



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.