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The Many Faces of Urban and Rural Displacement

Research Report

October 2023



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This report is dedicated to the memory of Lisa Hooper, our Local Engagement Coordinator for York Region. Lisa was an extraordinary tenant advocate in her community and was fighting her own eviction story. In June 2023 Lisa's long-term partner of 20+ years suddenly passed away, and on July 24th Lisa passed away after a short battle with liver cancer. Lisa fought to the end for her family's tenant rights, the rights of neighbours and anyone who was facing eviction and displacement in her community and beyond. Lisa's four children have been left without their parents and now without a home. This tragic story represents the oftentimes profound loss that so many go through when losing their home amidst the many other challenges that life brings their way.

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Executive Summary

Introduction: The challenge of addressing displacement in Ontario

Across Ontario, tenants are experiencing displacement as a result of the affordable housing crisis. With more renters in the market than ever before, low- and, increasingly, middle-income tenants are being displaced from their homes. Despite this, we lack a comprehensive understanding of how displacement happens, and its impact, from the perspective of tenants in Ontario who have experienced it.

Our research is guided by three questions:

1. How does displacement happen?
2. What does displacement mean for tenants?
3. Does the extent of displacement, and how it is experienced, differ between urban, suburban, and rural communities across Ontario?

This report contributes important lived experience data to demystify the displacement process, and provides informed policy recommendations to begin to address this issue. It further functions to contribute to research arguing that lived experience data is necessary to gain a comprehensive understanding of conditions on the ground (Jones, 2023; Rankin & McLean, 2015; Slater, 2009).

Our report is the product of a partnership between the Social Planning Network of Ontario, the University of Waterloo, and four regional social planning councils (Kingston and District, Oxford County, York Region, and Cornwall and Area). These four regions represent urban, suburban, and rural spaces from across the province.

Displacement, landlords, and a lack of tenant support

Displacement is inherently a complex social process that is experienced both spatially (a forced physical move out of one's home, community, or city) (Marcuse, 1985), and non-spatially (the exclusion from public spaces, community activities, and beyond) (Elliott-Cooper et al., 2020), and it is happening across Ontario. Increasingly, this is caused by an unequal power dynamic between tenants and landlords. In our current housing market, landlords are incentivized through policy and a lack of oversight to ensure that their tenants are charged market rates. Because of this, landlords hold a higher level of power in the displacement process, harnessing a toolkit of tactics to force tenants out (August, 2020). With little social and legal support, and huge backlogs at Ontario's Landlord and Tenant Board (LTB), tenants have few resources, and few opportunities to resist.

Methodology

This report is informed by 113 semi-structured interviews with tenants, each of whom lives in one of the four participating regions and has either been displaced or is currently anticipating displacement. Each region hired a local engagement coordinator (LEC) to recruit participants in their communities (through existing connections, outreach on social media, and advertising at community events) and to conduct the interviews. Questions surrounded the displacement experienced in their neighbourhoods and the personal impact it has had on them.

How displacement happens

Through our interviews and analysis, we confirm that landlords are using several displacement tactics that can be best understood on a spectrum, with informal at one end and formal at the other.

- Informally: Landlords *tell* tenants they have to leave, without any official paperwork. When tenants refuse, they face harassment and/or manipulation in the form of bribery or coercion; in some cases, landlords have offered them money to move out. Informal tactics also include neglect of property, threats of eviction or sale of property.
- Semi-formally: Landlords use official eviction notices, but do not follow official timelines, compensation, etc., or file notices with the LTB. Here, landlords hope that tenants will receive the notice and assume they must leave. Some tenants have shared that despite knowing their rights, an official notice puts stress on tenants that can also push them out.
- Formal: Landlords use official notices, follow timelines, and file their evictions with the LTB. The eviction is ordered by the LTB, and the tenant is legally obligated to leave. While this includes non-payment and similar evictions, formal approaches can still be considered in bad faith. Unfortunately, tenants rarely have the resources or capacity to appeal.

Impact of displacement

Tenants across the province are reporting deep physical, emotional, and psychological trauma from being displaced. Displacement creates upheaval in tenants' lives, often forcing them to leave their communities, friends, and family in search of affordable options. Some face homelessness, while others report months of searching, as well as discrimination from landlords unwilling to rent to people who have previously been displaced. This experience also drives stereotypes, as tenants share that displacement becomes linked to identity, haunting them as they attempt to restart. Overall, experiencing displacement is a huge disruption that drives change in many different aspects of tenants' lives.

Regional case studies

Through detailed studies of each region and its tenants' experiences, we found that despite different built forms, demographics, local economies, population densities, and vacancy rates, tenants across Ontario had a shared experience of displacement. Tenants explained how tactics were used to push them out, and discussed the lasting impact of displacement and of the necessity of change.

Recommendations

We have compiled recommendations for municipal, provincial, and federal governments, based on our findings and ongoing research by academics, policymakers, and housing advocacy groups, to address four key areas of intervention.

1. *Rethink our approach to housing*

Municipal, provincial, and federal:

- Recognize housing as a human right and direct resources to support this goal
- Centre tenant voices in the policy-making process

2. *Protect and expand affordable housing options*

Municipal and provincial:

- Introduce rent and vacancy control for all units to de-incentivize displacement and support the development of comprehensive inclusionary zoning bylaws

Municipal, provincial, and federal:

- Facilitate the creation of more affordable and deeply affordable units through market and non-market approaches

3. *Hold landlords accountable*

Municipal

- Create policy that requires landlords to find new housing for tenants they displace

Municipal and provincial

- Create and support a landlord registry to oversee the rental process, and hold landlords accountable through fines and suspensions

4. *Prevent displacement and provide support*

Municipal, provincial, and federal

- Fund social supports (housing advocacy groups, housing, and homelessness support programs) adequately to ensure that tenants have access to education and resources to navigate being unhoused and find new housing

Provincial

- Streamline the Landlord and Tenant Board and provide it with efficient operating capacity to ensure that conflicts are resolved immediately

1. Introduction: The Challenge of Addressing Displacement

Ontario is experiencing an affordable housing crisis,¹ with competition driving down the availability of the already low affordable and adequate rental stock. Since 2016 Ontario has seen a 10% increase in its renting population to more than 1.7 million people, with rental rates rising over 27% (Canadian Rental Housing Index, 2023). Despite decades-long calls for more truly affordable options (Gladki & Pomeroy, 2007; Pomeroy, 2001; Zon, Molson, & Oschinski, 2014), the unprecedented market changes over the last few years have been especially detrimental (August, 2020). More and more renters are being unhoused, displaced from their neighbourhoods and even the cities and towns they call home. Despite this, we lack a comprehensive understanding of how displacement is experienced, what it means for tenants, and how it presents in different community types. Because of this, the purpose of our report is to assemble tenants' knowledge and experiences, guided by three research questions:

- (1) How does displacement happen?
- (2) What does displacement mean for tenants?
- (3) Does the extent of displacement, and how it is experienced, differ between urban, suburban, and rural communities across Ontario?

Through documenting and sharing renters' testimonies of displacement, this report functions to amplify their voices in urban, suburban, and rural communities across Ontario. Because displacement is inherently complex and difficult to quantify (Slater, 2006; Slater, 2009), acquiring this lived experience data is critical to understanding the full extent of the issue (Doucet, 2021; Newman & Wyly, 2006). These stories capture conditions on the ground, illustrating the impact of displacement and the different ways in which it is manifested.

Displacement is not just the loss of a home, but also of social capital, social networks and connections, and community supports, which has profound and lasting effects on those who

¹ The Canada Mortgage and Housing Corporation (CMHC) defines "affordable housing" as 30% of a household's before-tax income.

experience it (Elliott-Cooper et al., 2020). Through this report, we argue that tenant experiences should play a central role in informing and shaping rental housing policy and planning approaches.

This report is centred on tenant experiences in Kingston and District, Oxford County, York Region, and Cornwall and Area. These four regions represent urban, suburban, and rural spaces ranging from southwestern Ontario (Oxford County) to the easternmost city in the province (Cornwall). This work was coordinated by the Social Planning Network of Ontario (SPNO) in partnership with the University of Waterloo, led by Dr. Brian Doucet, Associate Professor at the University of Waterloo and the Canada Research Chair in Urban Change and Social Inclusion. With the support of researchers at the University of Waterloo and members of the SPNO, the Social Development Council of Cornwall and Area, the Social Planning Council of Kingston and District, the Social Planning Council of York Region, and the Social Planning Council Oxford collected the lived experience data on the current state of affordable rental housing in their respective communities. By representing a range of communities across Ontario in this report, we draw attention to the scope of displacement happening outside major metropolitan areas, where displacement research has been concentrated (Hepburn, Rutan & Desmond, 2023). Through the inclusion of lived experience data, we also hope to show the extent of the impact of displacement on individuals, families, and communities across the province.

First, we document lived experiences, and use this data to frame larger patterns and processes of displacement. Second, we amplify the in-depth knowledge that people with lived experiences of displacement possess about changes within their communities. Through this approach, we treat lived experience as invaluable qualitative data to fill gaps left by

quantitative approaches, which are unable to capture the full extent and impact of displacement but continue to be prioritized in research and policy (Easton et al., 2020).

Renters were recruited through various techniques in each region. The only criteria were that they were 18 years of age or older and were facing displacement, or had experienced displacement in the last 10 years. Hearing numerous stories across Ontario, patterns and themes emerged. We organized these patterns into two major themes: (1) how displacement happens, and (2) the impact of displacement. These themes capture the process of displacement itself, the role of landlords in the displacement process, and the short- and long-term effects that displacement has on those who experience it. Through these themes, we argue that displacement is not a fixed event, but instead a process that follows renters through their tenancy and beyond. Because of this, our report focuses on tenants to highlight how the current situation is creating barriers to accessing housing.

We acknowledge the complexity of housing, and the number of stakeholders involved, but we prioritize tenant voices and experiences because displacement has placed their fundamental right to housing in jeopardy. This report does not discuss the complexities of landlord experiences, investments, or risks, nor does it seek to assign a moral value to landlord intentions or their role in the larger housing market. However, as our research uncovered and others have found (Morrison, 2021; Tranjan, 2023), landlords are paramount to tenants' experiences of displacement, and in Ontario are afforded positions that give them too much power. Our work, therefore, contributes to the creation of important interventions to decentralize that power and to ensure that housing is recognized as a human right.

This report is organized as follows: We begin by framing the current state of rental housing in Ontario, with a focus on displacement-associated tactics and the role of landlords, in the context of the Ontario rental market. We then introduce our themes to illustrate the

shared experiences of tenants in all four regions, despite differences in built form and city size. This is followed by our four case studies, which profile each region to explore how displacement is experienced in these communities, highlighting similarities and addressing any core differences. Finally, we conclude this report with recommendations to address some of the problems shaping the ways in which tenants experience the rental market, informed by our interviews and supported by research.

2. Problem Landscape

2.1 Displacement

In conjunction with Ontario's ongoing housing crisis, displacement of lower income and even middle-income tenants is increasing (Walks & Soederberg, 2021) as rental costs rise and competition for affordable units² is high. Displacement, however, is a complex process that occurs in different ways, with lasting impacts on those displaced (Slater, 2006; 2009).

Displacement first emerged in discussions of housing in the 1980's. Peter Marcuse, a scholar, lawyer, and leading figure in displacement research, argues that displacement is best understood as a process that results in the outmigration of residents for reasons outside of their control. The foundation of his conceptualization of displacement is Grier and Grier's 1981 definition (quoted in Marcuse, 1985, p. 205):

Displacement occurs when any household is forced to move from its residence by conditions that affect the dwelling or its immediate surroundings, and that: 1) are beyond the household's reasonable ability to control or prevent; 2) occur despite the household's having met all previously imposed conditions of occupancy; and 3) make continued occupancy by that household impossible, hazardous, or unaffordable.

Marcuse builds on this definition by distinguishing forms of displacement. The above definition is a direct form of displacement, which sees residents pushed out, but displacement can also manifest as exclusionary, in which an individual is denied access to housing (Butler, Hamnett, & Ramsden, 2013); economic, in which residents are priced out; and pressure-based (Ramiller, 2022), in which the potential for displacement looms over tenants (Marcuse, 1985).

Direct displacement is fueled by increased cost of living, financial hardship, or larger social processes like gentrification (Kearns & Mason, 2013; Marcuse, 1985), and has tremendous impact on those affected (Manzo, Kleit & Couch, 2008; Newman & Wyly, 2006;

² Many affordable units are not calculated through a rent-geared-to-income ratio, meaning that not all units deemed affordable are affordable to everyone.

Wassenberg, 2004). Increasingly, we are seeing the displacement of tenants to make way for higher income renters, with landlords now holding a high level of power in the displacement process (McDougall et al., 2022). As we will explore through this report, landlords harness several displacement tactics to intimidate, harass, and manipulate eviction processes to facilitate the physical move of tenants (August, 2020; Desmond, 2012).

Researchers also argue that displacement is experienced in non-spatial ways, as tenants share feelings of isolation and marginalization brought on by transformation in their communities (Atkinson, 2015). Elliott-Cooper et al. (2020, p.504) argue that:

... displacement is not just about direct replacement of poorer by wealthy groups; it also involves forms of social, economic and cultural transition which alienate established populations. This can entail forms of slow violence, which render particular neighbourhoods less hospitable and accommodating to established residents, as well as direct and forceful acts of expropriation which the vulnerable and precarious seem least able to cope with.

Services, commercial spaces, and shops in communities are upscaled to better suit the needs of higher income tenants (Shaw & Hagemans, 2015; Davidson, 2009). Whether these transformations are rapid or slow, they result in tenants feeling unwelcome. Similarly, non-spatial displacement can be experienced in apartment buildings and complexes. Original residents face pressures as new higher income individuals move in and are prioritized by landlords and property management. Tenants even report experiencing outright discrimination in their buildings because they represent an undesirable class (Mah, 2023).

Often, direct and non-spatial displacement happen simultaneously, meaning that those who are not initially pushed out are forced to watch as original community members are slowly edged out around them. This drives *displacement pressures* (Walks, Hawes & Simone, 2021; Marcuse, 1985), creating unrest for tenants who are experiencing change. Because of these pressures, tenants report living in a constant state of anxiety and social

isolation, and for some this pressure is enough to make them leave (Walks, Hawes & Simone, 2021).

Through our interviews, we heard story after story of the emotional and psychological toll that different forms of displacement take on tenants. For tenants who were caught in a continuous cycle of displacement, meaning that they had faced displacement or its associated pressures more than once, the toll was immense, affecting almost every aspect of their lives. This is unsurprising, given the large, interdisciplinary body of work that illustrates the adverse effects of evictions and subsequent displacement on tenants (Desmond & Gershenson, 2016; Desmond & Shollenberger, 2015). Displacement processes are linked to physical health, psychological, and emotional impact (made worse by the COVID-19 pandemic), and the increased precarity of housing (Nelson et al., 2021). Research has begun to argue that the threat of eviction also has a detrimental impact on health, with findings that a looming eviction has a positive correlation with anxiety and depression (Acharya, Bhatta & Dhakal, 2022; Pull & Richard, 2019). Increasingly, landlords are linked to this process, as the current state of the market has incentivized them to push tenants out.

2.2 Landlords: Displacement tactics, power dynamics, and the role of policy

In Ontario there are two dominant types of landlords. The first are *corporate landlords*, which is a catch-all term for companies owning and operating properties (August, 2020). This includes, but is not limited to, larger property management firms, numbered companies, and real estate investment trusts (REITs), the latter of which are publicly traded companies that accumulate income-producing real estate. The second are *mom-and-pop landlords*, or investment landlords, those who privately own one or more property. Both are contributing to the loss of affordable housing and the displacement process.

REITs and other corporate landlords are taking ownership of properties across Ontario (August, 2020). While their portfolios consist of a range of property types, REITs are

increasingly targeting the residential rental market, with research suggesting that tenant concentration has a positive correlation with profits (Chacon, 2021). REITs benefit from strong tax breaks, as they are not required to pay federal taxes on capital gains from their properties (Mezzetta, 2022). This is a huge incentive for the continued acquisition and transformation of affordable housing, further supporting their expansion into rental properties (Morrison, 2021). In different ways, research suggests that corporate landlords thrive through low vacancy rates while maintaining relatively rapid turnover (Isaacs & Mearns, 2013).

Mom and pop landlords are positioned as the antithesis to corporate landlords, akin to small businesses, struggling to compete in a changing market. As Ricardo Tranjan (2023) argues in his book *The Tenant Class*, this is not an accurate depiction. As we navigate complex housing problems, we find tenants and landlords portrayed as equals in their financial struggle. Tranjan's research, however, shows us that most "mom and pop" landlords are statistically wealthy individuals who, just like corporate landlords, can take advantage of current shifts in power. Tranjan's work illustrates the role played by the media in perpetuating this stereotype, necessitating the uncoupling of tenants who are going into debt to maintain housing from landlords who—through rentals, flips, and liquidation of properties—have multiple avenues through which to turn a profit. Because of this, and the current trajectory of housing, we position landlords—corporate or otherwise—under the same lens to highlight the inherent power that they hold over their tenants.

As we argue through this report, the current state of the market, profiled by widespread competition and rental increases exceeding the rate of inflation (Jones, 2023), has afforded landlords more agency and influence than ever. They effectively have the capacity to purposely drive precarity and to act as gatekeepers of the rental market (Rosen et al., 2021), while simultaneously providing poor service and unlivable conditions (August & Walks, 2018; McDougall et al., 2022). To facilitate this, researchers have begun to argue that

landlords deploy a toolkit of tactics used strategically, targeting different demographics and neighbourhood typologies to meet specific goals (Leung, Hepburn & Desmond, 2021). Martine August (2020) argues that corporate landlords deploy *geographic-investment strategies*, which sees them either squeeze properties, through neglect and derelict practices, or reposition them by transforming unkempt buildings to suit higher income tenants. Guided by geographic-investment strategies, landlords have branched out beyond the urban core to capitalize on formerly affordable housing in suburban and rural areas. Purchasing property outside of desirable urban areas would previously have been considered a higher risk investment, but the current state of the housing market, and our findings, suggest otherwise (Morrison, 2021).

Similarly, Matthew Desmond and Nathan Wilmer (2019) find that low-income rentals offer high profit investments, as landlords can invest less in low-income properties while maintaining consistent rent. Tactics like this are reminiscent of historical “milking” practices that saw landlords seeking short-term returns by allowing buildings to fall into disrepair in the name of increased profits (Kennedy, 1987). Research shows, however, that once these neighbourhoods become desirable or start to see property inflation, landlords shift tactics to push out long-standing lower rent tenants to make way for new residents who are willing to pay market rates (Diamond et al., 2019; McDougall et al., 2022).

Tactics like renovictions and demovictions (Crosby, 2020; Filipic, 2019) have gained popularity as ways to push out low-income tenants en masse. Renovictions occur when a landlord evicts sitting tenants to renovate their units and subsequently rent out the renovated units at a higher rental rate. In Ontario, renovictions operate under the *right of first refusal*, which states that any tenants evicted have the right to return to their units at a similar rental rate when the renovation is complete. However, responsibility falls on the tenants to exercise this right. They must submit a formal declaration of intent prior to departure, and they are

also responsible for following up on completion dates. Because renovations can span months to years, and tenants are often displaced out of the city in the meantime, tenants are unlikely to return. Across Canada, landlords are also accused of purposely prolonging relatively unnecessary renovations to ensure that tenants do not return (Listerborn, Molina & Richard, 2020).

Demovictions occur when tenants are forced out as their original building is to be demolished to make way for a new build. While tenants can be entitled to a moving allowance, and in some cases a rent gap payment (DiManno, 2023), they are often unlikely to find a similar unit in the same area in their price range. Demovictions have sparked outrage across the province for being profit-driven, as this tactic often occurs in highly desirable neighbourhoods where landlords are able to receive significantly higher rents from new tenants (ACORN, 2022). Because of a lack of rent control in buildings first occupied after 2018, and the introduction of vacancy decontrol (which we will address in more detail shortly), landlords are able to charge market rate, which they were unlikely to have been able to do in the previous building. Demovictions thus contribute to the loss of affordable housing and the displacement of tenants.

Tenants also share stories of landlords accusing them of non-payment, pressuring or harassing them into signing notices to end tenancy (Baeten et al., 2017), and generally exerting their power over tenants by driving displacement pressures. However, landlords continue to engage in their toolkit of tactics, weighing the risk and reward of each practice and its long-term sustainability (Morrison, 2021).

In Ontario, tenants who are aware of their rights and have the capacity to combat unjust evictions can bring their cases to the Landlord and Tenant Board (LTB). The LTB is

the first stop³ to process and resolve any landlord/tenant housing conflicts, but high levels of vacant adjudicator positions, dated practices, and increasing numbers of conflicts have contributed to unacceptable wait times and backlogs. As of January 2023, the LTB had a backlog of 38,000 cases (Powers, 2023). Despite this backlog, research suggests that landlords are maintaining the upper hand, as almost 90% of the cases heard are brought forth by landlords, and their cases are resolved in less than half the time it takes to resolve tenants' cases (Shafiq, 2023). Because of this, critics argue that the LTB is currently engaging in discriminatory practices that favour landlords over tenants (Powers, 2023).

2.3 Rent control, affordable housing, and the current state of the market

Policy also plays a significant role in the loss of affordable housing and the displacement of tenants in Ontario. Central to this is the erosion of rent control—a set of policies enacted at the provincial level to limit the amount that a landlord can increase the rent of their units and to restrict how often the rent can be increased (Vermes, 2023). In Ontario, rent control is associated with the tenant, not the unit. Because of this, when a tenant moves out, a landlord can charge market rate to any incoming tenant (Doucet, McDougall & Jay, 2023). This incentivizes landlords to evict long-standing tenants, who traditionally pay lower rents. The Ontario government approved a 2.5% rent increase on rent-controlled buildings in 2023, and has approved the same for 2024 (Canadian Press, 2023)—the highest increase the province has seen in the last decade (Aziz, 2023). Despite this increase, the LTB also hears cases for above-guideline increases (AGIs), increases higher than the government's proposed amount. Valid rationales for an AGI include substantial renovations, increases in operating costs, or increase in property taxes. However, rent control applies only to certain units in the province. One of the first policies enacted by the Doug Ford government was to further reduce rent

³ LTB decisions can be appealed at Ontario's Divisional Court.

control, removing all control for units first occupied after November 15, 2018, claiming that this move would provide “market-based incentives for supply growth” (quoted in Powers, 2023). This means that tenants in these units could face a rent increase of any amount set by the property owner.

During the late 1990s, the Mike Harris government enacted vacancy decontrol, which transformed Ontario’s rental system. Vacancy control previously ensured that landlords maintained rent control in units after a tenancy ended. Without vacancy control, landlords are motivated to find avenues to evict tenants and maintain a relatively rapid turnover (Marr, 2012). This transformed rent control from a unit-based system to a tenant-based system, as mentioned above. Because of this, we are reminded that landlords are afforded more power than tenants, with the ability to transform the lives of individuals facing displacement while also contributing to the loss of affordable units.

Steve Pomeroy—a housing policy research consultant, professor at Carleton University, and one of Canada’s leading housing policy experts—has conducted extensive research on Canada’s rental market (2001; 2019; 2020), profiling a “perfect storm” for an affordable rental crisis brewing over the past few decades (Pomeroy & MacLennan, 2019, p. 20). Historically, and on a continuing basis, Canada has prioritized ownership over renting, with periods of low rental rates seeing the conversion of rental units to ownership. Pomeroy boils the erosion of affordable units down to two key factors: first, the demolition of rentals to make way for new builds, and second, the fact that rents in remaining units have surpassed affordability, a direct result of landlords and investors seeking to squeeze as much return as possible out of their properties. Between 2006 and 2016, more than 800,000 affordable units⁴ were lost across Canada, with estimates that the country continues to lose about 64,000 affordable units a year (Pomeroy, quoted in Bryan, 2023). Landlords who strive to increase

⁴ Pomeroy positions affordable units as \$750 a month or less, which amounts to 30% of a household income of \$30,000.

rental units to competitive market rates undermine affordable housing and contribute to displacement. As our participants acknowledged, this puts even more stress on maintaining housing, as being displaced from a unit means entering a market in which affordability is a scarcity.

2.4 Social supports

Unsurprisingly, there are limited social supports and resources for individuals facing displacement, eviction, or associated health issues. Many of our participants are reliant on Ontario Works (OW) or the Ontario Disability Support Program (ODSP), yet are unable to secure affordable long-term housing options. Waitlists for rent-geared-to-income or subsidized housing (also referred to as social housing or community housing) vary between municipalities, but many cities are quoting applicants at least a decade before they will be able to access a unit—if they are able to stay on the list (Vallis, 2023). In many regions, individuals waiting for subsidized housing are required to submit an annual review package to justify their need. Any change in employment, even temporary, could result in their removal from the list. Without reliable subsidized housing options, low-income individuals are placed in a precarious position as they navigate employment, social assistance, and the dwindling affordable housing stock. For individuals displaced into homelessness, the shelter system is also at capacity (Hanrahan, 2023). Beyond the lack of support, just acquiring the knowledge about supports is a challenge.

Our findings seek to contribute to the growing body of research exploring displacement, its inherent complexities, and the lasting effects it has on those who experience it, while also illustrating the role that landlords play in shaping this experience. As we argue, displacement is now facilitated by landlords, who—through policy, financial incentives, and a systematic prioritization of landlords over tenants—have more power than ever before.

3. Methodology

Between November 2022 and April 2023, we conducted 113 semi-structured interviews with tenants across four regions in Ontario: 16 in Oxford County, 18 in York Region, 28 in Kingston and District, and 51 in Cornwall and Area. The goal for each region was to interview approximately 25 individuals who had experienced displacement. Unfortunately, in Oxford County, we encountered recruitment challenges. Many tenants we engaged with expressed hesitancy due to concerns that sharing their stories might result in them being identified in their small towns, potentially exposing them to retaliation from landlords or even being permanently blacklisted from renting in the area. Similarly, in York Region, we faced hurdles during recruitment; midway through, the local engagement coordinator was unfortunately no longer able to work. In response, volunteers from the York Region Social Planning Council stepped in to complete the research, but this led to a reduced time frame for recruitment efforts.

All interviewees had experienced displacement or were in the process of experiencing displacement, some more than once. Each local social planning council hired a local engagement coordinator (LEC) to recruit participants in their communities and to conduct the interviews. All four LECs relied on their social planning council's community connections to support recruitment, while three of the four LECs built on those connections to create a small group to advise and support recruitment and conduct the interviews. These three regions had at least one person with lived experience of displacement involved throughout the research process. A steering committee was created to oversee the project, and consisted of representatives from each local social planning council, the Canadian Centre for Housing Rights, the University of Waterloo, and the Waterloo Region Social Development Centre.

Each local social planning council's board of directors also provided varying degrees of support with interviews in their respective communities.

For this study, we recruited participants who met the following criteria: They were 18 or older, and had personal experience with displacement/eviction in one of the four regions within the last 10 years. In all four regions, recruitment occurred via word of mouth through the LECs and the small groups they were working with. Each region also shared recruitment information on social media, including Facebook and X (Twitter), and reached out to their respective local community partners and agencies to provide recruitment information for their clients. Recruitment also occurred at community events to varying degrees (word of mouth, posters, etc.) in all four regions.

Interview participants ranged in age, income level, and racial identity. Of the 113 participants we interviewed, 74% had a household income under \$25,000, 13% between \$25,000 and \$50,000, and 9% over \$50,000 (5% gave no answer). We interviewed slightly more female-identified people than male, and a small percentage of participants who identified as non-binary: 57%, 40%, and 3% respectively. Most participants, 72%, ranged in age from 30 to 59 years old, while 14% were between 18 and 29 and 13% were 60+ (1% did not answer). Of the 113 participants we interviewed, 4% identified as Black or African Canadian, 78% as Caucasian, 14% as Indigenous or Métis, and 1% as Latin American (3% did not answer).

Interviews varied in length, but most lasted between 30 and 120 minutes and were primarily conducted in person or online. A small number occurred via telephone or in writing. Interviews were recorded, backed up on password-protected devices, and subsequently transcribed. Pseudonyms were assigned, and all identifying information has been removed to protect anonymity. Participants received a \$50 gift card to a local grocery

store for their participation. This study was reviewed by a University of Waterloo ethics committee and has received ethical clearance.

During the interviews, questions focused on two topics: How displacement took place, and the impact it had on participants. After each interview, a summary was created including points of interest and relevant quotes. For the analysis, under the guidance of Dr. Brian Doucet, the LECs and the project coordinator met weekly to discuss their local findings, picking out common themes and patterns of displacement and how it was experienced differently between the urban, suburban, and rural communities across all four regions. In April 2023, the LECs and the steering committee met for a two-day workshop, facilitated by Dr. Doucet, to discuss the interview results and to determine an outline for the report based on the research findings.

4. Themes: The Life Cycle of Displacement

Through our interviews we found that displacement and its associated precarity has become a central concern for tenants, exacerbated by the current state of the rental market and facilitated through complex power dynamics between tenants and landlords and a lack of oversight. This is not a concentrated issue, as tenants from smaller townships, larger municipalities, and urban centres are reporting precarious housing and increased demand for affordable rental units. Displacement is transforming communities, unhousing tenants, and generally contributing to the erosion of an affordable rental market.

To effectively explore the complexity of displacement, we have divided our findings into two major themes. The first explores the process of displacement itself, and the role that landlords play in facilitating displacement. Here we explore how the tactics we heard about fall on a spectrum of formality, as displacement can be formal, informal, or fall somewhere in between. In support of the displacement research introduced above and the argument that landlords are tactically inducing displacement, we explore the strategies that landlords have tried to use, and/or were successful in using, against tenants across Ontario. The second theme focuses on the complex impact that displacement has on tenants as they navigate accessing new housing, attempting to maintain their physical and emotional health all while facing the social stigma associated with being unhoused. After we introduce our overarching themes, we provide in-depth case studies of our four regions to explore how these experiences have impacted each community. To conclude, we explore recommendations—compiled from our interviews, existing policies, and academic research—to consider a path forward.

5. How Displacement Happens

During our interviews, tenants shared the different displacement tactics that landlords have used. Through our analysis, we found that these tactics could be best understood on a spectrum of formality (see Figure 5.1 below). At one end, tactics were informal, as landlords attempted, or were successful at, pushing tenants out without any official notice. In these cases, as we will discuss in more detail below, landlords told tenants by word of mouth, text, or e-mail that they had to leave. If they did not, they faced threats or harassment. Some tenants shared stories of being coerced or bribed, while others explained that landlords allowed unsafe or unsanitary conditions to drive displacement pressures. When maintenance was requested, tenants were met with threats of rent increases, the sale of the property, or eviction.

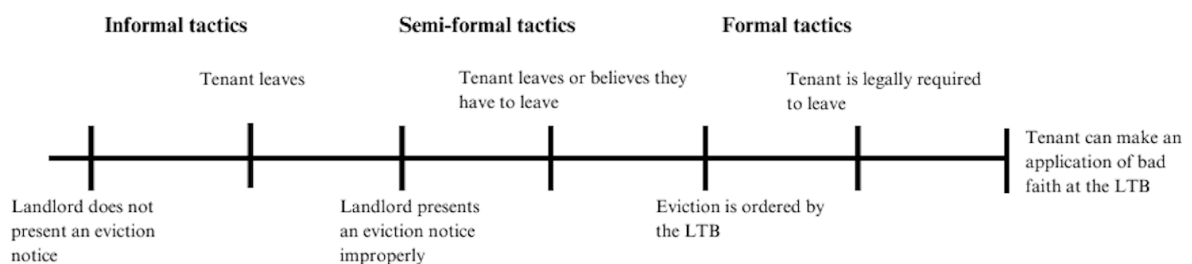
Other tenants we spoke with shared that their landlords' tactics fell further down the spectrum, which we classify as semi-formal. Through semi-formal tactics, landlords use official eviction notices, but do so improperly—for instance, failing to compensate where required, not providing the correct notice period, or attempting to make tenants believe they are obligated to leave by the date on the notice. Without a comprehensive understanding of tenant rights, tenants often leave when they are given eviction notices, assuming landlords hold that power. Tenants also shared that eviction notices can induce panic, and despite knowing that there was no legal obligation to leave, they felt that one way or another eviction was inevitable. Similarly to informal tactics, the looming threat of an eviction can drive displacement pressures that make tenants feel insecure in their housing. For some, this insecurity is enough to motivate a move, which is usually to poorer quality and/or more expensive housing.

At the other end of the spectrum, tenants face formal tactics. This was the least common displacement experience we heard about, with only a few examples from each

region. These occur when landlords follow due process, resulting in an eviction that is *legal*, as it is ordered by the LTB. While formal approaches include evictions based on non-payment of rent or interference, they also include more complex tactics used to circumvent the law. For example, formal tactics could include a renoeviction ordered by the LTB, but after the tenant is evicted, the renovations are not completed or are not extensive enough to justify a need to have the unit vacant. Similarly, a landlord may be successful at the LTB on an application to evict a tenant because a close family member is moving in, but once the tenant leaves the landlord rents it to another non-relative tenant (Webber & Zigman, 2023).

Tenant advocacy groups argue that “legal” does not equate to good faith (Webber & Zigman, 2023), as there are many ways landlords have the upper hand at the LTB. Because of this, bad faith evictions are rarely challenged. Tenants who still believe, after their hearing, that the eviction was in bad faith can put in an application, but the most likely outcome would be compensation (if ruled in their favour). They are not able to return to their unit if it is already rented out again. Because this process is complicated and confusing, and people are overwhelmed trying to find housing in their communities and according to their budgets, they rarely pursue this issue past the formal eviction itself.

Figure 5.1. Displacements: The spectrum of formality



We stress that the formality of these tactics exists on a spectrum. Some tactics straddle the line between informal and semi-formal, and landlords can and do deploy a number of different tactics that fall throughout the spectrum simultaneously. Through this distinction we highlight the importance of qualitative displacement and evictions data to gain

a comprehensive understanding of conditions on the ground (Jones, 2020; Rankin & McLean, 2015). Current attempts to quantify displacement are not successful because so many tenants are pushed out long before their cases can make it to the LTB, and informal and semi-formal tactics are not included in the numbers on displacement that we are seeing. Displacement is inherently complex, and because of this, relying on formal eviction data alone is not enough.

Through our interviews we heard many stories from tenants who spent months to years in the process of displacement instigated by their landlords. They paint a holistic picture of how displacement happens, and the tenant rationale for leaving.

5.1 Informal displacement tactics

Across Ontario our participants reported numerous examples of landlords employing informal tactics, including threats, harassment, and outright bullying. When these are unsuccessful, landlords may also attempt to bribe tenants to leave to avoid formal processes. Similarly, tenants reported a decrease in service, as maintenance issues were not addressed, or landlords threatened that maintenance could result in a rent increase or an AGI. As noted, AGIs occur when the LTB approves a rent increase that is higher than the provincial approved rate. *Major* renovations validate an AGI. Because of this, tenants shared that they had avoided asking for necessary maintenance to preserve affordability and prevent displacement.

Jen, a woman in her forties, shared her experience with a representative from her new corporate landlord. She had been living on her own in an apartment in a highly sought after, heritage area of town for six years. This representative had been harassing and belittling her, and threatening legal action, in an attempt to get her to sign an agreement to end her tenancy. While the signature would have made the displacement formal, the approach to get Jen to sign was not. And when this was not successful, the representative switched tones, acting friendly to her and suggesting all the reasons why a move would be beneficial to her:

I knew that if I signed that form, my tenancy was done, and I had no rights as a tenant. If you want me out, you're going to pay me to leave. I know these people have means, you're going to pay me to leave, and I said I'm going to fight this. She said, "Well, what are you going to do?" This was a direct quote from her. "Their lawyers are way better than yours. They are going to rake you over the coals, you're going to lose. So, honey, if you are smart, you will just sign this form and take their money and get out and get on with your life. Aren't you excited about a new start? Can't you, isn't there like, 5% of you that's like, needing a new start?" And I swear to God she pulled out all of the manipulation tactics ... I am an educated and intelligent person, and she came into my home and manipulated and shamed me and talked down to me and then befriended me. She did this whole psychological manipulation tactic to get me to sign this form.

Jen explained that this conversation took place in her own kitchen, and despite repeated requests for the representative to leave, the conversation continued for 40 minutes, at the end of which she was offered \$5,000 to leave. After months of harassment and worsening maintenance, she decided to sign an N11 form⁵ to end the stress. She now lives in a smaller unit that costs more and has fewer amenities. Jen was aware that this was an attempt at manipulation, but other tenants are not always able to identify manipulation at the time. What may seem like support could also be a tactic to make the displacement process smoother for landlords.

Tenants further explained their confusion around their own rights as renters when they were faced with informal eviction tactics. Shauna, a single parent of two teenagers living in a townhouse for the past eight years following a divorce, shared her experience after receiving a phone call from the landlord telling her she had to leave:

I honestly didn't know it [her tenant rights]; when he first called and said I am selling, I panicked and cried and was like where am I going to go, and it's not until you start talking to people and they are like no, no, no, no, you know, check out this website or go to this, but you know, as a renter, I had no idea. I didn't even know where to begin to look, where to find information, and I think some people might go along with whatever is said to them because they don't know.

⁵ An N11 form is an *Agreement to End the Tenancy*. See section 5.2, below, for a discussion of the various forms available to landlords.

As Shauna explained, she had no idea what to do in this situation. She needed to stay in the area to keep her children in their schools and to be able to care for her elderly parents.

Through discussions with friends and neighbours who had received legal help, as well as independent research, she was able to better understand her rights. However, having a landlord tell you that you have to leave is a panic-inducing experience. Many of the participants we spoke with shared their belief that because landlords owned the property, any declaration of eviction meant they had to leave.

Financially, tenants shared that the pressure of a potential rent increase was constant, used to avoid conflict and make tenants fearful to ask for any sort of maintenance. Even legal rent increases were held over tenants as a form of retaliation. William, a tenant on OW awaiting a hip replacement, spoke about his experience renting a shared apartment, living in a room that lacked an egress window and was illegally coded as a bedroom.⁶ He noticed mould throughout his unit and was experiencing respiratory issues. When he brought this to the landlord, the landlord disagreed that it was mould. However, because of his financial situation, he was afraid to push the issue further for fear that his landlord would raise the rents in response:

And the rising costs of rent, if he were to raise the rent by the normal amount he's allotted annually. I would be out. Like, seriously, if he even went up the 4%, he's allowed, I couldn't live. I'd be done. So, what do I do? Do I kick up a dust storm and complain about this, this, and this, and then him just say "rent went up \$48 this year"? How are you going to pay it? You know, I live in fear that ... Especially after losing one, two, three other places due to financial instability, you know? It's like I'm bouncing around and each place I go to it's getting worse and worse. I need to find some stability somewhere.

As this tenant explained, the threat prevented him from asking for required maintenance; he was concerned that this would be met with a rent increase or an AGI. Many participants

⁶ In Ontario, all bedrooms must have an egress window (a window through which a person could exit the unit in the case of a fire) unless they are on a floor that leads directly outside.

agreed that rent increases are used as threats, and that individuals who cannot afford a rent increase are willing to accept poorer living conditions if it means they can maintain housing.

Beyond threats to avoid maintenance, not addressing necessary maintenance is itself a tactic (August, 2021; McDougall et al., 2022), driving down the standard of living to make tenants uncomfortable in their space. Despite landlords having a legal obligation to make these repairs, the fear of displacement discourages tenants from seeking support at the LTB or beyond. Carrie, a widowed mom of four who has been forced to move numerous times to different communities in York Region, explained that unaddressed maintenance issues motivated her most recent move, despite ongoing financial hardship. As she explained:

In this current house, major problems with the landlord keeping up the home. Property manager said the landlord is poor, he is not rich. Went six weeks with no washer and dryer because landlord said no money to fix. The stove broke too. Major draft in the unit, big gap under front door.

When a basic standard of living is not met, maintenance issues begin to impact quality of life. This can motivate tenants to leave, as they are unwilling to continue to pay for unmaintained space.

Selling the property is similarly used as a threat to silence tenants and drive insecurity. Shelby described her experiences with a landlord looking to sell the townhouse she was renting:

It just seemed, I just feel centred out, we felt centred out for it because we were there for a long time and a lot of the other ones had come and gone of our neighbours, so we were ones that were, had been there for like eight/nine years and I just—we always felt like we were just a second-class citizen, he just wanted to sell, we were garbage to him, he didn't treat us very nicely we didn't find.

Feeling pressured to leave, and having health problems that limited her ability to use stairs, Shelby gave her notice, thinking she would be able to find another unit that was more accessible. She hadn't realized how drastically rents had increased, and how competitive the

market had become. She ended up being forced to live in her van for six months, and her son had to move to another city to find housing.

Informal tactics drive displacement and displacement pressures as landlords use these approaches to push tenants out, or to make them feel uncomfortable in their own homes. Tenants believe that landlords hold a level of power over them as property owners, and when they begin to pressure tenants to leave, tenants feel obligated to do so. Conversely, some of our tenants shared that facing these tactics was a necessary experience to avoid being unhoused. This was a sentiment common among participants who had previously experienced displacement and were fearful that an additional displacement could mean homelessness. Others explained that these issues were eventually a tipping point, driving tenants to move out.

5.2 Semi-formal displacement tactics

Further down the spectrum, tenants also shared that landlords use semi-formal tactics. In these cases landlords use official forms and sometimes follow legal timelines, but do not follow through with an eviction application at the LTB. They often mislead tenants into believing they are legally obligated to leave, and/or force tenants to move out without following due process. Through our interviews, tenants shared the variety of notices⁷ they have received from landlords pressuring them to leave. This includes N11, *Agreement to End the Tenancy*, which tenants have no legal obligation to sign, although participants shared that their landlords have told them they do. N12, *Notice to End your Tenancy Because the Landlord, a Purchaser or a Family Member Requires the Rental Unit*, is often falsely presented as legally requiring tenants to leave within 60 days. On a smaller scale, tenants

⁷ The LTB website lists the various forms available to both landlords and tenants. See <https://tribunalsontario.ca/lrb/forms/>.

have also received an N13, *Notice to End your Tenancy Because the Landlord Wants to Demolish the Rental Unit, Repair it or Convert it to Another Use*, which has been linked to renovictions and demovictions.

Shawn describes his experience with semi-formal displacement tactics, which occurred when a new company took over his building. Before the change in management, Shawn described his building as having some issues, but generally having a good sense of community and safety and being a very affordable place to live. Soon after the arrival of new management, things started to change. Eventually, a number of tenants were informed that they had to leave due to renovations:

They were not only trying to bribe us all, they made it very hard and stressful [to stay] ... in the laundry downstairs, we used to have doors that would lock. Like they did very dirty tricks ... there used to be a lot more security [in the building], and then [the new property management company allowed] anyone could go in and out. People were sleeping in the basement ... stealing from apartments. We were being harassed by the guy that said he was the owner. He would come knock on our door, ask us when we were going to leave. It was bad enough, so my wife and my kids were gonna go.

After attempting a semi-formal renoviction without success, the property manager resorted to informal tactics, offering money, threatening tenants, and actively allowing unsafe conditions. Shawn and his family had lived in their unit for nine years. They eventually accepted \$4,000 in compensation to move, as they believed their eviction to be inevitable since this was part of a mass renoviction in Cornwall. Shawn quickly realized that the compensation was not enough money to pay for the first and last month's rent on their new place, along with the appliances that it needed.

Kara, who had lived alone in her apartment for 13 years, shared that she had experienced a variety of informal and semi-formal approaches from her landlord throughout the tenancy, culminating in receipt of an N12 when the landlord sold the property as vacant:

I was surprised, considering how I did not have a [written] lease and the whole agreement was a handshake deal, he did deliver the proper paperwork. He delivered an N12. And I was lucky that a friend of mine had found this group that talks about tenant rights. So, I was able to kind of like, look into, into it a little bit more, and understand that an N12 is just a notice of eviction, it's not an actual eviction. So, I was glad that I looked at that. It was very distressing.

The property was not vacant, as Kara and other tenants were living there. Kara's landlord used a formal tactic (N12 form) even though he or family members weren't planning on moving into the unit (semi-formal tactic), then followed up with harassment to get her to leave (informal tactic). Kara had friends who were able to direct her to tenant resources, where she discovered that this form did not represent a legal eviction, as she and other tenants in the building first believed. She still ended up leaving the unit, however, as the landlord was threatening to sue her; not knowing the law, she left as soon as she was able to get assistance to secure another unit. Her unit has since been re-rented.

Landlords leverage their authority through the power dynamic between themselves and their tenants to pressure residents out. We heard several stories of tenants leaving despite knowing that the process was unlawful. Tisha, a single mom of two, explained her experience receiving an eviction notice, sharing that they were uncomfortable asking for help understanding the process.

I was just, I was naïve, I had no idea, I was ... well, "if he owns it then maybe that's what I have to do," not knowing, right? And then, I'm private, I didn't want to share anything with people I knew, like I was sort of embarrassed.

Ultimately, landlords who want to push tenants out are often successful. They are afforded power in the displacement process, often harnessing informal and semi-formal tactics simultaneously to drive tenants out. After months or years of harassment, bullying, and the presentation of a seemingly official document telling them they must leave, many tenants are forced out. This effectively gives landlords the power to continue this process for

other tenants, and leaves tenants who are displaced to navigate the physical, social, and psychological implications of displacement.

5.3 Formal displacement tactics

Formal displacement tactics were, as mentioned above, the least common strategy experienced by our participants. As we will illustrate throughout this report, most of our interviewees were displaced through informal and semi-formal tactics, and despite sharing that they would want to take their case to the LTB, the emotional and physical toll that a negative relationship with their landlords had on them meant that they “voluntarily” left before they were formally required to. However, we did hear a few stories of tenants who had faced a formal eviction, some of whom believed that it was in bad faith.

William, who’s facing ongoing issues with informal displacement (explained above) also shared a previous experience with formal displacement. He was renting an apartment in Oshawa, which he had previously shared with his mother, for approximately \$2,000 a month. After her passing, he explained that he could no longer keep up with the rent:

The rent in Oshawa, like I say, was almost \$2,100 a month for a two-bedroom. And I just couldn’t afford that. So I went in arrears. They sent me notices, you know, saying catch up. Impossible. You know what I mean? So, and plus that was the place my mom passed away and, and I literally, with no living family, I couldn’t bring myself to even pack the furniture or clean out my mom’s room or anything. I left it all.

Because of the eviction, William was displaced out of his city, leaving all his belongings in the process. While this was technically an “at fault” eviction due to a lack of payment, this experience had a lasting effect. Unable to access affordable housing in his community, he proceeded to move around across the province before eventually ending up renting a room in Oxford County, nearly 200km from Oshawa, where he continues to face housing precarity. This situation also speaks to the issue of inadequate social supports. William is currently on

Ontario Works while waiting for surgery due to a work-related injury, and continues to face housing insecurity.

Other participants claimed that their evictions were not in good faith. Carrie, a single mother, shared her experience renting a one-bedroom basement apartment and the conditions leading up to her eviction. After dealing with constant plumbing issues and flooding in her unit,⁸ the final straw was when she came home to a clogged sink and water flooding the kitchen, which was the result of renovations the landlord had done in his unit above. Because of this, his dishwasher was now draining into her apartment. She explained that up until this point she did not complain or ask for a rent rebate because she felt bad that he had to pay to fix the flooding issues, so she put up with the disruption:

So I messaged him and I'm like we need to get a plumber over here, this is disgusting and at this point I am just fed up. So then he tells me, well, I think that I should look for a new place to live because of the extent of the renovations, and his girlfriend is about to move in. And the next day I was served with the N12 ... So I get served the N12 and I submitted my T6⁹ and T2¹⁰ [after getting advice from the local legal clinic to try and be reimbursed some money for the last two years of not having a bedroom]. And, umm, but he got his court date before me, so he got his N12 court date ... and he won it ... He wanted to take over the whole house because he lives upstairs.

For the first time, Carrie asked for a professional to be brought in, and she was met with an eviction. While an N13 to address the renovations might have made sense, and would have given Carrie the right to move back into the unit at the same rent once the renovations were complete, the N12 and sudden explanation of a girlfriend moving in felt like retaliation.

While both parties submitted applications to the LTB, her landlord's was heard first and the eviction was supported. She has since moved to another city to share an apartment with a friend.

⁸ With the landlord asking them to move bedroom furniture into the living room multiple times, doing partial fixes and partial renovations.

⁹ A T6 form is a *Tenant Application about Maintenance*

¹⁰ A T2 is an *Application about Tenant Rights*

One of the community leaders who participated in the data collection for this project, Lisa, also shared her experiences at the LTB. While we will discuss this in more detail in our York Region case study below, Lisa's story raises important concerns about the role of the LTB and the different ways in which landlords can take advantage of tenants. After ongoing unsuccessful attempts to evict Lisa and her family, she participated in mediation through the LTB, where the landlord agreed to pay \$10,000 and she agreed to leave. Days before Lisa was to move out, she passed away. Rather than reacting with compassion and understanding, the landlord decided that her death had nullified their agreement and refused to pay her family, including her four kids. When her family looked to the LTB to uphold the agreement, they were told that this issue was out of their hands and needed to be addressed in small claims court. Lisa's story illustrates the ways in which landlords hold power in the landlord and tenant relationship. Amid their grief and the children's displacement, Lisa's family would have to go through another unfamiliar legal process that they did not have the resources or capacity to carry out to try to force the payment. Displaced tenants, who are overextended, stressed, and afraid, often don't have the ability to hold landlords accountable. As we found throughout the interviews, formal tactics often ended this way.

6. Impact of Displacement

Through our interviews we heard many stories of the negative impact displacement had on the lives of tenants and the health of communities across Ontario. In each region, tenants shared stories of mental and physical health impacts, internalization of stigma, disruptions in quality of daily life, and non-spatial displacement within the communities involved in the study. Through this, we position the inherent complexity and intersectionality of displacement in Ontario, and acknowledge that there are multiple factors interacting and overlapping to create a negative impact on the lives of the people we interviewed.

6.1 Health impacts

Almost universally, participants shared feelings of extreme stress, anxiety, and depression throughout their displacement experience and beyond. A few common experiences were a key source of stress for participants:

- The persistent worry of potential homelessness because of the lack of affordable and accessible units.
- The time-consuming and draining process of viewing units, only to be rejected as prospective tenants.
- The stress, anxiety, and ongoing tension that came with the tactics their landlords used to get them out of their units, as addressed above.
- Without affordable options, the stress of being stuck living in units, communities, and cities not of their choice, often with people they did not want to live with.
- If unhoused, trying to access shelters, finding safe places to sleep and use the bathroom, and trying to access food and water.

For Helen, living in Vaughan, who was displaced from one unit and threatened with eviction multiple times in her current basement apartment, the fear and anxiety are ever-present in her life:

I'm scared and I don't know where I'm going to go and where I'm going to live, and I'm 65 and I'm going to run out of money, and, oh my God, what am I going to do, and I'm going to live day to day with the uncertainty and also with the discrimination with the people I'm living with ... to live in a place where you're not really wanted and welcome and not know what your next move is, it just adds to all of it.

For some, the health impacts of displacement had a negative impact on their employment status. Participants reported that the ongoing stress, anxiety, and depression led to missed workdays, and even loss of employment. Some participants were struggling with extreme commutes, couch surfing and sleeping in their cars to try to maintain their employment after displacement, which also contributed to mental and physical health impacts and their ability to continue working.

Displacement also impacts relationships. Across the province, tenants explained that they had to rely heavily on family and friends to house them. For many this meant couch surfing from one house to another, staying in already crowded units, overstaying in units where guests were prohibited from lengthy stays, and having to stay in toxic or unhealthy situations. Some participants said they were not able to have their children live with them because they could not find an affordable unit with enough rooms, or their young adult children having to move out on their own before they would otherwise, pushing them into precarity as well. An illustration of the toll displacement has on relationships is shown in James's story. James lives in Cornwall, has a young son, and is struggling to find adequate and affordable housing after displacement:

And that created a burden on its own with my family ... My sister has children with my brother-in-law and they're not bad people. You know what I mean? Like my family is my family, but it creates tension for them with myself and my child ... the financial costs of them having us, even though I was contributing, their bills went up 20 to 25%. My brother-in-law broke it down for me ... and again, it jumped up to 30% ... and that created a lot of tension between us ... So I went to my mother's house and she had a one-bedroom apartment. And I was on the couch for a few days. And then again, the tension with everything going on, my mother told me like this is not going to work after everything else, and it was March 2018, I was living in my car by myself, and I chose my son to stay at my sister's house.

In addition, various stories across the region noted that several participants, especially women, went back to or stayed in unhealthy and sometimes abusive living situations in order to stay housed after their displacement.

6.2 Stigma

Participants across all four regions shared their struggles with forms of stigma associated with the displacement process. Some said they felt stigma related to being a “problem tenant” when they tried to uphold their tenant rights. Others shared that they felt stigma when they struggled to find another affordable unit, blaming themselves for not being able to afford rising rent costs or not owning a house. Because of this, many tenants believed they deserved to be displaced, as in hindsight they said they should have known their rights as tenants or should not have been so trusting or intimidated. Several tenants talked about the stigma associated with their new living situation, downsizing, having roommates, or facing homelessness. Kate, an elderly tenant who lived her entire life in York Region, experienced displacement after an illegal eviction, and had no option but to live unhoused for a period, said this about felt stigma:

I run into people that know me. That is humiliating enough. I’m the strong one. I’m the one that can get through anything. And I didn’t want them to know and I felt vulnerable. I felt naked. I felt everyone could see, I thought everyone could see, I contemplated killing myself ... I thought everyone could see that I was a waste, that I was worthless.

Similarly, tenants said they felt discarded and left behind by their communities as participants shared that they had lived in the same region, city, community, and even unit for most of their lives. After their displacement, many were not able to stay in the area. Some tenants talked about doing everything “right” and still not being able to afford a similar unit after displacement. Despite the rapid depletion of affordable housing stock, tenants continue

to internalize the experience of being displaced, blaming themselves and worrying that displacement continues to haunt them as they seek new housing.

We heard repeated stories of bidding wars, unreasonable rent required upfront, and intensive screening processes. Despite meeting the requirements, many participants were still rejected, sharing that they felt this was a form of discrimination.

Eowyn avoided disclosing that she was on ODSP in fear that it would cost her a home. She knew landlords often discriminated against tenants on ODSP, but found other explanations for why a tenant was unsuitable. Eowyn lived in a shared house with other roommates as one of the few non-students. After showing the house to a prospective tenant, the landlord confided in Eowyn:

She was like, “Oh, I don’t want to rent to them because they’re on ODSP.” She actually said that to me, not knowing I was on disability, and I was like, “Um, you know you can’t say that, right? Like that’s illegal.” And she was like, “Oh, no, I mean that’s not why I’m not renting to her. It’s also that she’s not a student.”

For tenants trying to access housing, this was a common interaction: potential landlords were unwilling to rent to them because of their disability, having a large family, not being a student, or appearing homeless. Participants explained that these interactions make housing prospects feel even more bleak, as the rental process has become yet another means to reinforce social stigma. Across the board, participants said their communities were changing rapidly, with more large, unaffordable housing being built and low-income households being pushed out. Tisha from Markham notes the changes she sees, and the loss she feels as she cannot find an affordable unit to move into with her kids while awaiting an inevitable eviction: “So many houses being built close by but all unaffordable. Transit has improved a lot, which is very helpful. Many houses being torn down, then monster homes being built and sitting empty for a long time. People are getting into rental bids.”

6.3 Disruption of daily life

Across the province, stories of displacement described significant disruption in the daily lives of tenants and their families. For example, most participants said they had to move into a considerably smaller unit, sometimes going from a one- or two-bedroom apartment to a single room with shared common spaces. Many tenants reported that they were now living in inadequate, sometimes overcrowded units. Almost universally, we heard that participants had to dispose of a significant portion of their belongings because of the displacement, including sentimental items and keepsakes, family heirlooms, and practical items they had collected over the years, such as cookware and tools. These experiences were described as heartbreaking and stressful, in addition to creating ongoing problems.

Living in or having lived in one's car for a period was a common experience. Quality of life diminished significantly at that point, with participants noting how difficult it was to find a safe place to park to sleep, to find places to use the washroom, and to shower. Similar impacts were noted for participants who had moved to tents after their displacement. Both groups also had to manage constant interference from police and bylaw officers, forcing them to uproot and try to find another safe space to exist. Hailey, a woman in her thirties from Oxford County, described how difficult this was:

And then the big thing on the street is, you can pitch your tent up somewhere, but then all of a sudden, you got bylaw coming by and telling you you can't be here, you gotta move on. Right? Like, I think in the past, what, six months, I've had to move my tent at least forty times, bylaw constantly come in and tell me I can't be there. You can't be here. We can't be here, here, here, here. Like where do you expect me to go, then? Like you tell me everywhere I go, I can't be there, then where can I go? And they'll tell you, we don't know that, sorry. I've had to move my tent and go, okay. And that's stressful too because every time you think you got a spot to pitch your tent and get comfortable, bylaw comes by and says you can't have your tent here, and move on. And you can be in the middle of a forest in the woods, like, away from everybody. And still, they'll find you and tell you you can't be there.

Hailey had been living in a tent and staying in shelters for five years after the house she had lived in burned down and wasn't rebuilt. She found it difficult to be approved for housing, and would often give up her bed at the shelter to women who weren't as experienced or able to adapt to surviving outdoors. She struggles to keep what few possessions she has; she has had to replace her tent and belongings again and again after going to get food only to come back and find everything gone. She spoke of some of the challenges she faces: not having an alarm to make it to appointments, not having a place to store her clothes, let alone wash them, paying extra for premade food that gets cold by the time she returns to her tent. Having lived with depression and anxiety most of her life, she has found a significant increase in symptoms, as well as physical pain from sleeping on the cold ground.

As discussed, the lack of affordable housing has pushed many people into difficult living situations, including, for some, renting units that are unaffordable. Tenants shared that they are going into debt every month to pay the rent, using the food bank to feed themselves and their families as all income is going to rent, and asking older teenage children to contribute to rent. Many parents described having to spend time and money driving children long distances to their schools after displacement in order to keep them in specialized programming that accommodates their needs. In fact, it was common to hear that after displacement, access to resources like educational programs, doctors, babysitters, supportive neighbours, friends, and family all drastically decreased. Many participants described increased isolation for themselves and their families, and feelings of disconnection from their communities and supports. Some participants also noted the loss for their community when they themselves, and many of their neighbours, were displaced.

6.4 Trauma of displacement

Across the four regions, tenants explained the impacts from displacement they carried with them even after they had settled into a new housing situation. For instance, tenants reported they were now living with a constant worry or dread of future displacement. Participants said they could not settle or relax, did not want to get too comfortable, did not want to put pictures on the walls, and were struggling to feel at home. Tonya, a single parent, and life-long resident of Markham, was displaced recently to another city outside of the region. She describes this feeling of unease in her new unit:

It's scary, something that you always think about, which my mom always says stop thinking about negative things because then you just bring it on, but it's really, really, really hard because you don't know, right? I don't know what's going to happen ... are they going to change their minds? So, there's always that underlying, that, this is not really my home, I've always like, she's like, where's the pictures, where's that, and I'm just like, but this is not my home, like I don't know what they're going to do.

As noted previously, many tenants were living in units that were in a state of disrepair for various reasons. Asking for repairs that landlords are required by law to complete was seen as risky, or as “rocking the boat.” Similarly, many participants said they were too afraid to complain about noisy neighbours or harassment from the landlord, for fear of being targeted once again for displacement. The experience for some was so difficult that they did not feel comfortable elaborating, not wanting to dredge up the pain and loss they felt. However, tenants shared that through their experiences they felt a loss of trust toward landlords and other housing professionals such as real estate agents, lawyers, and property managers.

Participants further reported a sense of increased polarization in their communities. Interviewees shared an us-versus-them mentality: the rich versus the poor, the landowners versus the tenants, or the “professionals” versus the tenants. Throughout each region, this was

a common sentiment summarized by Jen from Oxford County: "... and the rest of us who don't have legal education, or means, high-powered lawyers, or expensive, this is all the rest of it, we just get screwed."

There was also an increasing divide between the participants who felt they were being pushed out and the new people they saw coming into their communities. Stories included participants feeling replaced by people with more money and from the bigger cities.

Ultimately, displacement is a complex physical and social process that appears to be happening with more frequency and with negative impacts on tenants in Ontario's tight rental market. The process of displacement can be long or short, as landlords have a toolkit of tactics that they can use to push tenants out. Whether tenants choose to resist or to comply with this process, the physical, psychological, and emotional toll that displacement takes stays with them. Often, these individuals are stuck in cycles of displacement, citing a constant state of housing precarity, since accessing housing is as difficult as maintaining it.

7. Case Studies

To better contextualize experiences of displacement in our participating regions, this section will consist of individual case studies that outline the current state of each region, profiling their housing situation and the impact of the province's affordability crisis. Guided by the themes outlined above, we explore how displacement is experienced in each region, illustrating key similarities and potential differences to inform our third research question: exploring how displacement is experienced in different types of communities across Ontario.

7.1 Cornwall and Area Case Study

Cornwall and Area is a region situated in eastern Ontario and consisting of the City of Cornwall, the Traditional Mohawk Nation of Akwesasne, and the United Counties of Stormont, Dundas and Glengarry. The City of Cornwall is the easternmost city in Ontario, and houses more than 46,589 residents. The Traditional Mohawk Nation of Akwesasne borders the three geographical regions of Ontario, Quebec, and the State of New York, and houses 12,000 residents. The United Counties of Stormont, Dundas and Glengarry (SD&G) are rural communities where more than 65,000 people reside. Cornwall, being a small size city in Ontario, consists of a variety of dwellings, including large multi-residential apartment buildings, townhomes, and single-family homes with various types of rental units. The vacancy rate for all rentals in 2022 was 1.9%, down from 4.1% in 2019. Average rent has also increased 3.9% in 2022, after an 8.6% increase in 2021 (CMHC, 2021). Amongst the lowest income renters in Cornwall (those with an income between \$0-25,400), 33% spend over half of their income on housing (Canadian Rental Housing Index, 2021).

How Displacement Happens in Cornwall and Area

Informal displacement tactics

As with other regions, tenants in Cornwall and Area experienced a variety of informal, semi-formal, and to a lesser extent formal tactics, that landlords used to push tenants to move. Tenants reported informal tactics such as harassment and property negligence, leaving tenants uncomfortable and insecure in their homes. These tactics included landlords entering units illegally, frequently visiting the unit without providing proper legal notice, and increasing unnecessary and intrusive inspections. Some tenants also experienced bullying and harassment from their landlords, such as repeatedly insisting they had to leave without providing any formal notice, contacting tenants constantly to convince them they had to leave, threatening that they were going to sell, and trying to intimidate them by threatening legal action. Often tenants would find the situation so uncomfortable that they would leave. This was the case for Nancy, who experienced constant harassment and threats of eviction from her landlord. After Nancy moved, she found out that her landlord had re-rented her unit for almost double the monthly rate she had been paying when she lived there:

The inappropriate actions of the landlord just didn't feel safe to us. So, we had to make the decision to move because of continued threats of eviction. We found the ad she posted online, and the ad was posted for \$1,500.00.

Many tenants in Cornwall also made note of feeling pushed out of their units through declining maintenance services while vacant apartments were being upgraded for new tenants. When reporting maintenance issues to the new property manager, Peter found himself being threatened with eviction. Peter felt that he was manipulated into believing the repairs he required were unnecessary, and that his responsibility was to accept the conditions of his rental unit:

I noticed that the property management had stopped responding to the maintenance requests we were making, like I was having some kind of leaking ceiling in the shower and they basically were trying to make me feel as though it was in my head, like I was becoming a problem.

Some tenants also noted that instead of landlords meeting their maintenance obligations in the tenant's current unit, they would offer a rental discount to move into a newly renovated unit in the same building; even with the discount, however, this rent was significantly higher than their current rent. As with Peter, tenants often noticed these types of tactics after the building or unit had been sold to a new owner and/or a new property management company had taken over. New landlords would not only neglect maintenance obligations but would try to invoice tenants for any maintenance they did do, or they would in some cases insist that the tenant take over the upkeep of the property, or the utilities.

Maria describes how she experienced this after a new owner bought the home she had been living in with her family since 2014:

After the first few months with the new owner, some things were different than the previous owner, as to be expected. For example, the deposit transferred to the new landlord was not located. We were told that we're going to have to pay another security deposit to the new landlord. There were also some issues with repairs, black mould in the bathroom ... landlord made some repairs to the bathroom ... the mould returned to the bathroom. It wasn't repaired properly, they never removed all the mould. I had to consistently bleach the bathroom to keep it at bay. My husband and I spent his time and our money to make small repairs around the house ... but things were adding up. In the beginning the grass and snow removal were in our lease as the landlord's responsibility. Eventually these responsibilities became mine.

Similarly, Maxwell, who had lived in a multi-residential community for three years prior to the change of ownership, noted that his new landlords made significant changes to the building while still ignoring important maintenance issues that were causing problems for tenants:

My building was bought by a different company. And they immediately started a huge aesthetic update of the building, but they didn't really address the underlying safety and security issues that were existing. I'm talking like, there are no locks on our doors at the building. There are fire extinguishers missing, smoke alarms not operating, the serious stuff that needed to be addressed.

Maxwell feels at home in his unit and is devastated with the thought of having to relocate. He wishes the landlord would prioritize the current safety of tenants over profit.

Some tenants reported searching for months, sometimes years, for another suitable, adequate, and affordable unit, and not being successful. Eventually, after some time living in poorly maintained units, with landlords unresponsive to maintenance requests or completing inadequate repairs, tenants who did not leave on their own, reported that they were told that they had to leave as landlords moved from informal to semi-formal tactics. Many tenants shared they did not understand the law and left because they thought they had to, or they did not want to cause trouble, and many ended up in smaller, more expensive units, some in precarious living situations and some unhoused.

Semi-formal displacement tactics

In Cornwall and Area the use of semi-formal tactics to displace tenants was common. As previously mentioned, landlords would often use official forms or reasons to notify tenants that they wanted to evict, but would then follow up with informal tactics, such as bullying and harassment, neglecting maintenance responsibilities, and generally creating an uncomfortable environment for tenants. For instance, tenants said the landlord would tell them they must leave their unit because extensive renovations were going to be done, or a close family member was going to be moving in. They might have followed up with a formal notice (N13, N12), and sometimes provided the legally required compensation and notice period, but then landlords would often start bullying tenants to move- using the informal tactics described above. Tenants who left their units without a formal eviction order through the LTB, did not realize till later that they were not obligated to leave. This was especially true for tenants who had been living in their units for several years and were paying a lower

rent than what the landlord could charge an incoming tenant. Among the tactics used, renoventions were common in Cornwall.

John had been living in his unit for more than seven years when he was told by the landlord that he had to leave; extensive renovations were going to be completed in his unit and the rest of the building, and he would have to move out for over a year. He was not offered the legally required compensation, and was told he needed to sign a form that he was not going to return to the unit. He and his friend talked about the eviction:

They did it in a very sneaky way, they said it was going to take 18 months for renovations to be complete, they were done in three months, and there was a letter they [tenants] would have had to sign, saying they weren't coming back ... He signed, [because] where are you going to go for 18 months? You would go back if it was three months, like if that was legit, if we knew that, he would have gone back.

John had struggled to find housing after he left his unit, living in temporary situations until he eventually found a more expensive unit, which is difficult as John is on a fixed senior's income. Many months later, John found out that his unit had been rented for between \$1,500 and \$1,600 per month. John had been paying \$700.

Tenants reported that their landlord, who wanted the tenant to leave the unit, told them they had to sign paperwork (usually an N11: *Agreement to End Tenancy*). But when tenants refused to sign, as they were not volunteering to end their lease agreement, the landlord again turned to informal tactics. Maria experienced this from her landlord, who had told her she had to leave because the landlord's family was going to be moving in and tried to get her to sign a notice to end her tenancy:

Yeah, so first I refused and did not want to sign papers ... Two weeks after our initial meeting ... she gave me no notice and entered my home and demanded I sign or else. So she went into all my kids' bedrooms without knocking at the door. She walked right into my apartment. She went through the kids' rooms and everything, not even knocking on the bedroom doors with the kids. I have four kids in the house. So she

demanded that I sign the paper or else we're going to be in trouble. We're going to have to go to court.

Maria said she was very afraid and didn't understand her legal rights or what the landlord meant by court; she believed she had no choice but to leave, and began frantically looking for another unit to accommodate her large family. Eventually they found a suitable unit. Maria's rent went from \$1,240 per month to \$2,250 plus utilities. Unfortunately, Maria's story and the semi-formal displacement tactics used by her landlord were quite common throughout Cornwall and Area.

Formal displacement tactics

As with other regions, there were very few formal displacements in Cornwall and Area. The few tenants we spoke to were formally evicted through the LTB, shared that it was due to rent arrears, or because of interference due to their dog's barking. In one case, the tenant was able to move into her mother's unit, and her mother moved back in with her ex-husband. In another case this person had been evicted by the LTB in Brockville and was now renting a room in Cornwall. These displacements, although technically "at fault" evictions, speak to the difficulties tenants in Cornwall and Area reported they had in finding affordable and adequate places to live, especially those tenants living on ODSP. Having to move in with family, being forced to downsize renting a room in a shared space with people they didn't know, and having to move cities contributed significantly to the negative impact of displacement for these tenants; it is not something they would have chosen if they had had other options.

Impact of Displacement on Cornwall and Area Tenants

Tenants in Cornwall and Area reported impacts from displacement similar to those that have been noted throughout this report. We heard stories of health impacts, significant disruptions

to daily life, and trauma. Beginning with health impacts, the most frequent issue reported by tenants who were displaced or were in the process of being displaced was high levels of stress and anxiety. Many tenants noted how much they struggled with the constant worry and anxiety they had about potentially becoming unhoused, about moving their kids from their schools and communities, or the regular negative interactions they were having with their landlords, amongst other.

Participants discussed the impact that displacement had had on their families and children, and the stress, anxiety, and depression that went along with that. Many talked about having their kids living with relatives, having to live in inadequate and inappropriate housing with their children, living in motels with kids, and kids being taken out of their custody because of their lack of housing after displacement. Parents shared the tremendous stress, worry, and shame they felt at seeing the effect of displacement on their children. After moving to Cornwall from Ottawa, four months into her tenancy, Angela and her family were renovicted from their unit. Angela also saw renovictions happening in her neighbourhood, and was concerned about the impact it was having on her child and the children in her community:

You got kids worrying about their parents' situation, like my daughter is constantly worried about me, like, are you okay, Mom? Like, little girl, don't worry about that, you're seven! It is extremely affecting her [the stress]; it has, I will say, it has affected her behaviour with all of the stress and the tension around her, which does not make me feel good. That's one thing I vowed, even before I had her, that I would never, ever, ever put my child through what my parents put me through. And unfortunately the way it is going, I've moved her around more as a child than I moved as a child.

Additionally, many tenants in Cornwall faced multiple barriers when trying to find another unit, which added to the stress and anxiety of displacement. Several tenants noted that they felt they were rejected because they received disability income through ODSP.

Some landlords required large deposits or high credit scores¹¹, requirements many tenants found impossible to meet. Almost universally, tenants talked about how difficult it was to find a unit they could afford. Tenants like Frank, who had relocated outside of Cornwall and Area for a time, found a very different rental market upon their return. Frank was particularly upset about not being able to find a home to live in because of his employment status and credit score. Below, Frank discusses the feelings of frustration and stress he experienced trying to secure an affordable rental unit in Cornwall, and his feelings about the high cost of rent:

We looked at one place, and they wanted to know our background, like our religion, they wanted to know what kind of money we were making. They wanted to know what our relationship was to everybody. We want a criminal background check. They wanted a deposit before, even like they wanted a deposit just to look in the apartment before you get it. You might not get that deposit back. Well, how's that?? You don't give us a home and you don't give us our money back. Like, how's that fair??!

It's ridiculous how they can get away with charging somebody that much for, you know, to rent their home ... you're making money off of people that are hurting and barely living ... you're taking advantage of somebody.

Frank was not able to secure housing, and now stays with friends and family. Many other tenants in Cornwall and Area also had to rely on family and friends to house them after displacement, as they could not find and secure another unit they were able to afford.

Some tenants discussed the stress that unaffordability has caused, and the impact it has on them and their relationships. Sarah talks about feeling like a burden staying with friends after experiencing displacement, and not being able to find another rental unit she could afford.

¹¹ A credit score is a numerical value used to grade an individual's credit state. In Canada, a good credit score would exceed 670; the higher the better. Poor credit scores are associated with increased interest on loans and limited borrowing power (Government of Canada, 2012).

I really felt like I was invading their space ... and I just felt bad, like being in their space, this is not how it is supposed to go. I'm supposed to be able to just have that apartment, you know, I can't afford an apartment, I'm supposed to, you know.

Unfortunately, Sarah felt she had no choice but to move back in with an abusive partner to remain housed.

Tenants also talked about the extensive impacts that displacement had on their daily lives. Across the board, tenants who were able to secure another unit reported having to pay a significantly higher rent, and most also had to downsize, sometimes going from a self-contained unit to renting a room in a boarding house or having to couch surf. Tenants talked about having to dispose of most of their furniture and meaningful belongings. A number of tenants were not able to secure another rental unit after their displacement experiences and remained unhoused, spending a period living in their vehicles and/or living in tents outside. Tenants spoke at length about the impact these changes had on their daily lives. After being forced to leave an accessible rental unit in a multi-residential community, Laurie, a physically disabled woman, could no longer secure housing of her own. After her displacement, Laurie had to rent a room in a shared house with people she did not know. She was unable to leave the apartment independently, and experienced various forms of violence. She talked about some of the problems she regularly faced.

Beside me was a guy from the college and he pretty much was acting like he was crazy. He had people over all the time drinking and whatnot, and I mean whatnot. So to me it was not a safe environment. I mean, I didn't go around telling people that, but one night, or one morning, I came from taking a shower and back to my room and somebody else was in my bed. So I got out and I freaked out, it happened to be one of the frat guys.

For other tenants who were able to secure another apartment, we heard how they now struggled significantly keep up with expenses. Janice lived in her previous unit for 10 years until she was renovicted. She secured an apartment through word of mouth, but after moving in she immediately realized the unit was in need of many repairs. This is an ongoing source

of significant stress for Janice. In addition, the cost of her new rental unit is much higher.

Janice talks about how the increase in rent is affecting her ability to pay for food and other necessities after her displacement.

I feel that now I'm in a worse position financially. Like I don't have that extra \$400 a month, which would be like \$100 a week for groceries or transportation or whatever. And it's odd because ... the landlords are benefiting but somehow now, we're more like the charities and people are going to have to go to the soup kitchen maybe or something like that, which I mean, I don't really want to do that. And other people or other agencies are going to pick up the slack just so they can make profits.

Janice also noted that she is fearful she could become displaced again.

Other tenants reported that they were left with no choice but to rent units in a significant state of disrepair after having been displaced from units that were affordable and adequate for their needs and the needs of their families. James was displaced and spent some time living with relatives, living in his car, and being separated on and off from his son because of his living situation. He describes finally finding a unit he can afford:

Yeah, with a lot of holes in the walls. Very, very dirty. And they're, I mean just not clean at all. Walls were stained and a lot of wood panelling that was jumped through, banged up, I don't know, it wasn't very well maintained. But it was a roof over my head, and I would just spend a week in my car, but it was minus 20, so that was a non-issue for me at the time. You know what I mean? I saw it but I didn't care. I just needed a place, I needed my son to have a room, and that's what it was ... Yeah, it was affordable. It was affordable.

In addition to the health impacts and the ongoing disruptions and changes that tenants experienced in their everyday lives, participants also shared lasting trauma as a result of their displacement. Tenants discussed ongoing worry about future displacement, about never feeling at home, and being afraid to upset their new landlord. Some tenants talked about the lasting trauma they felt at being separated from their communities and sometimes even their families. Rebecca, who was living with her older children and grandchildren in a unit that was being neglected by the landlord, called bylaw enforcement in an attempt to force the

landlord to meet their legal maintenance obligations. The landlord then claimed he was moving into the unit to do the required repairs, and began harassing Rebecca and her family to get them to leave. The landlord not only frequently showed up at her home, but also went to her workplace. Rebecca needed to take a leave of absence from work to manage the situation. Eventually, Rebecca left the unit when she was locked out (it is not clear if this was a legal lockout by the sheriff due to an LTB eviction order, or an illegal lockout by the landlord):

I called the city, and it led to him evicting me, and my granddaughters ended up in foster care; sadly they are still there. Myself and my five children went to live in a motel. I think we were there for five months ... my two oldest ended up leaving the motel and just kept surfing because they didn't want to be in a tiny room with their siblings. And my four children (and I) are now living in a tiny two-bedroom upstairs apartment ... I have three of my kids sleeping in the living room.

As mentioned, tenants who were able to secure another unit also talked about the ongoing persistent worry and concern they had about experiencing another displacement. Some tenants believed their landlords could evict them at the end of their lease term. This caused constant worry, especially leading up to this date. John describes this feeling after experiencing displacement due to renoviction and living in a few temporary situations before securing an apartment at a higher rent:

I'm going to stay there until September probably, when my lease is up again, so I signed a lease ... so whether he wants to renew or not, that's what I'm afraid of, if he doesn't want to renew it. Kind of [fear displacement again] in a way! Because if he says he doesn't want to renew my lease, I'm in the same boat again!

A number of tenants who were displaced have not been able to find permanent housing and are having to couch surf, or live in their cars and in spaces outside. They described how difficult it was to navigate being unhoused, many reporting dealing with violence, spending a lot of time trying to find a safe place to sleep, shower, and make food. Tenants talked about how difficult it was to get employment and secure housing while being unhoused; these issues continued to impact their mental health and feelings of safety. Rachel,

who is currently living in SD&G (the rural areas outside of Cornwall), lost her home during a three-month hospital stay. Before her hospitalization, she had recently separated from an intimate partner due to domestic violence. After her release from hospital, she stayed with family. Eventually there was a breakdown in the relationships she had with her family, which led to her leaving their home and living in her car, her children staying back with her family. Rachel explained the difficulties she had feeling safe while living in her car, and accessing services from community centres.

Like you can't sleep at night. Maybe you sleep with one eye open, with your head turned because you don't know what is going to happen next, is somebody going to harass you, are you going to get robbed, or are you going to get, you know, like you don't know, and just that sense of security is gone.

In Cornwall and Area, the tactics of displacement and the impact it had on those who had experienced displacement were generally like the experiences of people in other regions. Although landlords employed a variety of strategies, many landlords used semi-formal tactics, and for many participants this was related to a renoviction. Through this report, we are hoping to see a change in policy that will protect tenants and ensure that everyone in Cornwall and Area has safe, affordable, and adequate housing for their needs.

7.2 Kingston and District Case Study

Kingston is a mid-sized city located on Lake Ontario with a population of more than 172,000 (Statistics Canada, 2021), and has experienced an increased growth rate in the last five years. New construction is booming, especially in Kingston's downtown, with most new rentals leased at market rate. Average rental costs in Kingston have increased substantially in recent years. With close to 34,000 students enrolled in post-secondary educational institutions and more than 8,000 personnel at the Canadian Forces Base Kingston, these sectors have created a rental market characterized by persistent demand for rentals and constant turnover. Since

2016, Queen’s University has gradually increased enrollment. Most students seek housing in the surrounding community, and a private student rental industry has grown to address this demand. High-rent, purpose-built rentals and specialized property management companies have facilitated the seasonal turnover of student tenants. Kingston’s historic downtown core also draws thousands of tourists to the city every summer, supporting a strong business sector catering to visitors. Finally, the city is also home to the largest concentration of prisons in Canada. Once released, many people struggle to find housing.

Our case study was not able to document all the impacts of people moving into Kingston from the smaller communities outside the city due to the difficulty of connecting with these individuals. Housing affordability is a problem for many low- and moderate-income residents. Kingston has a severe shortage of affordable housing, with a vacancy rate of 1%—the second lowest in Ontario (CMHC, 2023). Steps have been taken in recent years to add to the stock of social housing, as some tenants expect to wait up to 10 years for a unit.

Underlying reasons for displacement shape tenants’ ability to live in Kingston. The declining availability of affordable units has not been addressed through new developments. Kingston tenants believe that landlords prefer to rent to students because many are less price sensitive (e.g., possibly more willing to take on debt for education costs) and move frequently, which in turn allows the landlords to regularly adjust rents to market rate. With such a low vacancy rate, tenants note that they are at the mercy of landlords, whose criteria of an “ideal” tenant is often discriminatory.

Tenants in Kingston have witnessed how the growth of their city has been accompanied by new development similar to that of larger cities. Participants expressed that they have seen Kingston properties becoming an increasingly lucrative investment. Kai has lived in Kingston for over a decade, arriving as a student and staying once he finished his degree. When we spoke to Kai, he had been displaced multiple times: twice because of

disrepair, once because his unit was sold, and once more due to harassment and threat of eviction. Each displacement became increasingly challenging as the cost of housing grew higher. Kai shared that this development concerned him:

I have watched Kingston only develop unaffordable units. All of the development that has gone on just north of campus is very much targeted for profiteering, in my opinion. Low quality, small dwellings that were being sold for 400K or 500K list [prices] in pre-construction. The deal that was being offered on them to the people that bought them was that the first 12 months would be free property management. They weren't trying to sell them to people to live in. They were trying to sell to people to rent.

How Displacement Happens in Kingston and District

Tenants in Kingston reported a range of actions by landlords to force them to leave their homes. Some tenants were forced out through their landlord neglecting repairs or harassment, while others were evicted through no fault of their own. For many tenants, fighting their displacement was not an option. Pressure from their landlord to leave, lack of resources to sustain their fight, and fear of retaliation made the fight to stay in their homes feel like an unwinnable battle.

Informal displacement tactics

Many tenants reported harassment from their landlords. Tenants experienced invasions of privacy when their landlords would enter their units or take photos without required notice. Tenants reported feeling unfairly targeted after their landlord took away amenities provided in their lease, such as parking spots, storage space, and clotheslines. In one tenant's experience, his building's superintendent would routinely threaten to cut off the electricity or evict them.

For some tenants, asking for repairs prompted their displacement. Daphne was eager to begin living with her partner, but months after she moved in, the bathroom ceiling caved

in, revealing years' worth of water damage and black mould. Her partner had lived there for a year prior and had told the landlord about the leak previously, but no action had been taken. They called the landlord to come and fix it, but the landlord's response made Daphne realize it was not going to be fixed.

[The landlord] said, "I'm really sick and I can't deal with this. I'm selling the house." So, we were like "Hmm, that doesn't really solve our 'have no bathroom situation.'" It was the only bathroom in the house.

Disabled tenants seeking accommodations found themselves in similar situations. Landlords have a legal obligation to accommodate disabled tenants within reason. However, tenants requesting accommodations are frequently met with dismissal from their landlords.

As a young person, Sandra struggled to find a place in Kingston affordable to them. When an affordable, pet-friendly unit appeared, they jumped at the chance. However, shortly after moving in, the symptoms of their disability worsened, exacerbated by the stress of living with difficult roommates and ongoing disrepair. Sandra requested accommodations so that they could use their wheelchair in their unit. Their landlord took one initial step, purchasing grab bars for the bathroom, but after a year of waiting, nothing had been installed and no other accommodations had been made.

Every time I would ask them for updates about other things, they wouldn't even reply to my question, they would just talk about the grab bars. You can do multiple things at once. You don't have to do one thing at a time. That's purposely going really slow. The last thing that I know that they did was pay for the grab bars and then they went completely silent ... and then the landlord texted me at some point, like, "I'm assuming the grab bars have been installed." I'm like, no. They have not, actually.

Semi-formal displacement tactics

Tenants in Kingston have been forced to leave after their landlord stated that their spouse or child wanted to move into the unit. In other instances, tenants were told to leave because their landlord said they would renovate or repair their units.

After a disaster caused significant damage to their apartment building, Simon and more than 80 other tenants received a letter from their landlord telling them to move out for emergency repairs and asbestos remediation. Simon never received a formal notice of eviction, but he left, leaving behind all his belongings, and was forced to sleep in his car. When the three months passed, Simon called his landlord, but his calls were unanswered. Locked out of his apartment, Simon tried to find a new place to live. Within the year the building was sold to a new company; the apartments were renovated and rented out at a significantly higher price than what Simon paid. “We left,” he said, “and were told that we could come back in three months so they could do their work, but couldn’t because no one would respond when I called to come back.”

Shortly after moving in, Brad’s building was sold to a new landlord, a numbered corporation. Brad had been forced to move under similar circumstances previously, and dreaded what he saw as an impending eviction. Tenants received an N13—a notice of eviction for renovation. The eviction notice was accompanied by other documents explaining why it would be dangerous if he kept living in his unit, and why it would be impossible for him to return. Brad said:

The other thing they put in there was like, “Due to the current pandemic and the stress on the supply chain, we don’t know when the renovations will be finished. Therefore, it’s impossible to make arrangements for tenants to move out during the renovations and come back to the unit after.” ... So they were crafty. They thought of all the angles.

Brad was forced to move. Even though he had a good salary, he found it challenging to find a unit that was affordable and open to older tenants.

Other tenants like Cadence were forced to leave so their landlord could occupy their unit. Cadence had lived in her unit for nearly a decade when her building was sold. She had retired, expecting that she would be able to afford her current unit on her pension. When the

new landlord came in, however, he told her she was not paying enough rent. When her landlord said he wanted her unit for personal use, she believed that what he really wanted was her to leave. The landlord told Cadence her unit was the only one suitable for his wife. The landlord's wife had been living in the basement unit for a few months, but the landlord claimed the unit had exacerbated her health issues. Cadence did not believe this, but when she asked a lawyer for help, the lawyer said that did not matter. Cadence said:

Well, how can you judge sincerity? ... It's not reasonable that she's going to try to move into my apartment ... It's not reasonable that she didn't take the two-bedroom on the other side ... And they say, "That doesn't matter. All that matters is that she's sincere about wanting your apartment."

Cadence tried to fight, but her pension put her marginally over the threshold for legal aid, and the delays at the LTB took a toll on her finances and mental health. She was forced to move and to give up her case.

Formal displacement tactics

Most participants faced informal and semi-formal tactics in Kingston, but a few participants shared their experiences with bad faith evictions that ultimately resulted in their displacement and ongoing housing precarity.

Mary shared that she had found a rent-g geared-to-income (RGI) unit for herself and her young children. During the pandemic she was forced to quit her job, as she was pregnant with her third child and needed to avoid exposure to COVID. Shortly afterward, her building was sold, and her rental payment process changed. The new landlord expected tenants to deliver physical checks to an office that was across town and would require multiple bus transfers to get to. Out of fear of exposure, and limitations due to pregnancy, Mary fell behind on her rent. She was not alone, sharing that her neighbours also found the trip difficult. During the rent freeze, a representative said they would send someone to the building to collect rent, but

that only happened twice. Immediately after the rent freeze ended, Mary was served with an LTB hearing notice that had already passed.

I didn't get any phone calls or e-mails, just a letter in the mail telling me to go on a video call on this date, right once that turn hit [the eviction freeze ended]. And I missed that ... And then I got the notice on the door, police are gonna come on Friday. And, seven years of stuff, three children's worth of stuff I had to leave behind.

Mary believed that her landlord took advantage of the limitations of tenants in her building and that the LTB gave her no opportunity to argue her case. However, she, like others, did not have resources to appeal the decision. She and her children are currently living in a shelter, and back on the waitlist for supportive housing.

Joise faced an N7 eviction (*Notice to End Tenancy for Causing Serious Problems in the Rental Unit*), which can be justified for causing endangerment to other tenants, for damaging the unit purposely, or for using the unit in a manner inconsistent with residential purposes. This notice was received because her landlord had noticed writing on her walls. At first, Joise was simply told to paint over it. Shortly afterward, she received an N7 which cited over \$1,000 in damages to the property. She ignored that notice, stating, "It seemed to overtake me a little bit that I just didn't worry about the letter. I just thought it would go away. But it didn't." While Joise was at fault, she explained that her landlord had given her a false sense of security by brushing over the writing and telling her simply to paint over it. Joise eventually came home to a formal notice, giving her only a few days to pack up.

Impact of Displacement in Kingston and District

Kingston tenants experienced several consequences from being forced to leave their homes.

Tenants felt their health was adversely impacted, the experience was traumatizing, and the effort to find a new home disrupted their daily life.

Disruption of daily life and well-being

All the tenants we spoke to who are currently housed are paying more than they previously paid for rent. Some tenants report spending 60% to 80% of their net income on rent. Jesse stated, “The prices are outrageous right now. I can’t afford it. It’s tripled since I’ve moved here. In nine years, it’s tripled.”

Many tenants have been forced to find new jobs to afford their increased cost of living. Some tenants already had jobs or were retired, but have now been forced to seek new employment. Cadence said:

I could afford the apartment, and that’s what I banked on when I decided to retire. I retired late, thinking, okay, I’ll have a little bit set aside so that if something comes up, I won’t have to freak out and I’m going to be able to pay my rent. But then I got evicted, so then I am freaking.

The process of finding a home costs tenants significant time and resources. Many tenants shared that they spent weeks or months searching for a new place to live. For many, the application process was very demanding, as Kai experienced:

This is the first time I started noticing everybody pushing that it had to be like background checks and credit checks and crazy stuff for these s— two-bedroom apartments in Kingston that were crazy expensive ... I guess we’re gonna have to pay a little bit more for a little bit less space.

Health impacts

Many tenants expressed how being displaced had negatively impacted their health. Tenants like Alberta, Rose, and Chris were forced to live in their cars, negatively impacting their health.

Rose and Chris are father and daughter. Rose lived with her grandma until her grandma was hospitalized. The landlord served her an N4 eviction for non-payment of rent shortly after. Rose was not on the lease, had no means to pay, and her grandma was too sick

to help. She moved into a two-bedroom unit with a young mother. Chris joined her after being evicted with an N12. The living arrangement quickly broke down with three adults, a baby, and multiple pets. They were forced to live in Chris's caFr when their roommate told them her boyfriend was moving back in. Rose explained.

We didn't get a lot of sleep. We weren't eating properly. I've lost 10 pounds from not eating properly. God knows what he's [Chris] lost.

Seeking medical help also became much more challenging while displaced. Alberta was told by her doctor to get some tests, but her living situation made this impossible. Born and raised in Kingston, Alberta shared that she had never struggled to find housing until she was older and her disability worsened. After struggling to get accommodations from her landlord for years, her building was sold. Instead of following through with the accommodations, the new landlords offered Alberta money to leave. But even with the money, Alberta could not find a place she could afford and also safely live in with her disability. She moved into her truck, weathering the cold winter weather that only made her more ill. Alberta said, "They're like, well, we want you to have these tests, and I'm like, yeah, I can't, right? I'm in my truck. I can't do that stuff right now."

The stress of being displaced also impacted tenants' health. Despite growing up in foster care, Shannon had survived, relying on herself and the community she built around her to get through. Her job was too dangerous to continue while pregnant, forcing her to quit and use up her maternity leave funds early. As the sole income earner in her household, Shannon struggled to bring in money, especially after her baby was born. After she could not afford to keep living in her apartment, Shannon moved, with her child, into a trailer hitched to her car. The stress of living like this made her fear for her health.

My stress level was so bad, I thought it was well within reason that I might die of a heart attack in middle of nowhere with a small child. So, I would plan for that, and I would leave extra water bottles out where they could reach them ... I would make

sure they're things they could eat ... I was really scared that I was just gonna go to bed and not wake up because I had heart attack in the middle of the night, because it was just constant.

Trauma of displacement for Kingston and District tenants

Tenants found the experience of being displaced was traumatizing for them, leaving a lasting impact on their lives. For Mary, being evicted (discussed above) sent her into shock. Mary had lived in her rent-g geared-to-income (RGI) unit for seven years before she was evicted. When she sought help from legal aid, they told her it was too late to stop the eviction. Caring for her three young children, Mary had to hold on for them while she scrambled to find a shelter that could take them in.

It didn't feel real. I couldn't even register the pain because I couldn't believe it. And to my kids, I didn't want them to see that ... They don't have to know how serious things are ... But they do ask, "Mom, how long are we here for, and when are we going to go home?"

Josie had lived in Kingston her whole life and was happy to have an affordable RGI unit all to herself. As an abuse survivor, Josie's apartment was one of the few places she felt safe. Being evicted sent her into a downward spiral, making her substance use and mental health worse. While homeless, she bounced around from place to place, living outside when she had to. Josie said:

After I lost my apartment I kept coming back there. I just was lost, like I didn't know where to go. I'd be tired out, so I'd go back and sit on the stairs, and I slept up by the patio doors some nights. And yeah, I just kept coming back for multiple years. They ended up putting a no trespassing order on me, but I still kept going. Finally, the police caught me in there one day, and they let me go without charging me, so I just stayed away. But I always felt compelled to go back there. Like I still do.

For tenants with prior experiences of trauma and displacement, being displaced again can be retraumatizing. Tahsin fled from Sudan with her family. After three years in Niger as internally displaced persons (IDPs), they acquired refugee status and came to Canada.

Arriving in Kingston, Tahsin hoped she would find a stable home to raise her children, only to be evicted. Tahsin wondered even now why she was still being displaced, saying:

When I came to Canada, I want to live as a permanent resident. I don't like to move from house to house, as I became before, from refugees, to displaced, to many things. I want to live as permanent. I want to live my rest of life in one place. I don't like to move. Just like government prepare housing before they bring the people. Canada has a lot of space, a lot of resources, we have to build or rent or get place for the people before they bring them.

Kingston's case study illustrates many stories of affordable rentals in very short supply, and rents rising rapidly beyond the means of many tenants. As noted earlier, Kingston's market faces added pressures from the high demand for rentals. This is driven in part by many people moving here for a few years for education or military-based employment. Kingston is also becoming a retirement destination. These trends put added strain on all city services, and reduce the number of available rentals at affordable rates for long-time Kingston residents.

7.3 York Region Case Study

York Region, located in southern Ontario immediately north of Toronto, is made up of nine municipalities. It is home to 1.2 million people, but projections see this number doubling in the next 25 years. The vacancy rate hovers around 1 to 2 %, lower than the healthy rate of 3%. This is unsurprising as, according to 2016 census data, York Region had the lowest proportion of rental housing in the Greater Toronto Area. The first purpose-built rental complex in more than 25 years in York Region is currently under construction by a private developer in Newmarket, but the terms of the CMHC funding only requires those units to remain below market rent for 25 years. Additionally, since 2003, York Region has directly built or supported the development of only 1,524 community housing units, 1,004 of which

are subsidized. The waitlist for subsidized housing in 2020 ranged from just over nine years for families and seniors to almost twelve years for single adults (The Regional Municipality of York, 2021).

In 2019, the average resale price for a house in the region rose above \$940,000. This high cost of housing, matched with limited rental stock, has resulted in a flooded rental market, and is further compounded by the loss of affordable rental units in the private market. In a snapshot of renters in York Region based on 2021 census data (Canadian Rental Housing Index, 2023) the average monthly cost of rent and utilities in York Region was \$1,870, as compared to \$1,406 in Ontario. Almost half (47%) of renters were paying over 30% of their income on housing and utilities, with 23% paying in excess of 50%.

There is also a shortage of shelter beds, and there has been an increase of homelessness and encampments in the region. York Region declared a housing crisis in early 2021, stating that all options must be on the table. Despite this declaration, it is noteworthy that the region recently voted (May 2022) not to implement a vacant homes tax to deter rampant speculation in the housing market, which is driving much of the displacement we are seeing.

How Displacement Happens in York Region

Tenants in York Region, like those in other regions, shared that a variety of informal and semi-formal tactics were used to remove them from their units, resulting in displacement.

Informal displacement tactics

Throughout our interviews with renters, we heard a variety of informal displacement tactics that landlords and property management companies in York Region use to get rid of tenants. We heard several stories of tenants feeling pushed out of their units, as landlords

stopped responding to repair requests or insisted that tenants were responsible for taking care of maintenance costs themselves. Tenants reported that they believed the landlord was trying to make their lives difficult enough that they might leave or withdraw their rent, so there would be cause for a legal eviction. John, an older person on ODSP, had this experience when living in Richmond Hill:

Then, when the owners sold it [the building], ... the new owners said, oh, we need to redo the lease ... and they said because I'm not paying water or hydro that lease has to be redone, and I said no, that's not right, and I was going to fight it, but they backed off. Then the bathroom started, and I said this needs to be tiled, this wall is totally exposed, right, so they cut off the water and ran a hose through the kitchen window, so I could shower or take a bath or whatever, and it was totally impossible to do ... it was around spring, just before winter ended, and you know, it was cold, I had to run a hose through the window, so it was freezing.

Shortly after, the landlord told John and the other tenants they were turning the property into a commercial unit, and they had to leave. John does not know what happened to the building after he left. He has been couch surfing ever since and said he is constantly worried about becoming homeless.

Additionally, tenants would commonly report experiencing harassment from their landlord or property management company, consisting of constant phone calls and e-mails, frequently dropping by the unit unannounced, and telling the tenant they had to leave without ever providing any legal notice, or the tenant ever receiving an eviction hearing notice from the LTB. Sharon, a resident of Jackson's Point in Georgina, was told she had to leave because her landlord was going to renovate. She did not receive any kind of legal notice. Originally their relationship was civil, but once they asked her to leave, the harassment became constant. She knew it wasn't legal as she didn't get any paperwork.

I knew he should have been putting it in writing, I knew that, but I was just so intimidated by him, I was pretty uncomfortable, very uncomfortable with the pressure he was giving me the last few months.

This lasted about six months until she decided to leave to escape the situation. Because of the increased cost of housing, she had no option but to leave her one-bedroom self-contained unit and to rent a room in Newmarket, being forced to dispose of many of her personal items.

Semi-formal displacement tactics

Semi-formal displacement tactics were also used in municipalities throughout York Region. Many tenants reported receiving a formal eviction notice, but it would be accompanied by constant communication and intimidation tactics from landlords, their lawyers, or real estate agents informing them that they must leave by the date on the notice, without referencing the tenants' right to a hearing (and formal eviction through the LTB if the eviction was deemed in good faith). These were most often no-fault eviction notices: an N13 (notice to end tenancy due to renovation/demolition/conversion) or an N12 (notice to end tenancy due to personal or family use or purchaser's personal use). Oftentimes, these notices were given to long-standing tenants who were paying the legal rent for the unit—which, given the rapidly increasing market rent and low vacancy rate in the region, was below what the landlord would be able to charge new renters. Many of the tenants we spoke to reported that they left once they received one of these notices, for a variety of reasons. Some believed that once they got an N12 or N13 from the landlord, they were required by law to leave the unit; they did not know they had a right to a hearing, or that their landlord might be acting in bad faith. Other tenants, in fear of becoming unhoused altogether, took the first unit they could and moved out to avoid homelessness.

N13s, often called “renovictions,” were notably used throughout a large neighbourhood in Newmarket. Carrie, a single mother of four who has had to move five times in two years, shared her knowledge on renovictions in her community.

All you have to do is follow some of the Facebook groups, and it's like constant, I mean the fact that they had to form a task force for this neighbourhood because of the,

what do you call it, the renovictions or whatever, umm, like it's insane, it's, uh, a huge problem. It's the one area that people in Newmarket like myself could afford, and now it's like you can't even afford it here.

Like renovictions, we heard many stories of tenant experiences with N12 notices (landlord's personal use). Sam shared that she left her previous apartment when the landlord said the unit was needed so that her parents could move in. On the same day Sam returned her keys, the landlords listed her unit for a substantially higher rent. When she received the eviction notice, she knew it was unlikely that the landlord was going to have their parents move in, and that she could try to fight the eviction. However, because she did not want to fight with the landlord and live with that constant tension and stress, she decided to just leave. "I just went. Because I knew the law, they didn't give me anything, so I didn't have to go ... I just didn't want to fight." Sam had lived in Markham her entire life, and blames herself for not standing up to the owner. She had to move out of the region to find housing, and says she still can't feel at home because she fears another no-fault eviction and subsequent displacement.

Other tenants found that landlords decided they did not need the unit for personal use once the tenant offered an increase in monthly rent, above the legal increase landlords are permitted to charge. This was the case for Helen, an elderly Woodbridge tenant, who, after being presented with an N12 notice, offered to pay \$200 more per month. The landlord agreed, and there was no more mention of his daughter needing to move in. We heard these types of stories repeatedly throughout the region, from the more rural areas in the north and across the region's other municipalities.

Formal displacement tactics

In our interviews in York Region, we heard a few stories of formal evictions occurring after a number of informal and semi-formal tactics. We also heard of formal

evictions through the LTB, followed by landlords not doing what they claimed (extensive renovations, moving themselves or family in, paying what they agreed to pay, etc.). This blending of tactics, followed by a bad faith eviction after an LTB hearing, occurred for Lisa in her home in Newmarket. Lisa was a local engagement lead for this project, recruiting tenants and completing interviews in her region; she also had lived experience with eviction and displacement. Lisa, her husband, and four children had lived in their home for close to 10 years. They had had a good relationship with the original landlords, who had sold the home three years earlier; the new owners were much more challenging to deal with. Soon after the takeover, the landlord told Lisa and her family they were being evicted, as the landlord's father was going to be moving in. Lisa understood her rights as a tenant and chose to wait for an eviction hearing, as she believed the landlord was acting in bad faith. Rather than make an application at the LTB, however, the landlord began various forms of informal tactics over the course of two years that caused disruptions in their lives and major stress for her and her family. One such tactic was to stop paying the utilities on the house (utilities were in the landlord's name; Lisa would pay the landlord), and to avoid Lisa's communication when she requested a bill for what she owed. She believed the landlord was ignoring her requests in hopes that she would spend what she owed for utilities, then he would hand her a large bill at the end of the year that she couldn't pay and he could evict her for arrears. Lisa put money away in anticipation of that, so when it did come, she was able to pay in full and avoided legal action. The landlord continued the harassment and various other informal and semi-formal tactics.

After becoming terminally ill, Lisa decided that she was not able to fight the attempted evictions and harassment any longer. At this point, the landlord had applied to the LTB, and there was a hearing scheduled. Lisa and her husband chose to engage in formal mediation with the landlord at the LTB, where mediated agreements are legally binding. Lisa

agreed to leave by July 31, and the landlord agreed to pay Lisa \$10,000. Tragically, Lisa and her husband both passed away in separate incidents before July 31, leaving their four children without parents. The landlord did not pay the \$10,000 he owed, even after multiple attempts from Lisa's extended family and executor to return the keys and obtain the cheque legally owed to the family. Only two weeks later, the landlord was at the house, and told a neighbour that he was planning to sell it. When the executor of Lisa's estate called the LTB, they said it could likely be resolved in small claims court. Already feeling overwhelmed and full of grief, Lisa's family would have to start another legal process with which they had no familiarity, skills, or knowledge, and few resources to hire legal help.

Similarly, other formal tactics used to evict our tenant participants ended up being in bad faith. Landlords avoid repercussions because the onus is on the tenant to monitor the landlord's actions following eviction, then complete and submit an application at the LTB—all the while gathering evidence and preparing to present it at a hearing to prove that it was a bad faith eviction. As in Lisa's case, most tenants going through displacement said they were not likely to have the time, energy, or resources to follow through with this process. This lack of accountability allows landlords to do as they please after a tenant leaves their unit, and to repeat these tactics again and again with other tenants.

Impact of Displacement on York Region Tenants

Health, dignity, quality of life, and future security

York Region tenants also shared the deep mental health implications of the displacement process. Participants explained the effect of intimidation and harassment, made worse by housing unaffordability and the possibility of homelessness. Many tenants reported that they experienced heightened stress and anxiety, trauma, the loss of community and much

needed supports, discrimination, and stigma, and had an overall feeling of being unwanted by their communities.

For many, their fear of eviction and displacement has permeated their relationship with their landlord and significantly impacted their quality of life. Tenants described living with minor to significant maintenance issues, as they were too scared of the possible repercussions if they asked their landlords to fix the problem. Albert, an elderly male resident living in Georgina, has significant disabilities and had endured being verbally threatened with an eviction twice. The private care home he is living in is not adequately equipped with proper wheelchair ramps or an accessible washroom. When he first brought these changes up, however, he was dismissed and treated poorly, and he is worried that if he persists he may be evicted.¹² He stated that he has absolutely no quality of life, but nowhere else to go.

Some tenants said that they stay in unsafe and uncomfortable situations, sometimes dealing with various forms of abuse, to remain housed. Sally, a senior resident of Newmarket, shared her sense of despair, as she is stuck in an unsafe situation because she cannot afford anything else: “In 2011 I couldn’t find a place to live—all the horrible places I went to see. Now I’m living exactly where I said I would never live, places I turned down before when I was working.” Sally had lived in Richmond Hill originally, eventually becoming homeless after a divorce. Over the last number of years she shared units in unhealthy and toxic situations until she settled in her current unit in Newmarket.

Some residents talked about how much threats of eviction affected their mental health and the mental health of their children. Brenda, a single mom of two from Markham, spoke about the stressful toll that constant threats of eviction had had on herself and her kids:

¹² Since our interview we have received an update that this individual was improperly served an N4 notice (non-payment of rent), which he believes was in retaliation against his request for required accessibility updates.

This was a disaster, it put so much stress on my family, I cried, I was anxious, we all worried, my kids were a wreck, we all thought we'd be homeless. Like we don't have enough money to be moving into another, you know, home the size of what we have, or equivalent to what we have, without having to pay ... more than double what I pay now.

This tenant also noted that her younger son's anxiety went through the roof, and he had a hard time going to school.

This type of stress is often compounded when renters not only lose their housing, but their community and the supports that go along with that, which can have serious long-term impacts. Sam, a participant who also works in the social service sector in the Region, shared her insider perspective:

People who have finally gotten mental health supports and supports for the kids at school to keep them and their families stable, then lose their housing and they lose all of that with a move or with homelessness. Then the families break down further.

Sam has experienced her own displacement, and several incidents of anti-black racism when securing her own housing; she has seen firsthand the toll that eviction and displacement takes on families—physically, mentally, and socially.

Family homelessness is also a risk factor for child welfare involvement and future homelessness, as homelessness is strongly associated with children being removed from parental care (Zlotnick, 2009). Because of this and other factors, families we spoke with were terrified of going to a shelter; some opted to live in their cars, or split families up, just to have a roof over everyone's heads.

We also heard from some families with special needs children who faced their own challenges. Displacement can result in the loss of a spot in a specialized classroom, where the child has supports and relationships with staff and is making progress. Some parents we talked to had to make significant sacrifices to keep their child in this type of program after experiencing displacement. A single dad in Keswick described being displaced, and, after a months-long search, finding a unit in a new municipality within the region, Richmond Hill. Needing to keep his son in his complex needs class at his school, he has had to travel back and forth, an hour each way, every day.

Trauma of displacement

However it happens, one thing is clear – displacement is fear-inducing, destabilizing, and traumatic. Two potential interviewees had agreed to speak with us, but then decided against it because of the stress of recalling their traumatic stories. For those who were able to tell their stories, a number of them, who had faced displacement more than once, said that the constant cycle of displacement had completely altered the course of their lives. Brenda had experienced multiple displacements following a divorce in the early 2000s. After several experiences of couch surfing, unhealthy sharing situations, and living in her car for periods of time, she describes feeling like she’s always in survival mode to this day: “I’ve been dealing with a lot of anguish and loss through all of this, never felt safe, and always in survival mode.”

Similarly, another elderly tenant, Terry, was displaced six times in under ten years across the region, eventually landing in Kitchener, where she found accommodations she can still barely afford. She’s left behind friends, familiar places, and her doctor of 30 years, and has been left with deep emotional scars: “I don’t want to move again ... I kept saying even from the first time that I moved, I said, ‘The next time I moved, is going to be six feet under,’ because each one was just so hard.”

Discrimination and stigma

Through our interviews, participants shared the discrimination and stigma that they had experienced as tenants and members of marginalized groups. Sam, one interviewee already mentioned, shared the various ways in which she had been denied rental housing in York Region due to her race. This participant reported that the process often went well until she met the landlord in person; then, suddenly, the unit would no longer be available. In one instance she heard the landlord ask the realtor who was assisting her: “Why would you bring

her here when you know we don't want these types of people in our home?" Other barriers included needing to provide several months of rent or all utilities up front for the year, as well as large key deposits. Sam ended up being displaced to another city outside of the region, into a smaller, more expensive unit, because it was what she was able to rent. She had lived in Markham her whole life and continued to work there, but could now no longer remain in the region.

Other tenants described something similar. Carrie, a widow, mother of four, and long-time resident of Newmarket Heights who was displaced to Bradford, described trying to get an apartment: "You show interest in a unit. They ask for all of your information before you even step into the place. My kids are black; once they know I have four kids and the colour of my kids, they say, no, it's not big enough for you."

We heard many of the same tactics and discrimination being used with lower income renters as well. It took nine months for Carol, a mother of two on disability benefits (ODSP), working part-time, to find a place to rent in Georgina because landlords required a good credit score of 700. Additionally, she told us, "Landlords don't like government income, and ask for five to six months' rent up front." For family-size units that are renting for \$2,000 to \$3,000 a month, this is an impossible deposit for low-income renters and disabled residents receiving government support. Carol was displaced from co-op housing in Keswick after living there for 17 years and having raised her three children there. She stated that the property management companies, even in the co-op sector, are working to force out lower income or subsidized tenants to bring in higher income tenants.

Many participants talked about the stigma they felt being low income, and, for some, just being a renter: "There's a certain stigma and a certain association with tenants being poor. People rent because they can't afford a home. At one point, maybe that was something, but the reality is I rented because I moved a lot." Matt is a male tenant, an artist, sharing an

apartment with his partner in Newmarket Heights. He was presented with an N12 notice (landlord's personal use), and is currently awaiting an LTB hearing. Matt told us about the onus being on him as the tenant to prove that the landlord has filed in bad faith.

The stigma of being poor, of being a renter, is often internalized by tenants, and reinforced by the poor treatment they receive as well as how they are often portrayed in the media.

Many of our participants agreed that the tactics outlined above and the impacts they have on tenants are creating an increased polarization in York Region communities. We repeatedly heard of this tension between owners and renters, between those with money and those with lower incomes, between people moving to a new area in search of housing and those who have lived in the region all their lives but can no longer afford to. Shauna, from Markham, described the anger and rejection she felt when the landlord started eviction proceedings against her, saying a relative needed the unit. She could not find another unit she could afford in the region: "Pretty much how I feel, like they don't really care about those [that can't afford it], they just want their money, right, those that can afford it." Ultimately, tenants in York Region are deeply impacted by displacement.

7.4 Oxford County Case Study

Oxford County, located in southwestern Ontario south of London, is made up of eight municipalities and three urban areas (Woodstock, Tillsonburg, and Ingersoll). Oxford is in a state of rapid population growth, expanding from 110,846 in 2016 to 121,781 in 2021, with concentration in Woodstock and Tillsonburg (13.6% and 17.8% respectively) (Urquhart, 2022). Proximity to Highway 401 provides accessible transportation of commercial goods (agricultural and automotive, for the most part), and is increasingly offering commuting options as rural towns are transforming into bedroom communities for urban areas. To cope

with the influx of new residents, suburbs are being constructed over farmland and green space, homes are being bought and sold at never-before seen prices, and original tenants are finding it increasingly difficult to acquire rentals, let alone affordable or suitable ones.

Oxford offers numerous housing supports, but all are at capacity. Housing stability workers provided through the Community Health Centre (CHC), and housing staff at the Canadian Mental Health Association (CMHA), assist people experiencing instability to find other options; the County owns and manages Community Housing buildings for low-income residents. The CHC manages a county-wide vacancy list for people signed up for housing assistance, and the legal clinic—which serves a wide area in both Oxford County and neighbouring Elgin County—works tirelessly to meet the needs of its clientele. Currently, none of these services can keep up with demand. The legal clinic has had to pause intake of housing clients to work through the backlog of cases, leaving people facing eviction with no legal assistance as they navigate the complexities of displacement.

Our Oxford County participants shared their diverse experiences with the displacement process. Despite living in more rural communities, tenants reported many of the same displacement pressures as their urban counterparts. Some were pushed out by landlords looking to re-rent at higher prices, some were unable to afford increased costs of living, and others were struggling to even enter the rental market. Because of the increased competition, tenants shared experiences of discrimination accessing housing as landlords *screen* potential tenants. This practice has become increasingly obvious to Oxford residents, who reported being rejected because of disability, family size, or pets, despite meeting requested rental requirements. Shelby, a disabled individual, ended up living in her van for six months because of discrimination from potential landlords.

Right away, they change their tune and say, like, “Well, actually, we’re looking for a professional couple or a couple with no kids,” because I think they see me as disabled and they don’t want the bullcrap. And I understand that’s their right, it was hurtful the couple times it happened, because I needed a place to live. But it happened twice that

I sort of got, as soon as they see me they sort of went, “Nah, I’ll go with someone else.” It’s just like a feeling you got. And the one was outright “No. You’re disabled, we don’t want to risk you falling and hurting yourself or something.”

Similarly, Hailey shared her experiences with discrimination and barriers as she tries to re-enter the rental market after experiencing homelessness:

The fact that the rent’s just way too high, right. And it’s hard to get a place when, no offence, like a lot of landlords don’t want to rent to somebody that looks homeless. They don’t want somebody like, off the street ... when you have dirty clothes or ripped clothes or you don’t have an alarm or phone for them to call you back or an alarm to get up early enough to be there. Anything like that, right? That’s what makes it the difficult part of it is the fact that you have no contact back or, you know, looking like a homeless bum when you go in no clean clothes or something, right? Like it’s hard to get someone to rent to you looking like that.

Hailey continues to live in a tent after experiencing displacement, and despite her efforts to regain housing, she has been unable to find a landlord who is willing to see past her homelessness. As our participants shared, displacement is a complex process, but for many, once you have been displaced or removed from the rental market, re-entry can be difficult if not impossible.

How Displacement Happens in Oxford County

Informal displacement tactics

In Oxford County, our participants noted a number of displacement tactics used by their landlords, including using poor maintenance and living conditions to try to increase turnover, threatening legal action, or harassing tenants into leaving. Laney shared her experience with landlord harassment, bringing her case to the LTB and deciding to move for her own safety. Despite paying her rent on time and rarely contacting her landlord for maintenance issues, her landlord went out of his way to make her feel uncomfortable and unwelcomed:

He definitely tried to, like, tried to make me think that I wasn’t allowed to have whatever vehicle I wanted parked in my parking space, and like tried to make me

think that I had to pay more rent when I didn't have to, and tried to make me think I wasn't allowed to have people live there, wasn't allowed to have pets or, you know, anything. I asked him to stop peeping in my windows because he peered in my windows every time he was on the property. And he says, "If you don't like it, put a complaint in," and so I did. That's when I went to the Landlord Tenant Board.

The harassment continued after the hearing.¹³

I couldn't go in or out of my apartment. I couldn't be in it because he'd be peeping in my windows. I couldn't leave because he'd be hostile if I came out the door. My friends couldn't come in. He'd make noise so I couldn't work, he'd peep in my window so I can't sleep, like it was awful. I literally could not live there.

She gave her notice and moved over an hour away, the result of which is a much longer commute to work. Although she loves her job and has been there for years, she doesn't know if she'll be able to maintain it due to the distance. Other tenants shared similar experiences, forced to navigate complex relationships with landlords to maintain housing.

John and Tanya explained how their landlord used building neglect and manipulation tactics. There were frequent floods and electrical problems with leaks that drained into the downstairs neighbour's unit. When confronted, the landlord would flip the narrative, dodging the request and instead telling his tenants that they hadn't paid rent even when they had.

He tried to rip you off every month, saying, "Rent wasn't paid," and I always kept my receipts, so I kept them and showed him, he goes, "Oh, okay, it must have been my error," like always trying to rip people off, and there were people that were intimidated, that would pay him double because they're scared, you know, they didn't know any better.

They had previously been supported by OW, so the subsidy ended when they were able to find work; they were then told that they had to come up with the full rent amount in a month, which they were unable to do.

We signed a slip, just to say that we had so long to get out of there, and then he wouldn't take us to court or anything like that. And that way, I can't remember what it was called, an N12? He made us sign that way, [so] we didn't get 60 days like you should have to get out; we only had 30. He made us sign something, I can't remember

¹³ The hearing was about the harassment not the eviction process.

what it was, just agreeing that we'd be out by that date without any trouble or problems.

When they asked lawyers for advice, they were told that they couldn't afford legal counsel. They were not informed about the legal clinic. While signing an N12 would constitute a formal eviction, the continued harassment, threats, and lack of supports created a situation that left John and Tanya no other option.

Sally had rented from the same landlord, with whom she had had a great relationship, for 17 years at two different properties. In 2021, however, he sold the property where she was currently living. The original landlord had hoped that the new owner would keep Sally as a tenant, but she soon found out that she was no longer welcome. The new owner informally told her that they wanted her out. She called the Landlord and Tenant Board, and was told to stay and keep paying rent. The new owner had not provided contact information or spoken to her about how to pay rent, but Sally found his current residence, bringing rent cheques for the next four months.

So I went to his place that evening of September 1. He was in the drive shed, there was a buddy of his outside, and I said, "Oh, can I speak to [landlord's name]?" "Oh yeah, he's just in here working." So [the landlord] comes over to the vehicle. And I told him, "By the way, I'm not leaving. I have to be given the proper written information according to the landlord tenant board," and I said, "You didn't do that." And I gave him an envelope with the rent cheques for September, October, November, December. So he proceeds to tell me that, "Yeah, I had one other tenant I couldn't get rid of." He said, "So I burned the house down." He threatened me. "I burned the house down. And I'll burn another house down."

Sally was aware of her rights, and contacted police, who told her it was an LTB matter. Thus began a long process of notices and harassment by the landlord and by agents of the landlord (lawyers and realtors). One tactic the landlord used was to hold the rent cheques she had given him, then cash them all at once at the end of the year (in the hopes that Sally would run out of money and be unable to cover the rent). Luckily, Sally had been prepared and had the money available. Despite all the effort on Sally's part to evade eviction, however, she eventually moved after months of harassment and stress.

Semi-formal displacement tactics

For some of our Oxford participants neither the tenant nor the landlord are fully aware of their rights and responsibilities under the law. This leads to hostility between the two parties, making a stressful situation much more difficult. Housing inflation has meant that long-term landlords are taking advantage of the market to sell, and the onus is on the tenant to prove bad faith. As mentioned, the LTB is beyond capacity, meaning that tenants experience complex power dynamics for months as they await the outcome of a hearing.

In 2021, Kara was given an N12 for purchaser's use after the house her unit was in had sold. She had lived there for 13 years, and her rent was far below market value. Her landlord thought that the N12 notice was sufficient, but Kara had joined a tenants' rights group and thought that she had the right to a hearing.

It almost did [go to a hearing at the LTB], because I stayed, I did not have a place to go. And I wanted to stay and take it to a hearing. I thought that was probably my best bet. But it was extraordinarily stressful. During this time, my landlord, he thought he'd be helpful and text me like, places for rent, like a bedroom, not a one-bedroom apartment, a bedroom in someone's basement for \$1,200. You know. And then when I said I can't afford that, "Well, you might be able to talk them down to 11." I'm like, I still can't afford that. He started telling me off, and like, "What you're doing right now is squatting, that's my house, I want to sell it, and blah, blah, blah." So it became very contentious. Because previous to that, when he had first said he was selling, he gave both me and the family upstairs glowing reviews, you know, but yeah, it became quite contentious. He was, he would message me and say things like, "If you impede the sale, then I'm going to sue you." And I did not know my legal rights.

Kara left before her hearing; she knew that the N12 had been issued in bad faith, but was unable to prove it. Both units of the house have since been re-rented.

Jen had a great landlord who followed proper procedures and kept her building well maintained. When he sold the property, he hoped the new owners would take care of the residents as he had. Jen describes her fears about what might happen, and how her previous landlord tried to reassure her:

He told us that they were local landlords, very much like him, who wanted to keep the status quo. He didn't think that they were going to try and do any sort of underhanded,

you know, there's, obviously people know that there are capitalistic landlords out there, there are corporate entities out there that are purchasing places, and doing nefarious in my, in my opinion, things to get the tenants out so they can raise the rent, renovations, doing the, you know, lying to say they're moving a family member in or whatever. So people are trying to get long-term tenants out so they can raise the rents because Ontario has the annual maximum rental increase. So that's very clear, everyone knows this is happening. The landlord assured us that, you know, while he couldn't necessarily guarantee who was going to buy the place, when he figured, when he decided to sell to these people, he said, "I have no reason to believe that they're going to do anything different." The realtor I was in communication with, he was shocked when he found out.

What Jen feared ended up happening. The new owners were corporate landlords, and after telling her that she needed to leave because they were going to do extensive renovations, they convinced her that she was obligated to sign an N11. The apartment has now been re-rented at a higher price.

Formal displacement tactics

In Oxford County, only one participant shared that they had previously received a formal eviction, which was the result of ongoing noise complaints. However, they did not provide much detail on this, as they were homeless at the time of our interview and wanted to focus on their current situation.

The Impact of Displacement on Oxford County Tenants

Each participant spoke about the stress associated with the displacement process and how it negatively affected their mental health. They shared experiences of depression, of anxiety, of physical effects, and how it was a barrier to employment.

Living in a hotel during COVID as a result of displacement, being unable to find an apartment was extremely hard for Amanda and her husband, a couple in their forties. She had developed an auto-immune disease, and the conditions at the hotel had exacerbated her stress.

Here she describes this experience:

I seen a lot of things that really did not help [her illness]. I know that, that's for sure. So there were two, two deaths that happened while I was there. One actually

happened right outside of our door. Yeah, it woke me up in the middle of the night. And they tried to revive that person five or six times. And I got to hear them and now it's the death, like I felt like I was in a movie. Because like it's happening, right outside, and I can't get away from it. I'm now awake. And they announced the death time and they had to wait for the coroner, and they left that body outside of my door for two hours before the coroner finally got there. It was madness.

They had been looking for a suitable apartment for months, and though she had lived, worked, and volunteered in the area all her life, they were finding it incredibly difficult to secure another unit. Amanda said that this experience has left her feeling completely unwanted by her community.

For William, there is a lot of ongoing worry even though he currently has a room that he found to rent. When asked if he was concerned about future displacement, he responded:

Constantly. I have dreams about it ... And I wake up out of a dream like that, with anxiety, so I literally have to run out of the room ... Like, you know, it took me a bit of, like, suppressing my self-esteem, to access the services. Like, in all my life, I have never been on unemployment. Like my first unemployment claim was due in 2021, you know what I mean? All my life from 15 to 57. Never on welfare, never accessed any public service. And then all of a sudden, I'm thrust into this, with no family, you know, like, it's almost surreal. That it's turned like this, you know, sometimes I sit at home and I go, God, why me?

William describes himself as having anxiety and depression which have been exacerbated because of his experience. He also said he internalizes shame around his displacement and his inability to work due to his injury. Without family, and feeling vulnerable in the community, he feels judged for his current circumstances.

Relocating often means leaving one's neighbourhood and friends, and can hinder access to services. Lifestyles change, access to support changes, and individuals are left navigating their new realities. Kara shared that while she was able to navigate not having a private vehicle in her previous dwelling, she is struggling to do the same in her new neighbourhood:

Even though it's a very high density area, in terms of population, where I live now, there are no grocery stores. So in order to, because I don't own my own vehicle, it's a

much, much longer walk. And then not only that, to be carrying it all back, it's hard on your body. And you have to really plan in advance, like if you're going to buy things like bleach, or vinegar, or flour that weighs a lot. You know, carrying it 10 blocks is a big[ger] difference than two.

The precariousness of rental housing across Oxford in the current market means that many low-income tenants are facing displacement. They spoke to a feeling of powerlessness in the face of big corporations, landlords with money, lawyers, and realtors, as people traditionally seen as housing professionals are prioritized by the government and the systems in place. They spoke about being afraid to “rock the boat” when it came to maintenance or harassment. Despite clear failures in the system, the brunt of blame and responsibility falls on disenfranchised people, and in so doing perpetuates harmful stereotypes surrounding who *deserves* housing.

8. Conclusion

Our work functions to draw attention to the ongoing effects of the affordable housing crisis, focusing specifically on experiences of displacement for low- and moderate-income tenants in rental units across Ontario. We have drawn connections between the increase of displacement, eviction, and precarious living conditions and the power that is currently afforded corporate and mom and pop landlords alike. Through our interviews with tenants, our findings support the growing body of research suggesting that landlords are now using tactics, to different degrees of formality, to facilitate spatial and non-spatial displacement (August 2021; McDougall et al., 2022). Participants from across the province shared experiences of landlords manipulating complex power dynamics and eviction notices, alongside bribery and harassment, to push tenants out. While some tenants were able to resist spatial displacement, they shared that landlords threatened evictions, the sale of the property, or rent increases to avoid performing necessary maintenance and contributing to the tenants' non-spatial displacement as their quality of life declined. These experiences were not limited to or concentrated in any specific built form, town, or city, as tenants in urban, suburban, and rural areas confirmed these practices. Despite popular belief that displacement is concentrated in urban areas, our research illustrates that this is not the case.

As we have argued, landlords have a financial incentive to engage in a cycle of displacement to increase monthly rental revenues on their units. While this may be achieved through natural attrition, landlords are harnessing a toolkit of tactics to force tenant movement faster. This results in fewer options for tenants entering or re-entering the rental market seeking affordable units, and contributes to their physical, mental, and psychological trauma. Overall, the rental market is operating as a failed system without sufficient safeguards for tenants.

Displaced or facing displacement, tenants shared that this continuous cycle has had life-altering effects. Because of this, our research contributes to the growing call to reconsider the way we frame displacement in policy work and social research (Jones, 2020; Rankin & McLean, 2015; Loukaitou-Sideris et al., 2019; Zuk et al., 2018), arguing that the process of displacement cannot be boiled down to a forced physical move or eviction (Marcuse, 1985; Slater, 2009). It is instead a complex cycle that affects individuals in spatial and non-spatial ways, transforming the experience of being housed. Displacement pressures can start before a tenant is even able to access housing, lasting through the tenancy. As our participants shared, displacement can also play a role in shaping identity. On the one hand, landlords are less willing to rent to tenants who have already experienced displacement. On the other hand, those who have experienced displacement have internalized *being displaced*, which has lasting effects on their willingness to face the above-mentioned tactics for fear that they will be displaced again. We argue that it is not enough to rely on quantitative data; we need to explore lived experiences at every stage of the displacement process to fully understand the scope of this issue and inform actionable change.

9. Recommendations

Throughout this report, we have stressed that landlords have been afforded far too much power in the rental market. With minimal oversight over landlord-tenant dynamics, few repercussions for landlords engaging in underhanded practices, and increasing financial incentive to “keep up” with market rates, we are losing affordable rental stock at an alarming rate. The rental system is effectively broken, and intervention is needed by municipalities and the provincial and federal governments to implement policy and practices that centre housing as a basic human right in policy. Based on our findings from those with lived experience, academic research, and advocacy efforts from across Ontario, we have prepared a number of recommendations that capture the various policy levers at the municipal/regional/provincial levels to address issues of affordable housing and combat displacement.

Recommendations / Policies / Practices	Municipal /Regional	Provincial	Federal	Recommended by Our Interviewees
Rethink our approach to housing				
<p>Recognize that housing is a fundamental human right, and ensure that adequate resources are dedicated to progressively advance the right to housing for all residents.</p> <p>This is an identified goal in the National Housing Strategy, which states: “Housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities” (National Housing Strategy, n/a).</p> <p>As this report and ongoing housing research has proven, current conditions around housing regulations and policy, and housing that is both accessible and affordable, need to change to reach this goal.</p>	✓	✓	✓	✓
<p>To begin addressing changes to protect and expand the affordable rental market, we need to centre tenant voices and tenant advocacy groups in the policy-making process to ensure that their</p>	✓	✓	✓	✓

<p>needs are prioritized. This can come in the form of:</p> <ul style="list-style-type: none"> • Positions on local councils for those with lived experience; • The creation of lived experience groups; • Funding research projects such as this one, which collect lived experience data and can leverage existing connections, among others (Levac et al., 2022; Vlachoyannacos, 2019). 				
Protect and expand affordable housing options				
<p>Support the development of inclusionary zoning bylaws in each community to ensure that new developments include an adequate percentage of affordable homes; to do so in Ontario, changes to the recently amended Regulation 232/18 are needed (Ontario Human Rights Commission, 2022).</p>	✓	✓		
<p>Support a vacant homes tax to ensure that residential buildings are used for housing (Canadian Centre for Housing Rights, 2020). Currently, Ontario does not have a vacant homes tax, which would require homeowners to either live in, sell, or find a tenant for their vacant properties or face a large tax.</p> <p>Vancouver recently instituted a vacant homes tax, and has since seen a steady decrease in the number of vacant homes in the province (Better Dwelling, 2022; Doucet et al., 2023).</p>	✓	✓		✓
<p>Preserve the existing affordable housing stock through advocacy, eviction prevention policies, and rental housing protection bylaws; prevent the incentivization of rapid tenant turnover.</p> <ul style="list-style-type: none"> • Reinstate rent control in all buildings, applied to the physical unit rather than to the tenancy (ACTO, 2021). • To support this, reinstate vacancy control. 	✓	✓	✓	✓
<p>Continuously increase the supply of affordable rental housing using market options through:</p> <ul style="list-style-type: none"> • Policy; • Repurposing municipally owned land; • Increasing investment to promote the construction of safe, decent, appropriate, purpose-built, affordable, and deeply affordable rental housing (Amborski & Petramala, 2019). 	✓	✓		✓

Fund and provide logistical support/incentives to charities, organizations, and nonprofits to acquire, construct, and maintain non-market housing options (this includes co-ops, community land trusts, and other forms of housing that do not compete with the larger housing market). Non-market housing can ensure that affordable units stay affordable and deeply affordable, since management is left to groups that are actively prioritizing tenant needs (Co-operative Housing Federation of Canada, 2023; Doucet et al., 2023).	✓	✓	✓	
Hold landlords accountable				
Implement a landlord registry with a reliable monitoring system in place to ensure compliance. This needs to be paired with a system of fines and suspensions for landlords that relies on an accountability framework beyond tenants needing to monitor and report bad faith evictions. Currently, it is the tenant's responsibility to prove that a landlord has done something wrong.	✓	✓		✓
Ban the use of invasive tenant screening tools, such as the Naborly software application ¹⁴ (Vilenica et al., 2020).	✓	✓		
Implement policy that holds landlords responsible for finding new housing for tenants they are displacing. This has been successful in other regions (Doucet et al., 2023). For example: 1. The city of Burnaby has implemented its Tenant Assistance Policy . This places responsibility on the landlord to support tenants in finding new housing and to cover moving costs (when proposing a large-scale renovation), with the goal of ending renovictions. 2. Similarly, New Westminster's bylaw states that landlords must submit a plan to rehouse tenants and support their return to their original units <i>before</i> a building permit will be issued.	✓			
Prevent displacement and provide support				
Prevent and reduce displacement by expanding eviction prevention programs, rent supports, and	✓	✓	✓	✓

¹⁴ A software used to screen tenants' identity, income, and employment to assess their risk. Our participants shared that this software gives landlords power to illegally discriminate against tenants.

housing stabilization supports. Promote collaborative engagement with local homelessness sector service providers (see the Homeless Learning Hub for a more comprehensive overview).				
Streamline and invest in tenant-landlord conflict resolution. Currently, the Ontario’s LTB is failing to keep up with the number of cases coming before it. Tenants are reporting confusion around hearing times and locations (online hearings are not accessible to all, hearing notices arrive after the hearing has already taken place, etc.). Further, the LTB needs to ensure that landlord and tenant cases are heard equally (Powers, 2023).		✓		
Specific tenant recommendations that were not included above				
Allow for financing of such initiatives as tiny homes and storage container homes. It is almost impossible if you do not already own property, and even people with good credit cannot get the needed financing. These types of homes should be easier to finance for people who do not already own property.	✓	✓		✓
Invest in Peer Support Networks for those struggling with housing precarity.	✓	✓		✓
Provide adequate funding for municipal services to support low-income residents, and provide more sustainable rates for Ontario Works (OW) and Ontario Disability Support Program (ODSP) recipients.	✓	✓		✓

While our research provides only a brief overview of the current state of the rental market, it highlights the severity of conditions on the ground and the necessity of prioritizing lived experience data to inform necessary policy change. As we continue to navigate addressing the affordable housing crisis, we need to listen to those most affected and ensure that those individuals are included in conversations surrounding actionable intervention, as we have done here. As has been made clear throughout this report, without meaningful

intervention, conditions in the rental market will only continue to decline.

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