Ont Thorncliffe/Flemingdon distance x construction	1.00	[0.97, 1.03]	0.9662
Ont Don Mills & Eglinton distance x announcement	0.99	[0.95, 1.02]	0.3804
Ont Don Mills & Eglinton distance x construction	1.00	[0.97, 1.03]	0.9296
Kennedy/Ionview Eglinton distance x LRT construction	0.98	[0.96, 1.00]	0.0207

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
Kennedy/Ionview Eglinton distance x subway construction	0.98	[0.96, 1.01]	.
Golden Mile Eglinton distance x early construction	1.02	[0.99, 1.04]	0.0147
Golden Mile Eglinton distance x late construction	1.00	[0.98, 1.03]	.
Leaside-Midtown Eglinton distance x early construction	0.97	[0.94, 1.00]	0.7492
Leaside-Midtown Eglinton distance x late construction	0.99	[0.96, 1.03]	0.7996
Midtown West Eglinton distance x early construction	1.00	[0.97, 1.04]	0.6328
Midtown West Eglinton distance x late construction	1.03	[1.00, 1.07]	0.9284
Little Jamaica Eglinton distance x early construction	0.98	[0.95, 1.02]	0.9945
Little Jamaica Eglinton distance x late construction	0.99	[0.96, 1.03]	0.9662

Fixed Effects			
Predictor	Incidence rate ratio	95% CI	p-value
West Eglinton extension distance x announcement	1.01	[0.99, 1.03]	0.3804
West Eglinton extension distance x construction	0.98	[0.96, 0.99]	0.0088
McCowan & Lawrence - Scarborough Centre distance x announcement	1.01	[0.99, 1.02]	0.0207
McCowan & Lawrence - Scarborough Centre distance x construction	1.01	[0.99, 1.02]	
McCowan & Sheppard distance x announcement	1.00	[0.98, 1.02]	
McCowan & Sheppard distance x construction	0.97	[0.94, 0.99]	
Yonge North Cummer-Steeles distance x announcement	0.96	[0.95, 0.98]	
Yonge North Cummer-Steeles distance x construction	0.98	[0.96, 1.00]	
Finch-York University-Pioneer Village distance x opening	0.99	[0.97, 1.00]	
Finch West LRT inner cluster distance x construction	1.00	[0.98, 1.01]	
Finch West LRT outer cluster distance x construction	1.00	[0.99, 1.01]	
Weston station distance x construction	1.01	[0.99, 1.03]	
Weston station distance x opening	1.00	[0.99, 1.02]	

Model Information	Value
Observations	31,684
Model type	Zero-truncated negative binomial mixed model
Property-level random effects	Yes
Reference co-ownership category	Single-owner
Reference traded within-year category	Non-traded within-year
Reference ownership stage category	First owner of a property in 2010
Reference landlord category	Government
Reference policy period	Covid moratoria (2020-2021)
Reference suburban geography	Former City of Toronto (downtown)
Response Variable	TOTEV
Reference Finch-York University-Pioneer subway events	Construction phase (2010-2017)
Reference Eglinton Crosstown LRT events	Pre-construction (2010)
Reference Kennedy station LRT/subway events	Pre-construction (2010)
Reference Finch West LRT events	Pre-construction (2010-2015)
Reference Weston station events	Pre-construction (2010)
Reference Scarborough subway events	Project cancellation/restart period (2010-2018)
Reference Ontario subway line events	Speculative phase (2010-2018)
Reference West Eglinton LRT events	Underfunded phase (2010-2018)
Reference Yonge North subway events	Speculative phase (2010-2018)
Response Distribution	Negative Binomial
Link Function	Log
Variance Function	Default
Offset Variable	LOGUNITS
Variance Matrix Blocked By	PROPID
Estimation Technique	Maximum Likelihood
Likelihood Approximation	Laplace
Degrees of Freedom Method	Containment
Statistics Software Procedure	SAS 9.4 GLIMMIX

Note: Incidence rate ratios describe differences in eviction filing intensity among property-years with at least one eviction filing. Values above 1 indicate higher expected filing intensity, while values below 1 indicate lower expected filing intensity. For categorical predictors, ratios are interpreted relative to the omitted reference category identified in the model information below. For standardized continuous predictors, ratios represent the expected change associated with a one-standard-deviation increase in the predictor.

Appendix Table A.6: Average Annual Eviction Filing Rates by Toronto Ward, Including Zero-Filing Properties, 2010–2023

		Eviction Rate																Unit Counts															
Rank	Ward	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Avg	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023			
1	Humber River-Black Creek	11.4	14.5	16.1	14.2	13.9	12.7	10.8	11.9	10.3	11.0	5.3	3.6	6.1	6.6	10.6	17,209	17,209	17,209	17,209	17,209	17,209	17,843	17,843	17,843	17,843	17,843	17,843	17,843	17,843			
2	Etobicoke North	9.2	12.4	12.0	11.3	9.6	9.3	9.2	8.5	9.4	9.4	3.1	3.1	5.0	6.0	8.4	12,233	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469			
3	York South-Weston	8.7	10.8	11.4	10.5	8.9	8.1	8.3	7.8	6.2	6.9	3.4	2.2	4.9	6.5	7.5	19,901	19,901	19,901	19,901	19,901	19,901	19,901	19,901	20,270	20,270	20,270	20,270	20,270	20,270			
4	Scarborough-Guildwood	8.2	9.6	8.8	9.8	7.3	7.8	7.8	7.7	7.1	7.2	3.1	2.3	3.7	5.1	6.8	12,711	12,711	12,711	12,711	12,711	12,711	12,711	12,661	12,661	12,661	12,661	12,661	12,661	12,661			
5	Scarborough Centre	9.0	10.3	9.2	9.6	8.0	7.3	6.5	6.9	5.6	6.1	3.0	2.4	4.8	5.2	6.7	12,021	12,021	12,021	12,021	12,021	12,021	12,021	12,021	12,021	12,021	12,021	12,021	12,021	12,021			
6	Scarborough North	6.2	5.7	7.1	7.2	6.7	7.8	9.3	8.2	7.9	6.2	3.6	2.9	4.2	5.8	6.3	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193			
7	Scarborough-Rouge Park	6.0	7.3	7.9	6.7	9.1	7.6	6.4	7.0	6.6	5.7	2.2	1.8	3.3	3.9	5.8	3,321	3,321	3,321	3,321	3,321	3,321	3,321	3,321	3,321	3,321	3,321	3,321	3,321	3,321			
8	Beaches-East York	5.9	8.1	7.9	7.0	6.6	5.9	6.7	6.1	5.1	5.0	3.5	2.1	4.0	4.2	5.6	14,416	14,416	14,416	14,416	14,416	14,416	14,480	14,480	14,480	14,480	14,480	14,480	14,480	14,480			
9	Scarborough Southwest	6.2	6.7	7.3	7.0	5.7	5.7	5.6	5.6	4.8	4.8	2.1	2.1	3.3	4.0	5.1	14,678	14,831	14,831	14,831	14,831	14,851	14,871	14,871	14,871	14,871	14,917	14,871	14,871	14,871			
10	Etobicoke Centre	4.8	6.0	6.2	7.7	6.0	5.5	4.8	4.8	4.9	5.0	2.2	2.0	3.4	5.0	4.9	12,487	12,487	12,487	12,487	12,487	12,487	12,487	12,451	12,451	12,451	12,396	12,396	12,396	12,396			
11	Don Valley East	5.7	7.3	7.1	7.0	5.3	4.9	4.9	5.0	4.4	3.8	2.4	1.4	3.1	3.7	4.7	18,232	18,232	18,232	18,294	18,294	18,294	18,294	18,294	18,294	18,294	18,294	18,294	18,294	18,294	18,294		
12	York Centre	6.0	6.8	6.1	6.5	5.1	5.1	4.8	5.3	4.2	4.1	2.0	1.6	3.5	4.4	4.7	15,785	15,785	15,785	15,785	15,785	15,785	15,785	15,785	15,785	15,785	15,675	15,675	15,675	15,675			
13	Parkdale-High Park	4.0	5.7	6.6	6.8	5.5	5.7	5.5	5.1	4.7	4.4	1.7	1.4	2.8	3.3	4.5	18,637	18,637	18,637	18,637	18,637	18,637	18,637	18,637	18,637	18,637	18,901	18,892	18,892	18,892			
14	Etobicoke-Lakeshore	5.0	6.2	6.2	6.7	5.5	4.7	4.8	4.0	3.7	3.9	2.1	2.1	3.0	3.9	4.4	14,735	14,953	15,236	15,236	15,236	15,236	15,236	15,236	15,236	15,351	15,351	15,351	15,351	15,351			
15	Davenport	3.8	4.2	5.7	5.5	4.8	4.7	4.3	3.6	4.1	4.1	2.2	1.7	3.3	3.2	3.9	6,852	7,042	7,199	7,199	7,199	7,199	7,294	7,294	7,294	7,294	7,294	7,294	7,294	7,294			
16	Scarborough-Agincourt	4.7	5.0	5.9	4.9	4.2	4.0	3.5	5.0	3.4	4.0	1.6	1.8	2.9	3.5	3.9	8,089	8,089	8,299	8,299	8,299	8,299	8,299	8,299	8,299	8,299	8,299	8,299	8,299	8,299			
17	Toronto Centre	3.4	3.8	4.2	3.7	2.9	3.1	3.7	4.0	3.5	3.6	1.6	1.3	2.5	2.7	3.1	32,204	32,204	32,323	32,478	32,734	32,817	32,962	32,970	33,842	33,842	33,767	33,767	33,767	33,767			
18	Toronto-Danforth	3.8	4.0	4.5	4.0	3.8	3.8	3.4	3.0	3.2	2.8	1.4	1.1	2.3	2.3	3.1	11,764	11,764	11,808	11,808	11,808	11,808	11,808	11,808	11,808	11,808	11,808	11,808	11,808	11,808			
19	Don Valley North	3.5	4.8	4.0	3.8	2.9	3.0	3.1	2.9	2.6	2.8	1.1	1.0	3.0	3.2	3.0	11,328	11,433	11,433	11,538	11,538	11,633	11,633	11,821	11,821	12,122	12,122	12,122	12,122	12,122			
20	Eglinton-Lawrence	3.0	3.0	3.6	3.5	2.6	2.7	2.8	2.6	2.7	3.0	1.4	1.2	2.7	2.5	2.7	16,607	16,607	16,607	16,607	16,607	16,607	16,607	16,607	16,684	16,919	16,919	16,919	16,919	16,919			
21	Don Valley West	2.5	3.3	3.1	3.3	2.7	2.3	2.2	2.6	2.3	2.1	1.4	1.2	2.4	3.7	2.5	16,030	16,030	16,030	16,030	16,030	16,251	16,330	16,259	16,259	16,230	16,545	16,450	16,450	16,416			
22	Willowdale	3.6	3.4	3.7	3.2	3.0	3.1	3.1	2.0	2.1	2.0	1.0	0.9	1.7	2.1	2.5	7,333	7,333	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,573	7,934	7,934	7,934	7,934			
23	Toronto-St. Paul's	2.2	2.9	3.1	2.7	2.4	2.4	2.6	2.4	2.1	2.2	1.3	1.1	2.1	2.2	2.3	25,770	25,770	25,770	25,770	26,106	26,373	26,373	26,894	26,945	27,493	27,493	27,143	27,124	27,124			
24	Spadina-Fort York	2.1	2.7	3.3	2.5	1.9	2.6	2.3	2.4	2.2	1.9	1.6	1.3	2.2	2.3	2.2	7,647	7,647	8,124	8,587	8,587	8,587	8,587	8,587	8,587	9,594	9,594	9,594	9,594	9,594			
25	University-Rosedale	1.8	1.9	2.4	2.4	2.2	2.1	2.3	2.0	1.9	1.5	1.2	0.9	1.8	2.2	1.9	13,451	13,751	13,751	13,751	13,751	13,751	13,751	13,999	14,594	14,594	14,793	14,793	14,793	14,793			

Eviction rate is number of evictions filed per 100 units. Primary rental market properties only. Source: Ontario Landlord Tenant Board and other sources. Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Appendix Table A.7: Eviction Filing Totals and Black Renter Share by Toronto Ward, 2010–2023

Percentage of Renter Households																
Rank	Ward	Total	South					Latin	S.E. West			Multiple			Other	
		Evictions	White	Black	Chinese	Asian	Filipino	American	Arab	Asian	Asian	Korean	Japanese	Identities	Racialized	
1	York South-Weston	24,756	30.7	41.7	0.5	4.7	4.7	12.0	1.6	0.6	0.2	0.2	0.0	1.3	1.7	
2	York Centre	23,581	43.9	13.7	1.3	4.0	21.8	7.1	1.7	0.7	2.5	1.1	0.1	1.3	1.1	
3	Humber River-Black Creek	18,214	17.2	40.6	1.1	12.7	3.8	10.1	5.5	2.3	2.1	0.2	0.1	1.7	2.7	
4	Etobicoke North	15,469	20.8	39.3	0.2	20.0	2.3	4.9	0.2	4.6	3.8	0.3	0.0	1.5	2.0	
5	Scarborough Centre	15,418	30.3	18.1	5.0	24.1	10.2	1.9	0.5	3.0	2.6	0.2	0.0	1.9	2.2	
6	Parkdale-High Park	13,542	71.0	9.7	2.1	4.6	2.8	3.5	1.4	0.5	0.2	0.2	0.1	1.0	2.7	
7	Scarborough Southwest	13,511	40.2	22.8	1.5	22.5	4.8	1.6	0.4	0.8	2.1	0.0	0.0	1.7	1.6	
8	Beaches-East York	13,252	64.7	13.7	1.2	11.9	3.1	1.9	0.2	0.5	1.0	0.2	0.0	1.0	0.7	
9	Etobicoke-Lakeshore	12,986	66.2	9.8	1.2	8.4	2.5	4.5	0.7	1.4	1.1	1.5	0.2	1.1	1.4	
10	University-Rosedale	12,927	64.4	4.7	11.6	7.0	1.0	2.4	1.0	2.0	1.6	2.0	0.7	1.2	0.4	
11	Scarborough-Guildwood	12,173	22.5	25.7	2.7	36.4	3.9	1.2	0.2	1.0	3.2	0.1	0.1	0.9	2.1	
12	Etobicoke Centre	11,932	64.2	13.6	0.8	6.9	2.5	6.8	0.3	1.1	0.9	1.4	0.2	0.5	0.8	
13	Don Valley East	10,852	40.8	15.5	3.4	15.0	8.0	3.2	0.2	4.2	5.7	1.0	0.1	1.4	1.4	
14	Spadina-Fort York	10,408	53.3	7.6	8.8	13.3	2.0	4.0	1.8	2.5	1.8	1.5	0.4	2.2	0.7	
15	Eglinton-Lawrence	10,283	56.6	11.2	1.4	4.0	14.8	7.0	1.0	0.3	1.4	0.5	0.2	1.2	0.5	
16	Toronto Centre	9,654	47.0	11.7	10.4	12.2	4.2	3.8	2.1	2.1	1.9	1.7	0.5	1.8	0.6	
17	Don Valley West	9,157	51.9	7.6	3.0	17.9	5.0	3.7	0.6	1.7	5.7	0.9	0.1	1.4	0.7	
18	Davenport	8,983	71.3	10.0	1.9	3.7	1.8	7.1	1.0	0.6	0.3	0.5	0.2	1.0	0.7	
19	Toronto-St. Paul's	8,443	65.0	8.5	2.7	7.3	4.0	5.0	0.6	0.9	2.3	1.5	0.5	1.2	0.6	
20	Toronto-Danforth	8,152	73.4	8.3	5.4	4.3	2.6	2.1	1.1	0.5	0.5	0.3	0.2	1.1	0.2	
21	Scarborough-Rouge Park	7,264	32.0	31.3	2.0	26.6	3.0	1.5	0.3	0.4	0.5	0.0	0.0	1.4	1.0	
22	Willowdale	7,182	33.2	3.5	17.7	9.4	7.3	2.3	1.1	1.2	12.2	9.9	0.7	1.1	0.4	
23	Don Valley North	5,936	30.0	7.4	16.6	16.8	5.4	3.0	0.6	2.9	11.0	3.8	0.2	1.3	1.0	
24	Scarborough-Agincourt	4,666	22.4	16.1	24.9	18.5	6.6	1.5	0.8	2.4	3.1	0.4	0.1	2.0	1.3	
25	Scarborough North	3,007	11.8	19.6	23.3	36.2	4.3	0.9	0.0	0.5	1.0	0.0	0.0	1.6	0.9	

Appendix Table A.8: Financialized Landlord Share of Eviction Filings by Toronto Ward, 2010–2023

Percent of All Eviction Filings

Rank	Ward	Total	Financialized	Asset			Family Business	Insurance	Pension	Private	Property	Real Estate
		Evictions	Landlords	Manager	Brokerage	Developer	Conglomerate	Company	Funds	Equity	Manager/Owner	Investment Trust
1	York South-Weston	24,756	45.0	12.8	0.3	9.2	7.4	7.9	0.4	0.8	0.5	5.7
2	York Centre	23,581	65.2	13.5	0.1	0.1	29.9	0.0	2.7	6.6	0.4	12.0
3	Humber River-Black Creek	18,214	44.3	14.5	0.0	6.2	13.4	0.0	0.0	0.0	0.5	9.6
4	Etobicoke North	15,469	51.1	11.8	0.0	4.0	26.1	0.0	0.3	3.9	1.8	3.2
5	Scarborough Centre	15,418	38.4	13.3	0.0	0.8	6.1	10.1	0.0	0.6	2.8	4.5
6	Parkdale-High Park	13,542	47.3	11.4	0.0	0.7	20.4	2.9	4.3	0.1	4.5	3.1
7	Scarborough Southwest	13,511	36.5	20.6	1.0	1.5	2.6	0.0	1.5	0.5	4.9	3.9
8	Beaches-East York	13,252	31.8	6.8	0.2	9.4	10.5	0.0	0.0	0.4	1.0	3.5
9	Etobicoke-Lakeshore	12,986	24.3	11.0	0.4	0.0	0.2	1.3	0.3	0.1	1.1	9.9
10	University-Rosedale	12,927	50.2	14.5	0.1	15.1	11.2	0.0	1.8	0.2	3.1	4.2
11	Scarborough-Guildwood	12,173	41.4	13.6	0.0	0.0	6.7	0.0	0.0	0.0	8.2	12.9
12	Etobicoke Centre	11,932	60.2	26.3	0.7	4.8	11.2	0.0	0.3	0.1	2.8	14.0
13	Don Valley East	10,852	61.2	36.7	0.0	7.0	7.0	0.0	4.1	0.0	0.9	5.6
14	Spadina-Fort York	10,408	42.0	7.3	0.0	0.6	4.6	0.1	10.1	3.7	14.1	1.6
15	Eglinton-Lawrence	10,283	48.0	11.1	0.3	2.4	13.3	0.2	0.1	0.3	4.0	16.3
16	Toronto Centre	9,654	20.9	4.3	0.1	0.1	0.5	1.4	1.6	0.3	5.9	6.7
17	Don Valley West	9,157	56.5	14.2	0.0	7.1	4.7	0.0	1.5	0.0	12.3	16.7
18	Davenport	8,983	23.0	19.6	0.1	0.6	1.7	0.0	0.0	0.5	0.0	0.5
19	Toronto-St. Paul's	8,443	37.1	11.4	0.1	0.7	15.4	2.0	0.0	0.1	2.3	5.1
20	Toronto-Danforth	8,152	22.4	9.2	0.0	0.0	8.7	0.0	0.0	0.0	1.1	3.3
21	Scarborough-Rouge Park	7,264	35.9	9.1	0.0	2.9	6.6	0.3	0.0	4.7	0.3	12.0
22	Willowdale	7,182	43.1	25.3	0.0	0.4	2.3	2.0	4.2	0.0	1.2	7.7
23	Don Valley North	5,936	56.3	21.1	0.0	0.2	7.6	1.1	1.7	0.0	19.6	5.0
24	Scarborough-Agincourt	4,666	52.3	8.0	0.0	6.1	7.6	0.0	0.0	0.0	22.7	8.0
25	Scarborough North	3,007	47.7	36.8	0.0	10.8	0.0	0.0	0.0	0.0	0.0	0.0

Source: Ontario Landlord and Tenant Board

Table by R. Maaranen, January 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

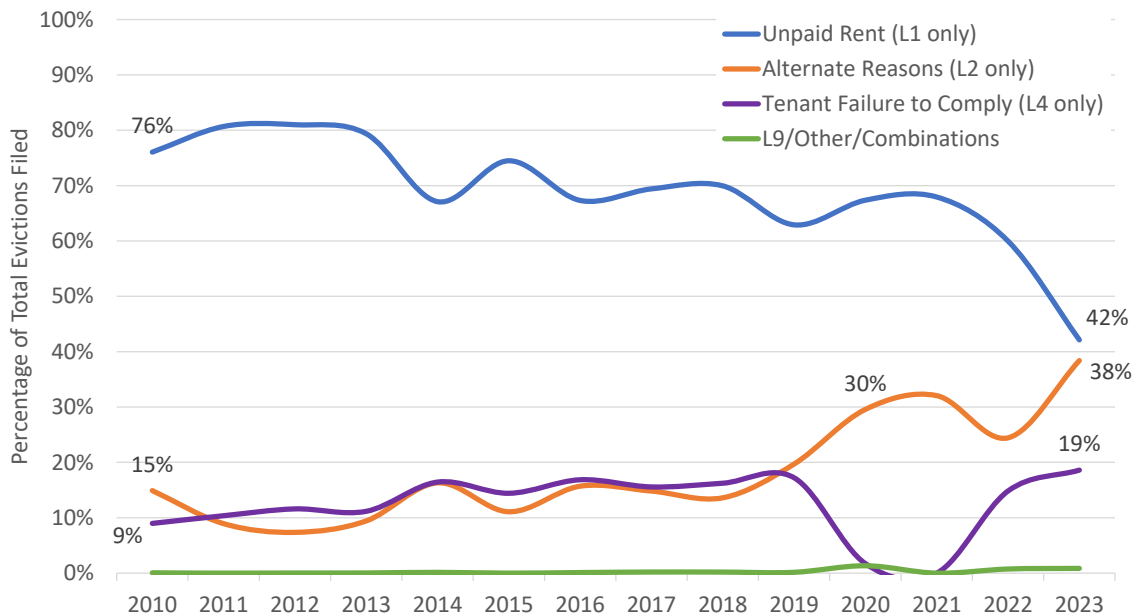
Appendix Table A.9: Government, Institutional, and Non-Profit Landlords with the Highest Total Eviction Filings, Toronto Multi-Family Primary Rental Market, 2010–2023

Rank	Operating Name	Eviction Rate														Avg
		2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1	Toronto Community Housing Corp.	2.8	3.5	4.8	4.5	2.5	2.9	2.9	3.2	3.2	2.9	1.1	1.2	1.7	1.7	2.8
2	Wigwamen Inc.	11.0	6.3	7.0	8.0	12.8	8.2	8.1	10.0	11.3	8.8	6.2	4.7	7.3	7.3	8.4
3	Houselink & Mainstay Community Housing	8.5	10.7	8.5	9.9	8.4	11.2	9.1	10.3	11.4	9.7	8.2	7.6	4.8	8.9	9.1
4	Brenyon Way Charitable Foundation	19.4	15.3	29.1	15.9	35.6	28.4	26.3	14.1	15.3	8.8	3.6	3.3	2.4	3.6	15.8
5	Artisan Charitable Foundation	42.0	38.6	22.3	27.9	19.1	15.7	11.9	10.0	4.7	2.8	0.9	1.9	7.2	9.4	15.3
6	Ecuhome Corporation	14.1	12.2	10.8	12.3	16.8	11.7	13.1	15.5	10.1	7.1	3.3	13.3	10.3	10.9	11.5
7	YWCA Greater Toronto	8.9	6.9	7.5	5.8	8.7	4.5	5.6	6.3	6.0	4.1	3.4	1.3	2.6	5.0	5.5
8	Compass Charitable Foundation	10.8	9.9	6.6	9.4	6.3	3.4	3.1	4.3	2.0	1.7	0.9	3.7	4.0	2.0	4.9
9	Gabriel Dumont Non-Profit Homes Inc.	14.9	10.8	11.3	12.6	13.8	8.0	9.8	12.4	8.1	11.5	5.2	2.2	3.4	14.5	9.9
10	St. Clare's Multifaith Housing Society	1.1	5.0	3.9	5.8	3.2	4.5	4.5	2.9	3.0	2.3	3.0	3.2	4.3	6.0	3.8
Toronto overall average		5.4	6.1	6.2	6.0	5.5	5.2	5.3	5.2	4.6	4.6	2.7	2.4	3.6	4.1	4.8

Eviction rate is number of evictions filed per 100 units. Primary rental market properties only. Excludes properties which filed zero evictions. Source: Ontario Landlord Tenant Board; Low End of Rental Market LEMR. January 2026.

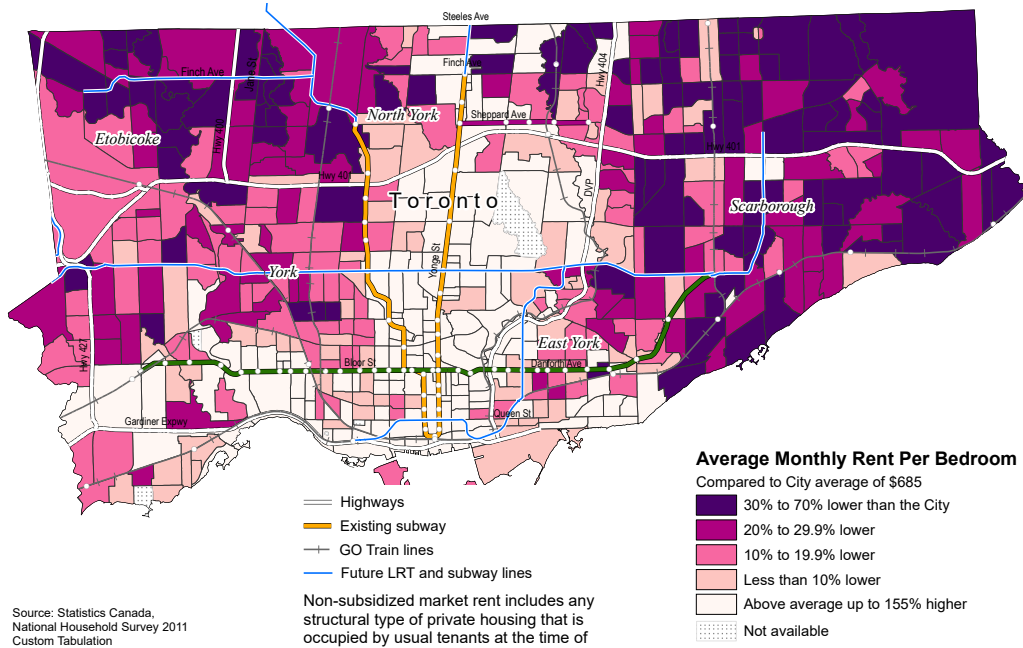
Operating Name	Unit Counts													
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Toronto Community Housing Corp.	55,807	65,248	69,237	66,103	53,306	61,499	61,618	60,684	63,103	67,717	45,366	42,453	47,704	55,431
Wigwamen Inc.	200	237	285	261	188	291	357	552	460	611	579	490	709	722
Houselink & Mainstay Community Housing	550	636	461	677	640	651	671	594	581	610	352	355	643	492
Brenyon Way Charitable Foundation	320	320	320	320	320	320	320	320	320	328	331	331	335	331
Artisan Charitable Foundation	319	319	319	319	319	319	319	319	319	319	319	319	319	319
Ecuhome Corporation	191	131	167	203	107	60	191	155	119	155	60	60	107	119
YWCA Greater Toronto	225	390	990	982	690	618	750	682	682	682	382	775	682	682
Compass Charitable Foundation	352	352	528	352	352	528	352	352	352	352	352	352	352	352
Gabriel Dumont Non-Profit Homes Inc.	174	186	186	174	174	174	174	186	186	174	174	186	174	186
St. Clare's Multifaith Housing Society	357	222	435	479	435	467	487	380	336	599	467	467	467	435

Appendix Figure A.10: Toronto Community Housing Corporation Eviction Applications by Case Type, 2010–2023



Includes both primary and secondary rental market housing. Source: Ontario Landlord Tenant Board. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University. February 2026.

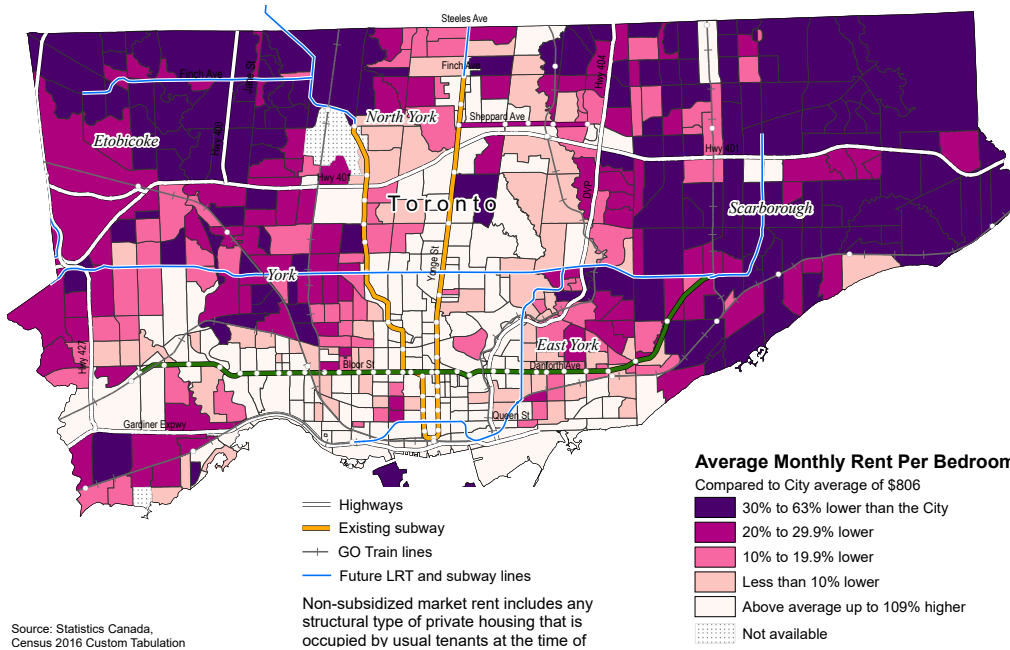
Appendix Figure A.11: Neighbourhood Rent Gap in Toronto's Private Rental Market By Census Tract, 2011



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Appendix Figure A.12: Neighbourhood Rent Gap in Toronto's Private Rental Market By Census Tract, 2016



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**Appendix Table A.13: Financialized Landlord Eviction Filing Rates
Within Black Renter-Majority Dissemination Areas by Toronto
Neighbourhood, Including Zero-Filing Properties, 2010–2023**

		Eviction Rate																Unit Counts													
Rank	Neighbourhood	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Avg	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1	Mount Olive-Silverstone-Jamestown	44.4	30.9	54.4	48.5	50.9	51.6	55.2	40.8	19.6	48.3	4.4	11.7	15.0	20.0	31.7	752	1,504	752	752	752	752	752	1,077	1,829	1,077	1,402	1,077	1,077	1,077	
2	Downsview-Roding-CFB	23.9	31.6	26.3	27.3	21.2	37.6	20.3	35.1	47.5	39.5	18.9	8.2	17.4	18.6	26.3	1,214	1,214	1,214	1,214	2,428	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	
3	Brookhaven-Amesbury	27.0	36.7	33.8	26.7	33.3	28.3	13.9	13.1	16.9	11.2	14.3	6.8	18.0	20.7	21.5	883	883	893	893	893	893	893	893	893	893	893	893	893	893	
4	Black Creek	22.5	27.3	31.4	40.2	34.0	28.5	26.2	27.3	20.2	17.6	7.1	7.4	10.0	11.7	21.1	652	561	561	699	699	699	699	699	699	837	862	862	862	862	
5	Rustic	19.4	24.3	20.9	22.3	19.9	11.7	13.1	17.0	9.7	13.1	9.7	4.9	5.3	2.9	13.9	206	206	206	206	206	206	206	206	206	206	206	206	206	206	
6	Weston	5.4	29.3	19.6	17.6	8.8	15.4	17.0	8.5	5.6	10.5	12.4	8.1	17.3	20.1	13.8	670	670	670	670	670	670	670	670	675	1,103	675	675	675	675	
7	Glenfield-Jane Heights	12.4	13.2	6.2	10.0	21.3	19.1	17.0	22.6	12.9	21.0	2.6	8.1	13.2	17.8	13.6	234	371	371	371	371	371	371	371	371	371	371	605	371	371	
8	Willowridge-Martingrove-Richview	14.8	22.4	21.3	18.5	16.7	10.7	6.3	8.9	11.5	16.7	6.1	4.1	8.5	10.4	12.6	460	460	460	460	460	460	460	460	460	460	460	460	460	460	
9	Beechborough-Greenbrook	-	11.8	39.3	17.9	14.3	17.9	14.3	10.7	13.5	2.6	1.9	3.8	28.8	3.8	12.1	0	17	28	28	28	28	28	28	52	76	52	52	52	52	
10	Mount Dennis	-	-	-	-	-	-	-	-	-	-	-	0.0	1.9	10.6	4.2	0	0	0	0	0	0	0	0	0	0	0	264	264	264	

Dissemination areas where 50% or more of renter households identify as Black in 2016. Multi-family primary rental market excluding single-family houses, condos, and collective/institutional housing. Includes properties which filed zero evictions. Source: Eviction counts from Ontario Landlord & Tenant Board data and property unit counts compiled from various databases. Table by R. Maaranen for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University. July 2026.



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APPENDIX B

B.1: Multi-Family Rental Property Ownership Transitions and Eviction Filing Rates, 2010–2023, Rexdale–North Albion

Ownership Turnover	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Only one owner	59	68.6%	5,233	69.8%	4,606	49.2%	85,193	81.1%	5.4%
Two different owners	18	20.9%	688	9.2%	3,231	34.5%	10,926	10.4%	29.6%
Three different owners	9	10.5%	1,580	21.1%	1,517	16.2%	8,895	8.5%	17.1%
Total Properties in 2023	86	100%	7,501	100%	9,354	100%	105,014	100%	8.9%

Includes some properties built after 2010. Primary rental market properties only. Source: Altus Group, Ontario Landlord Tenant Board and other sources. Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Note: Ownership transition refers to the number of ownership stages recorded for multi-family primary rental properties between 2010 and 2023. Eviction rates are calculated as Landlord and Tenant Board filings per 100 units. The table includes some properties built after 2010 and is limited to primary rental market properties. Source: Altus Group, Ontario Landlord and Tenant Board, and other sources.

Appendix Table B.2: Multi-Family Rental Property Ownership Transitions and Eviction Filing Rates, 2010-2023, Jane-Finch

Ownership Turnover	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Only one owner	87	77.7%	10,305	72.6%	13,043	67.6%	161,203	81.2%	8.1%
Two different owners	20	17.9%	3,312	23.3%	5,601	29.0%	33,358	16.8%	16.8%
Three different owners	4	3.6%	459	3.2%	622	3.2%	3,702	1.9%	16.8%
Four different owners	1	0.9%	109	0.8%	16	0.1%	327	0.2%	4.9%
Total Properties in 2023	112	100%	14,185	100%	19,282	100%	198,590	100%	9.7%

Includes some properties built after 2010. Primary rental market properties only. Source: Altus Group, Ontario Landlord Tenant Board and other sources. Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Note: Ownership transition refers to the number of ownership stages recorded for multi-family primary rental properties between 2010 and 2023. Eviction rates are calculated as Landlord and Tenant Board filings per 100 units. The table includes some properties built after 2010 and is limited to primary rental market properties. Source: Altus Group, Ontario Landlord and Tenant Board, and other sources.

Appendix Table B.3: Multi-Family Rental Property Ownership Transitions and Eviction Filing Rates, 2010-2023, Weston

Ownership Turnover	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Only one owner	25	48.1%	2,491	52.4%	3,145	49.0%	41,328	65.0%	7.6%
Two different owners	16	30.8%	962	20.2%	2,265	35.3%	16,228	25.5%	14.0%
Three different owners	11	21.2%	1,299	27.3%	1,011	15.7%	6,020	9.5%	16.8%
Total Properties in 2023	52	100%	4,752	100%	6,421	100%	63,576	100%	10.1%

Includes some properties built after 2010. Primary rental market properties only. Source: Altus Group, Ontario Landlord Tenant Board and other sources. Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Appendix Table B.4: Multi-Family Rental Property Ownership Transitions and Eviction Filing Rates, 2010-2023, Weston-Finch

Ownership Turnover	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Only one owner	17	94.4%	2,365	95.1%	2,207	98.6%	29,306	94.5%	7.5%
Two different owners	-	-	-	-	19	0.8%	1,089	3.5%	1.7%
Three different owners	1	5.6%	121	4.9%	13	0.6%	605	2.0%	2.1%
Total Properties in 2023	18	100%	2,486	100%	2,239	100%	31,000	100%	7.2%

Includes some properties built after 2010. Primary rental market properties only. Source: Altus Group, Ontario Landlord Tenant Board and other sources. Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Note: Ownership transition refers to the number of ownership stages recorded for multi-family primary rental properties between 2010 and 2023. Eviction rates are calculated as Landlord and Tenant Board filings per 100 units. The table includes some properties built after 2010 and is limited to primary rental market properties. Source: Altus Group, Ontario Landlord and Tenant Board, and other sources.

Appendix Table B.5: Multi-Family Rental Property Ownership Transitions and Eviction Filing Rates, 2010-2023, Little Jamaica Study Area Community

Ownership Turnover	Properties 2023		Units 2023		Eviction Filings 2010-2023		Units 2010-2023		Average Eviction Rate 2010-2023
	Total	Share	Total	Share	Total	Share	Total	Share	
Only one owner	32	50.8%	2,570	75.9%	1,207	70.5%	40,201	84.8%	3.0%
Two different owners	24	38.1%	655	19.3%	395	23.1%	6,241	13.2%	6.3%
Three different owners	5	7.9%	127	3.7%	101	5.9%	818	1.7%	12.3%
Four different owners	2	3.2%	36	1.1%	10	0.6%	172	0.4%	5.8%
Total Properties in 2023	63	100%	3,388	100%	1,713	100%	47,432	100%	3.6%

Includes some properties built after 2010. Primary rental market properties only. Source: Altus Group, Ontario Landlord Tenant Board and other sources. Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Note: This table compares ownership stages, unit shares, filing shares, and average eviction filing rates across the five study area communities. Ownership stage tracks whether a property remained under one owner or changed ownership between 2010 and 2023. Eviction rates are calculated as Landlord and Tenant Board filings per 100 units. The table should be read as evidence of association between ownership transition and filing pressure, not as proof that each ownership transfer caused later filings. Source: Altus Group, Ontario Landlord and Tenant Board, and other sources.

APPENDIX C

Appendix Table C.1: Growth Rates in Multi-Family Average Effective Rent, 2013–2023, by Landlord Type, Rexdale–North Albion

Landlord Type	Rent Growth (2013=100)										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Real Estate Investment Trust	100	101	106	119	133	148	162	167	186	220	223
Family Conglomerate	100	107	119	128	142	148	169	172	175	190	216
Property Management Company (Small < 400 Units)	100	101	116	120	135	146	157	169	182	196	209
Asset Manager/Private Equity	100	100	107	111	120	129	136	154	165	194	208
Developer-Landlord (Large)	100	103	107	113	120	134	147	150	162	182	203
Private Investor (Large >100 Units)	100	101	105	113	112	122	127	143	143	170	196
Private Investor (Small <100 Units)	100	102	107	112	118	126	138	144	154	146	153
Rexdale-North Albion	100	103	110	117	124	135	145	157	168	193	210
Toronto	100	102	106	113	122	133	143	146	150	169	184

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Excludes properties built after 2013. Source: CoStar Group. Table by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Appendix Table C.2: Growth Rates in Multi-Family Average Effective Rent, 2013–2023, by Landlord Type, Jane–Finch

Landlord Type	Rent Growth (2013=100)										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Real Estate Investment Trust	100	101	104	112	126	147	164	168	171	220	233
Asset Manager/Private Equity	100	101	105	113	124	142	162	173	175	196	215
Private Investor (Small <100 Units)	100	102	103	113	121	136	149	156	160	184	198
Family Conglomerate	100	101	104	110	127	135	140	150	146	158	193
Private Investor (Large >100 Units)	100	103	106	111	120	132	141	147	150	170	188
Developer-Landlord (Large)	100	104	109	112	119	127	135	143	154	157	182
Property Management Company (Large >400 Units)	100	103	108	116	122	130	136	143	145	163	173
Developer-Landlord (Small)	100	100	105	116	121	137	156	169	144	149	155
Jane-Finch	100	102	106	112	124	136	146	155	156	176	198
Toronto	100	102	106	113	122	133	143	146	150	169	184

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Excludes properties built after 2013. Source: CoStar Group. Table by R. Maaranen for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University. June 2026.

Appendix Table C.3: Growth Rates in Multi-Family Average Effective Rent, 2013–2023, by Landlord Type, Weston

	Rent Growth (2013=100)											
Landlord Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
Developer-Landlord (Large)	100	103	104	115	131	147	162	178	187	195	228	
Asset Manager/Private Equity	100	104	106	125	138	156	172	187	182	207	223	
Private Investor (Large >100 Units)	100	107	110	114	121	134	147	154	156	189	221	
Family Conglomerate	100	102	104	109	123	141	154	162	164	176	194	
Real Estate Investment Trust	100	104	107	110	114	115	111	114	133	150	163	
Private Investor (Small <100 Units)	100	104	106	110	116	125	133	139	142	146	153	
Property Management Company (Small < 400 Units)	100	102	105	108	114	123	131	137	140	144	151	
Developer-Landlord (Small)	100	105	111	122	124	132	150	151	152	124	140	
Weston	100	104	108	117	125	137	151	159	161	183	202	
Toronto	100	102	106	113	122	133	143	146	150	169	184	

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Excludes properties built after 2013. Source: CoStar Group. Table by R. Maaranen for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University. June 2026.

Appendix Table C.4: Growth Rates in Multi-Family Average Effective Rent, 2013–2023, by Landlord Type, Weston–Finch

	Rent Growth (2013=100)											
Landlord Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
Asset Manager/Private Equity	100	105	109	117	131	147	165	190	188	208	224	
Property Management Company (Large >400 Units)	100	102	106	121	135	150	164	176	188	199	210	
Family Conglomerate	100	103	104	111	121	132	144	163	164	186	199	
Property Management Company (Small < 400 Units)	100	104	110	117	125	130	133	145	166	174	197	
Developer-Landlord (Large)	100	101	103	106	119	132	143	151	152	160	174	
Private Investor (Large >100 Units)	100	101	104	110	120	132	149	136	141	148	158	
Weston-Finch	100	102	105	111	123	135	147	156	160	171	185	
Toronto	100	102	106	113	122	133	143	146	150	169	184	

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Excludes properties built after 2013. Source: CoStar Group. Table by R. Maaranen for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University. June 2026.

Appendix Table C.5: Growth Rates in Multi-Family Average Effective Rent, 2013–2023, by Landlord Type, Little Jamaica

Landlord Type	Rent Growth (2013=100)										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Property Management Company (Large >400 Units)	100	102	103	98	127	140	141	169	181	187	231
Property Management Company (Small < 400 Units)	100	103	102	110	122	138	154	160	163	179	199
Developer-Landlord (Large)	100	102	99	102	104	120	131	136	143	160	188
Asset Manager/Private Equity	100	103	102	105	116	126	136	143	151	161	176
Family Conglomerate	100	103	111	119	127	135	142	148	150	155	147
Private Investor (Small <100 Units)	100	101	101	112	118	126	133	136	132	133	135
Little Jamaica	100	103	105	110	120	131	141	148	153	163	177
Toronto	100	102	106	113	122	133	143	146	150	169	184

Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing. Rent not available for all properties. Excludes properties built after 2013. Source: CoStar Group. Table by R. Maaranen for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University. June 2026.

APPENDIX D

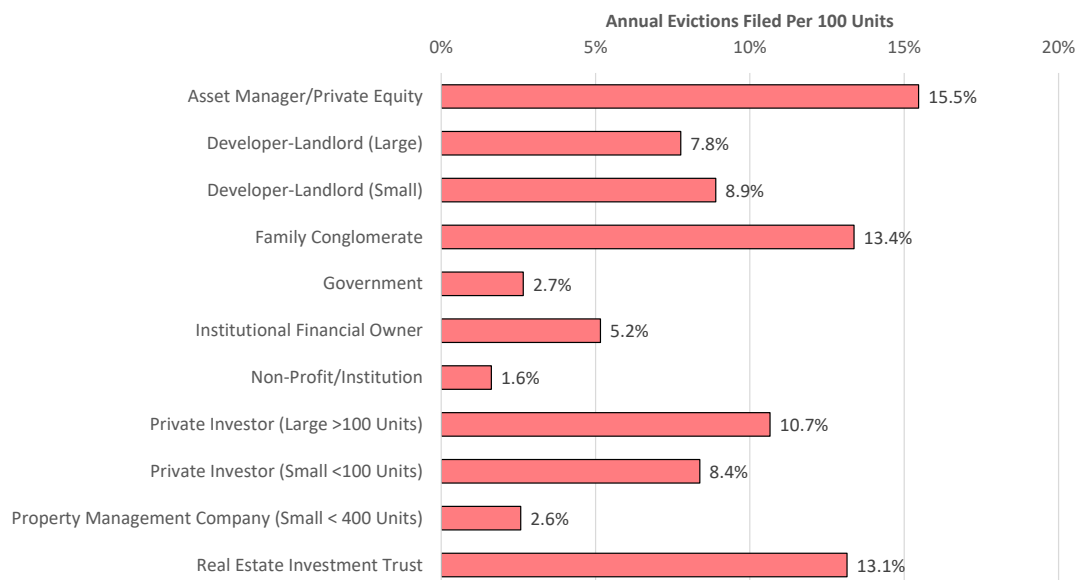
Appendix Table D.1: Primary Rental Market Eviction Filing Rates by Landlord Type, 2010–2023, Rexdale–North Albion

Rank	Landlord Type	Eviction Rate														Avg
		2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1	Family Conglomerate	11.8	18.6	33.8	30.8	32.9	31.5	34.3	35.2	18.0	4.8	2.9	0.4	3.4	3.2	23.4
2	Asset Manager/Private Equity	29.4	24.3	2.2	3.9	2.7	1.0	0.5	0.4	5.9	26.9	4.7	8.7	11.4	15.9	12.7
3	Private Investor (Large >100 Units)	14.5	15.5	12.0	9.1	8.3	7.9	9.0	3.3	5.5	6.6	3.3	2.7	5.9	3.7	8.4
4	Developer-Landlord (Large)	7.9	11.9	10.4	9.9	10.2	9.3	9.7	6.5	7.9	9.9	4.5	3.8	3.3	2.8	7.7
5	Real Estate Investment Trust	5.9	3.9	9.3	12.7	4.4	6.9	10.8	3.8	20.6	7.2	1.3	0.0	3.4	5.9	7.3
6	Property Management Company (Small < 400 Units)	7.7	6.7	6.2	5.2	10.3	8.8	10.7	2.3	1.9	3.9	2.2	5.4	3.6	4.5	5.5
7	Private Investor (Small <100 Units)	4.3	4.7	5.6	5.7	5.6	4.3	3.8	4.5	3.8	4.0	8.0	1.0	1.3	1.6	4.4
8	Government	2.4	3.8	4.2	5.3	3.2	3.7	4.0	3.4	8.1	4.3	0.4	0.6	1.5	1.5	3.3
9	Non-Profit/Institution	1.5	2.3	4.2	1.5	1.3	1.2	1.2	2.3	2.0	1.6	0.6	0.6	0.4	2.0	1.6
Rexdale-North Albion average		10.0	11.4	11.4	10.7	10.3	9.8	10.7	8.7	8.8	10.7	3.0	3.5	4.9	6.2	8.6
Toronto overall average		5.1	6.3	6.5	6.2	5.3	5.1	5.0	4.9	4.4	4.4	2.2	1.7	3.2	3.8	4.6

Eviction rate is number of evictions filed per 100 units. Primary rental market properties only. Source: Ontario Landlord Tenant Board.
Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Landlord Type	Unit Counts													
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Family Conglomerate	558	1,310	1,310	1,310	1,310	1,310	1,310	1,310	1,310	558	558	558	558	558
Asset Manager/Private Equity	1,163	1,163	411	411	411	411	411	564	1,698	1,968	2,042	2,088	2,088	2,088
Private Investor (Large >100 Units)	1,076	1,076	1,168	1,321	1,168	1,168	1,168	1,168	690	547	547	547	547	547
Developer-Landlord (Large)	795	795	795	795	795	795	795	795	795	795	795	795	795	795
Real Estate Investment Trust	204	204	204	204	204	204	204	529	529	529	529	204	204	204
Property Management Company (Small < 400 Units)	194	194	194	194	262	262	262	262	262	280	318	333	333	333
Private Investor (Small <100 Units)	979	1,071	953	887	887	828	814	814	808	720	612	510	446	449
Government	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055
Non-Profit/Institution	477	477	477	477	477	482	488	488	488	488	488	488	488	488

Appendix Figure D.2: Multi-Family Rental Average Eviction Filing Rates by Landlord Type, 2010–2023, Weston



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Eviction counts from Ontario Landlord & Tenant Board data and property unit counts compiled from various databases.
Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

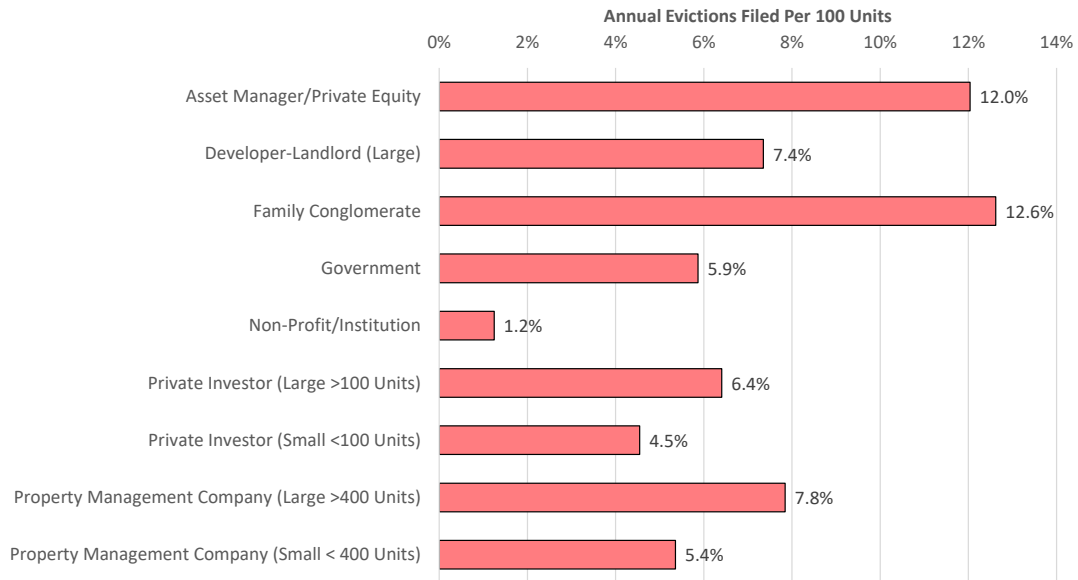
Appendix Table D.3: Primary Rental Market Eviction Filing Rates by Landlord Type, 2010–2023, Weston

Rank	Landlord Type	Eviction Rate														Avg
		2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1	Asset Manager/Private Equity	4.7	24.7	15.3	20.5	14.8	16.6	26.9	23.3	11.9	11.9	12.0	4.4	14.2	22.8	15.5
2	Family Conglomerate	19.7	17.7	24.4	10.5	10.0	14.1	15.2	11.4	11.1	29.3	7.0	2.5	1.7	3.7	13.4
3	Real Estate Investment Trust	25.0	14.5	18.8	18.2	20.9	12.2	18.1	15.7	13.0	10.9	3.9	5.2	9.4	9.4	13.1
4	Private Investor (Large >100 Units)	11.3	10.1	16.1	15.8	20.1	8.3	13.8	10.6	5.8	8.6	2.0	6.5	7.3	8.1	10.7
5	Developer-Landlord (Small)	4.1	3.3	22.4	9.1	11.2	8.1	29.2	15.5	6.5	4.4	4.0	1.6	1.8	3.3	8.9
6	Private Investor (Small <100 Units)	8.3	8.3	12.2	11.2	11.1	13.0	10.8	11.3	10.6	6.9	2.0	2.3	3.8	4.2	8.4
7	Developer-Landlord (Large)	16.4	10.3	22.4	10.3	9.5	9.5	5.2	6.9	6.9	7.8	0.0	2.6	0.0	0.9	7.8
8	Institutional Financial Owner	0.0	3.2	9.7	12.9	0.0	-	-	-	-	-	-	-	-	-	5.2
9	Government	1.4	4.9	4.2	4.3	2.1	3.6	2.9	3.2	4.2	3.5	0.8	0.4	0.4	1.3	2.7
10	Property Management Company (Small < 400 Units)	4.9	3.3	4.9	11.5	0.0	3.3	1.6	1.6	0.0	0.0	1.6	0.0	1.6	1.6	2.6
11	Non-Profit/Institution	7.0	4.4	3.9	1.8	0.8	2.1	0.0	0.3	0.0	0.3	0.8	0.5	0.3	0.8	1.6
Weston average		8.8	11.2	14.2	12.0	11.1	9.9	15.1	11.9	7.7	8.6	4.6	3.1	7.5	11.4	9.6
Toronto overall average		5.1	6.3	6.5	6.2	5.3	5.1	5.0	4.9	4.4	4.4	2.2	1.7	3.2	3.8	4.6

Eviction rate is number of evictions filed per 100 units. Primary rental market properties only. Source: Ontario Landlord Tenant Board.
Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Landlord Type	Unit Counts														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
Asset Manager/Private Equity	817	879	817	837	837	902	902	902	987	1,599	1,021	1,810	1,810	1,862	
Family Conglomerate	116	116	116	116	116	116	116	116	116	116	116	116	116	116	
Real Estate Investment Trust	97	517	517	614	517	517	517	517	886	886	886	898	109	121	
Private Investor (Large >100 Units)	361	361	361	361	361	361	361	361	361	276	242	242	242	242	
Developer-Landlord (Small)	717	717	717	717	717	717	717	717	717	717	717	717	717	717	
Private Investor (Small <100 Units)	31	31	31	31	31	0	0	0	0	0	0	0	0	0	
Developer-Landlord (Large)	387	387	387	387	387	387	387	387	387	387	387	387	387	387	

Appendix Figure D.4: Multi-Family Rental Average Eviction Filing Rates by Landlord Type, 2010–2023, Weston–Finch



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Eviction counts from Ontario Landlord & Tenant Board data and property unit counts compiled from various databases.
Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Appendix Table D.5: Primary Rental Market Eviction Filing Rates by Landlord Type, 2010–2023, Weston–Finch

		Eviction Rate														
Rank	Landlord Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Avg
1	Family Conglomerate	10.0	10.0	40.0	14.4	14.4	10.0	12.2	16.7	7.8	18.9	7.8	2.2	5.6	6.7	12.6
2	Asset Manager/Private Equity	16.3	18.9	20.0	26.3	18.9	17.4	16.3	14.2	12.6	3.5	1.6	7.4	8.4	7.1	12.0
3	Property Management Company (Large >400 Units)	19.6	17.9	20.5	12.5	8.0	4.5	8.9	5.4	2.7	0.9	2.7	2.7	0.9	2.7	7.8
4	Developer-Landlord (Large)	3.5	6.5	4.0	3.3	6.5	6.3	3.1	3.5	7.0	10.0	10.1	8.2	11.3	11.9	7.4
5	Private Investor (Large >100 Units)	7.0	12.1	9.5	9.3	9.3	9.3	8.9	5.0	2.6	3.7	2.6	1.5	2.3	2.0	6.4
6	Government	7.1	5.4	14.3	0.0	3.6	7.1	1.8	1.8	26.8	5.4	0.0	0.0	3.6	5.4	5.9
7	Property Management Company (Small < 400 Units)	6.9	6.9	5.6	7.8	3.0	7.3	4.7	6.9	9.5	6.0	3.0	0.9	3.4	3.0	5.4
8	Private Investor (Small <100 Units)	0.0	4.5	22.7	0.0	13.6	4.5	4.5	4.5	0.0	4.5	4.5	0.0	0.0	0.0	4.5
9	Non-Profit/Institution	0.0	3.6	1.2	0.6	1.8	1.2	1.2	1.2	3.0	0.6	0.0	0.6	1.8	0.6	1.2
Weston-Finch average		7.1	9.8	10.3	8.4	8.1	7.9	5.8	5.3	6.8	6.9	6.0	5.3	7.4	7.5	7.2
Toronto overall average		5.1	6.3	6.5	6.2	5.3	5.1	5.0	4.9	4.4	4.4	2.2	1.7	3.2	3.8	4.6

Eviction rate is number of evictions filed per 100 units. Primary rental market properties only. Source: Ontario Landlord Tenant Board.
Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Landlord Type	Unit Counts														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
Family Conglomerate	90	90	90	90	90	90	90	90	90	90	90	90	90	90	
Asset Manager/Private Equity	190	190	190	190	190	190	190	190	190	311	311	311	311	311	
Property Management Company (Large >400 Units)	112	112	112	112	112	112	112	112	112	112	112	112	112	112	
Developer-Landlord (Large)	521	521	521	521	521	521	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	
Private Investor (Large >100 Units)	584	463	463	463	463	463	463	463	463	463	342	342	342	342	
Government	56	56	56	56	56	56	56	56	56	56	56	56	56	56	
Property Management Company (Small < 400 Units)	232	232	232	232	232	232	232	232	232	232	232	232	232	232	
Private Investor (Small <100 Units)	22	22	22	22	22	22	22	22	22	22	22	22	22	22	
Non-Profit/Institution	166	166	166	166	166	166	166	166	166	166	166	166	166	166	

Appendix Table D.6: Multi-Family Rental Average Eviction Filing Rates by Landlord Type, 2010–2023, Little Jamaica

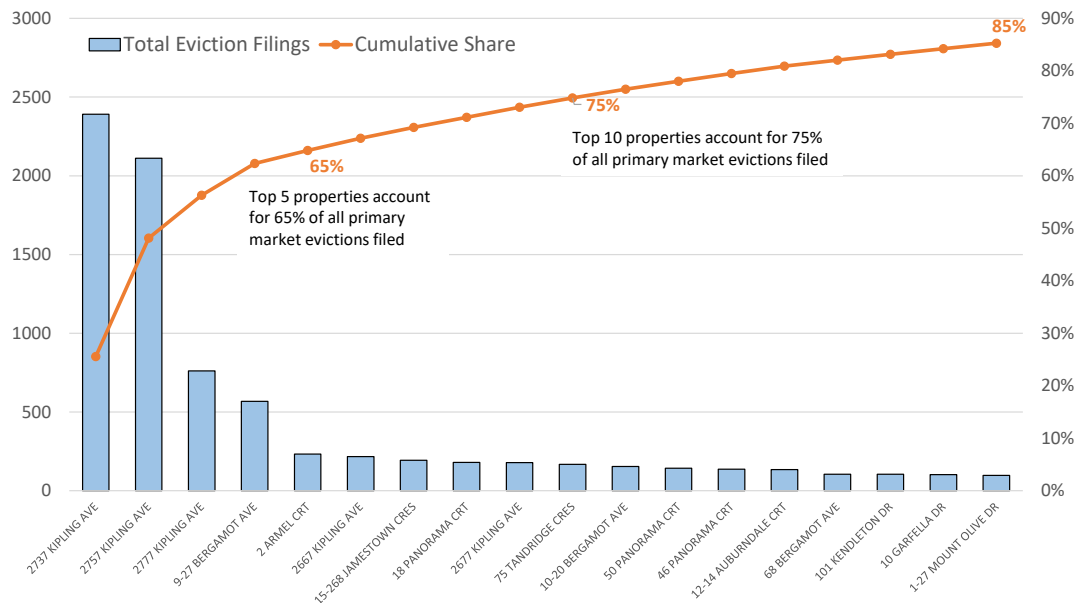
Rank	Landlord Type	Eviction Rate														Avg
		2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1	Asset Manager/Private Equity	16.1	8.6	6.0	8.0	10.9	13.5	10.8	8.9	7.8	8.1	5.3	3.2	7.4	5.9	7.8
2	Property Management Company (Large >400 Units)	7.7	11.5	32.1	11.5	7.7	6.4	6.4	1.3	3.8	1.3	0.0	0.0	6.4	3.8	7.1
3	Real Estate Investment Trust	-	-	18.2	0.0	18.2	0.0	18.2	9.1	18.2	0.0	0.0	0.0	0.0	0.0	6.8
4	Private Investor (Small <100 Units)	6.5	6.4	7.1	10.3	5.7	4.6	3.8	5.3	3.2	3.5	2.1	0.8	2.4	2.6	4.9
5	Property Management Company (Small < 400 Units)	1.3	9.1	7.1	3.3	4.4	7.8	2.2	7.8	1.1	7.8	2.2	2.2	4.6	0.0	4.4
6	Private Investor (Large >100 Units)	0.9	0.9	0.9	0.7	7.0	5.1	5.1	3.8	9.5	5.1	1.3	3.8	2.5	2.5	3.7
7	Family Conglomerate	0.0	4.4	0.0	0.0	4.4	0.0	2.2	15.6	6.7	2.2	2.2	2.2	8.9	0.0	3.5
8	Government	2.1	1.7	6.1	5.4	2.6	2.9	2.2	1.0	2.9	4.0	1.1	0.2	0.6	1.4	2.4
9	Developer-Landlord (Large)	2.5	2.9	2.9	3.8	2.1	2.1	0.8	1.7	2.1	0.8	3.3	2.5	1.3	0.0	2.1
10	Non-Profit/Institution	0.5	2.3	1.3	2.1	1.7	2.3	2.5	1.7	1.3	1.2	1.2	0.7	0.4	0.1	1.4
11	Developer-Landlord (Small)	2.0	0.0	1.3	1.3	0.0	0.0	0.0	0.0	-	-	-	-	-	-	0.6
Little Jamaica average		3.5	4.2	5.4	5.7	4.3	4.3	3.6	3.5	3.5	3.7	2.1	1.3	2.5	2.0	3.5
Toronto overall average		5.1	6.3	6.5	6.2	5.3	5.1	5.0	4.9	4.4	4.4	2.2	1.7	3.2	3.8	4.6

Eviction rate is number of evictions filed per 100 units. Primary rental market properties only. Source: Ontario Landlord Tenant Board.
Table by R. Maaranen, June 2026 for Dr. Nemoy Lewis, School of Urban and Regional Planning, Toronto Metropolitan University.

Landlord Type	Unit Counts													
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Asset Manager/Private Equity	62	245	299	299	340	340	323	360	422	483	494	494	580	580
Property Management Company (Large >400 Units)	78	78	78	78	78	78	78	78	78	78	78	78	78	78
Real Estate Investment Trust	0	0	11	11	11	11	11	11	11	11	11	11	11	11
Private Investor (Small <100 Units)	1,084	1,102	902	846	804	737	736	731	743	713	707	655	635	549
Property Management Company (Small < 400 Units)	76	99	99	90	113	90	90	90	90	90	90	90	109	90
Private Investor (Large >100 Units)	106	106	106	135	158	158	158	158	158	158	158	158	158	158
Family Conglomerate	45	45	45	45	45	45	45	45	45	45	45	45	45	45

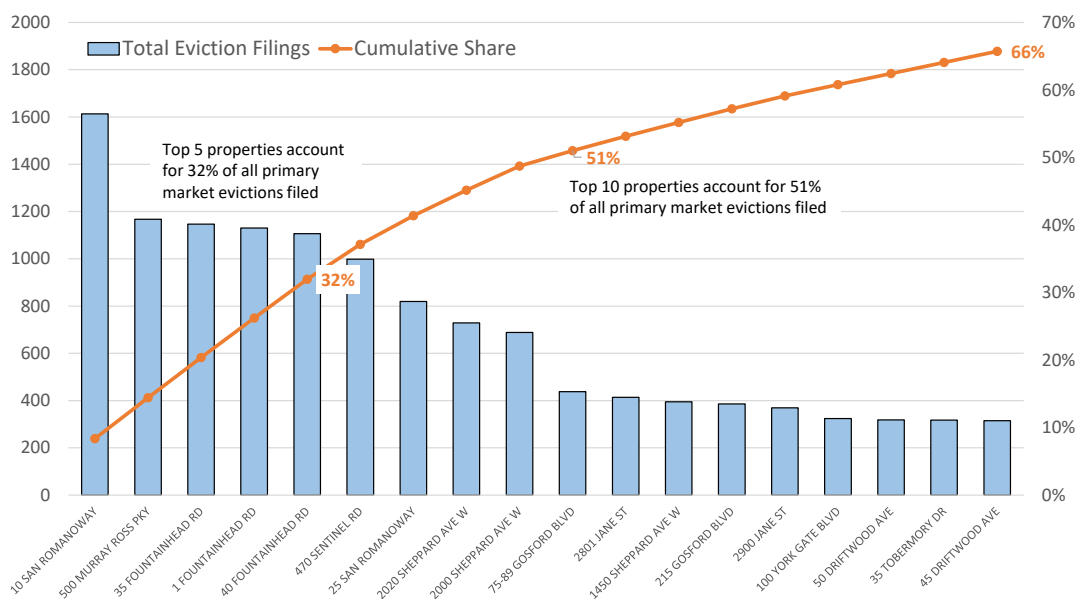
APPENDIX E

Appendix Figure E.1: Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Rexdale–North Albion



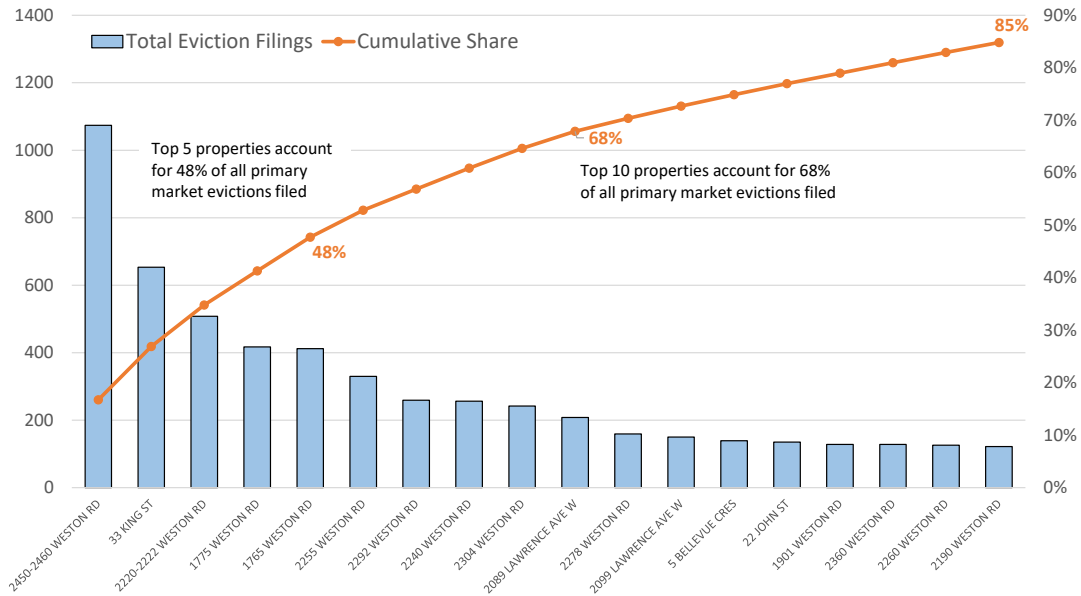
Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Ontario Landlord Tenant Board. Chart by R. Maaranen for Dr. Nemo Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Appendix Figure E.2: Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Jane–Finch



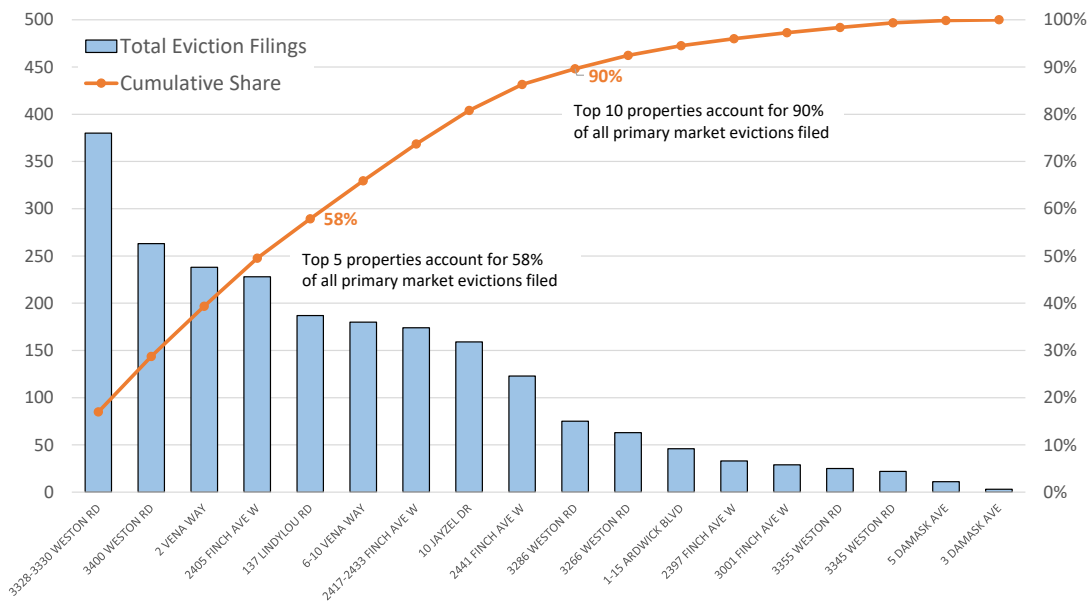
Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Ontario Landlord Tenant Board. Chart by R. Maaranen for Dr. Nemo Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Appendix Figure E.3: Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Weston



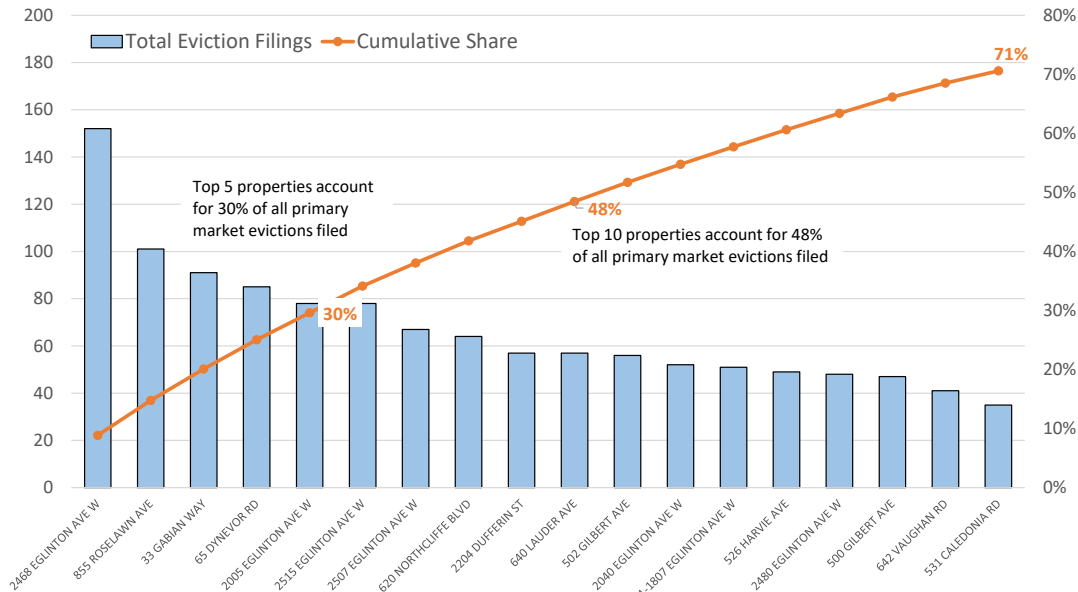
Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Ontario Landlord Tenant Board. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Appendix Figure E.4: Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Weston-Finch



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Ontario Landlord Tenant Board. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Appendix Figure E.5: Top 20 Multi-Family Rental Properties by Total Eviction Filings, 2010–2023, Little Jamaica



Multi-family primary market rental housing. Excluding single-family houses, condos, and collective/institutional housing.
Source: Ontario Landlord Tenant Board. Chart by R. Maaranen for Dr. Nemoy Lewis, School of Regional and Urban Planning, Toronto Metropolitan University. June 2026.

Appendix Table E.6: Top Ten Toronto Community Housing Corporation (TCHC) Multi-Family Rental Properties by Total Eviction Filings and Annual Eviction Filing Rates, 2010–2023

		Total		Eviction Rate															
Rank	Address	Evictions	Units	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Avg	
1	20-50 FALSTAFF AVE	477	669	4.9	8.1	9.1	9.0	2.8	4.3	5.4	7.2	6.3	7.3	1.0	2.8	1.2	1.8	5.1	
2	2765 ISLINGTON AVE	392	237	6.8	14.8	32.5	18.6	3.0	17.3	19.8	14.3	17.7	10.1	1.3	1.3	4.6	3.4	11.8	
3	4100-4110 LAWRENCE AVE E	345	370	8.1	10.5	7.6	7.8	4.9	8.6	8.4	11.6	11.4	10.8	1.9	0.8	0.3	0.5	6.7	
4	3171-3181 EGLINTON AVE E	290	264	9.8	7.6	16.7	14.0	10.6	11.7	11.7	10.6	6.4	6.4	0.8	1.9	0.4	1.1	7.8	
5	2063-2067 ISLINGTON AVE	281	324	7.7	9.0	10.2	10.2	2.2	5.9	5.9	13.6	13.9	2.2	0.0	0.9	3.1	2.2	6.2	
6	200 WELLESLEY ST E	276	719	2.9	3.3	4.6	5.8	1.9	3.6	2.2	2.9	1.9	1.8	0.8	1.5	2.2	2.6	2.7	
7	4020 DUNDAS ST W	255	177	14.7	18.6	29.4	22.0	10.7	13.6	5.1	0.6	11.9	11.9	1.1	1.1	2.8	0.6	10.3	
8	4205 LAWRENCE AVE E	246	345	0.6	4.9	3.8	7.0	5.2	2.3	5.8	9.6	10.1	13.6	2.0	1.4	1.4	3.5	5.1	
9	30 DENARDA ST	230	255	9.0	6.7	12.5	15.7	8.2	9.4	9.8	7.5	3.5	5.1	0.8	0.4	0.4	1.2	6.4	
10	220 OAK ST	222	469	2.8	6.2	5.1	3.0	2.6	2.8	2.3	7.2	5.8	3.8	2.6	0.6	1.3	1.3	3.4	
Toronto overall average				5.4	6.1	6.2	6.0	5.5	5.2	5.3	5.2	4.6	4.6	2.7	2.4	3.6	4.1	4.8	

Eviction rate is number of evictions filed per 100 units. Source: Ontario Landlord Tenant Board; Low End of Rental Market LEMR. January 2026.

