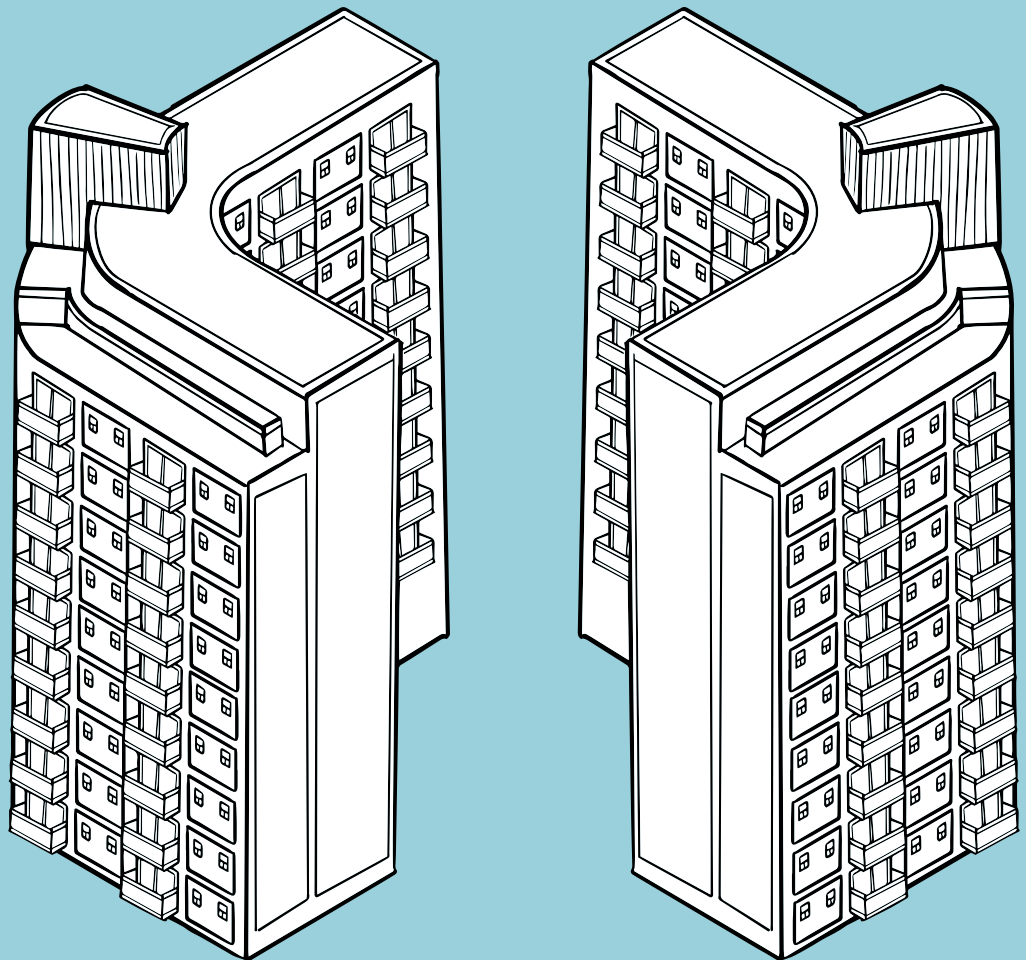


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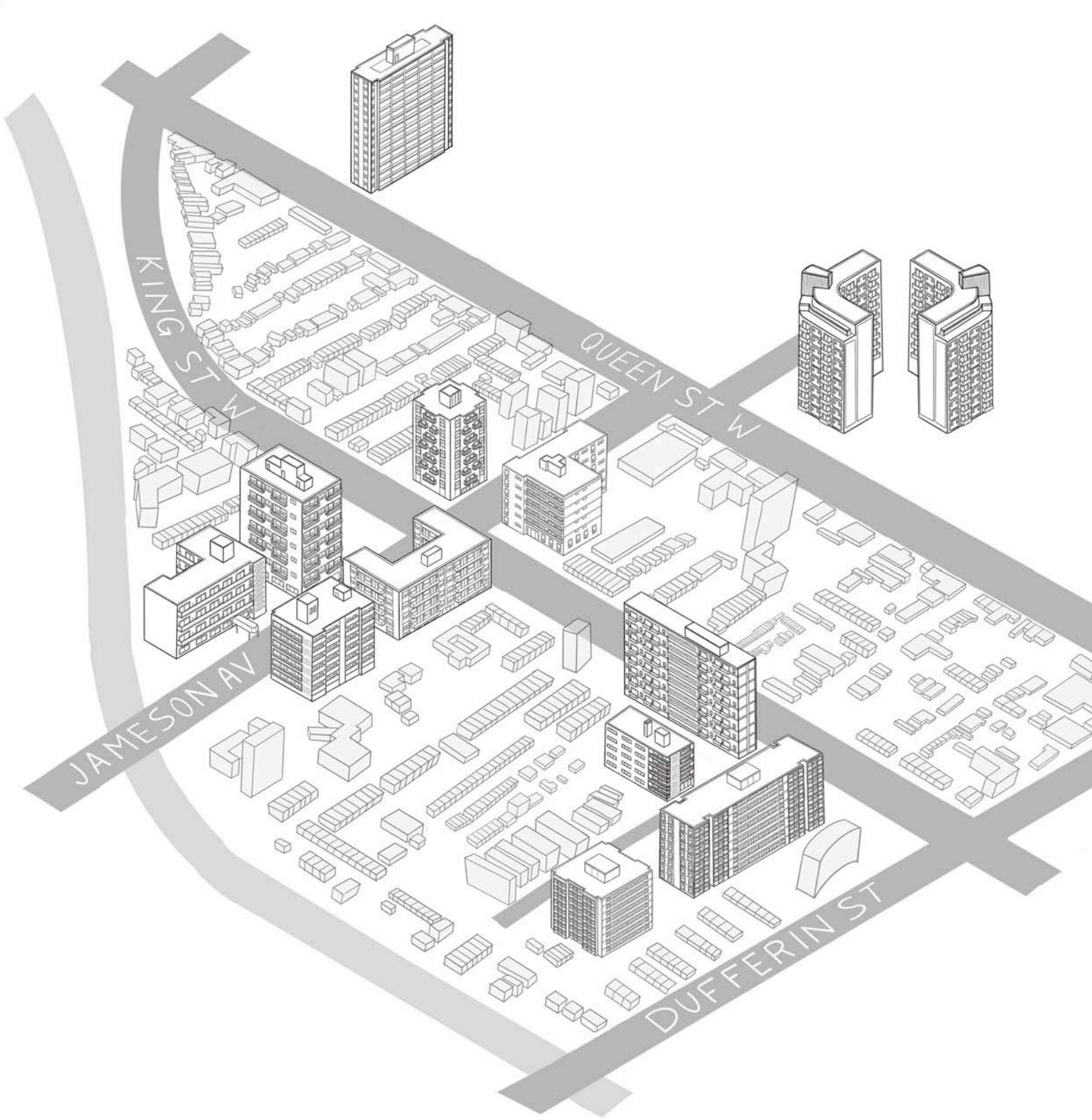
**Neighbourhood
Land Trust**

Parkdale Tower Rental Housing Study



**Full Report
Version 1
September 2022**

**The Impact of Financialization
and Gentrification by Upgrading on Parkdale's Rental Towers**



Executive summary

Since the early 2010s, threats to the affordability of mid- and high-rise rental apartments in Toronto's Parkdale neighbourhood have grown considerably. Large property management firms, investors, and real estate investment trusts (REITs) have acquired significant stocks of rental housing in order to capitalize on gaps between current rent levels and potential higher rents. As a result, tenants in Parkdale have experienced aggressive rent increases and mounting displacement pressures.

Against this backdrop, in 2020–21, the Neighbourhood Land Trust (NLT), the charitable arm of the Parkdale Neighbourhood Land Trust (PNLT), undertook the Parkdale Tower Rental Housing Study, an eight-month community action research project conducted in collaboration with tenants and community partners, including the Parkdale People's Economy. Our research reveals a troubling trend of monopolistic control by landlords over Parkdale's rental housing stock. As of 2020, 71% of 6,060 rental units in South Parkdale were owned by large corporate landlords and financial firms. The latter owned over half of South Parkdale's private apartment units. These landlords deploy a range of tactics of extraction and harassment to capitalize on gentrification pressures and increase rents. This process, termed gentrification by upgrading, repositions rental apartments as high-end products targeting higher-income tenants.

Equally important, our research finds little difference in tenants' experiences of aggressive rent increases, structural neglect of maintenance needs, and gentrification by upgrading regardless of whether their apartments are owned by financialized, corporate, or small-scale landlords. This finding underscores the need for a systemic approach to housing justice. Although the financialization of rental housing is a key driver of change in Parkdale, other types of private landlords have followed the business model instigated by financialized firms. Gentrification by upgrading is also enabled by government policies aimed at deregulating housing markets, including vacancy decontrol and above-guideline rent increases (AGIs). As a result, Parkdale's rental housing market is increasingly subject to expectations of higher financial returns on the part of private landlords. Our findings suggest that what is needed is not just regulations targeting particular types of landlords, such as financial firms, but systemic improvements to tenant protections and the decommodification of rental housing in the service of building a more just housing system. Without these actions, Parkdale's rental housing stock will continue to become less affordable, and tenants will continue to face harassment, unacceptable housing conditions, and displacement pressures.

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Balanced Supply of Housing Node of CMHC-SSHRC

Collaborative Housing Research Network

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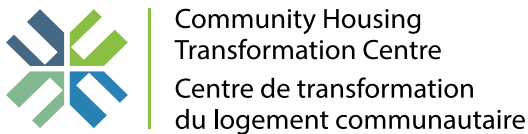
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This research would not be possible without the amazing tenant leaders who supported the research implementation as Community Based Researchers and or members of the Tenant Advisory Committee. Special thanks also goes to the community members, agency staff, and City staff who took the time to participate in the steering committee as well as in the project design charette.

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Abbreviations

AGI	Above Guideline Rent Increase
AIMCo	Alberta Investment Management Corporation
BIPOC	Black, Indigenous, and People of Colour
CBR	Community-Based Researcher
CLT	Community Land Trust
CMA	Census Metropolitan Area
CMHC	Canada Mortgage and Housing Corporation
FMTA	Federation of Metro Tenants' Associations
LICO	Low-Income Cut-Off
LTB	Landlord and Tenant Board
MPAC	Municipal Property Assessment Corporation
MURA	Multi-Unit Residential Acquisition
NDP	New Democratic Party
NLT	Neighbourhood Land Trust
NOS	National Occupancy Standard
OPHI	Ontario Priority Housing Initiative
PARC	Parkdale Activity-Recreation Centre
PCLS	Parkdale Community Legal Services
PEP	Proactive Eviction Prevention
PNLT	Parkdale Neighbourhood Land Trust
REIT	Real Estate Investment Trust
RFP	Request for Proposals
SSHA	Shelter, Support and Housing Administration
TDF	Tenant Defence Fund



66 Triller Avenue, 278 units.
Purchased by Starlight
Investments in 2021.

Now Leasing

Introduction and key findings

Why study Parkdale’s rental towers?

The Parkdale Tower Rental Study was an eight-month community-based research project that examined diminishing affordability and growing displacement pressures in postwar tower apartment buildings in Toronto’s Parkdale neighbourhood. In Toronto, tower apartments have provided indispensable affordable housing options for low-income and equity-deserving communities for over half a century. Yet conditions in these privately owned apartments have declined because of disinvestment, repair backlogs, overcrowding, and discrimination, such that a majority of tenants are at risk of homelessness (Paradis et al., 2014). United Way Toronto (2011) identified a trend of “vertical poverty”—the concentration and racialization of poverty in postwar tower apartments. To address these pressing challenges, the City of Toronto in 2010 launched the Tower Renewal Program.

Postwar apartment buildings are often associated with Toronto’s inner-suburban neighbourhoods, but Parkdale is home to a critical mass of mid- and high-rise apartment buildings in the west end of the inner city. Two clusters of these buildings—many of which were built with public subsidies—are found on Jameson Avenue and on Spencer and Tyndall Avenues. Threats to the affordability of mid- and high-rise rental apartments in Parkdale have grown considerably since the early 2010s, when a multinational real estate firm, Akelius, began purchasing apartment buildings in the neighbourhood. Akelius pursued a range of strategies, including above-guideline rent increases (AGIs), in an effort to capitalize on gaps between current rent levels and potential higher rents. This business model has gained traction as other corporate and financialized landlords have followed suit. Through the acquisition of significant stocks of rental

housing by large property management firms, investors, and real estate investment trusts (REITs), Parkdale has seen a consolidation of property ownership and increased control by private landlords over housing.

Rental gentrification and the financialization of housing in Parkdale

The upscaling and gentrification of rental housing is not limited to Parkdale but is being experienced in other Toronto neighbourhoods and other metropolitan areas (August & Walks, 2018; Fields, 2014). The rise of corporate and financialized landlords—including large property management firms, real estate investment trusts (REITs), and investors—accelerated after the 2008 global financial crisis (Aalbers, 2017; Fields, 2014). REITs are companies that assemble dispersed apartment buildings and units into a single financial asset so that investors can buy its shares in order to earn dividends based on rents or future sales (Fields & Vergerio, 2022). In this process, higher rents are prioritized to further the interests of shareholders, while affordable housing is seen as an underperforming asset (Madden & Marcuse, 2016).

The financialization of housing is part of a set of wider structural changes in the capitalist economy, where “finance has come to play an increasingly dominant role in the economy and everyday life” (August & Walks, 2018, p. 125). Critically, the financialization of rental housing has been driven not only by the corporate profit motive. The conditions that enable this process have also been created by public policy and government deregulation, including state withdrawal from social housing construction, market-based solutions for housing supply, and vacancy decontrol (August & Walks, 2018).

In this context, Parkdale has witnessed growing corporate control over its critical rental housing stock—part of a process of rental gentrification (Rérat et al., 2010) or “gentrification-by-upgrading” (August & Walks, 2018, p. 124). Rental gentrification is different from conventional forms of gentrification, in which rental properties are converted to owner-occupied units. Instead, gentrification by upgrading entails repositioning rental apartments as high-end products targeting higher-income tenants (August & Walks, 2018). It often involves cosmetic improvements and the rebranding of rental buildings and associated rent increases from affordable levels to moderate or high levels.

As a result of these changes, tenants in Parkdale have faced intensified threats of eviction, systemic neglect of maintenance, and racial discrimination. At the same time, Parkdale’s tower apartments have become crucial sites of tenant organizing and resistance. These efforts have culminated in successful large-scale rent strikes supported by an independent tenant organizing group, Parkdale Organize. One notable campaign involved over 200 tenants from 12 buildings owned by MetCap Living. These campaigns, among other accomplishments, have won commitments of reduced rent increases by landlords and helped to build working-class community power.

In recent years, however, the financialization and upscaling of Parkdale’s rental stock has intensified rather than waned. While the COVID-19 pandemic has exposed and worsened pre-existing inequalities and housing crises faced by low-income and racialized communities, financialized landlords have taken advantage of low interest rates to expand and consolidate their holdings. In 2021, United Way Greater Toronto released a report, *Vertical Legacy*, calling attention to the systemic vulnerabilities facing tenants in postwar high-rise apartment buildings as a result of financialization.

The Parkdale Tower Rental Study

Against this backdrop, the Neighbourhood Land Trust (NLT), the charitable arm of the Parkdale Neighbourhood Land Trust (PNLT), with the support of the Parkdale People’s Economy, undertook the Parkdale Tower Rental Study, an eight-month community action research project conducted in collaboration with tenants and community partners. The project had three objectives:

- to conduct a local rental market study to analyze changes in ownership, rental volume and value, reinvestment trends, and eviction rates in mid- and high-rise towers in Parkdale
- to document the impact of market trends, particularly the financialization of rental housing, on tenants’ material and social well-being and housing needs
- to develop proposals for policies and community-led housing solutions based on local needs and priorities

Our research objectives are aligned with key concerns of wider housing justice movements, as well as one of the strategic priorities identified in the Neighbourhood Land Trust’s *Strategic Plan 2021–2025*. Despite growing attention to the financialization of rental housing among policy-makers and researchers, there has been little systematic research to assess the impacts of this trend at the neighbourhood level. This project offers a critical analysis of neighbourhood housing markets in order to examine declining affordability in Parkdale’s apartment buildings. Equally important, the project highlights tenants’ experiences of the financialization and hyper-commodification of their homes. This task is indispensable for exposing the unjust impacts of gentrification by upgrading on tenants’ well-being, as well as for identifying community-led solutions and progressive policy proposals.

Key Findings

Growing monopolization of Parkdale's rental market by corporate and financial firms

Our research reveals a troubling trend of increasingly monopolistic control by private landlords seeking to extract higher rents at the expense of people's basic needs. In South Parkdale, over 11,000 households (87%) are renters, the majority of whom live in mid- or high-rise apartment buildings. Through our research we counted 68 privately owned towers (mid- and high-rise buildings with 25 or more units), with a total of 6,060 units. The majority of these units (71%) are owned by large corporate landlords and financial firms. Financial firms in particular are on the rise. These companies and REITs purchase apartment buildings and package them as assets to be sold on financial markets. In contrast to corporate chains, financial firms buy apartment buildings on behalf of investors and treat homes as investment products, managing them with the aim of driving profits for those investors. Financial firms own over half (55%) of South Parkdale's private tower buildings. In fact, the four biggest landlords in South Parkdale are financial firms: Hazelview (formerly Timbercreek), MetCap Living and the Alberta Investment Management Corporation (AIMCo), Starlight, and Akelius. Our market research therefore demonstrates a growing consolidation of property in the hands of financial actors and their disproportionate control of South Parkdale's rental housing market.

Rapidly diminishing affordability and access due to higher asking rents

Higher asking rents are integral to financialized landlords' business strategies, which involve acquiring properties in order to capitalize on gentrification pressures through rent increases. Between 2015 and 2022, the average monthly rent advertised on the websites of large landlords for one-bedroom units in South Parkdale rose by \$640, a 57% increase. In 2022, bachelor units in South Parkdale were advertised for an average of \$1,520 per month, one-bedroom units for \$1,770, and two-bedrooms for \$2,270.

In 2022, in order for the average advertised bachelor unit in Parkdale to cost 30% of a household's income—a widely used benchmark of housing affordability in Canada—the household would require an annual income of \$60,000. To afford the average advertised two-bedroom unit, using the same measure, a household would require an annual income of \$90,000. With the median household income of survey respondents being \$32,400, current asking rents are unaffordable to a vast majority of renter households in Parkdale.

Financialized landlords also ask considerably more than the average rent being paid by local tenants. For example, in 2018, the average asking rent in Akelius-owned buildings in South Parkdale was almost \$850 more (80% higher) than the average rent in the neighbourhood. This was an increase from 2015, when the differential was roughly \$450, or 45%. Other large financialized landlords appear to be following this trend in select buildings. By 2018, none of the large landlords were offering units for less than \$1,400, 40% above the average rent for the neighbourhood.

All private landlords are implementing aggressive rent increases, escalating eviction applications and systemically neglecting unit conditions

Parkdale's rental housing market is increasingly subject to expectations of higher financial returns by private landlords—expectations that have translated not only into higher asking rents but also shocking rates of AGIs and eviction applications. Between 2010 and 2018, South Parkdale tenants received an average of over 650 formal eviction applications per year. The rate of eviction filings in the neighbourhood is roughly 33% higher than the City of Toronto average. As a result, the key trend shaping everyday life in Parkdale is rising rents. Tenants live in constant fear of rent increases, while for many, incomes have stagnated.

This trend of rental housing financialization in South Parkdale corresponds to a common account of the affordable housing crisis, albeit one often sidelined in mainstream supply-side arguments: that financial actors have played a leading role in the process of rental gentrification. Yet our tenant needs assessment reveals another important trend: tenants are subject to aggressive rent increases, systemic neglect of repairs, and displacement pressures regardless of whether their apartments are owned by financialized landlords, corporate landlords, or small-scale landlords. In other words, private landlords of all types are taking advantage of the business model introduced by financialized landlords as well as the absence of public policy protections.

Nearly all tower tenants are experiencing at least one dimension of core housing need

In our needs assessment, almost all survey respondents (96%) reported experiencing at least one dimension of core housing need (inadequate housing, unsuitable housing, or unaffordable housing). Some 38% were living in overcrowded housing conditions. About 50% of respondents were living below the poverty line, and many have faced increased financial burdens since 2019. Half of respondents reported living in severely unaffordable housing, defined as spending 50% or more of their household income on rent. Dramatic rent increases and eviction threats have destabilized the everyday lives of Parkdale tenants, a majority of whom are Black, Indigenous, and people of colour (BIPOC) or immigrants.

Tenants are compromising on basic needs like medicine and food to pay increasing rents

Growing socio-economic insecurity is also evidenced by partial or late rent payments (reported by 30% of survey respondents), partial or missed bill or credit card payments (39%), and inability to pay for medicines or uninsured medical costs (41%). Squeezed between increased rents and stagnant wages and government supports, over 40% of tenants faced food insecurity. Parkdale tenants compromise on their basic needs

in order to pay rent and hold on to their homes, with few other options to choose from in Toronto's highly unaffordable housing market.

Tenants report persistence of substandard living conditions and oppressive landlord practices

Our survey results reveal that tenants face not only economic exploitation but also oppressive and discriminatory practices by landlords. Around 45% of respondents reported landlord harassment, such as bullying, physical threats, racist or other discriminatory behaviour, and interference with tenant organizing. Moreover, tenants continue to live in substandard and inadequate housing conditions. Three-quarters of survey respondents reported consistent pest issues, while others faced building issues from peeling paint to heating problems. Focus group discussions emphasized the ineffectiveness of landlords' pest control measures, forcing many tenants to address problems themselves. It is crucial to expose the prevalence and persistence of substandard housing conditions in light of some landlords' claim to offer "first class" rentals and building improvements.

Tenants organizing and social networks provide a critical buffer against market and landlord pressures

Tenants' strong social networks play a critical role in building and sustaining the conditions for mutual care and support, boosting the power of tenant organizing against extractive landlord practices and helping to prevent "the inevitable" (eviction, displacement, or homelessness). Yet systemic challenges persist. While many survey respondents reported lacking adequate information on tenant rights, 40% of tenants said they were connected with other tenants through grassroots groups or community-based organizations where they worked collectively to defend their rights and improve their living conditions. Through formal and informal organizing, tenants are pushing back against rent increases and evictions. In the absence of tenant organizing and mutual aid, Parkdale's housing and homelessness crisis would be even more acute.

There is a pressing need for systemic improvements to tenant protection policies and the decommodification of rental housing

If current trends hold, Parkdale will see the further concentration of its tower rental stock in the hands of large corporate landlords and financial firms, deepening existing housing challenges. The continued consolidation of landlords' monopolistic power will compromise tenants' right to housing. In the absence of strong public policy protections, there is a limit to what tenants themselves can do to fight extractive and oppressive business practices by landlords and fill the void left by government withdrawal from the responsibility for securing people's basic living conditions. The current housing system—which includes both the housing market and government housing policy—enables private landlords to implement gentrification by upgrading to the detriment of tenant and community well-being. What is needed is not just regulations targeting particular types of landlords, such as financial firms, but systemic improvements to tenant protection policies and the decommodification of rental housing in the service of building a more just housing system. To this end, our research advocates the critical importance of, and the political opportunities for, community-led acquisition of apartment buildings for the purposes of social ownership and community control, along with the protection of tenant rights through public policy and organizing. We recommend the following actions and policy changes to achieve these goals:

1. Policy change to protect tenant rights and ensure housing affordability

- a. Establish real rent control by abolishing vacancy decontrol and limiting above-guideline rent increases
- b. Provide government funding for non-profit housing organizations to acquire private rental properties and convert them to permanently affordable housing
- c. Legalize rent strikes through rent-withholding legislation

- d. Increase RentSafeTO inspections of large rental buildings to ensure all tenants, including long-term tenants, are receiving adequate maintenance of their units
- e. Increase regulation of lenders providing financing to corporate landlords and REITs

2. Decommodifying tower rental housing through non-profit acquisition and development

- a. Acquire and convert private rental towers to public- or non-profit-owned housing that is affordable for low- and moderate-income households
- b. Develop new socially owned affordable rental housing
- c. Expropriate financialized properties to provide rental housing that is affordable for low- and moderate-income households

3. Increasing tenant organizing to protect tenant rights

- a. Form a tenant committee in every tower building in Parkdale
- b. Expand Proactive Eviction Prevention outreach to provide legal information and organizing support to tenants living in at-risk rental towers
- c. Establish a tenant rights resource centre (possibly located at the Parkdale Branch of the Toronto Public Library) to deliver tenants' right education and regular community workshops
- d. Develop a multilingual tenant rights care package for new tenants
- e. Develop multilingual, culturally specific working groups to address housing issues, with a focus on immigrant families and seniors
- f. Develop a tenant-led community working group to develop and implement a neighbourhood pest control action plan



Sonam Yangzom, PNLT Board Member and research participant standing in front of her home at 103 & 105 West Lodge Avenue

Research design and methods

Community-based Participatory Action Research

This project took a community-based participatory action research approach that combined research with tenant organizing, multi-stakeholder engagement, and community-led solution development. Our approach to community-based research centres the experience and active leadership of tenants—those who are often simply “researched”—in the design and implementation of the research. The approach is vital not only for exposing structural challenges and identifying community needs but also for organizing shared visions for progressive change and proposing community-driven strategies.

The project worked with five community-based researchers (CBRs) who lived in high-rise apartment buildings in Parkdale at the time of the study. As tenants, the CBRs drew on their direct experience and knowledge of local housing conditions to develop community needs assessment survey questions, devise discussion questions for focus groups, conduct data analysis, and identify solutions. Two advisory committees also supported the project, providing input into research design and implementation. The Tenant Advisory Committee comprised 10 tenants from buildings in the survey, while the Research Advisory Committee comprised 3 non-profit partners and 2 staff members from local, municipal, and provincial political offices.

Phases of the research

The project spanned three phases between September 2020 and April 2021.

Phase one: Market analysis

Phase one involved a quantitative market analysis and was led by two housing researchers and Parkdale residents, Martine August and Scott Leon. This phase examined rental housing in Parkdale, focusing on neighbourhood demographics, housing need, rental stock characteristics, rental housing ownership, rent trends, and eviction application filings. A range of data sources were used, including census data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC) data, Ontario Landlord and Tenant Board (LTB) data, and Municipal Property Assessment Corporation (MPAC) data.

Phase two: Tenant needs assessment

Phase two entailed the tenant needs assessment, intended to understand the effects of housing financialization and rental gentrification more broadly on tenants’ well-being. This phase was led by the NLT’s community-based research coordinator, Tendon Dongtotsang, in collaboration with the five CBRs. The research team conducted long-form surveys with 211 tenants living in a sample of 12 out of 68 mid- and high-rise buildings (buildings with 25 or more units) in Parkdale. The sample selection relied on the database of rental buildings produced through the market analysis and on a list of tenant contacts, both of which were developed by Mutual Aid Parkdale and the Parkdale People’s Economy project. The buildings were selected to be representative of all apartment buildings in the neighbourhood based on landlord type and size, as detailed in table 1. Three considerations informed the selection of sample buildings: (1) the number and quality of tenant contacts in the building; (2) financialized landlords, with a focus on large towers; and (3) medium and small buildings owned by corporate or small-scale landlords.

To recruit survey participants, we employed non-probability sampling methods using voluntary responses and snowball sampling. The survey was conducted between December 5, 2020, and January 24, 2021. To comply with COVID-19 health regulations, we conducted the survey online using contactless methods. One-quarter of respondents chose to complete the survey by phone, on paper, or in person due to language or technology barriers. The data collection team was able to administer the survey in English, Hungarian, Tagalog, and Tibetan. Download survey: <https://bit.ly/3DuzU2m>

Phase three: Solutions

In phase three, the research team conducted five focus group discussions with equity-deserving tenant groups and a Community Housing Solutions Charette to identify policy options and community-led strategies to address the challenges identified in the market analysis and needs assessment.

First, we conducted five focus group discussions via Zoom with a total of 30 participants who had participated in the tenant needs assessment survey in phase two. These focus groups brought together tenants from five equity-deserving groups: seniors, families, Black and Indigenous tenants, Tibetans, and tenant organizers fighting evictions. These priority groups were selected based on neighbourhood demographics and historical marginalization in the housing system, and thus their experiences and ideas were identified as important for

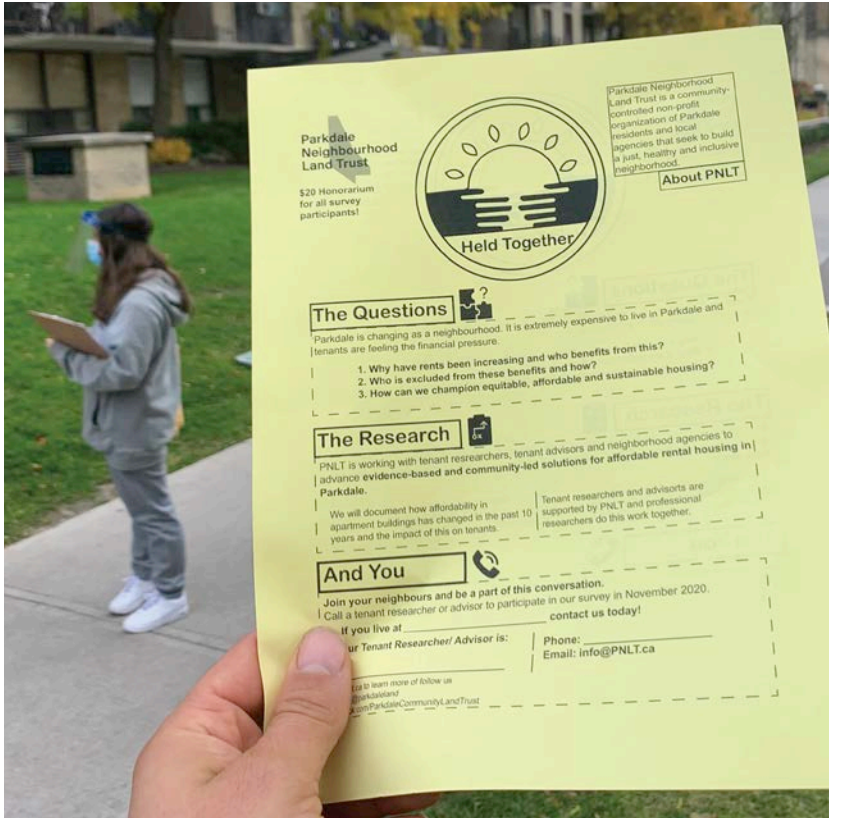
gaining a deeper understanding of housing vulnerability and housing needs in Parkdale. In the focus groups, tenants first reviewed and discussed the initial findings of the market analysis and tenant needs assessment. They were then asked to share ideas and proposals for policy changes and community-led housing solutions aimed at meeting the needs of tenants, and particularly equity-deserving communities.

Second, the Community Housing Solutions Charette brought together 62 participants to review the research findings and collectively identify policy changes and community-led housing solutions. Participants included tenants, grassroots community groups, housing experts, representatives of non-profit organizations, and representatives of the City of Toronto and local municipal and provincial political offices. The proposals identified in the five focus groups and charette are detailed in chapter 6.

Research limitations

This research was conducted during the COVID-19 pandemic. The need to maintain physical distancing in accordance with public health regulations made it difficult to conduct tenant outreach and data collection in surveys and focus groups. As a result, we relied on online surveys and meetings via Zoom. Where possible, we hosted in-person tabling sessions outside the sample buildings, in accordance with public health measures. This outreach method enabled us to connect directly with tenants.





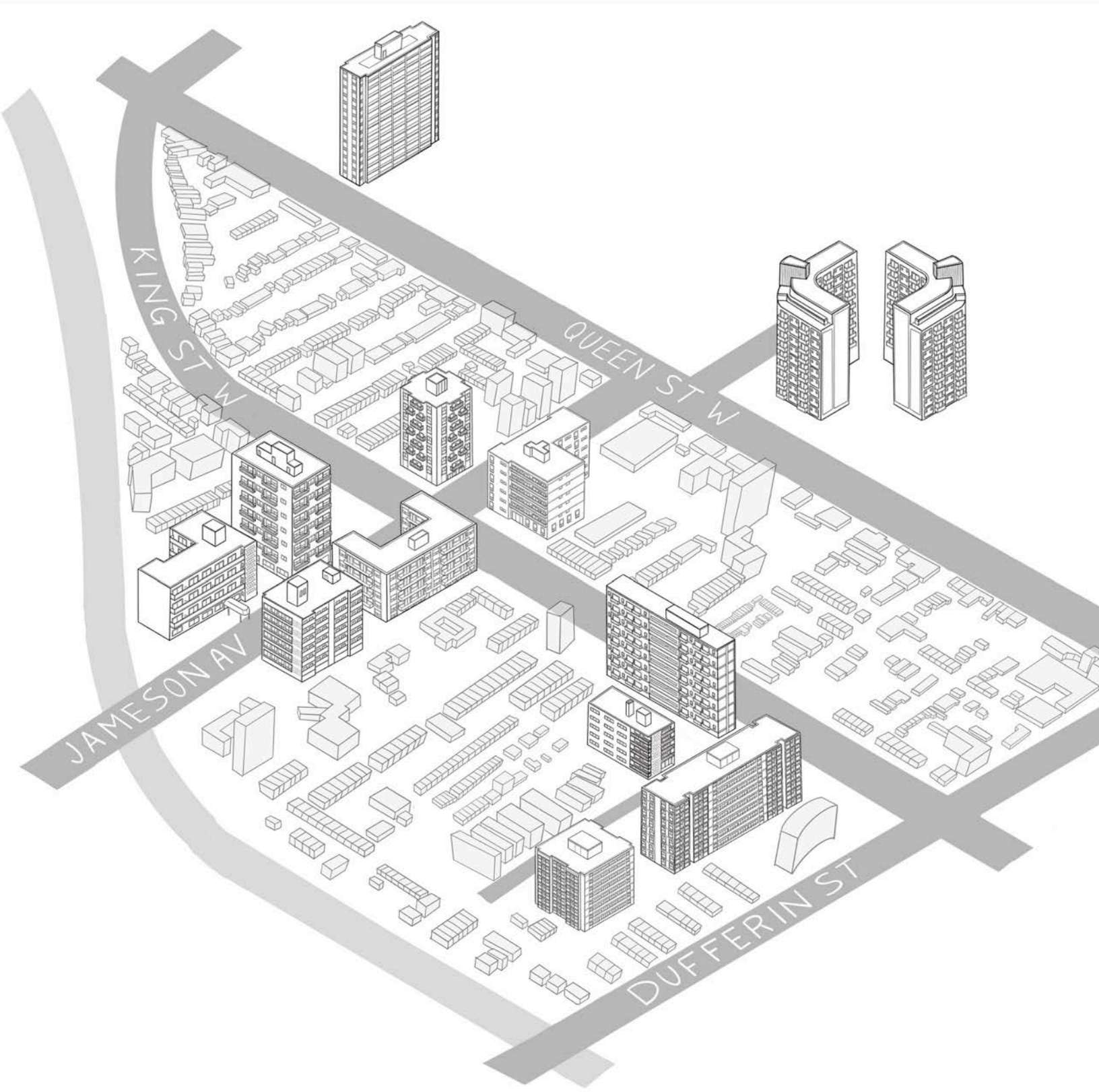


Table 1. Composition of the tenant needs assessment sample

Category	Definition	Buildings			Units		
		In Sample	Parkdale total	% of total in sample	In Sample	Parkdale total	% of total in sample
Landlord type							
Financialized	REIT or institutional investor	7	33	21.2	143	1,560	9.2
Corporate	Domestic or foreign retail investor part of a corporate chain	2	10	20.0	33	275	12.0
Small-scale	Mom-and-pop landlord owning 1 or more properties	3	25	12.0	35	235	14.9
Building size							
Tower	≥125 units	4	6	66.7	116	1,406	8.3
Large	75-124 units	4	21	19.0	54	403	13.4
Small	25-74 units	4	41	9.8	41	261	15.7
Total		12	68	17.6	211	2,070	10.2



165 Jameson Avenue was purchased by Timbercreek Equities Corp in 2018, the financialized firm rebranded in 2020 and is now called Hazelview. The company owns the largest share of units in South Parkdale.

The past and present of rental housing in Parkdale

A significant number of Parkdale's rental apartments were built during the Toronto rental housing construction boom of 1910–30. By 1915, roughly one-third of Toronto's large rental buildings (buildings with 20 or more units) were located in Parkdale (Whitzman, 2009). When the Great Depression slowed residential construction in the 1930s, many single-family homes were converted to rentals. By 1941, 62% of houses in Parkdale contained rental units—double the proportion of the city as a whole (Slater, 2004).

The increase in renters and working-class households, some living in converted former mansions, led to depictions of Parkdale as a slum. Narratives of neighbourhood decline and ill health provided a justification for large-scale change through modernist redevelopment programs (Whitzman & Slater, 2006), which saw parts of the neighbourhood demolished to make way for higher-rise buildings and the Gardiner Expressway.

In the 1950s and 1960s, Parkdale experienced another boom in rental housing construction. Local real estate conditions, particularly the large lot sizes and the low demand for the neighbourhood's aging mansions, made Parkdale an appealing area for the construction of larger apartment buildings. In addition, Parkdale's proximity to downtown, Lake Ontario, and the newly developed Gardiner Expressway aligned with modernist urban planning ideals of the time (Whitzman & Slater, 2006). The freeway, built between 1955 and 1964, effectively cut off Parkdale from Lake Ontario and required the demolition of Sunnyside Amusement Park and 170 homes.

More than half of the rental units in South Parkdale today are a legacy of this 1950–69 construction boom (see fig. 1). Numerous high-rise rental apartment towers were built during this period, particularly along Jameson Avenue and between Spencer and Tyndall Avenues. As figure 2 suggests, many buildings were constructed under the federal Limited Dividend Program, which provided public subsidies for the construction of private rental apartments for low- and moderate-income tenants (Young, 1987). It is therefore imperative to protect the legacy of public investment in the purpose-built rental housing stock and ensure it remains affordable to low- and moderate-income households.

In the 1970s and 1980s, deinstitutionalization by nearby hospitals led to the discharge of significant numbers of psychiatric patients without adequate community service support. Discharged patients found down-market affordable housing options in South Parkdale, particularly in self-contained bachelorettes and rooming and boarding houses (SHS, 2004). These non-standard housing arrangements were often at odds with zoning and licensing rules and of substandard quality. The influx of marginalized residents living with mental health issues contributed to the stigmatization of Parkdale in the media and among the public, echoing and reinforcing the slum rhetoric of previous decades. Relatively affordable high-rise rental apartments also attracted immigrant and refugee communities, and Parkdale emerged as a neighbourhood where many immigrants found homes. Some communities migrated through Parkdale to other parts of the city and the province, while others set down roots in the area.

Figure 1. Rental housing units in South Parkdale by year of construction.

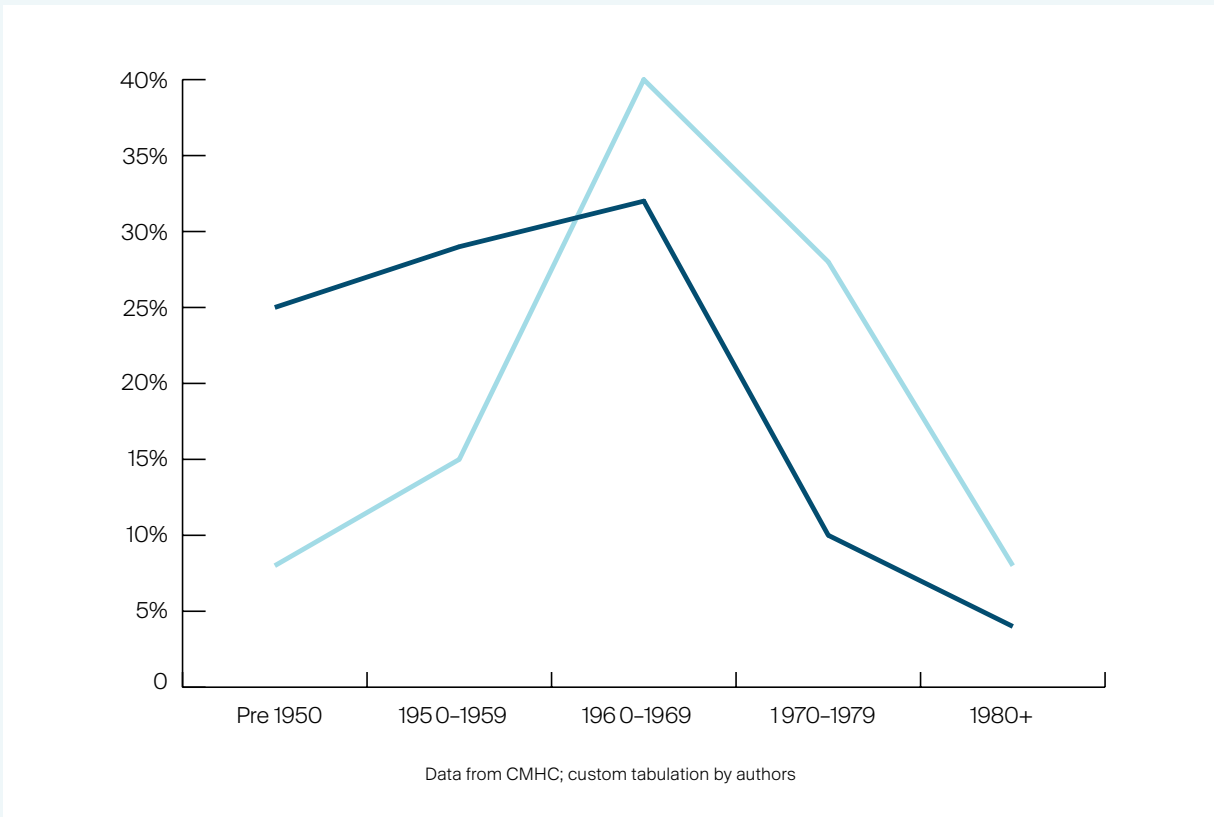
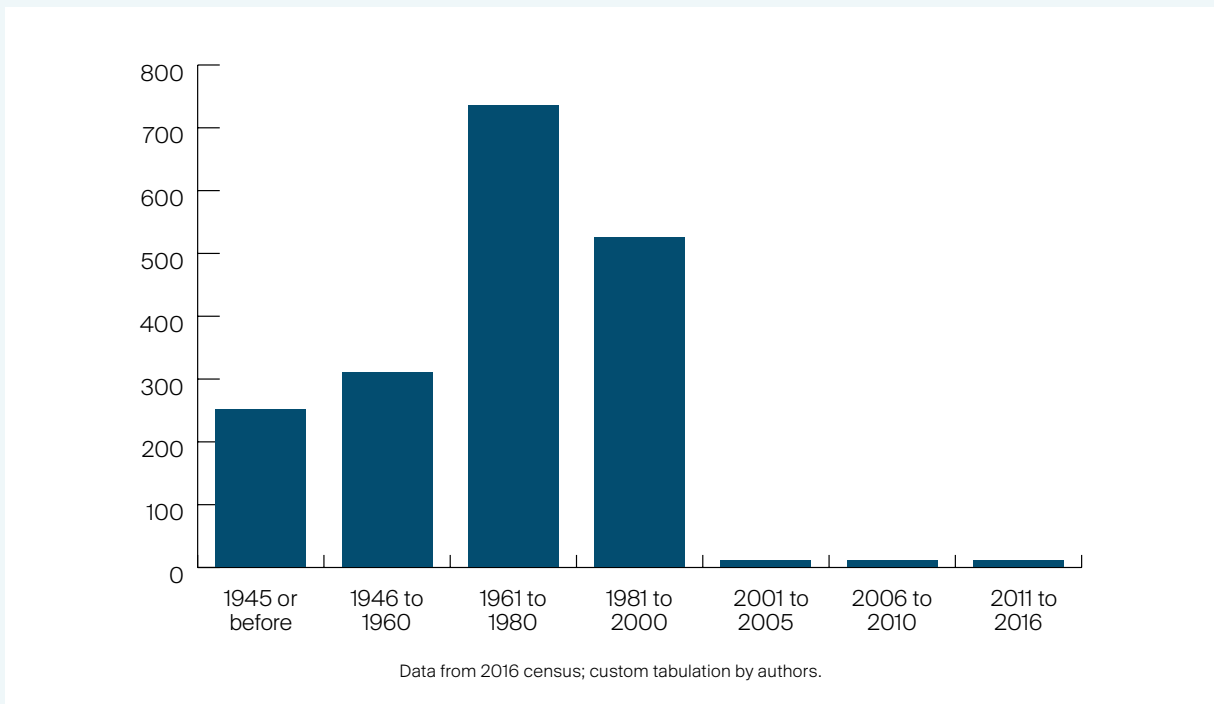


Figure 2. Subsidized housing units in South Parkdale by year of construction.



In the 1990s and 2000s, Parkdale started undergoing a new round of gentrification. The neighbourhood's low-rise housing stock, made up of attractive Victorian structures, began to be purchased and occupied by higher-income residents. Parkdale's commercial streets also began experiencing gentrification, with trendy bars and upscale stores taking over spaces that had long served working-class and immigrant communities.

Since the 2010s, Parkdale has seen the rapid intensification of rental gentrification and the financialization of housing. The majority of South Parkdale households (87%) rent their homes (City of Toronto, 2018). The rental housing stock in the community is made up of a mix of private rental apartments, social housing, supportive housing, rented houses, and rooming houses. On average, rental housing in Parkdale is older than that in the Toronto census metropolitan area (CMA) and was built earlier (see fig. 1). Most tenants live in private rental units, although 16% live in social or subsidized housing.¹

Rooming houses are an important and vulnerable component of Parkdale's rental housing stock. In 2017, the Parkdale Neighbourhood Land Trust produced a report on the state of rooming houses in the neighbourhood. The research found that there were an estimated 198 rooming houses in Parkdale, containing an estimated 2,715 dwelling rooms or units (PNLT, 2017). This was roughly double the number of units owned in the neighbourhood by Toronto Community Housing, which provides government-owned subsidized rental housing. The research confirmed, however, that in the decade prior, 28 rooming houses had been lost, displacing an estimated 347 people. Furthermore, an estimated 59 rooming houses, housing 818 people,

were identified as being at imminent risk of being lost. The loss of Parkdale's rooming houses threatens the availability of deeply affordable housing in the neighbourhood, as operators retire and houses are converted to single-family use or higher-income rentals (Goodmurphy & Kamizaki, 2011; Richer et al., 2010; PNLT, 2017; SHS, 2004).

A majority of the neighbourhood's rental housing is in apartment buildings (see fig. 3), and 67% of rental units are located in buildings with five or more storeys (see table 2). About one-third of renters live in large rental buildings (buildings with 100 or more units), another third live in mid-sized rental towers (50–99 units), and the remaining third live in smaller properties (fewer than 50 units). Notably, Parkdale's rental apartments are smaller, with fewer bedrooms, compared with the City of Toronto as a whole. Bachelor and one-bedroom apartments constitute three-quarters of all units (see fig. 4). The proportion of three-or-more-bedroom units in South Parkdale is small, and much smaller than the Toronto average.

Many of South Parkdale's apartment towers have been acquired by large corporate landlords and financial firms, which have invested in selective building improvements, raised rents, and contributed to displacement pressures for long-time renters. Tenants in these aging towers face multiple issues, including building disrepair and neglected maintenance—sometimes while other parts of the building are actively being renovated. Tenants also experience rent increases, above-guideline rent increases (AGIs), and eviction pressures. At the same time, tenants in Parkdale have mobilized to push back against threats to their homes, neighbours, and community.

¹ While social housing and non-market housing (housing owned by co-operatives, non-profit providers, and faith groups) are important, they are not the focus of this report.

Figure 3. South Parkdale rental housing units by building size

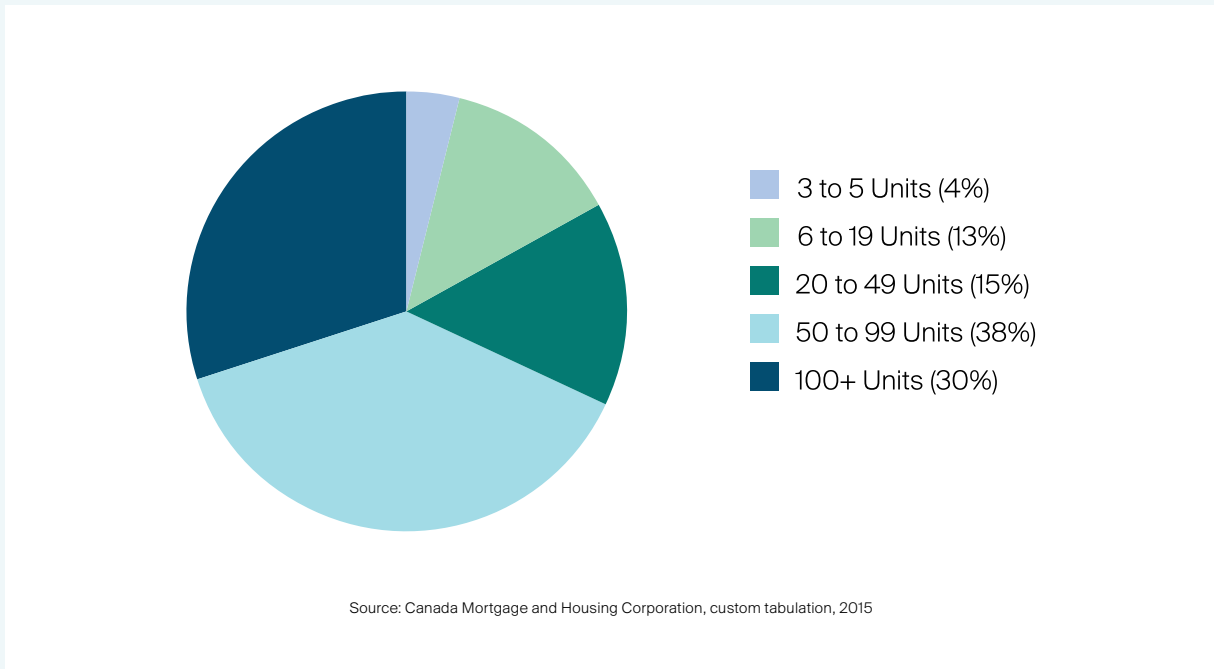
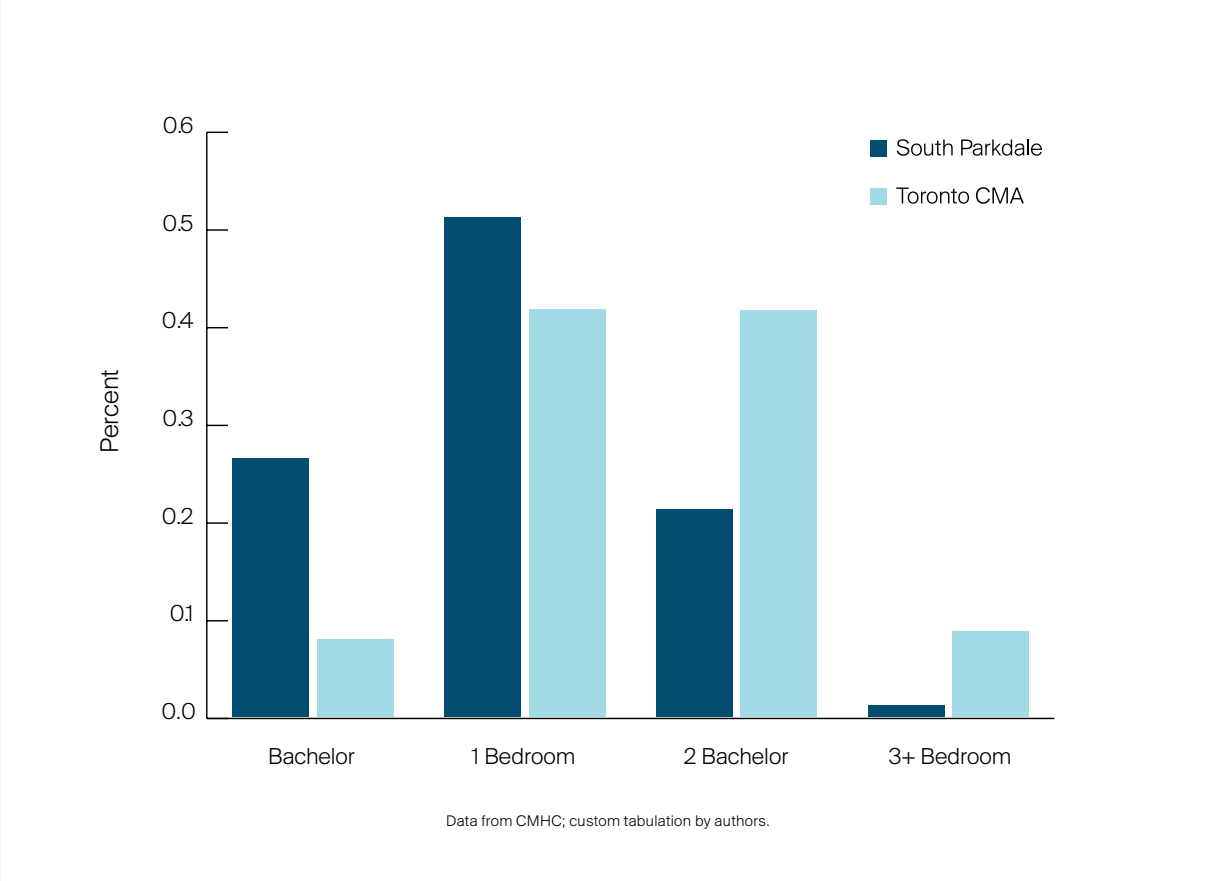


Table 2. South Parkdale tenant households by building size

Building Size	Households	%
High-rise apartment (≥ 5 storeys)	7,560	67%
Low-rise apartment (<5 storeys)	3,320	29%
Other (including apartments in houses)	425	4%
Total	11,305	100%

Source: Data from 2016 census; custom tabulation by authors

Figure 4. Rental housing by unit type, South Parkdale and Toronto census metropolitan area.





103 & 105 West Lodge Avenue

South Parkdale rental housing market analysis

This market analysis examines the current state of rental housing in South Parkdale. The analysis focuses on housing need, rental housing stock characteristics, rental housing ownership, rent trends, and eviction application filings. A variety of data sources are used, including the Canadian census, Canada Mortgage and Housing Corporation (CMHC) data, Ontario Landlord and Tenant Board (LTB) data, and Municipal Property Assessment Corporation (MPAC) data. The key findings include:

Housing need

South Parkdale is predominantly made up of renters (87% of all households), and over half of all renters (52%) live in unaffordable housing (housing that costs at least 30% of their income). One-quarter of renters live in severely unaffordable housing (housing that costs at least 50% of their income).

Formal eviction filings.

South Parkdale tenants received an average of over 650 formal eviction applications per year between 2010 and 2019. The eviction filing rate in South Parkdale is 33% higher than the City of Toronto average. From 2010 to 2019, the eviction filing rate in Parkdale averaged 6%, or 6 formal eviction applications per year for every 100 tenant households. More recently, eviction filings in South Parkdale trended around 45 per month prior

to March 2020. Eviction filings then dropped during the pandemic, bottoming out at fewer than 10 in September 2020. Over the next 12 months, eviction applications began to rise on a moving average. In September 2021, the most recent month for which data are available, there were 56 eviction filings, the highest monthly level since 2019.

Three-bedroom homes in short supply.

Three-quarters of rental housing units in South Parkdale are bachelor and one-bedroom apartments. The percentage of three-or-more-bedroom units is much lower than the Toronto average.

Corporate and financial ownership of rental towers.

We counted 68 private towers (mid- and high-rise buildings with 25 or more units) in South Parkdale, with a total of 6,060 units. The majority of these units (71%) are owned by large corporate landlords or financial firms.

Financial firms on the rise.

Financial firms manage buildings in order to make profits for investors. They own over half (55%) of South Parkdale's private tower apartments. The four biggest landlords in South Parkdale are financial firms: Hazelview (formerly Timbercreek), MetCap Living and the Alberta Investment Management Corporation (AIMCo), Starlight, and Akelius.

South Parkdale renter households in housing need

Compared with the wider Toronto area, Parkdale has significantly higher rates of housing need. The Canada Mortgage and Housing Corporation (CMHC) defines a household as being in core housing need if it falls below standards of affordability, crowding, or disrepair.² As we wait for the release of 2021 census data, we can examine data from the 2016 census. Compared with the Toronto census metropolitan area (CMA), South Parkdale had significantly higher percentages of households facing each type of core housing need in 2016 (see fig. 5). South Parkdale's total rate of core housing need was over double that of the Toronto CMA (CMHC, 2016). One-third of South Parkdale households fell below the affordability standard, double the rate of the Toronto CMA. Crowding was more than twice as prevalent in

South Parkdale as in the Toronto CMA, and the rate of disrepair was triple the CMA average (CMHC, 2016). Looking more closely at affordability, rental housing affordability is a key issue in South Parkdale (see table 3). Most South Parkdale residents are renters: of 13,000 households, more than 11,000 (87%) rent their homes. Roughly half of renter households (5,885, or 52%) lived in unaffordable housing in 2016, meaning they were spending at least 30% of their income on rent. Worse, one in four renter households (2,880) paid at least 50% of their income toward rent, meaning they lived in severely unaffordable housing. Renters living in unaffordable housing face other challenges. As table 3 shows, 18% of rental households were in crowded homes, and 13% lived in homes that needed major repairs.

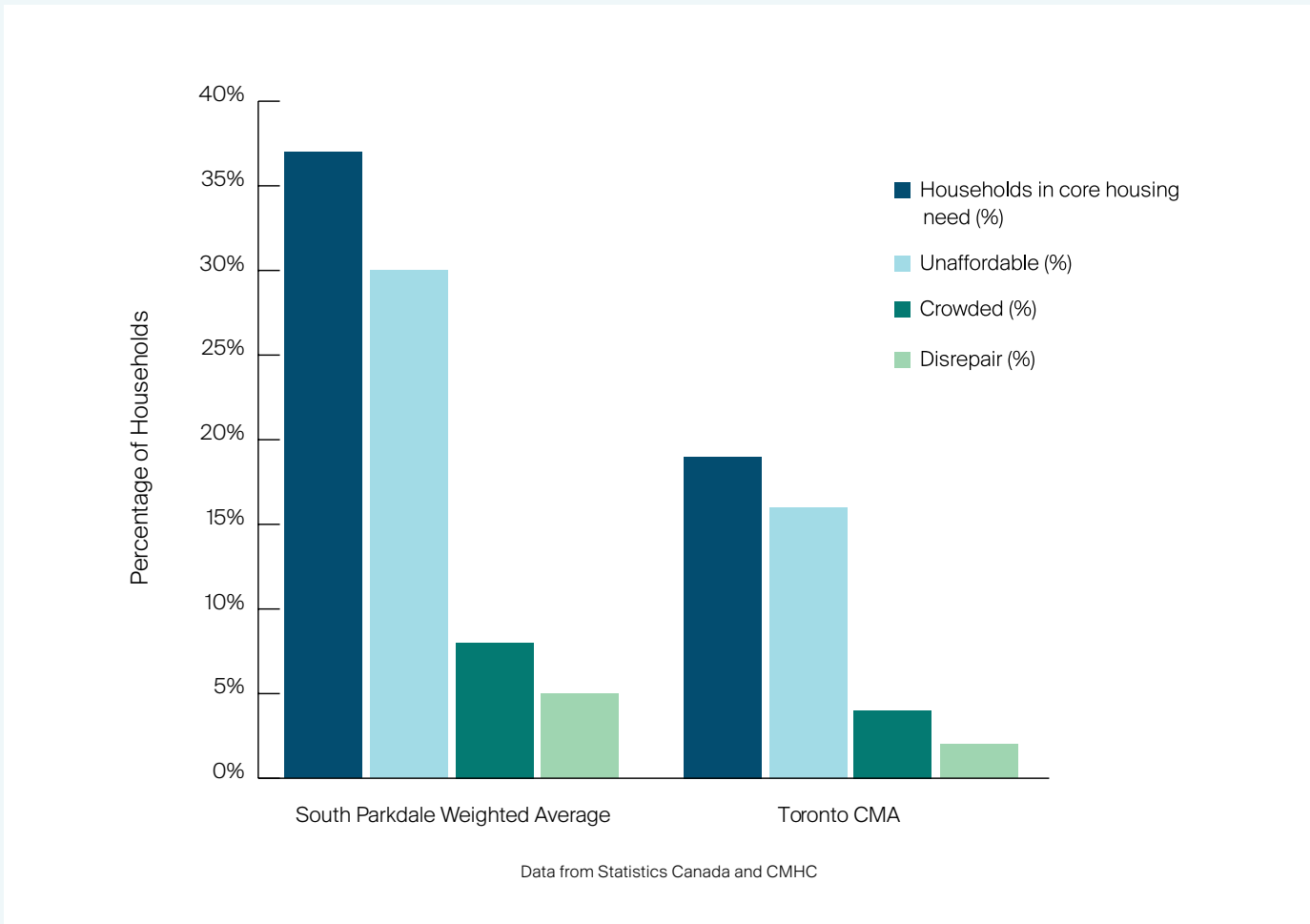
Table 3. South Parkdale renter households in housing need

	Households	%
Unaffordable (spending >30% of household income on shelter)	5,885	52%
Severely unaffordable (spending >50% of household income on shelter)	2,880	25%
Crowded	2,080	18%
Major repairs needed	1,465	13%

Source: Census 2016, custom tabulation by author/s.

² There is also an income threshold, above which a household is not classified by CMHC as being in core housing need.

Figure 5. Percentage of households in core housing need, South Parkdale and Toronto census metropolitan area, 2016



Changing rental housing ownership: The dominance of financial landlords

In the past several years, the ownership of apartments in South Parkdale has been changing. Large corporate and financial firms have acquired growing numbers of properties. In this section, we examine the ownership of private mid- and high-rise apartment structures in the community, focusing on buildings with 25 or more units. There are 68 of these buildings in the neighbourhood, with a total of 6,060 units. The majority of these units (71%) are owned by large corporate landlords and financial firms (see table 2).

Of the 68 private rental buildings in our study, 25 (comprising 1,743 units) are owned by small-scale landlords. These landlords typically own one building (a few own two) and are either private individuals or small-scale operators. In total, they own about 37% of buildings and 29% of units in the neighbourhood. Over time, the number of small-scale building operators has declined as corporate chains and financial firms buy up buildings from them, consolidating housing ownership.

Corporate chains, the second type of landlord identified in our study, are large private rental operators. While most of these companies own only one property in

South Parkdale, they may have many other buildings across the city. In total, corporate chain operators own 10 buildings (15% of South Parkdale’s rental buildings) and 1,009 units (17%). They are:

- Amelin Property Management (1 property, 293 units)
- Medallion Corporation (2 properties, 201 units)
- Hannah Group (3 properties, 121 units)
- Ranee Management (1 property, 120 units)
- Myriad Group (1 property, 108 units)
- Pinedale Properties (1 property, 80 units)
- Wilstar Management (1 property, 80 units)

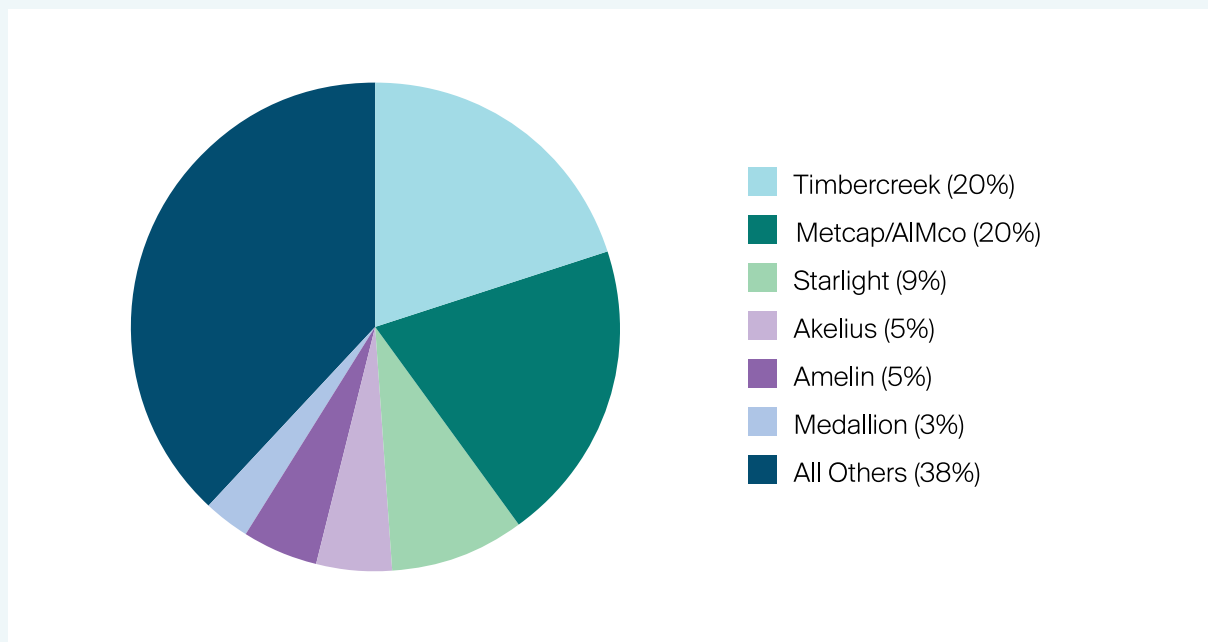
Financial firms are the third category of landlord identified in our study. Like corporate operators, they are large and own many properties. They differ in that they buy properties on behalf of investors and treat them as financial products, managing them specifically to drive profits for those investors. These firms have been criticized for aggressively managing buildings—raising rents, evicting tenants, and renovating buildings in order to charge higher rents.

As a category, financial firms are the largest owner of rental housing in South Parkdale, with 33 properties (49%) and 3,317 units (55%). The five biggest financialized landlords in South Parkdale are:

1. Hazelview (formerly Timbercreek) (6 buildings, 1,221 units)
2. MetCap Living and the Alberta Investment Management Company (AIMCo) (15 buildings, 1,180 units)
3. Starlight Investments (5 buildings, 516 units)
4. Akelius Canada (6 buildings, 327 units)
5. Minto Group (1 building, 73 units)

Overall, South Parkdale’s six biggest landlords own over half (51%) of the neighbourhood’s large rental buildings (35 buildings) and 62% of units in large rental buildings (3,738 units) (see fig. 6). Most of these firms are financial operators. Notably, the largest financial players have amassed growing portfolios of buildings, unlike small operators and corporate firms, which typically own one or two buildings in the neighbourhood. Box 1 provides more detail on South Parkdale’s four biggest landlords.

Figure 6. Ownership of rental units in South Parkdale private buildings with ≥25 units



Box 1. South Parkdale's four biggest landlords

Hazelview (formerly Timbercreek) is the biggest owner of rental housing in South Parkdale, with 1,221 units in six buildings. Five of these buildings were recently purchased from the family-run company Wynn Residential, a notorious Toronto slumlord. Hazelview is a sophisticated asset management company and Canada's eighth-largest landlord, with over 20,000 properties. It also owns properties in the United States and is known for using aggressive management strategies to "reposition" properties to be more profitable for investors.

MetCap Living and the Alberta Investment Management Company (AIMCo), together, are the second-biggest owner of rental apartments in South Parkdale. MetCap is a long-standing Toronto property management company, and AIMCo is a large pension fund based in Alberta. The two companies jointly own 15 large buildings and 1,180 units in South Parkdale. In 2017 they were the target of a successful rent strike by tenants, who fought against AGI applications by the landlords. Tenants claimed that MetCap and AIMCo were seeking to raise rents and gentrify buildings while neglecting repairs and maintenance for long-sitting Parkdale tenants.

Starlight Investments is Canada's biggest landlord, owning some 60,000 units as of 2021. It has grown rapidly, acquiring the massive portfolios of other companies. In South Parkdale, Starlight owns five buildings comprising 516 units. The company is owned by Daniel Drimmer, who has operated a range of finance-backed real estate companies over the past two decades and whose former company TransGlobe Property Management (later TransGlobe Apartment REIT) received media attention for slumlord-style behaviours. Starlight's business model involves acquiring and repositioning "underperforming" apartment buildings to make them more profitable for investors.

Akelius Canada gained notoriety for sweeping into Toronto and Montreal in 2012-13, rapidly acquiring small, boutique-style buildings in gentrifying areas and aggressively pushing to convert them into "first class" rentals. In Toronto, Akelius concentrated on Parkdale, among other areas, where it currently owns six buildings comprising 327 units. Based in Sweden and registered in the Bahamas, Akelius's methods involve raising rents on existing tenants, applying for AGIs to increase rent levels, and replacing existing residents with new ones. Taking advantage of Ontario legislation that allows rent levels to be reset upon vacancy, Akelius renovates vacant units and then rents them out at higher rates, seeking to attract higher-income tenants. Akelius has been the target of significant tenant activism in Parkdale since 2013.

Rent trends: Rapidly diminishing affordability

A key trend shaping life in Parkdale is rising rents. This process is affecting tenants in low-rise housing as houses and rooming houses are converted into upscale homes and rental properties. In Parkdale's mid- and high-rise rental stock, the process is being driven by a structural loophole in rent control, called vacancy decontrol, as well as the actions of large landlords, which are raising rents to capitalize on local gentrification pressures. We examined these trends by looking at changes in rent levels, applications for AGIs, and eviction filings.

This section examines average market rents, or the average monthly amount that tenants pay in rent regardless of when they moved into their homes. Asking rents, or rents advertised for new leases, are examined in section 4.4.

Long-term trends in average rents in Parkdale can be broken into four periods: 1995–2001, during which rent levels increased; 2002–8, when rents plateaued; 2009–20, during which rents increased rapidly; and 2020–present, during which rent increases have so far moderated since the onset of the COVID-19 pandemic (see fig. 7).

Between 1995 and 2001, the average monthly rent for a one-bedroom unit in Parkdale increased from \$570 to \$740. In 1996, the Ontario government introduced vacancy decontrol, which removed unit-based rent controls in the province. Prior to this, rent increases were capped regardless of whether tenants remained in their homes or new tenants moved in. Since 1996, there have been no limits on rent increases in between tenancies. These weakened rent control policies, coupled with low apartment vacancy rates, led to widespread rent increases during this period.

Between 2002 and the global financial crisis of 2008, rents in both Parkdale and the Toronto CMA remained largely stable. The average rent for a one-bedroom unit in Parkdale over this period was \$770. Vacancy rates

rose above 3%, a rare occurrence over the last 30 years, which moderated rent increases. Flat rent levels and 2% annual inflation meant that in inflation-adjusted dollars rents decreased during this period (see fig. 8).

Following the turbulence of 2008, rents began a long upward march. Between 2008 and 2019, the average rent for a one-bedroom apartment in Parkdale increased by 4% a year, much faster than the average tenant's income or inflation. Examining a three-year rolling average, rent increases accelerated over this period (see fig. 9). The average rent for a one-bedroom unit in Parkdale jumped from \$775 in 2007 to \$1,000 in 2015. It took only five more years for rents to increase by a further 30%, to \$1,300 in 2020.

The COVID-19 pandemic created wide-ranging and fast-moving changes in the rental market. Between 2020 and 2021, average rents across the Toronto CMA increased by the lowest annual amount since 2009. The rental vacancy rate shot up from a tight 1% in 2017 to 4.6% in 2021, the highest rate in the past 30 years (see fig. 10). This was the first time in a decade that the vacancy rate increased above the generally perceived "healthy" level of 3%. In Parkdale, the average rent for a one-bedroom unit remained flat from 2020 to 2021, at \$1,300. The average rent for a bachelor unit, however, increased from \$1,000 to \$1,060. There are signs that rental demand is resurging and that these trends of moderate rents and higher vacancy rates could deteriorate quickly. Urbanation, a Toronto-based real estate consulting firm, has concluded that pandemic discounts are behind us and that the Greater Toronto Area rental market is "re-entering its growth phase seen prior to the pandemic" (Urbanation, 2022). The company estimates that the rental vacancy rate peaked in 2021 and has already fallen back below 2%. In the rental condominium market, Urbanation found that rents have caught back up to their 2019 peak, reaching \$2,400 for a 710-square-foot condominium in Toronto (Urbanation, 2022). New government data on rent levels and vacancy rates will be collected in October 2022 and released in 2023.

Figure 7. Average rent for one-bedroom units, South Parkdale and Toronto census metropolitan area

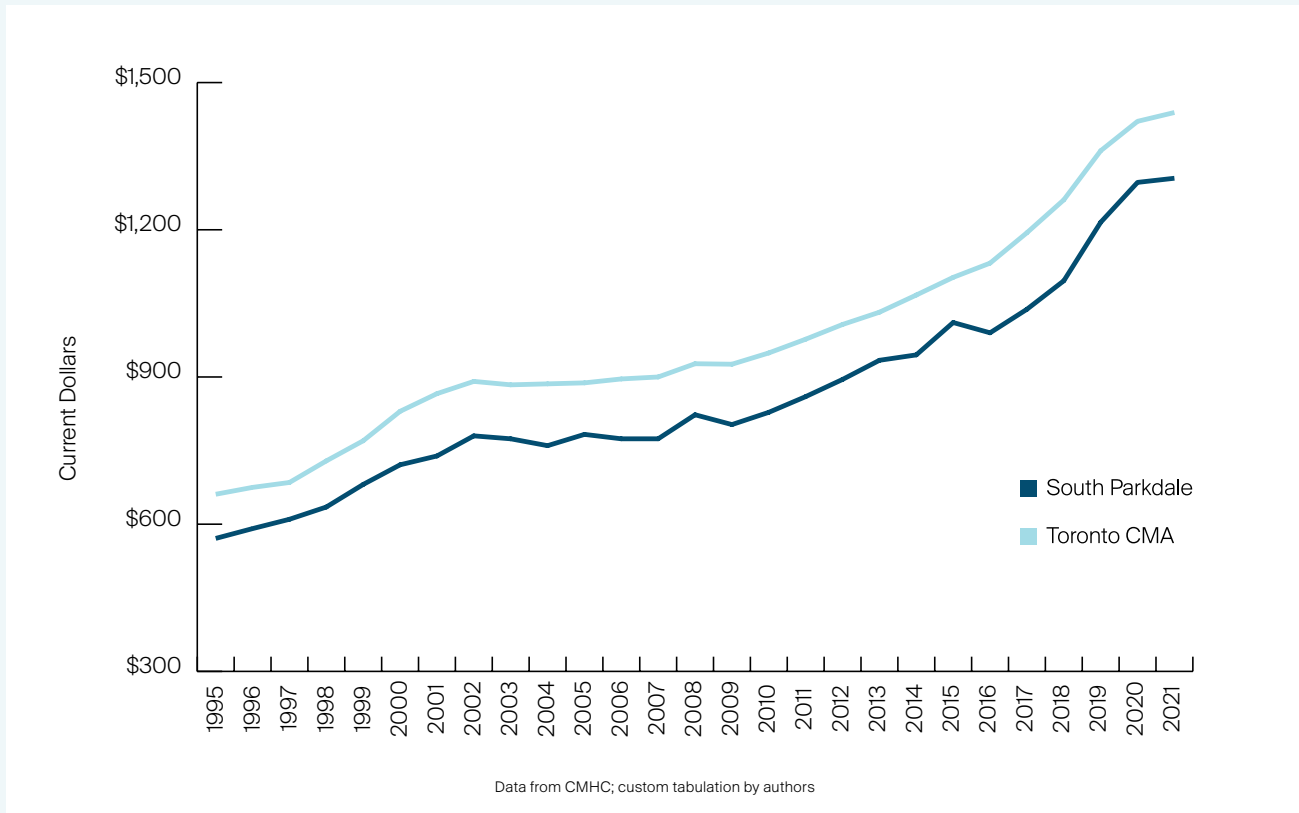


Figure 8. Inflation-adjusted average rent for one-bedroom units, South Parkdale and Toronto census metropolitan area

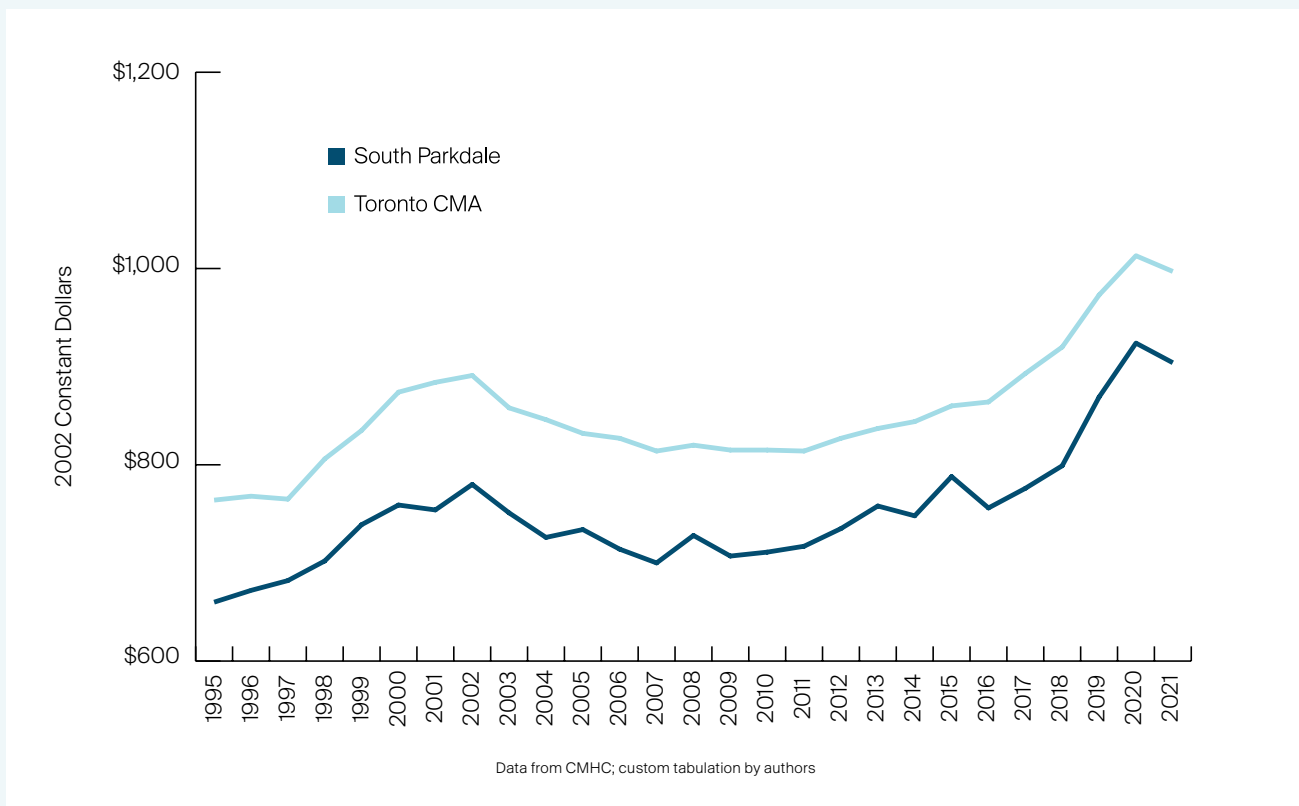


Figure 9. Annual change in average rent for one-bedroom units, South Parkdale

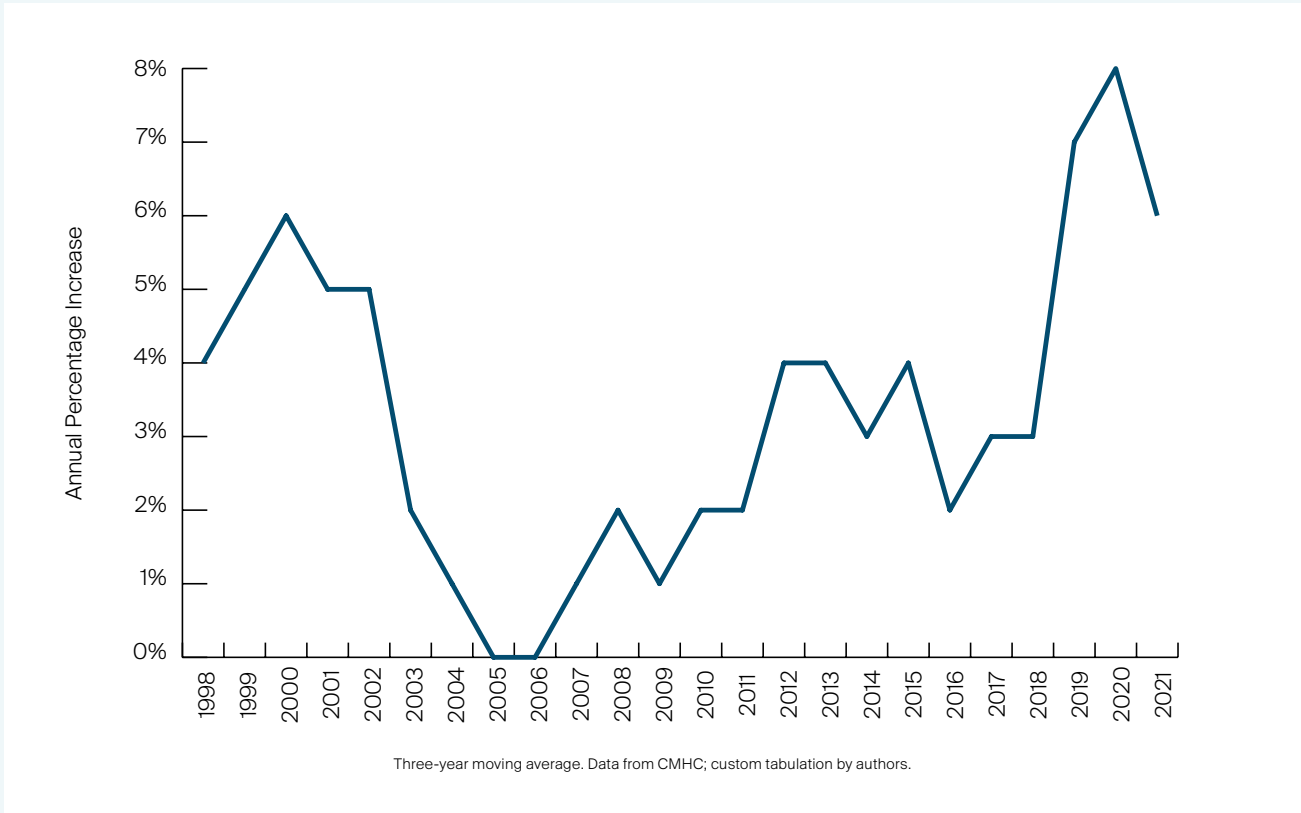
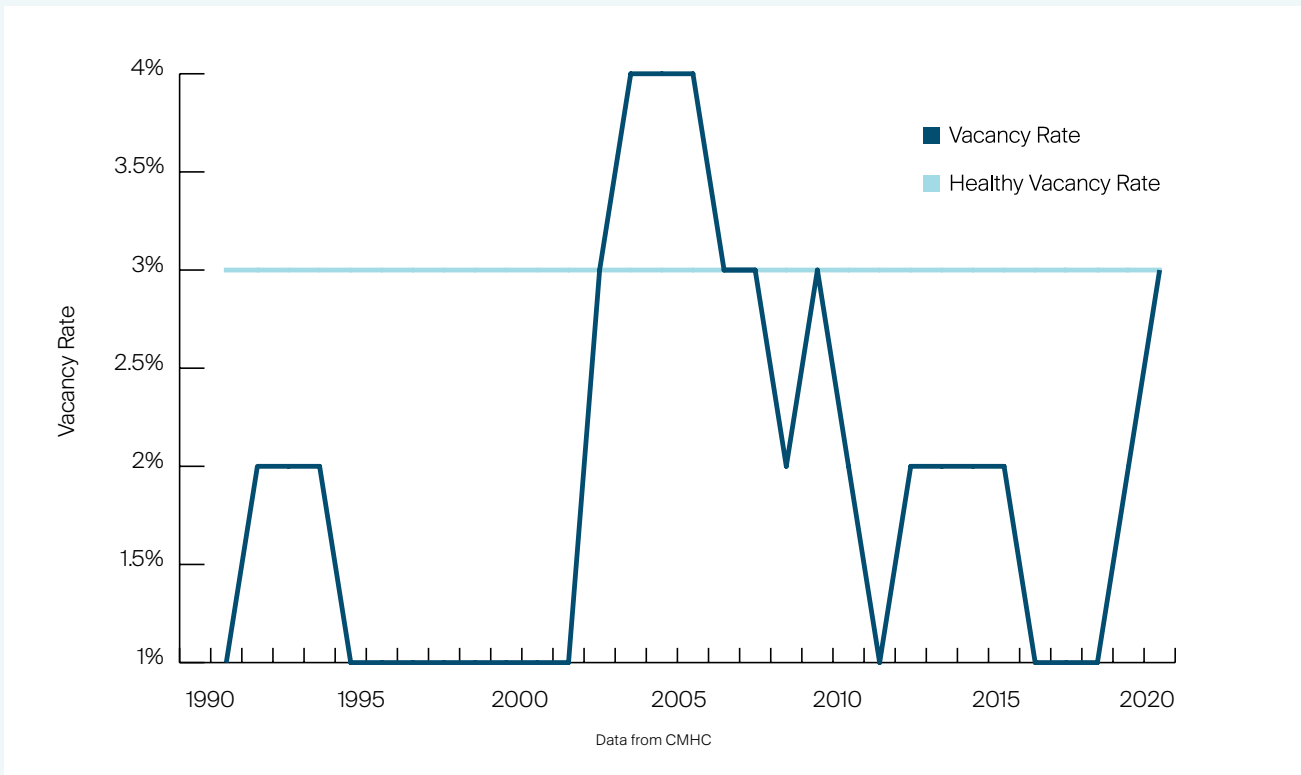
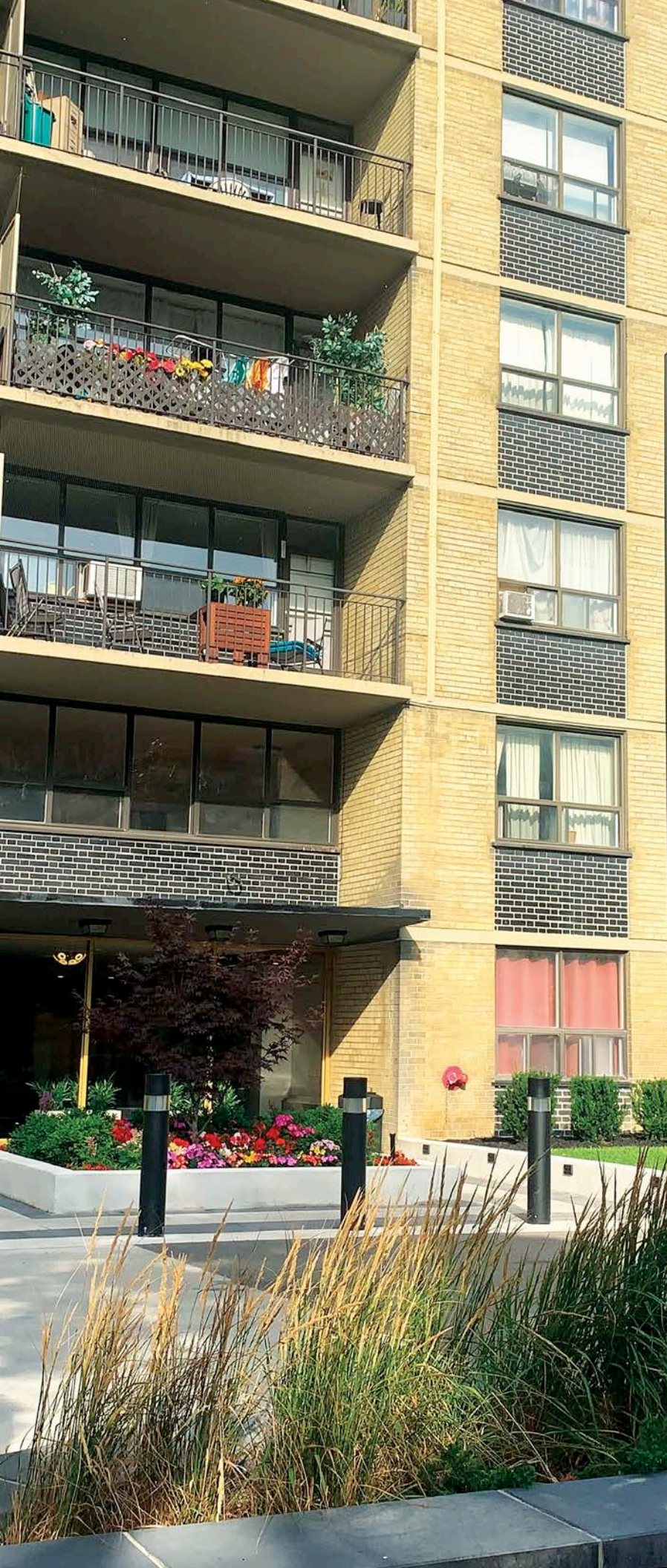


Figure 10. Rental vacancy rate, Toronto census metropolitan area





hazelview
PROPERTIES

115

Tyndall Avenue
The Surfside

437-290-0812

hazelviewproperties.com

115 Tyndall Avenue, previously owned by Metcap,
was purchased by Hazelview Properties in 2022

Advertised rents, 2015–22: Expectations for gentrification

Another way we explored changing rent levels in Parkdale was by examining the rents advertised on the websites of large landlords in 2015, 2018, 2021, and 2022. Data were collected for 27 Parkdale rental buildings owned by large corporate landlords. Unweighted average advertised rents were compared to CMHC data on average rents for units with the same number of bedrooms.³

This analysis finds that advertised rents in Parkdale have increased significantly and are now out of reach for low- and moderate-income renters (see fig. 11). Between 2015 and 2018, advertised rents in the sample buildings increased by 55% for bachelor units, 38% for one-bedroom units, and 44% for two-bedroom units. This amounts to an average increase in advertised rents of \$430–\$600 in just three years.

Between 2018 and 2021, advertised rents in Parkdale held remarkably stable considering the changes that took place in the intervening years. (Move-in bonuses offered by some landlords in the wake of the pandemic, such as one or two months’ free rent, gift cards, and cash back, were not included in this comparison.)

Between 2021 and 2022, advertised rents resumed their upward trajectory, reaching their highest levels yet. In a single year, advertised rents increased by \$160 for bachelor units, by \$140 for one-bedroom units, and by \$270 for two-bedroom units. In 2022, the average bachelor unit in Parkdale was advertised at \$1,520 per month, the average one-bedroom unit was \$1,770, and the average two-bedroom unit was \$2,270.

Figure 11. Rents advertised by Parkdale corporate and financial landlords, by unit type, 2015–22



³ Several data limitations should be considered when interpreting the results of the advertised rent survey. Rents advertised on landlords’ websites may differ from the rents that tenants actually paid. The survey considered only the number of bedrooms, not the size of apartments in square feet. The survey did not capture small landlords, who are less likely to have websites. Not all unit types were advertised in all buildings for every year of the survey. Finally, move-in bonuses were not included in the comparison.

In 2022, in order for the average advertised bachelor unit in Parkdale to cost 30% of a household's income—a widely used benchmark of housing affordability in Canada—the household would require an annual income of \$60,000. To afford the average advertised two-bedroom unit, using the same measure, a household would require an annual income of \$90,000. While income data from the 2021 census have yet to be released, it is all but certain that the vast majority of renter households in Parkdale cannot afford these rents.

A large gap has emerged between what Parkdale tenants are actually paying in rent and what landlords are asking for new leases for vacant units. In 2015, Parkdale tenants living in one-bedroom units were paying \$1,011 a month on average. In the same year, one-bedroom units were being advertised for only slightly more. By 2018, though, the average advertised rent for a one-bedroom apartment had increased to \$1,560—over \$460 more than what tenants were paying on average for units of the same type (see fig. 12). This gap between advertised rents and rents paid by current tenants remained in 2021 and 2022.

Existing tenants who remain in their homes year over year are protected by rent control in Ontario, which limits the annual rent increases that landlords can charge. However, when new tenants move in, vacancy decontrol allows landlords to raise rents without limits. This policy has enabled landlords to charge significantly higher rents to Parkdale tenants who choose or are forced to move.

Above-guideline rent increases

Some of the rent increases experienced in Parkdale are due to above-guideline increases (AGIs). Under Ontario law, an AGI allows a landlord to increase the rent by an amount that exceeds the annual inflation-linked guideline. This effectively allows landlords to pass on the costs of large capital expenditures (generally more than \$200,000) to tenants. In 2014, in the Toronto ward that

included South Parkdale (the former ward 14), the most common types of renovations cited by landlords applying for AGIs were balcony renovations, elevator repairs, and window replacements. Along with the higher costs of new leases, AGIs account for a portion of the difference between the amount by which average rents actually increased and the amount by which they would have increased if they had increased solely by the guideline (inflation-linked) amounts.

To implement an AGI, a landlord must submit a formal L5 application to the provincial Landlord and Tenant Board (LTB). These L5 applications provide an indication of the number of AGIs being sought in Parkdale and across the City of Toronto.

Across the City of Toronto, the number of L5 applications filed with the LTB more than doubled between 2012 and 2019, rising from 111 to 279 (see fig. 13).⁴ Following the onset of the pandemic, the number of applications by landlords to increase rents on tenants through AGIs dropped city-wide. In 2020, AGI applications dipped to 179, the lowest number since 2013. The LTB data for 2021 are incomplete, capturing January through September only. In those nine months, 145 applications for AGIs were submitted.

In South Parkdale, there has been a steady and significant concentration of AGI applications since digital record keeping began (see fig. 14). A total of 64 AGI applications were filed in the neighbourhood between 2012 and September 2021, and tenants in 15 rental buildings faced two or more AGI applications during the same period. AGI applications in Parkdale continued during the pandemic: in the first nine months of 2021, seven more applications were filed. Geographically, the M6K postal code area, which includes most of South Parkdale, has seen one of the highest concentrations of AGI applications in the City of Toronto (see fig. 15). Box 2 details recent efforts by South Parkdale tenants to organize against AGIs.

⁴ The data do not detail the amount of the rent increase requested or whether the application was approved.

Figure 12. Average advertised rent and average rent paid, one-bedroom units, Parkdale

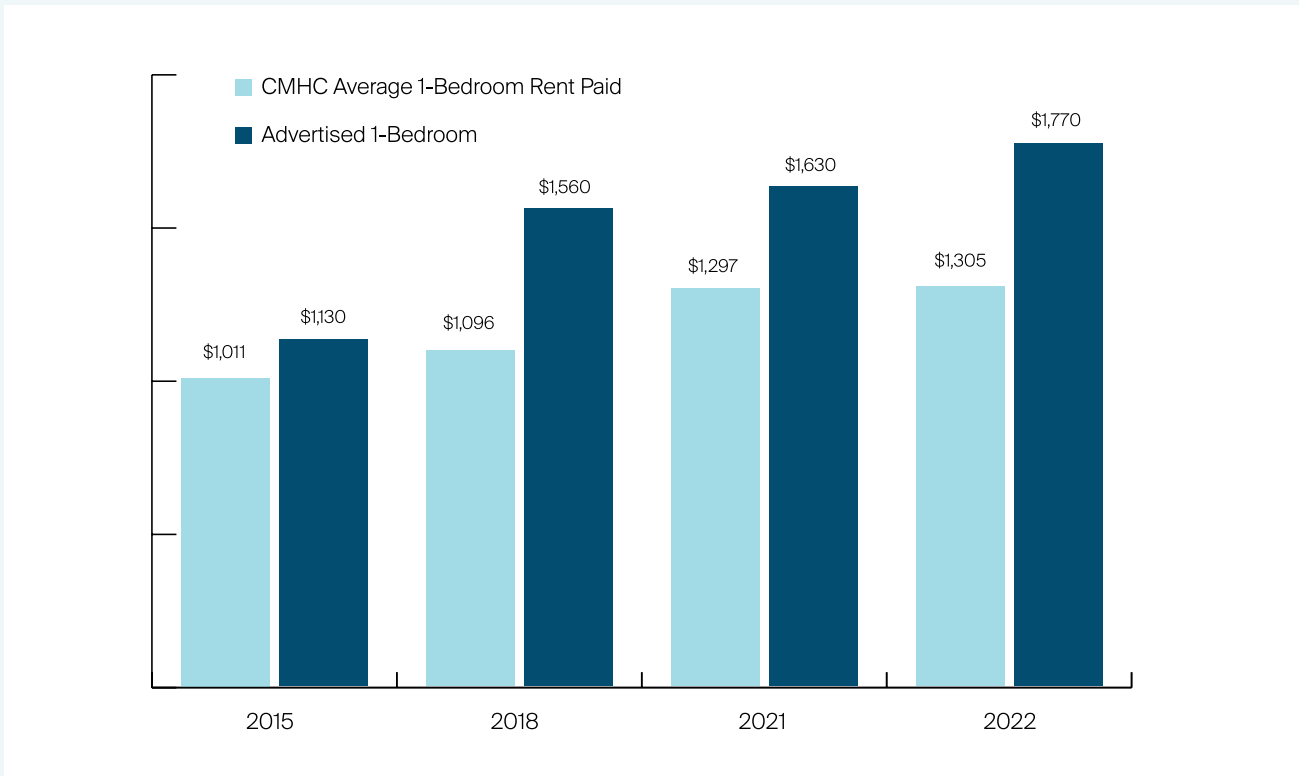


Figure 13. Applications for above-guideline rent increases, City of Toronto, 2012-21

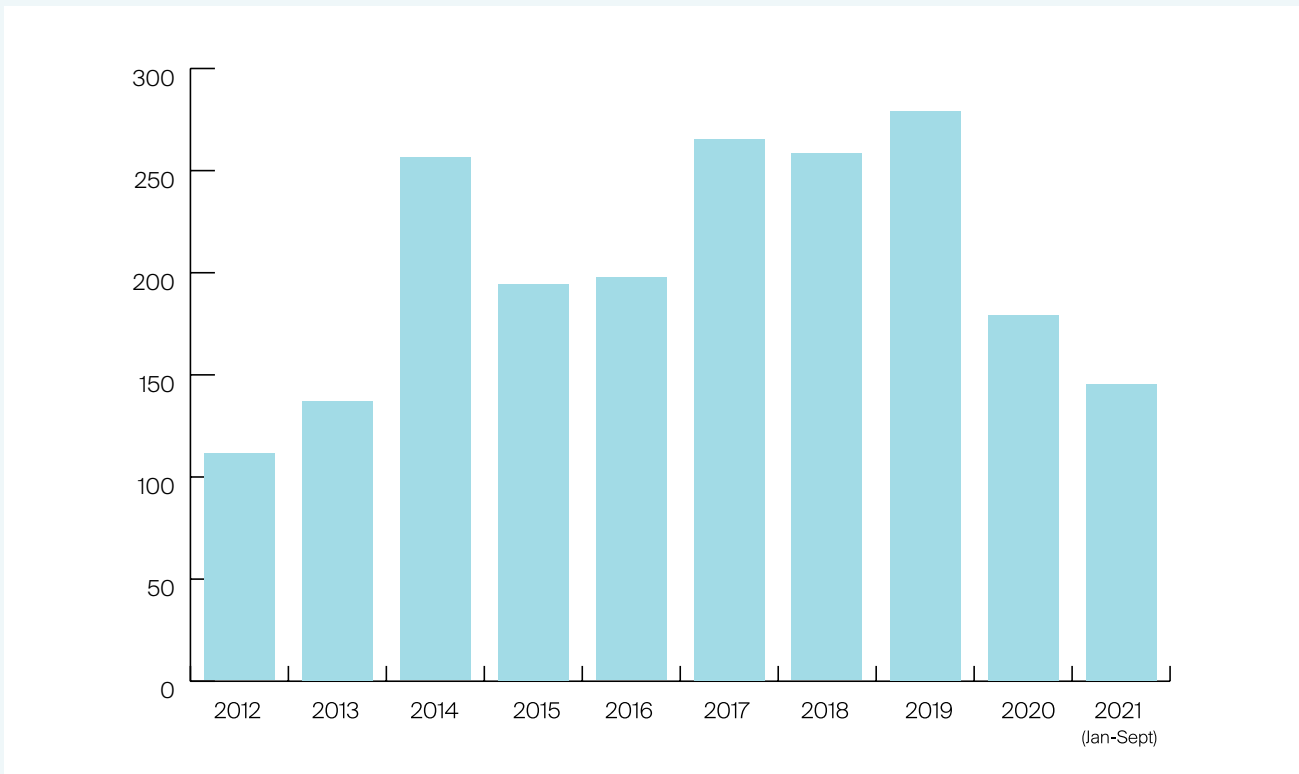
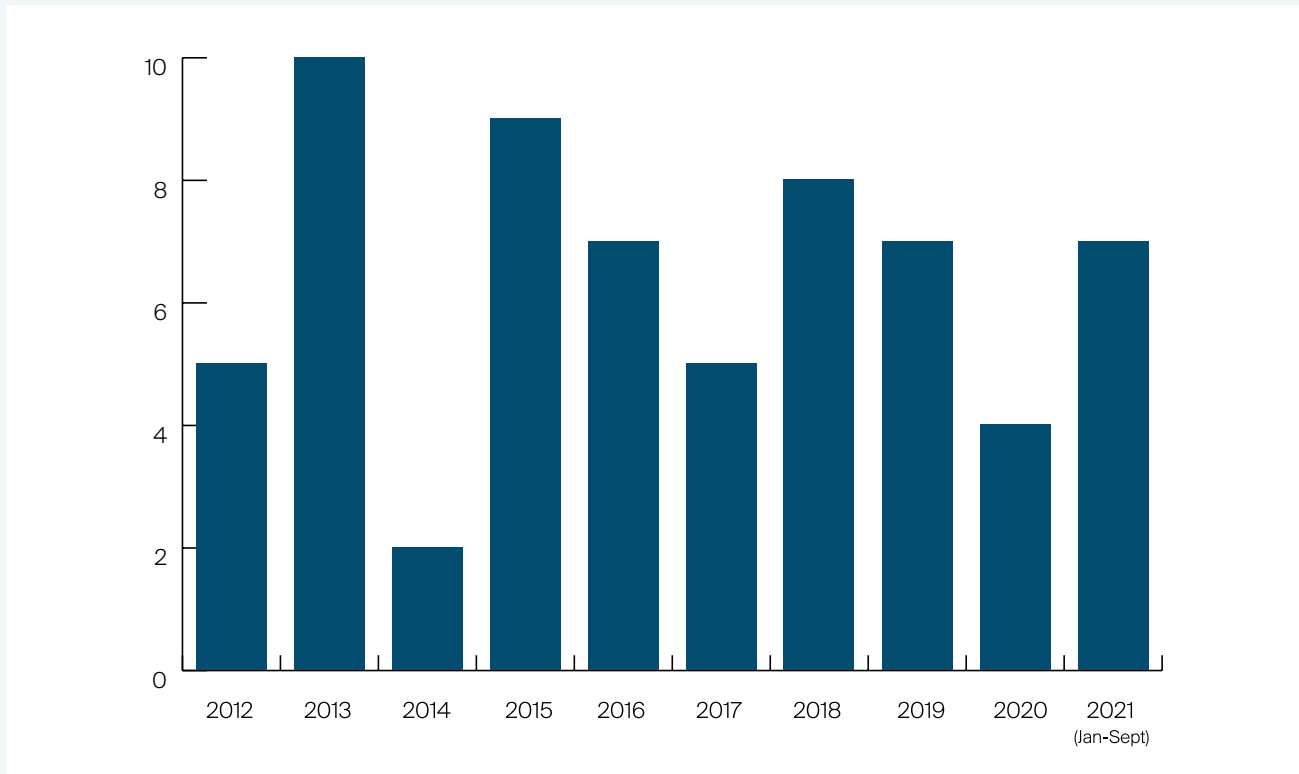


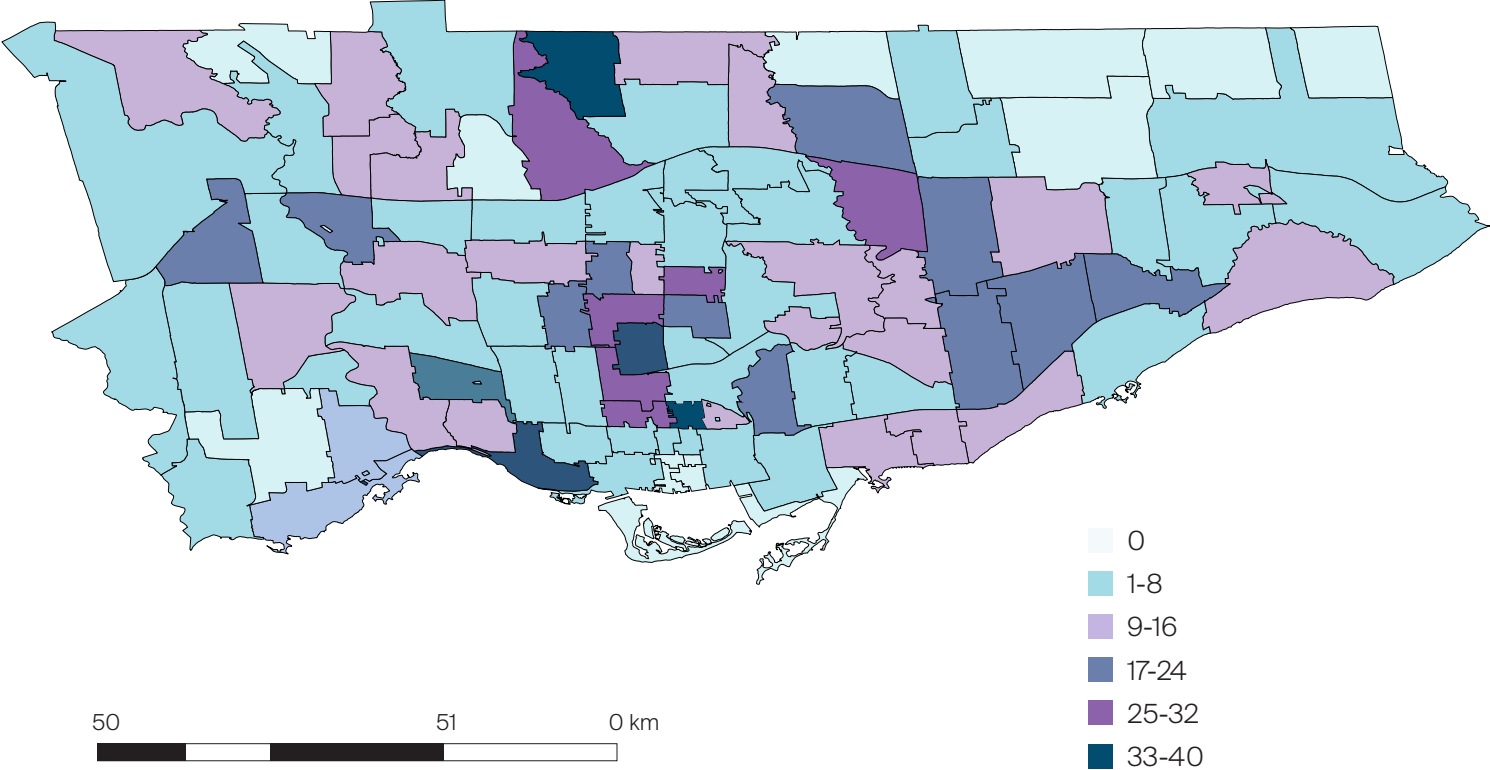
Figure 14. Applications for above-guideline rent increases, South Parkdale, 2012–21



Box 2. Tenant organizing against above-guideline rent increases

Above-guideline rent increases (AGIs) can be challenged by tenants at the Ontario Landlord and Tenant Board (LTB), and opposition to AGIs is evident in South Parkdale. Tenants of 188 Jameson Avenue, an Akelius-owned building, and Parkdale Community Legal Services challenged an AGI in 2014–15 and succeeded in reducing the proposed rent increase by half, to an increase of 4.5% over three years. The City of Toronto provides some financial support to tenants opposing AGIs through the Tenant Defence Fund (TDF). This fund is administered by the city’s Shelter, Support and Housing Administration (SSHA) and the Federation of Metro Tenants’ Associations (FMTA) for tenant groups to hire paralegals. In the former ward 14, the ward that included South Parkdale, the number of applications to the fund increased from 1 in 2012 to 11 in 2014. This spike in applications may be a product of increased outreach by FMTA and SSHA, although as virtually every TDF application is successful, it is likely a response to AGI trends by a mobilized community of tenants.

Figure 15. Applications for above-guideline rent increases by postal code area, 2012-17



Data from LTB via Social Justice Tribunals Ontario

Eviction applications

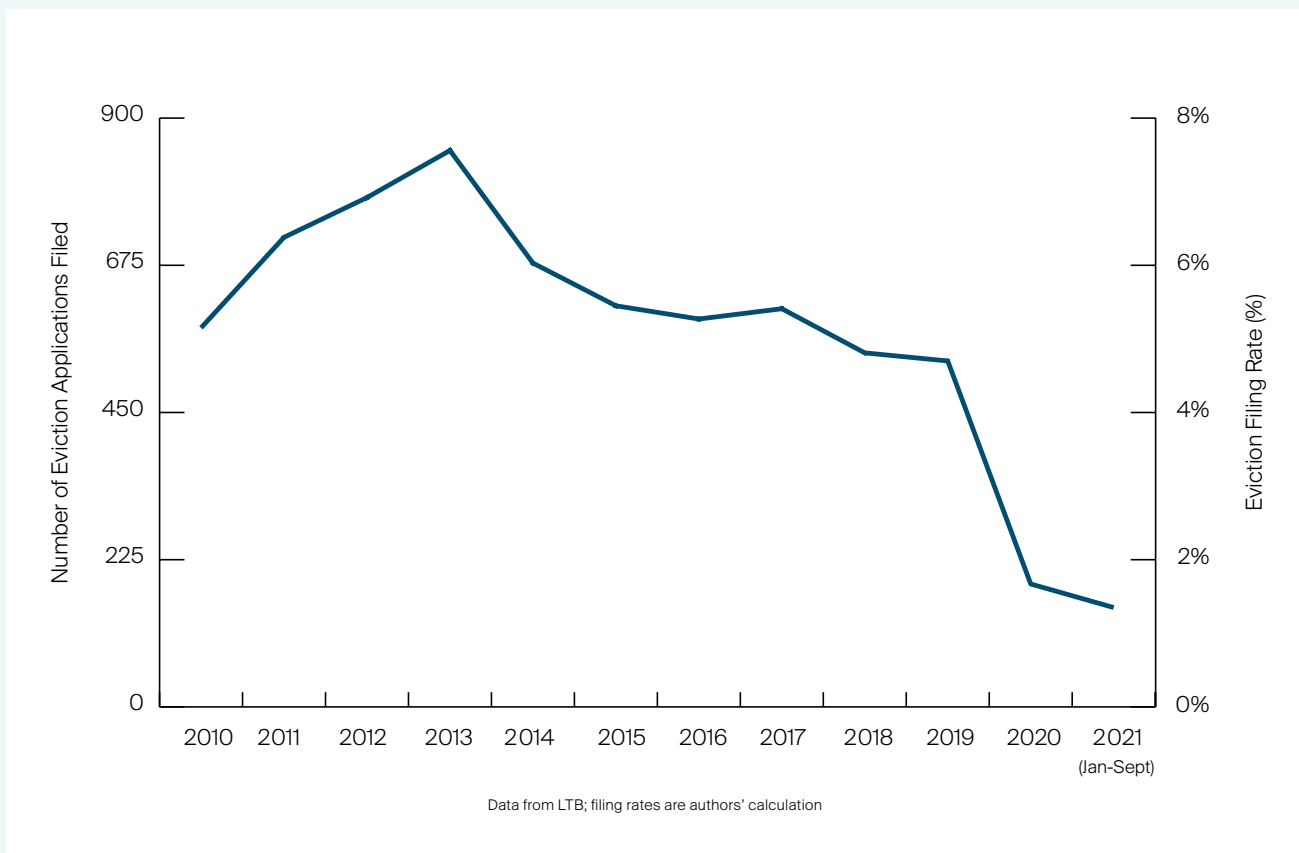
The Landlord and Tenant Board (LTB) is a provincial tribunal that adjudicates formal disputes over residential evictions. Evictions in Ontario are governed by rules set out in the Residential Tenancies Act. Through its administrative record keeping, the LTB collects data on the number, type, and location of formal eviction filings.

An eviction filing is one step in the formal eviction process. That process often starts with a landlord or property manager issuing a tenant with an eviction notice or an informal letter or demand to vacate their home. These notices and demands are non-binding and are not tracked by or filed with any administrative body, so little is known about them. If the tenant disagrees with the eviction notice or demand or simply remains in the unit,

the landlord or landlord's agent can file a formal eviction application. This application triggers an eviction hearing at the LTB, which may result in a formal eviction order. Eviction orders are the only legal way for landlords to evict tenants from rented homes in Ontario.

South Parkdale tenants faced just over 650 formal eviction applications each year on average from 2010 to 2019 (see fig. 16). The number of filings peaked in 2013, with over 800 eviction applications. From 2013 through 2019, eviction filings in the neighbourhood decreased before falling off considerably during the COVID-19 pandemic.

Figure 16. Eviction applications filed in South Parkdale, 2010–21



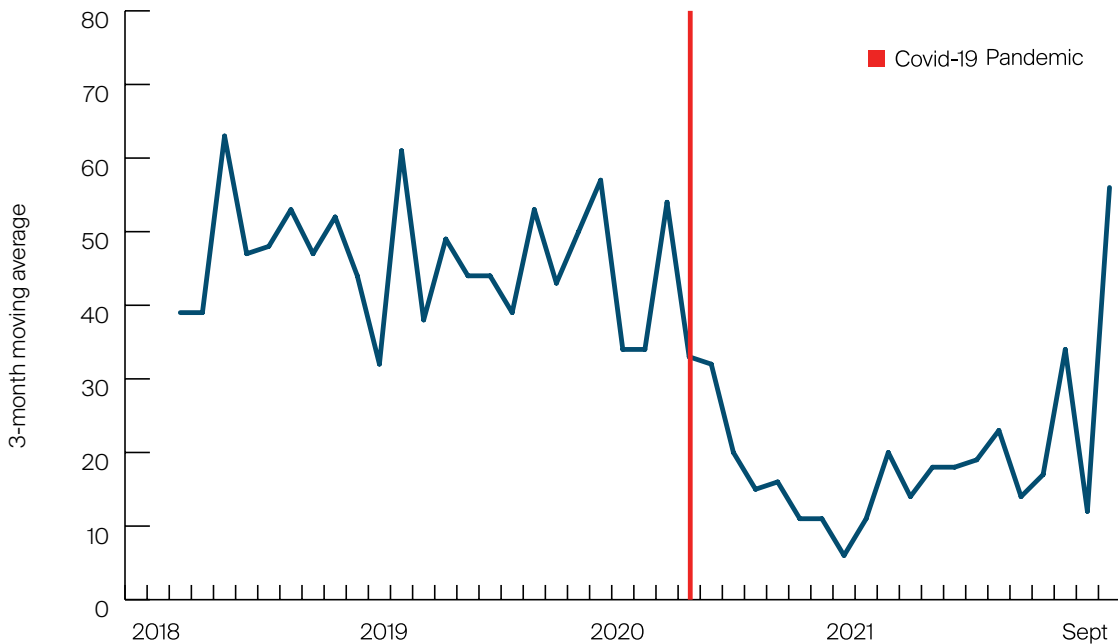
Zooming in on the most recent data, we see eviction filings in South Parkdale trending around 45 per month prior to March 2020. Filings then dropped during the pandemic, bottoming out at fewer than 10 in September 2020. Over the next 12 months, eviction applications began to rise on a moving average (see fig. 17). In September 2021, the latest month for which data are available, there were 56 eviction filings, the highest monthly level since 2019.

Compared to the City of Toronto as a whole, South Parkdale has a significantly higher eviction filing rate (see fig. 18).⁵

In South Parkdale, the eviction filing rate averaged 6% from 2010 through 2019, or 6 eviction applications per year for every 100 tenant households, while the city-wide rate averaged 4.5%. In 2020 and 2021, eviction filing rates were considerably lower than before the pandemic, and South Parkdale's rate fell to close to the Toronto average.

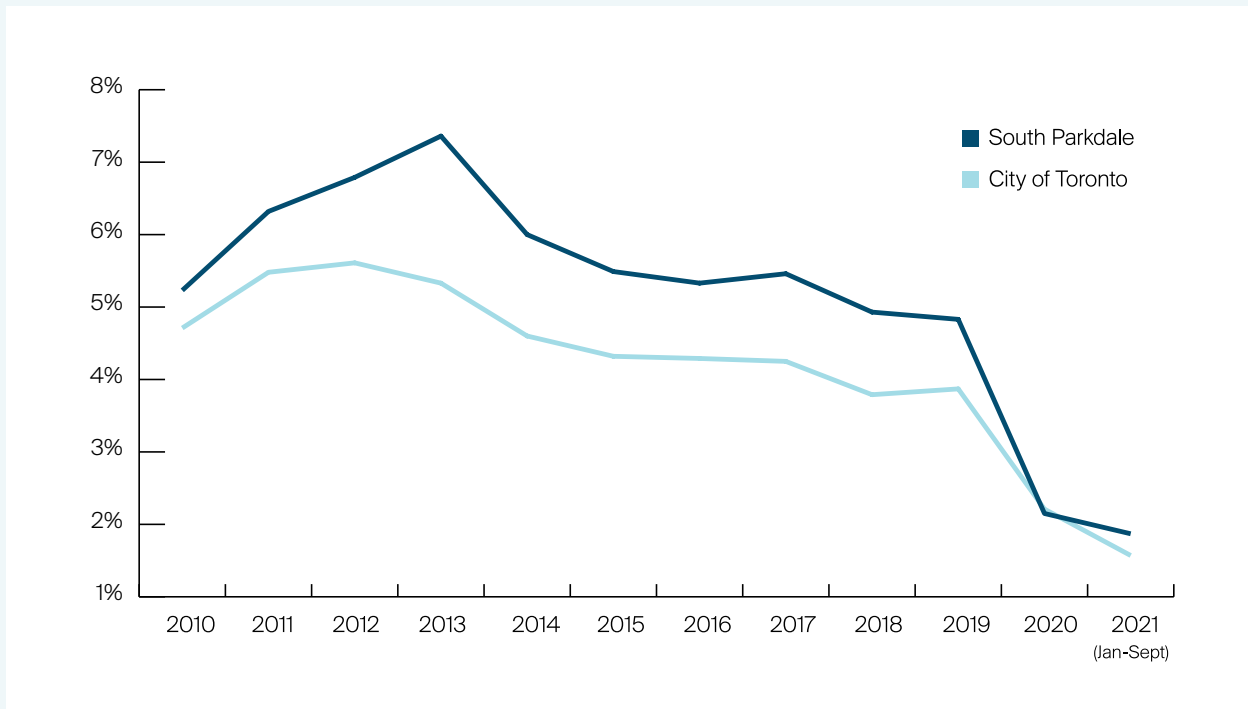
Eviction filing rates in a sample of South Parkdale private rental buildings highlight the building-level variation in eviction rates (see fig. 19). Eviction filing rates vary significantly both between buildings and over time within the same building.

Figure 17. Monthly eviction filings in South Parkdale



⁵ The eviction filing rate is calculated by taking the number of formal eviction applications filed in a given period and dividing it by the total number of renter households in the area.

Figure 18. Eviction filing rates in Toronto and South Parkdale



The eviction application data used in this study have several limitations. First, applications are generally filed only if tenants disagree with the eviction notice or letter or do not move out. There are indications that many renters leave their homes before the eviction process proceeds to a formal application filed with the LTB. Second, the data report only formal eviction applications; they do not capture informal, illegal, or undocumented

evictions. Again, there are indications that many evictions take place outside of the formal LTB process. Finally, not all eviction applications result in an eviction or forced move. Applications may be withdrawn or denied at LTB hearings. Despite these limitations, LTB eviction filing statistics are some of the only data available on evictions in Parkdale and Toronto.

Community Based Researcher, Tenzin Chime, speaks with a tenant of a sample building to recruit research participants



Community needs assessment

Our community needs assessment survey examined tenants' experiences of the financialization of rental housing and the impacts of declining affordability on their well-being. The survey also considered the role of social networks in strengthening organized tenant responses to eviction threats and deteriorating living conditions. The results demonstrate that tenants in Parkdale's low-end apartment buildings are struggling to keep pace with the increasing cost of living while dealing with inadequate units and overcrowded living conditions. Key findings include:

- Almost all tenants surveyed (96%) were experiencing at least one dimension of core housing need—housing that is unaffordable, unsuitable in terms of space, or in inadequate condition.
- Nearly four in five tenants were living in unaffordable housing, and nearly half were living in severely unaffordable housing, paying at least 50% of their income on rent.
- 54% were living in poverty (below the low-income cut-off threshold), and these households were nearly three times more likely to live in overcrowded conditions.
- 40% of households reported earning below \$30,000 annually, with close to 25% on fixed incomes, including 19% who relied on social assistance and 7% who relied on pensions.
- Squeezed between rising rents and living expenses and stagnant incomes, 64% of respondents said they could not adequately meet basic needs such as food security and medicine.
- One in five tenants reported that they had experienced racial, gender, or class-based discrimination by landlords or building staff.
- 45% of respondents said they had been subject to heavy-handed tactics by their landlord, including bullying or intimidation, entering units without permission, and threats of eviction.

- In the absence of public policy protections, robust social networks among tenants serve as a critical buffer against extractive and oppressive business practices by landlords. This buffer is held together by the community's will for mutual care and support.

The needs assessment found that in the previous 10 years, 56% of respondents had a change of landlord. Over the same period, 80% experienced a change in management, including new rent payment or property management systems such as remote customer service, limited superintendent hours, or new fees. Furthermore, 72% of respondents observed an increase in the number of vacant units in their buildings. And importantly, 84% reported a rent increase in the previous 12 months. These changes confirm the rapid transformation underway in the ownership and management of Parkdale's tower apartments.

The findings of the needs assessment also show that landlords' strategies to extract value through higher rents often build on oppressive practices against tenants, such as neglect of repairs, harassment, and racial discrimination. These practices are experienced unevenly, and particularly by vulnerable groups, who are increasingly isolated. Equally important, the needs assessment found that, with some minor variations, there was little difference in experiences of worsening housing insecurity and unaffordability between tenants living in buildings owned by financialized landlords and those living in buildings owned by corporate or small-scale landlords. These findings suggest that what is needed is not just regulations targeting particular types of landlords, such as REITs, but systemic improvements to tenant protection policies for all tenants and the decommodification of rental housing in the service of building a more just housing system.

Needs assessment: A snapshot of survey respondents

55.3%

are women

63.4%

are BIPOC

7.3%

are seniors

53.4%

were born outside
Canada



21%

have lived in Parkdale
for at least 15 years

25%

have lived in Parkdale
for at least 10 years

40%

have lived in in their
building for less than
5 years



\$1,280

Median monthly
housing cost

\$2,700

Median monthly
household income

73%

were employed in the first
year of the pandemic



59.1%

are family households

9.9% are single parents

14.3% are two parents

34.9% are adults only

40.9%

are one-person
households

14.3% live with roommates

26.6% live alone

22.2%

of households include
seniors

14.3% are seniors living
with family

7.9% are seniors living
independently

Core housing need in the context of rising interest in extracting rental incomes

South Parkdale was the 10th most socially disadvantaged of 158 neighbourhoods in Toronto, resulting in its designation as one of the city's Neighbourhood Improvement Areas in 2014. In 2016, 27.3% of households in South Parkdale had incomes

below Statistics Canada's low-income cut-off (LICO) threshold, a common measure of poverty, compared to 17.4% of households in Toronto. And 24% of South Parkdale households had less than \$20,000 in annual income (City of Toronto, 2018).

Table 4a. Household income and low-income cut-off (LICO) status, South Parkdale sample buildings

Annual after-tax household income	Households (N = 169)	%
Less than \$30,000	70	41.4
\$30,000-\$39,999	39	23.1
\$40,000-\$49,999	22	13.0
\$50,000-\$59,999	6	3.6
\$60,000 or more	32	18.9

LICO status	Households (N = 169)	%
At or above LICO	78	46.1
Below LICO	91	53.9

Table 4b. Rent-to-Income Ratio

	No. of tenants	%
Rent <= 30% of Income	35	21
Rent between 30% and 50%	52	32
Rent >= 50% of Income	77	47
Total	164	100



Bernadette Rilloraza, tenant organizer at 55 Triller Ave and Tenant Advisory Committee member, and PNLB Board Member standing

Our needs assessment confirms this neighbourhood-wide trend, with a caution: tenants living in the sample buildings were living in worse economic conditions than South Parkdale residents overall. In 2020–21, more than 64% of tenant households reported earning below \$40,000 annually (see table 4), with an average household size of 2.34 people. Close to 25% were on fixed incomes, about 19% relied on social assistance, and 6% relied on pensions.

Strikingly, about 54% of survey respondents were living below the LICO, despite that nearly 75% reported some form of employment income in 2020. This finding points to the links between declining housing affordability and stagnant wages, the growth of precarious work, and low social assistance rates. Many South Parkdale tenants are essential workers yet also precarious workers, evidenced by 35% of respondents reporting they worked as government-designated essential workers during the COVID-19 lockdowns.

Almost all survey respondents (96%) reported experiencing at least one dimension of core housing need (unaffordability, unsuitable housing, or overcrowding). Nearly two-thirds (64%) of respondents had at least two unmet core needs, and 11% suffered from all three unmet needs, facing a risk of losing their home (cf. Paradis et al., 2014). Indeed, tenants living in tower apartment buildings are more likely to be in core housing need than South Parkdale households overall. Our needs assessment found that housing unaffordability is by far the most important concern among tenants. Fully 79% of survey respondents were living in unaffordable housing, defined as spending at least 30% of their gross income on rent, in contrast to 52% of South Parkdale households overall (based on 2016 census data). Strikingly, almost half of respondents (47%) were living in severely unaffordable housing, defined as spending 50% or more of their household income on rent. One tenant said: “Housing affordability is outrageous now. You really need to have two jobs to survive in the city on your own.”

Table 5. Current rent (including utilities) by move-in year and apartment type, Parkdale

Move-in year	Bachelor		1 bedroom		2 bedroom	
	Average	Median	Average	Median	Average	Median
1999 or earlier	\$761	\$761	\$1,176	\$1,077	\$1,220	\$1,200
2000–9	\$866	\$830	\$1,128	\$1,182	\$1,319	\$1,300
2010–13	\$842	\$853	\$1,081	\$1,072	\$1,402	\$1,313
2014–17	\$1,108	\$1,096	\$1,289	\$1,301	\$1,517	\$1,550
2018–21	\$1,438	\$1,519	\$1,575	\$1,650	\$1,902	\$1,945

Table 6. Unlawful rent-increase practices during tenancy by landlord type

Unit type	Financialized landlord	Corporate or local landlord	Total
Increased rent without 90-day written notice	12%	2%	9%
Increased rent less than 12 months after previous rent increase	7%	7%	7%
Increased rent by more than above-guideline amount	17%	27%	20%
At least one of the above	32%	33%	32%

As part of the survey, tenants were asked to report the rent they currently paid and the year they moved into their homes. The responses suggest that the decline in housing affordability in South Parkdale is accelerating. As table 5 shows, those who moved into rental units between 2018 and 2021 were paying considerably higher rents than those who moved in between 2010 and 2013. Between 2010 and 2021, the average rent paid by survey respondents for bachelor units increased by over 70%, while the average current rent for one-bedroom units increased by 46% and the average current rent for two-bedroom units increased by 36%.

In October 2020 (i.e., during the survey period), the Province of Ontario implemented a rent freeze, which was effective until December 31, 2021. Nonetheless, 84% of tenants surveyed reported experiencing a rent increase between December 2019 and January 2021. Some 35% of these tenants worked during the COVID-19 lockdowns as essential workers.

A harsher picture emerges when considering landlords' unlawful rent-increase practices over a longer time span. As table 6 shows, 41% of respondents reported experiencing at least one unlawful rent-increase practice

during their tenancy. These practices included increasing rent without giving the required 90-day written notice (9%) and increasing rent more than once in a 12-month period (7%). The data further suggest that financialized landlords are more likely than other types of landlords to increase rent without providing the required written notice, while non-financialized landlords show a greater propensity to increase rent by more than the legal limit.



Equally important, one in five tenants (20%) reported unlawful rent increases above the guideline (AGI) amount during their tenancy. The challenge of AGIs was one of the central concerns raised by tenants in focus group discussions:

“The landlord justified a rent increase by the cost of repairs to the driveway leading into the parking lot, but most tenants (including me) don’t have cars, so we were asked to bear the cost of the repairs without being consulted and without getting any benefit from the repairs.”

“AGI increases should be looked at. Tenants pay for full cost of upgrades, yet equity in the building is good for the landlord on re-sale.”

“I do not need any extra fancy upgrades and renovations to the building which increase the rents. They only need to maintain the units in a decent way to live.”

“Tenant experiences suggest that tenants do not directly benefit from upgrades associated with AGIs but are forced to bear the cost of cosmetic improvements that could contribute to increasing their unit’s market value and their risk of displacement.”

Faced with growing housing expenses, many tenants have few other options than to share their units with family members and acquaintances in order to lower costs. Overcrowding is another persistent challenge faced by tenants in high-rise apartments (Paradis et al., 2017). About 22% of respondents reported living in overcrowded conditions, with more than two people per bedroom. However, when taking into account age, sex, and relationships between occupants, we found that 38% of respondents were living in unsuitable housing as defined by CMHC’s National Occupancy Standard (NOS). That means that over one-third of survey respondents were living in housing that was not large enough for the size and makeup of their household and could not afford a suitable alternative on the market.



Illustration of overcrowding - Overcrowding is a persistent challenge faced by tenants in high-rise apartments with 22% of respondents reported living in crowded conditions.

Illustration by Paterson Hodgson

Table 7. Overcrowding by unit type

Unit type	Overcrowded units	Total units	% overcrowded
Bachelor	7	32	21.9
1 bedroom	58	119	48.7
2 bedroom	11	51	21.6
Total	76	202	37.7

As shown in table 7, those living in one-bedroom units were more than twice as likely to live in overcrowded conditions as those living in bachelor and two-bedroom units. In addition, households living below the LICO threshold were nearly three times as likely to live in overcrowded conditions.

Crowded living conditions are a struggle for both families and singles. We heard from seniors, immigrants, and young adults who share a bachelor or one-bedroom unit with a roommate so as to be able to afford the rent. One focus group participant said: “Most people are sharing apartments because they can’t afford it and this increases safety and security and hygiene issues.” Another tenant had creatively set up a modest curtained partition in a shared bachelor unit for some privacy. They explained: “I live in a bachelor apartment and it is very expensive (\$1,500), which is why I have created a divider in the apartment with curtains and found a roommate to live together.” Living in close quarters with a roommate and without privacy was a strain for some seniors, who craved their “own space.” But with rents rising over the last 10 years, sharing and crowding is the only affordable option for those with low or moderate incomes.

Strikingly, 74% of survey respondents reported living in inadequate housing, evidenced by their units requiring

three or more repairs in the previous 12 months—despite corporate landlords’ advertisements for “first class” rentals. Pests were by far the most common maintenance issue, reported by about 74% of respondents. Mice and cockroaches were the most common types of pests, with some tenants reporting bed bug infestations. Other issues widely reported by tenants included plumbing problems (52%), heating or cooling issues (46%), malfunctioning appliances (43%), holes in walls or ceilings (42%), insufficient hot water (35%), broken windows or doors (34%), and non-functioning smoke alarms (18%).

Inadequate housing is linked with disinvestment and poor management, as well as landlords’ strategies of squeezing rents and building-level displacement pressures. Although more than 30% of respondents reported that building management completed all requested repairs, 35% said that fewer than half of their repair requests were addressed. One tenant said, “The landlord has been refusing to acknowledge the repair/maintenance issues that I have been bringing up and never sent anybody.” Another reported: “We have notified the landlord multiple times of problems, and they will send someone in to look at it. But that person comes unprepared for the size of the problem, and then leaves and never returns. Wash, rinse, repeat.”

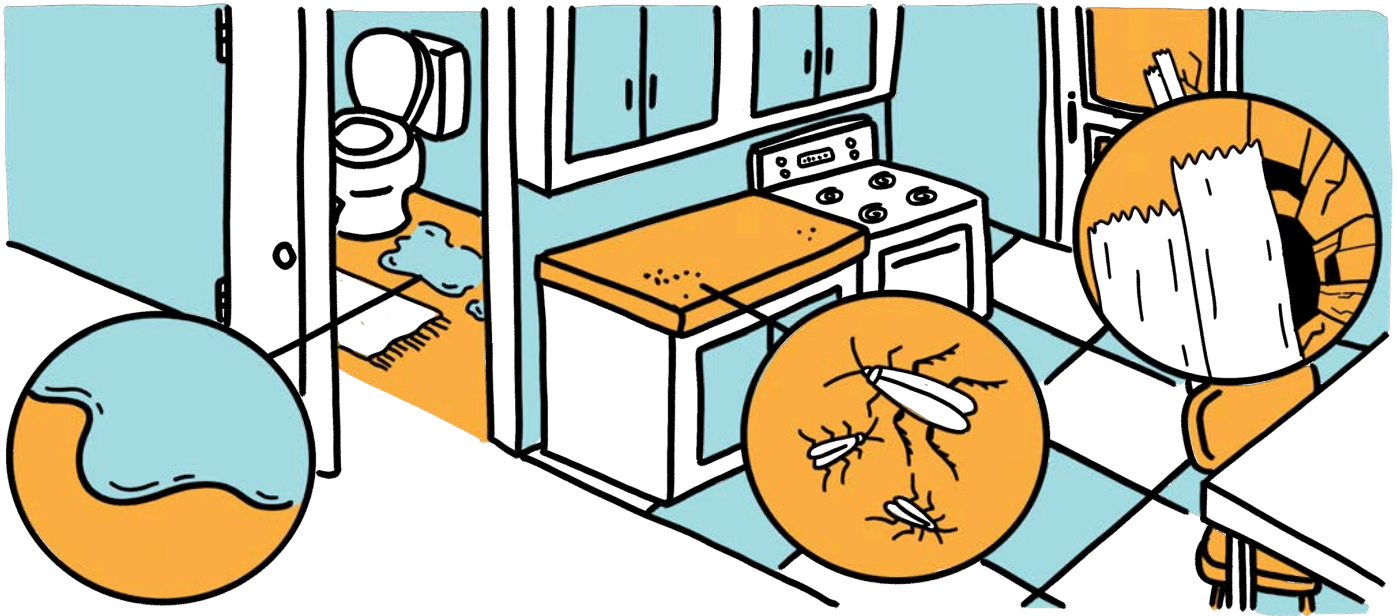


Illustration of inadequate Housing - 74% of survey respondents reported living in inadequate housing, evidenced by their units requiring three or more repairs in the previous 12 months.

Illustration by Paterson Hodgson

In cases where work was undertaken, over 30% of respondents said they were dissatisfied with the quality of repairs. Even if a contractor is hired, the repairs may be substandard and take a long time. Focus group participants commonly pointed out that landlords (and contractors) seek to avoid costly structural repairs by simply patching over leaks and damage, only to have the issues resurface. One tenant said: "I had a hole in my cupboard for almost a year, a rotting counter and a leaking sink. The repair that has been carried out was nothing but bandaging the issues, which caused the damages to come back and needed to be repaired again over time." Another tenant shared: "They need to replace the kitchen cupboards and counters that are old and collapsing instead of just painting them horribly."

One participant cited inadequate repairs as an intentional strategy used by landlords to push long-term tenants out of their units: "[Landlords] want to intimidate people, create adverse conditions in their daily lives so that they can push people out." Another tenant offered a similar assessment: "Landlords aren't taking repair issues seriously even when they have the ability to do so, so as to send the messages to the tenants that they aren't paying enough money on rent."

Focus group participants shared observations of landlords providing differing levels of maintenance to tenants according to the rents they were paying. One tenant shared: "They give better and more frequent repairs to tenants who are paying higher rents." Another tenant corroborated this experience: "Being on the higher end of the rent price in the building I do feel I get treated well considering we are at market value, I have not heard the same for residents at lower rents."

Notably, 32% of needed repairs went unreported by tenants. While most of these tenants felt their landlords would not do the work or do it well and in a timely manner, tenants were also afraid of having workers in their units during the pandemic, and a few feared being met with aggression by property management staff or being blamed for the issue. One tenant explained: "Many neighbours don't ask for repairs because they have experienced harassment and disrespect from maintenance and management." Another tenant shared their hesitation to make maintenance requests for fear of losing their home: "I don't ask about repairs or upgrades because I don't want to rock the boat. I sort of feel stuck here because rent will be too expensive if I have to move."

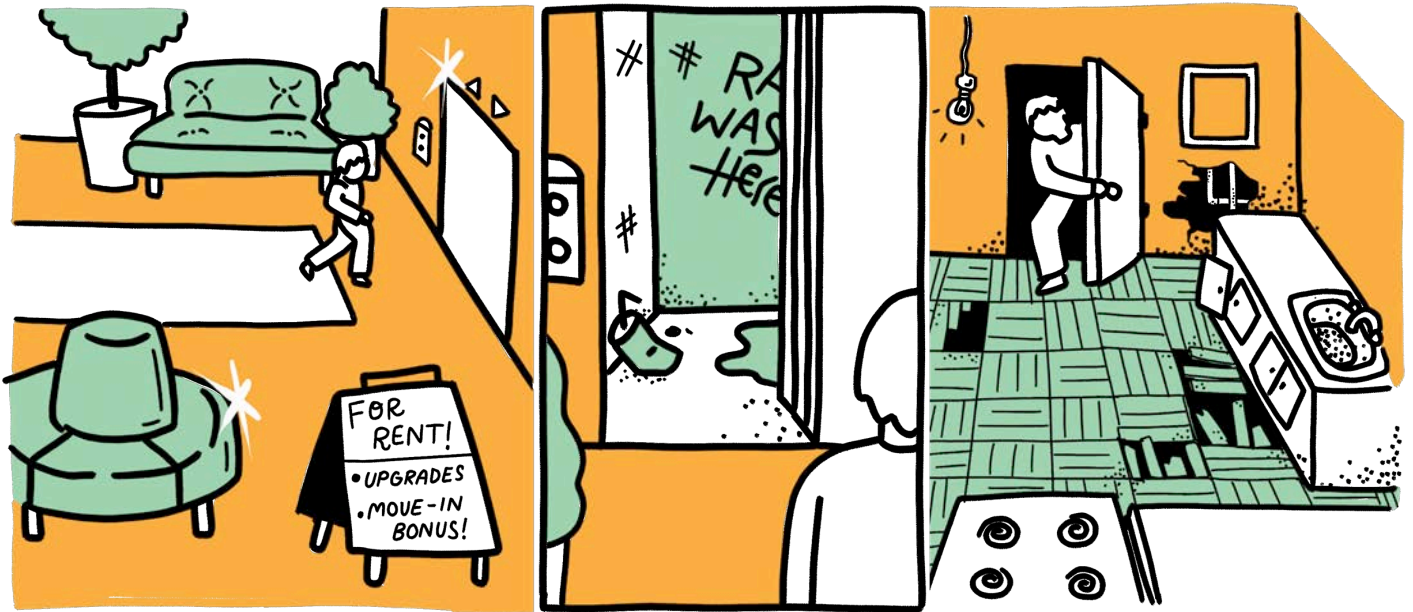


Illustration of trend of landlords upgrading lobbies and gentrified units while neglecting unit repairs.

Illustration by Paterson Hodgson

Yet another shared a story of reprisal from management: “I sent photos to the landlord in regards to pests and cleanliness and their response was an N5 notice claiming I was the cause of the disrepair.”

Because of persistent neglect and fears of mistreatment by management, 26% of respondents reported having completed necessary repairs themselves. Multiple focus group participants shared their experiences of being forced to address repairs on their own as landlords and contractors did not respond:

“I have put steel wool in mouse holes. The landlord makes desultory and unsuccessful attempts at pest control, and after a while I gave up on him and bought my own mousetraps, roach traps, pesticides, and boric acid powder.”

“[We] bought a new stove and fridge because the ones given to us didn’t work. I’m going to need a new stove and fridge before long, but I’m putting it off until it needs to be done. You don’t want to be a troublesome tenant, I suppose.”

“The main issue is floor-tile replacement after flooding incidents. This was only partly done and after long delays. Given the harassment I have faced—blaming me for faults in the building’s plumbing and now serving an N5 with false allegations by the super—I avoid engaging with them and just live with the situation while the eviction threat is pending.”

We also found that it is difficult for some tenants to make their demands known to landlords because they face oppressive conduct by landlords. One in five tenants reported that they have experienced racial, gender, or class-based discrimination by landlords or building staff. And, as detailed in table 8, 46% of respondents experienced significant issues with their landlords, including bullying or intimidation, entering units without permission, and threats of eviction.

Table 8. Percentage of tenants reporting oppressive landlord practices

Problem	Financialized landlord	Corporate or local landlord	Total
Bullying or intimidation	24.7%	19.7%	23.0%
Interfering with tenant organizing or mutual aid (e.g., taking down posters, hiring security guards, calling police)	26.2%	24.6%	25.7%
Entering unit without permission or notice	18.5%	26.2%	20.9%
Threatening with eviction	18.5%	16.4%	17.8%
Refusing to provide rent receipts	7.7%	5.0%	6.8%
At least one of the above	44.6%	47.5%	45.6%
Total respondents	130	61	191

In focus groups, tenants shared stories of intimidation and bullying by landlords:

“The landlord has tried to evict me because I have the audacity to hold him accountable for his irresponsibility and call him out on his harassment tactics. Because I don’t hold back from vocalizing the problems in the building, the landlord sent a letter to everyone saying that this tenant is complaining about repairs and that it is not recommended. This silenced everybody from raising issues. I am scared to speak with others now because the landlord might target me again and I am not scared of the landlord but I don’t want to go through all this again. It’s so debilitating.”

“When they thought I owed money and I took them to court to prove the mistake was on their end, I constantly had my place violated by their entrance with little to no warning. The landlords acted like hired goons with intimidation tactics. I didn’t feel comfortable leaving my apartment.”

Impacts on tenant well-being

One focus group participant shared an analysis of landlords' unresponsiveness as an intentional strategy:

"The reason why they wouldn't complete our repairs is so that they can pressure us into moving out. But then, moving out is not an option for us, because where can we find an affordable place? So we don't have a choice but to adjust."

As this tenant observed, Toronto's housing market, with its 1.1% vacancy rate, is facing an affordability crisis so severe that it can be next to impossible to find affordable and adequate housing in the city (City of Toronto, 2019). For landlords, vacancy decontrol works as an incentive to vacate units occupied by long-term tenants paying relatively low rents in order to raise rents on new tenants. As noted in the introduction, corporate and financialized landlords use gentrification by upgrading to reposition apartment buildings as high-end products targeting higher-income renters. Behind the corporate marketing, long-term and vulnerable tenants have to put up with substandard housing conditions and systemic neglect. Buildings were living in worse economic conditions than South Parkdale residents overall.

In 2020–21, more than 64% of tenant households reported earning below \$40,000 annually (see table 4), with an average household size of 2.34 people. Close to 25% were on fixed incomes, about 19% relied on social assistance, and 6% relied on pensions.

Tenants try to stay in their inadequate units and absorb rent increases by making personal compromises that would lead to their impoverishment and negatively impact their well-being. As table 9 shows, a striking 64% of respondents reported experiencing financial hardship that compromised their ability to meet their daily subsistence needs in the previous 12 months (the first year of the COVID-19 pandemic). 41% of respondents said they were unable to pay for medicines or medical costs, and 41% worried about having enough food, skipped meals, or reduced meal portions. Notably, compromised access to necessary medical care and food can have a considerable effect on mental and physical health.



Table 9. Tenant burdens arising from financial hardship in previous 12 months

Type of burden	Tenants reporting burden	Total respondents	%
Partial or late rent payment	59	196	30.1
Eviction notice or threatened with eviction	25	199	12.6
Partial or missed bill or credit card payment	79	202	39.1
Unable to pay for medicines or uninsured medical costs	79	195	40.5
Worried about having enough food, skipping meals, or reducing meal portions	82	201	40.8
At least one of the above	131	206	63.6

On a day-to-day basis, poor living conditions destabilize the caring capacities of residents and their families. This is a serious issue in South Parkdale, where 22% of survey respondents were living with seniors. The ongoing process of gentrification by upgrading risks disrupting social infrastructure and social networks that many vulnerable people depend on.

This trend has considerable impacts on newcomer communities. For example, a focus group with Tibetan residents revealed that the number of Tibetan immigrants settling directly in Parkdale is decreasing due to declining housing affordability. Newly arrived Tibetan residents are struggling more with day-to-day survival than are those who arrived earlier. Tibetan participants noted that affordability in Parkdale is not just about housing needs but also about protecting a sense of identity and community. They worry that the

neighbourhood is becoming increasingly unaffordable and will soon be Little Tibet in name only:

“As a people fighting for our land back home, Little Tibet allows us to put Tibet on a map, even if not on a world map, but at least on the map of Toronto. That symbolism is important for stateless people like us because it’s also about preserving our identity. There is a great significance to that . . . We must create this awareness among Tibetans that if we don’t act and organize on housing issues now, we will lose the Tibetan presence in Little Tibet.

People say we can find cheaper housing if we move out to a farther place but I wouldn’t be happy there. I wouldn’t know how to move around. Parkdale makes me happy to be around Tibetans.”

Tibetan circle dancing or *gorshay* is the center piece of Lhakar, a long-standing weekly protest gathering in Parkdale that is part of the Tibetan movement for self-reliance and autonomy



Tenant organizing and social networks

In the absence of public policy protections, tenants' social networks serve as a critical buffer against extractive and oppressive business practices by landlords. This buffer is held together by the community's will for mutual care and support, which is often invisible to the public. Tenants are also engaged in more confrontational strategies to protect their homes and neighbours from the actions of private landlords.

Social networks and the benefits that derive from these co-operative relationships contribute to individual well-being and counter the impact of structural inequalities. This was clearly evidenced in the early period of the COVID-19 pandemic, when neighbourhood-based mutual aid networks succeeded in mobilizing resources to address basic needs and provide psycho-social support for tenants, including vulnerable families, seniors, and people living with disabilities.

In the sample buildings, social networks were generally very strong, with 88% of survey respondents reporting that they knew at least one neighbour by name and 46% having close friends or family living in other units in the building. Trust among tenants was evidenced in 63% of respondents reporting that they could turn to a neighbour for advice or support on housing issues and 58% saying that they trusted a neighbour to keep an eye on their apartment when they were away.

Beyond the building level, two-thirds of tenants reported having close friends or family in Parkdale, and 24% reported having large networks of more than 10 close friends or family relations. For 52% of households with dependants, this translated into sufficient trust in their network to leave a dependant in the care of another if they had to be away overnight; this included 20% who had robust networks of more than three people they could rely on for the same.

Civic participation and mutual care were especially strong: 74% of tenants volunteered or provided mutual aid to others in the first year of the pandemic. This included supporting people in their own building (34%), in Parkdale (47.9%), and outside Parkdale (34%). Notably, 40% of survey respondents said they were engaged in some form of collective action (see table 10). Nearly one in three respondents had attended meetings or demonstrations, while more than one in five had notified their landlord of needed repairs or safety issues.

Focus group participants shared their experiences of mutual aid and tenant organizing:

"I'm not intimidated by my landlord or superintendents in large part because I live in a building where tenants are organized and look out for one another."

"I'm the tenant association representative for the building, my issues get dealt with quicker."

"In our lobby, we have a shelf where we leave food or clothes for neighbours who need it. I have done that. I also have supported Idle No More causes. I also sometimes help my neighbours like in case of the abused woman next door, I posted support-line poster for violence against women on our community board."

This strength and vibrancy of social networks has been leveraged and supported by Parkdale's tenant organizers as a way for different social groups to share information, ideas, and resources for advocacy efforts, housing help, general support, and direct action. However, as tenant organizers are fully aware, there are also those who carry their housing burdens alone. Our survey found

Table 10. Tenant organizing activities in previous 12 months

Activity	Tenants engaged in activity	% of all tenants (N = 211)
Attending meetings or demonstrations	65	31
Tenant outreach or spreading the word	42	20
Keeping track of repair needs or safety violations	21	10
Notifying landlord or manager of required repairs or safety issues	46	22
Contesting eviction applications	18	9
Addressing needs of vulnerable neighbours	30	14
Other	2	1
At least one of the above	84	40

that 37% of respondents did not have someone in their building whom they could reach out to for advice or support on issues with their unit or landlord. A similar number (38%) reported that they did not have anyone in the neighbourhood to count on if faced with an urgent housing issue.

During the course of the research, grassroots tenant groups at 55 Triller Avenue and the West Lodge apartments, two of the largest properties in Parkdale, fought back against building mismanagement that led to constant water shutoffs, prolonged power outages, inadequate heat, systemic neglect of repair needs, and, in one building, serious gaps in the emergency response protocol. Tenant groups met with local public officials, registered hundreds of complaints with the

City of Toronto's 311 service, led sit-ins in their buildings and corporate offices, and systematically tracked the number of vacant units on each floor of their buildings. The West Lodge tenant group also started a tenant-run food bank; as one tenant reported, "In doing so, [we] were able to draw attention to the over 200 vacant units while distributing food to our neighbours struggling during the pandemic." The West Lodge tenants continue to pressure their landlord to make vacant units available for rent, especially to tenants seeking internal transfers to larger units in order to accommodate growing households or changing needs.

These forms of collective action and tenant engagement are crucial, because our survey and focus group discussions alike demonstrated a persistent need for

more engagement, information sharing, and support for tenants who have not been connected with others. For example, 30% of survey respondents said they needed help accessing information about tenant rights, while 41% were unclear on where to get support with housing issues. As one focus group participant succinctly suggested: “The information is there, but it is not getting to tenants. We need better information dissemination.” We heard from the Tenant Advisory Committee that tenants who are unaware of their rights or do not speak English as their first language tend to take eviction notices or rent increases (including unlawful rent increases) as mandatory. And in our sample, nearly one in five respondents opted not to raise an issue with their landlord or property manager because of language barriers:

“A reason why people continue to face repair issues is because we don’t really know who to speak up to if the landlord doesn’t do their work properly. A lot of us [Tibetan tenants] have no idea and knowledge on that.”

“Before my daughters joined us, in the past I had to go one week without light in my kitchen because I couldn’t tell my super because I cannot speak English.”

In the focus group with Tibetan tenants, we also heard that many in the Tibetan community cannot read or understand written communication from their landlords. They must continually seek support from their neighbours, family, or friends, but there are people whose entire immediate networks face the same language barriers, and they do not know where to turn for help.

Tenants equipped with self-efficacy also face challenges to improving their housing conditions. Tenants repeatedly expressed losing hope and taking a more passive approach to their repair needs because of landlords’ systematic neglect of their concerns or management’s neglect of repair-work orders. In addition, tenants choose not to raise issues with building staff because they worry

about drawing added scrutiny—a decision made by 26% of survey respondents. The same reasoning applies to participating in collective action. As one tenant explained, “I have not fought back on rent increase because I do not want to be ‘on a list’ of difficult tenants. I continued to pay rent during the pandemic even though I lost all my jobs.”

Tenants who have been vocal in self-advocacy or collective efficacy have direct experience of practices intended to intimidate them. Some 26% of tenants reported being subjected to heavy-handed tactics and retaliation when they raised issues with their landlord. Tenants shared their experiences of oppressive landlord scrutiny in the survey:

“In attempting to create a tenants union, we handed out flyers in the lobby. We felt intimidated by the staff who continually came in and out of the lobby to talk to us.”

“I get a *notice of inspection* anytime I relay a concern to the landlord. Ex. I asked for new laundry card. This landlord uses notice [of] entry for intimidation and harassment.”

“When I started emailing complaints and advocating for my neighbor, I was turned down to rent a storage unit. There are several empty ones and they would be making money but they want me to know they will retaliate.”

“I often get followed by staff in the building, when we have lobby meetings they try to watch us.”

“During the rent strikes of 2017, I feel I was targeted and harassed with a bombardment of entry and inspection notices.”

The use of notices of entry, the withholding of amenities like parking spots and storage lockers, and the threat of eviction notices, as well as the threat of not receiving referrals for other tenancy applications, were strategies used against tenants who pushed back against landlords' aggressive and predatory business practices. Despite this retribution, tenants continued to organize collectively

throughout the pandemic to demand a moratorium on evictions, space for a tenant-run food bank, rent freezes, and adequate repairs. As one organizer expressed, "I'm not intimidated by my landlord or superintendents in large part because I live in a building where tenants are organized and look out for one another."

Unaffordability experienced by tenants in buildings owned by all types of private landlords

Overall, our needs assessment demonstrates that rapidly declining affordability is not simply a natural outcome of market pressures but deeply embedded in the aggressive business practices of landlords, financialized and otherwise, seeking to extract rental income from their ownership and control of housing assets. The survey found little differences in rates of housing unaffordability between tenants with financialized landlords and those with small-scale landlords. However, tenants with financialized landlords were more likely to experience severe unaffordability, with more than 41%

spending at least half of their income on housing costs, compared with 31% of tenants with small-scale landlords. Financialization, real estate investment, and asset price increases have become key drivers of economic growth under low-interest-rate conditions (Soederberg, 2020). As such, residential gentrification by upgrading is more than a corporate business model. It is an endemic feature of our current political economy that has made it appear natural for corporate and financialized landlords to have strong expectations of higher rental incomes.



Parkdale residents demonstrate at King and Dufferin to demand more "affordable housing now" as part of National Housing Day, November 22nd 2017

Community-led action strategies and policy options

To address increasing threats to affordability and displacement pressures in tower apartments in Parkdale, we have identified three key directions for action:

1. Policy change to protect tenant rights and ensure housing affordability
2. Decommodifying tower rental housing through non-profit community-led acquisition and development
3. Increasing tenant organizing to protect tenant rights

These broad directions, which encompass a number of specific recommendations that are summarized in the tables below and detailed in this section, emerged from our community-based research and extensive consultation with tenants, community-based organizations, housing experts, and government staff.

1. Policy change to protect tenant rights and ensure housing affordability

Recommendation		Who is responsible	10-year target
Priority policy changes			
1.1	Establish real rent control by abolishing vacancy decontrol and limiting above-guideline rent increases	Government of Ontario Tenants, Parkdale Community Legal Services, Federation of Metro Tenants' Associations, Advocacy Centre for Tenants Ontario, PNLT, other advocates	Legislation passed
1.2	Provide government funding for non-profit housing organizations to acquire private rental properties and convert them to permanently affordable housing	CMHC, Government of Ontario, City of Toronto	New funding program

Recommendation		Who is responsible	10-year target
Additional policy changes			
1.3	Legalize rent strikes through rent-withholding legislation	Government of Ontario	Legislation passed
1.4	Increase RentSafeTO inspections of large rental buildings to ensure all tenants, including long-term tenants, are receiving adequate maintenance of their units	City of Toronto	Program improvements implemented
1.5	Increase regulation of lenders providing financing to corporate landlords and REITs through provisions such as bank-based lending restrictions on those destabilizing the rental housing sector	SHARE, Maytree Foundation, Federation of Canadian Municipalities	Legislation passed

2. Decommodifying tower rental housing through non-profit community-led acquisition and development

Recommendation		Who is responsible	10-year target
2.1	Acquire and convert private rental towers to public- or non-profit-owned housing that is affordable for low- and middle-income households	<p><i>Key actors:</i> tenants and local public and non-profit housing providers (Toronto Community Housing, PNLT, Parkdale Activity-Recreation Centre (PARC), United Church of Canada Foundation, Mainstay Housing, Ecuhome, LOFT Community Services, St. Clare's, Native Men's Residence, Native Child and Family Services of Toronto, COTA Health, etc.)</p> <p><i>Supporting stakeholders:</i> City of Toronto, local councillor, Co-operative Housing Federation of Toronto, MaRS Centre for Impact Investing, social banks</p>	<p>2,000 units (30%) of Parkdale's tower rental housing stock owned by public or non-profit organizations and operated as affordable housing</p> <p>1,500 units preserved through acquisition of existing rental stock; 500 new units constructed</p>
2.2	Develop new socially owned affordable rental housing		
2.3	Expropriate financialized properties to provide rental housing that is affordable for low- and moderate-income households		

3. Increasing tenant organizing to protect tenant rights

Recommendation		Who is responsible	10-year target
3.1	Form a tenant committee in every tower building in Parkdale	<p><i>Key actors:</i> Parkdale Community Legal Services, Parkdale Organize, local tenant groups</p> <p><i>Supporting stakeholders:</i> PARC, Parkdale People’s Economy, PNLT, settlement agencies, City of Toronto, local councillor, Toronto Public Library</p>	Tenant committees in 75% of buildings
3.2	Expand Proactive Eviction Prevention outreach to provide legal information and organizing support to tenants living in at-risk rental towers		
3.3	Establish a tenant rights resource centre (possibly located at the Parkdale Branch of the Toronto Public Library) to deliver tenant rights education and regular community workshops		Tenant rights resource centre established
3.4	Develop a multilingual tenant rights care package for new tenants		10,000 copies of the package distributed to tenants
3.5	Develop multilingual, culturally specific working groups to address housing issues, with a focus on immigrant families and seniors		
3.6	Develop a tenant-led community working group to develop and implement a neighbourhood pest control action plan		



55 Triller Tenant Committee and their supporters protest in front of Parkdale properties owned by Starlight Investments. March 2021. Photos courtesy of Berndette Rilloraza.



Parkdale residents protest at City Hall in 2017

Policy change to protect tenant rights and ensure housing affordability

Establish real rent control by abolishing vacancy decontrol and limiting above-guideline rent increases affordability

Our research shows that Parkdale's privately owned rental housing stock is becoming increasingly unaffordable primarily because private landlords—whether small local landlords, large corporations, or transnational REITs—are aggressively increasing rents. Between 2015 and 2022, the average monthly rent for a one-bedroom unit in South Parkdale advertised on the websites of large landlords rose by \$640, a 57% increase. Such dramatic rent increases have been enabled by gaps in Ontario's rent control legislation, particularly vacancy decontrol.

To protect the affordability of Parkdale's rental housing stock, we propose that the Government of Ontario establish real rent control by ending vacancy decontrol, placing restrictions on above-guideline rent increases (AGIs), and re-establishing rent control on properties built or first rented after 1998. Rent control refers to a system of regulations that aim to protect the affordability of rental housing by establishing legally binding price controls, including on the amount by which landlords can increase rents each year. Rent control regulation was first established in Ontario in the 1970s and has been both strengthened and weakened by successive governments. In 2006, the Progressive Conservative government of Premier Mike Harris introduced vacancy decontrol, which removed rent control for vacant units. Currently, the Residential Tenancies Act, 2006 provides a base level of rent control for sitting tenants, limiting annual rent increases to a guideline linked to the Ontario Consumer Price Index and published annually by the provincial Ministry of Municipal Affairs and Housing. Nevertheless, regulatory loopholes such as vacancy decontrol, AGIs, and exemptions from rent control for units built or first occupied after 1998 allow landlords to increase rents and drive displacement. Our recommendation therefore

consists of two specific policy measures: ending vacancy decontrol and limiting AGIs.

End vacancy decontrol. Vacancy decontrol has played the most significant role in the dramatic increase in rents in Parkdale. When a unit is vacated, there is no limit on the amount by which the landlord can increase the rent. As a result, landlords have a financial incentive to push out sitting tenants. Corporate and financialized landlords in particular have capitalized on vacancy decontrol by increasing rents dramatically once units are vacated. This process also reduces the number of affordable rental units available over time, making it increasingly difficult for working-class, low-income, and racialized community members to find new homes they can afford within the neighbourhood. We propose that rent control remain in force when a unit is vacated and subsequently rented by a new tenant. To preserve the affordability of Parkdale's rental housing, vacancy decontrol must be ended.

This policy change would stabilize rents, preserve affordability, and reduce the displacement and harassment of tenants. It can be accomplished through provincial legislation to amend the Residential Tenancies Act. In 2021, the Ontario New Democratic Party (NDP) tabled Bill 23, Rent Stabilization Act, which would reinstate rent control on vacant units. The bill was co-sponsored by the member of provincial Parliament for Parkdale–High Park, Bhutila Karpoche, who explained that it “would make it illegal for landlords to raise the rent on new tenants beyond the legal limit. If passed, the legislation would stop rents from skyrocketing and end the current incentive for landlords to evict good tenants just so they can jack up the rent”. Unfortunately, the bill did not pass in the Ontario legislature.⁶

⁶ In the most recent Ontario general election of June 2022, both the New Democratic Party (NDP) and the Liberal Party promised to strengthen rent controls if elected. With Doug Ford's Progressive Conservatives winning a second majority government and having expressed no interest in strengthening rent control, this policy change is unlikely to be accomplished in the next four years. Advocates should therefore consider how to build a movement for real rent control by the next election cycle.

To enact this important policy change within the next 10 years, local tenants, non-profit organizations, advocacy groups, and politicians must join forces in a cross-sectoral campaign for real rent control.

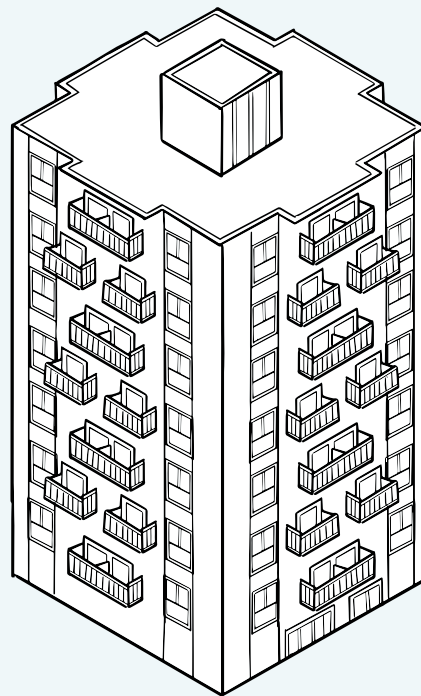
Limit above-guideline rent increases. Current rent regulations allow landlords to pursue above-guideline rent increases (AGIs) when they incur capital expenditures or property tax increases. Landlords can apply for AGIs for a range of reasons, including when:

- major capital work is paid for and finished (e.g., balconies, elevators)
- conservation programs are paid for and finished (e.g., low-energy lights, low-flow toilets)
- safety elements are paid for and finished (e.g., security cameras)
- accessibility elements are paid for and finished (e.g., wheelchair ramps, automatic door openers)
- there is an extraordinary increase in the landlord's property taxes

Landlords often take advantage of AGIs to pass the costs of cosmetic renovations or capital repair backlogs (i.e., works required due to long-term neglect of building maintenance) on to tenants. Worse, landlords are permitted to implement above-guideline rent increases irrespective of their performance of routine upkeep and maintenance or their compliance with municipal work orders. In our survey of Parkdale tenants, 75% of respondents were living in inadequate housing. As our market analysis indicates, corporate and financialized landlords in particular have been documented seeking AGIs for upgrades to facilities such as lobbies and balconies, which increase the marketability of buildings to new tenants, even as they neglect maintenance on units occupied by long-sitting working-class, BIPOC, and vulnerable tenants.

The explosion of AGIs in Parkdale and elsewhere is increasing displacement pressures and pricing tenants out of their homes. Our market research shows that South Parkdale has seen one of the largest concentrations of AGI applications in the City of Toronto (see fig. 16). Furthermore, our needs assessment found that, squeezed between rising rents and living expenses and stagnant incomes, 64% of respondents could not adequately meet basic needs such as food security and medicine. Landlords should not be allowed to pass the costs of standard repairs to their real estate assets on to tenants through AGIs.

We propose that AGIs be permitted only for costs directly associated with safety and accessibility elements that are required and for which the landlord has proved, at the Landlord and Tenant Board (LTB), that they do not have the financial resources to undertake. Landlords and investors should not be extracting increased profits from rental housing assets if there are outstanding safety and accessibility repairs required. AGIs should not be permitted for any other purpose.



Provide government funding for non-profit housing organizations to acquire private rental properties and convert them to permanently affordable housing

Through consultation with tenants, community organizations, housing experts, and municipal government staff, we have identified that the most effective and long-lasting strategy to retain affordable rental housing is to decommodify and socialize housing by acquiring it and bringing it into the ownership of public housing corporations, non-profit community housing providers, and/or community land trusts (CLTs). Under non-profit ownership, rents could be stabilized at affordable levels, from deeply affordable shelter rates to 100% of the average market rent. In addition, tenant access plans could be created to prioritize equity-deserving community members.⁷ The acquisition of land and housing for affordable housing is a capital-intensive task. Consequently, successful community-led acquisition requires public funding through grants and low-interest financing from all levels of government.

Municipal funding. Until recently, the City of Toronto had no formal funding program to support the acquisition of rental housing properties for conversion to affordable housing. However, during the research period, and in part due to the advocacy of PNLT, the City launched the Multi-Unit Residential Acquisition (MURA) Program.⁸ While this is an important step, it is anticipated that the program will only support the acquisition of an estimated 100 units a year across Toronto. Significantly more funding is required to support an acquisition program with broad and lasting impact. We propose that the City of Toronto increase the annual funding for the MURA Program to at least \$50 million a year, allowing for the acquisition of an estimated

500 units annually. This expansion of funding will enable Parkdale-based organizations to secure funding annually to support acquisition projects.

Provincial funding. Currently, the Government of Ontario has no funding program to support housing acquisition projects. We propose two ways the provincial government could support such projects. First, the province should provide a new capital funding commitment in direct support of community-led acquisition. Second, the province should provide new rent-geared-to-income rental housing supplements for acquisition projects. This new funding would enable a proportion (ideally 25%–50%) of units to be deeply affordable. It could be channelled directly to service managers, such as the City of Toronto, for disbursement to non-profit housing organizations for eligible projects. One mechanism by which the provincial government could provide this funding is through new investment in the Ontario Priority Housing Initiative (OPHI). OPHI was a provincial affordable housing program, operating between 2019 and 2021, that enabled municipalities to fund local housing priorities, including non-profit acquisitions.⁹

Federal funding. The federal government's National Housing Strategy tends to prioritize projects for the construction of new affordable housing. It rarely prioritizes the preservation of existing affordable housing through acquisition. While the federal government's pandemic housing program, the Rapid Housing Initiative, directed billions in funding toward the acquisition and conversion

⁷ The Tenant Access Plan is a document that identified the mandates/target groups; depth of affordability and initial occupancy costs; housing benefit allocations for a housing project. The access plan also identifies how the project will be marketed, along with how tenants will be selected to lease units using a fair and transparent process.

⁸ The MURA Program provides funds to support non-profit organizations in acquiring at-risk rental buildings with 60 or fewer units, providing capital grants of up to \$200,000 per unit and funding for early project costs, including deposits and due-diligence expenses. One important aspect of the program's design is the use of a two-phase request for proposals (RFP) process. In phase one, the City of Toronto pre-qualifies a subset of organizations for funding for acquisition projects. With funding approval in place, these non-profits can then bid on properties. Once a property has been conditionally secured, the organization submits a phase two proposal for that specific property, which the City evaluates on an expedited basis (within 30 days). This phased RFP process allows organizations to acquire properties quickly on the open market. The first RFP for MURA funding was issued in early 2022, with a total of \$20 million in funds to be disbursed for 2021 and 2022.

⁹ In 2019 and 2020, through OPHI funding, the City of Toronto funded two acquisition projects in Parkdale: a 39-unit building (1499 Queen Street West) acquired by Parkdale Activity-Recreation Centre (PARC) and a 10-unit building (33 Beaty Avenue) acquired by COTA Health.

of commercial properties like hotels, it did not support the acquisition of existing rental housing. We believe that the most effective way for the federal government to rapidly increase the availability of affordable housing is to support public and/or non-profit acquisition of rental housing properties through a new federal acquisition program. Numerous advocates have already proposed such a program. Research suggests that for every new affordable unit created, 15 existing affordable units in the private market are lost (Pomeroy, 2020). A 2020 white paper by the Federation of Canadian Municipalities, *COVID-19 and Housing: Critical Need, Urgent Opportunity*, stated: “The federal government has an opportunity to empower community housing providers and their municipal partners to purchase existing relatively affordable private rental housing—at a much lower cost than building new affordable housing.” Our research findings echo the need for the preservation and non-profit acquisition of existing housing.

We propose that the federal government create and fund a new federal acquisition program as part of its National Housing Strategy. This new program should provide:

- low-interest financing, similar to CMHC’s National Housing Co-Investment Fund
- capital grant funding of between \$100,000 and \$200,000 per unit

Critically, the program should also involve an expedited funding application review process. Currently, CMHC takes between four and eight months to review and complete due diligence on applications for the National Housing Co-Investment Fund. An expedited funding application review process of 30–60 days is essential to ensure funds can be disbursed rapidly to meet the pace of market acquisitions and transactions. The City of Toronto’s MURA Program has demonstrated that government can disburse funds rapidly for acquisition projects. The federal government should consider a similar program design. Alternatively, the federal government should provide the funds directly to municipalities (as service managers) to disburse locally through their own programs.

Legalize rent strikes through rent-withholding legislation

Rent strikes have been a successful organizing tactic for Parkdale tenants, enabling them to take collective action to voice grievances against landlords, including unfair rent increases, eviction threats, and lack of maintenance. Currently, the withholding of rent through a rent strike is unlawful in Ontario. Tenants who withhold rent risk eviction for non-payment. However, in jurisdictions across the world, rent-withholding legislation exists that provide a legal and protected means for tenants to withhold rent under particular circumstances, as well as provide pathways for resolving landlord-tenant disputes.

We propose that rent-withholding legislation be introduced in Ontario to give all tenants a safe and protected means of exercising their collective power to withhold rent and facilitate the resolution of landlord-tenant disputes. We recommend that more research be undertaken to identify the appropriate scope and form of rent-withholding legislation to support tenants in organizing to protect their rights.

Increase RentSafeTO inspections of large rental buildings to ensure all tenants, including long-term tenants, are receiving adequate maintenance of their units

RentSafeTO is a City of Toronto bylaw-enforcement program to ensure apartment buildings with three or more storeys comply with municipal maintenance standards. Despite the existence of the program, our survey of Parkdale tenants found that 75% of respondents were living in inadequate housing. To ensure the rental housing stock is safe and secure, the City of Toronto should enhance the RentSafeTO program through increased enforcement of landlords and increased communication with tenants.

We propose the following improvements:

- increase inspections for buildings where compliance issues have been identified
- develop a confidential tenant reporting mechanism that enables tenants in units with significant maintenance needs to submit complaints anonymously to RentSafeTO
- notify all tenants in writing if the number of service requests or complaints from their building reaches a certain threshold (e.g., 10% of units)
- implement a new protocol through which the City issues written notices to providers of loan facilities and mortgages for properties where landlords have failed to maintain health and safety standards

Increase regulation of lenders providing financing for corporate landlords and real estate investment trusts through provisions such as bank-based lending restrictions on those destabilizing the rental housing sector

The ability of corporate landlords and real estate investment trusts (REITs) to buy up substantial stocks of rental housing has been enhanced by their ability to raise equity from investors, pension funds, and banks. In many cases, investors and lenders approve investments and loans on the basis of business plans that show rental incomes for properties increasing over time, most often accomplished through increasing rents. In most cases, landlords do not disclose to investors and lenders that the profitability of their projects is contingent on the displacement of existing tenants, who are often long term, low income, and vulnerable.

We propose that legislation be passed that restricts lenders from financing projects that destabilize rental housing. These restrictions will encourage increased diligence by lenders for loans related to rental housing, restricting financing for and disincentivizing predatory practices by landlords. Admittedly, we are not currently aware of any specific policy proposals that would accomplish this objective. We therefore recommend that further research be undertaken to identify policy options to regulate lenders providing financing to corporate landlords and REITs, such as lending restrictions on those destabilizing the rental housing sector.



The Neighbourhood Land Trust supporters celebrate the purchase of 22 Maynard, a 36-unit building that is now community owned with a commitment to hold rents as affordable for 99 years



36  PROTECTED

RD AVE

Decommodifying tower rental housing through non-profit acquisition and development housing affordability

Our research finds that tenants are subject to aggressive rent increases, inadequate housing conditions, and gentrification by upgrading regardless of whether their units are owned by financialized landlords or by corporate or local landlords. Parkdale's rental housing market is increasingly subject to expectations of higher financial returns on the part of

corporate and financialized landlords—expectations that have translated into higher rates of AGI and eviction applications. What is needed is not just regulations targeting particular market actors, such as financial firms, but also protections for vulnerable tenants and the decommodification of housing in the service of building a more just housing system.

Acquire and convert private rental towers to public- or non-profit-owned housing that is affordable for low- and middle-income households

Through substantial research into strategies utilized in municipalities across North America (San Francisco, Vancouver, Montreal, and others), we have identified that the most effective approach for preserving, producing, and maintaining the affordability of rental housing is the acquisition of private rental housing by public and/or non-profit organizations and the conversion of these properties to permanently affordable rental housing (include refs). To ensure housing affordability for low- and moderate-income tenants, we propose a neighbourhood-wide effort to decommodify rental housing through the community-led acquisition and preservation of existing relatively affordable private rental housing by public and non-profit organizations for conversion to permanently affordable rental housing. Under non-profit ownership, rents for socialized properties could be stabilized at affordable levels, from deeply affordable shelter rates to 100% of the average market rent. Moreover, tenant access plans could be developed to prioritize equity-deserving community members.

Socializing rental housing can allow for equitable development without displacement, offering numerous benefits:

- For existing tenants, housing becomes secure and remains affordable, preventing tenants from being displaced or thrown into homelessness.
- As units turn over naturally, they can be prioritized for equity-deserving community members currently on waiting lists or in shelters, accelerating access to affordable housing for those most in need.
- For the City of Toronto, securing the availability of affordable rental housing supports the maintenance of stable and well-served mixed-income neighbourhoods.
- Compared to constructing new affordable housing, acquisition projects are faster and more economically efficient, costing 30%–60% less.

The decommodification and socialization of private rental housing has gained considerable traction in Toronto. This is exemplified in the recent launch of the Multi-Unit Residential Acquisition (MURA) Program by the City of Toronto. Initiated in 2021, the program provides funding to non-profit organizations to acquire at-risk rental buildings with up to 60 units. Furthermore, in Parkdale, the socialization of rental housing has proved a successful means of preserving the affordability of rooming houses and small rental buildings. In its 2017 Parkdale Rooming House Study, the Parkdale Neighbourhood Land Trust (PNLT) proposed a neighbourhood-wide rooming house preservation strategy, with a target of 800 units being socialized by 2027. Since 2017, local non-profit organizations including PNLT, Parkdale Activity-Recreation Centre (PARC), COTA Health, and Native Child and Family Services of Toronto have collectively acquired eight properties in South Parkdale, preserving the affordability of over 120 units of rental housing, a majority of which are deeply affordable.

Community-led acquisition programs tend to focus on smaller buildings. As noted earlier in this section, however, with the appropriate funding and financing, this strategy could be scaled up to preserve the affordability of tower rental housing as well. As a demonstration initiative, we propose that a neighbourhood-wide tower rental acquisition strategy be led by the Parkdale Neighbourhood Land Trust (PNLT), a community land trust (CLT) based in Parkdale. A CLT is a non-profit organization that owns land and housing on behalf of a community and ensures that these properties remain affordable in the long term. PNLT and its charitable arm, the Neighbourhood Land Trust, collectively own 85 properties comprising 205 units of affordable rental

housing in the west end of Toronto. PNLT also has expertise in acquisition planning and asset management, including the implementation of capital repair programs in older buildings. As part of a tower rental acquisition strategy, PNLT would identify tower rental housing properties for acquisition, undertake business planning and due diligence, and organize the necessary funding and financing to complete a successful acquisition. Once the property is secured in community ownership, PNLT, through its partnership model, would identify an appropriate local social housing provider to provide property management and specialized tenant services. In addition, through its democratic governance model, the land trust would provide accountability to the community and new opportunities for tenants to participate in decisions about their housing.

To ensure a stable supply of affordable rental housing, we propose a target of 30% of Parkdale's tower rental housing stock, or 2,000 units, to be socially owned by public or non-profit organizations by 2032.

We propose that the following steps be undertaken to initiate this strategy:

1. Develop a financial feasibility study to determine the resources required for the acquisition of a tower rental property
2. Undertake an acquisition pilot project to demonstrate the viability of this strategy
3. Implement an ongoing program of acquisition of tower rental housing properties

Develop new socially owned affordable rental housing

In addition to the community-led acquisition and preservation of tower rental housing, we propose that new socially owned affordable rental housing be developed by public and non-profit housing organizations. The development of new housing provides opportunities to design housing to meet specific housing needs in Parkdale, including accessible units, supportive housing units, and family-sized units (with three or more bedrooms). Our market research shows that the percentage of three-or-more-bedroom units in Parkdale is much lower than the Toronto average, while about 22% of tenants in the survey were living in overcrowded conditions.

Because of the high cost of land in Toronto, the most viable strategy for developing new socially owned affordable rental housing is to develop housing on publicly owned or non-profit-owned lands. Through recent collaboration between ward 4 councillor Gord Perks and local residents and organizations, a number of City-owned properties have already been identified for redevelopment. This includes 11 Brock Avenue, where 40 units are proposed, and the Queen and Cowan Community Hub, where at least 70 units are proposed. As noted in the market analysis and needs assessment, the community hub site may be particularly suitable for building units with three or more bedrooms to alleviate the chronic overcrowding and the lack of family-sized rental units in the neighbourhood. Given the growing population of seniors in the area, housing units for seniors could be integrated into the project.

The City of Toronto has also leased land from the University Health Network along Springhurst Avenue between Dunn and Close Avenues, where a 40-unit supportive housing project has already been approved for development. Other affordable housing projects are in the early planning stages. As these projects proceed, the City should ensure that this affordable housing is owned and operated by a local non-profit or co-operative housing organization that is committed to long-term affordability and respects tenant rights. Further, additional public lands, including Toronto Parking Authority lots, should be identified for redevelopment.

In addition to publicly owned properties, several local non-profit organizations own land that can be redeveloped with new affordable housing. Parkdale Activity-Recreation Centre (PARC) is developing a plan to intensify its building at 1499 Queen Street West with four to six additional storeys of affordable housing. The Parkdale United Church Foundation is working on a plan to develop a new high-rise tower on land it owns at King Street and Dunn Avenue. Other local non-profits, including faith-based organizations, should explore opportunities to develop new affordable housing on lands they own.

We propose a neighbourhood-wide target of building 500 units of new affordable housing in Parkdale in the next 10 years. We believe that this ambitious target can be met if the public and non-profit sectors work together to leverage their lands, resources, and capacities.

They are more likely to be implemented, however, if they are enacted through a City Council motion directing staff to undertake these program improvements.

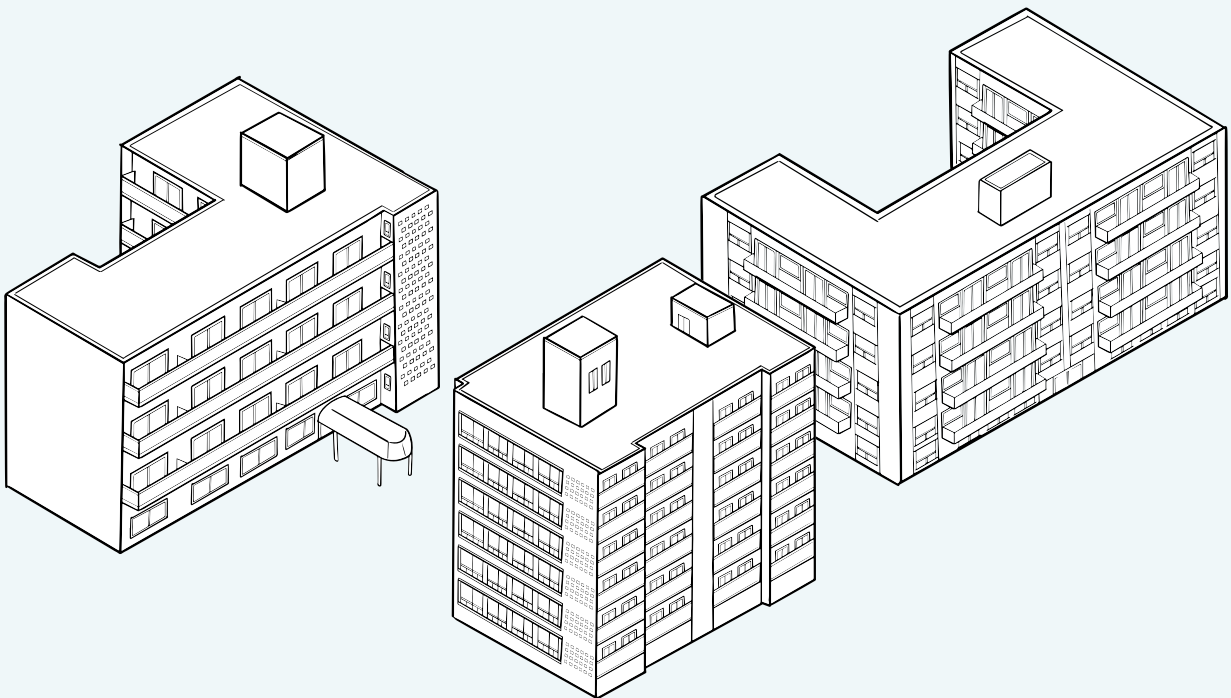
Expropriate financialized properties to provide rental housing that is affordable for low- and moderate-income households

One way to secure the affordability and availability of rental housing is for the City of Toronto or another level of government to expropriate at-risk rental properties from corporate or financialized landlords and convert them to socially owned affordable housing. Although the expropriation of properties may seem radical, there is a rich history of expropriation of private property for affordable housing in Parkdale, as well as noteworthy precedents around the world:

- In July 2006, the City of Toronto expropriated 1495 Queen Street West from a private landlord, the first-ever expropriation of private land by the City for affordable and supportive housing. Later that year, the City's Affordable Housing Office selected PARC to develop 29 units of supportive housing on the property.

- In December 2021, as part of the effort to develop a Parkdale community hub, Toronto City Council passed a motion authorizing expropriation proceedings for the private property at 1337 Queen Street West for the purposes of providing affordable housing and operating space for community-based organizations, programs, and services.
- In October 2021, the people of Berlin voted in a referendum on a proposal to expropriate and socialize ownership of rental properties owned by companies with holdings of 3,000 or more apartments. A clear majority, 57.6%, voted in favour of the initiative.

We recommend that more research be undertaken to develop a concrete proposal for a coordinated government program to expropriate at-risk rental properties from corporate or financialized landlords and convert them to socially owned affordable housing.



Increasing tenant organizing to protect tenant rights

Our research finds that Parkdale tenants are subjected to aggressive rent increases, inadequate housing conditions, and gentrification by upgrading regardless of whether their apartments are owned by financialized landlords or by corporate or small-scale landlords. However, tenants' mutual aid efforts, organizing, and strong social networks play a crucial role in slowing down rent increases, addressing critical maintenance needs, confronting harassment, and preventing mass evictions and homelessness.

Successful tenant organizing efforts by Parkdale Organize and other groups have demonstrated the critical importance of independent tenant organizing. We recommend the creation and provision of enabling mechanisms for independent tenant organizing in all buildings across the neighbourhood.

Through focus groups and consultations with tenants, the following actions were identified that could increase tenant organizing and protect tenant rights.

Form a tenant committee in every tower building in Parkdale

Organized tenants are the first line of defence against predatory landlords and rental gentrification. All tenants have the legal right under the Residential Tenancies Act to organize tenant associations, or tenant committees, through which to work together to improve their situation. In recent decades, partially in response to rental gentrification, tenant committees have been formed in many towers in Parkdale. In addition, tenant organizing groups such as Parkdale Organize have successfully mobilized tenants' collective political power by bringing together tenant committees across the community to oppose the interests of powerful landlords such as Akelius and Metcap Living. Through these campaigns, tenants have pushed back against predatory landlord practices, including AGIs, disrepair, harassment, and evictions.

Unfortunately, there are many buildings in Parkdale that lack organized or effective tenant committees. In these buildings, predatory landlord practices are implemented with little pushback or accountability. In addition, our study found that there are many tenants who lack a strong understanding of tenant rights. There are also many vulnerable tenants who are isolated from other tenants and from community service organizations.

These tenants are especially vulnerable to predatory landlord practices, particularly unlawful rent increases or evictions. The presence of active tenant committees in buildings can increase the flow of information about tenant rights, ensure that landlords' actions are monitored, facilitate mutual aid and information sharing between tenants, and enable collective action where required. In this way, individual tenants or households are less likely to be left to address landlord-tenant issues on their own. We recommend the establishment of small active tenant groups in all 96 privately owned rental buildings in Parkdale.

In addition, tenants recommended the following actions to increase the effectiveness of organizing in the community:

- Hold periodic tenant organizing forums to gather and share concerns from multiple buildings and different tenant groups.
- Establish links between tenant groups in Parkdale with the same landlord by planning and coordinating joint actions. This can also be replicated with tenant groups outside the neighbourhood.

- Develop links with local non-profits and city agencies to generate resources that support independent tenant organizing. For example, The Federation of Metro Tenants' Associations supports a city-wide Akeilus Tenants Network. This can serve as a model for tenants in other corporate-owned buildings.

Tenant groups can also lead or support parallel social programs to encourage greater participation and empower tenants to act collectively. There is an additional need for mutual support and social networking, particularly cross-cultural events, social gatherings, and mutual aid mechanisms. These activities foster the sharing of experiences, ideas, and information in informal social settings and can be effective for reaching cultural groups or isolated individuals who face barriers to participation. Social events are an important platform for tenants to make new connections, learn and share information about common challenges, and develop an interest in collective action. Tenants are also

interested in building stronger community networks that cross cultural boundaries. Tenants identified the following recommendations:

- Develop a neighbour check-in program to strengthen connections within the community (this could serve as a means for local secondary school students to fulfill community service requirements for graduation).
- Host regular social gatherings, like block parties and cookouts, to support networking and share experiences.
- Tenant organizers can link with other cultural and faith-based grassroots groups, as well as organizations serving immigrants, such as the Dale Ministries, the Tibetan Women's Association of Ontario, the Kababayan Multicultural Centre, and Parkdale Intercultural Association, to build stronger community networks that cross socio-cultural boundaries.

Expand Proactive Eviction Prevention outreach to provide legal information and organizing support to tenants living in at-risk rental towers

The Proactive Eviction Prevention (PEP) pilot was a program was led by rooming house tenants as well as representatives from local agencies to support rooming house tenants facing eviction as well as to respond to the loss of deeply affordable units in Parkdale's rooming houses. The program involved tenant leaders and local agency staff monitoring landlord activity at 59 at-risk

rooming houses, engaging with tenants to support tenant organizing, and providing legal information and referrals. The program was effective in helping tenants stay in their homes in the face of the rapid upscaling and loss of the rooming house stock. Based on the success of this program, the PEP program should be expanded to rental towers that are at-risk of gentrification by upscaling.

Establish a tenant rights resource centre at the Parkdale Branch of the Toronto Public Library

We propose the establishment of a new tenant rights resource centre to be located at the Toronto Public Library–Parkdale Branch. This would be a physical space that provides low-barrier access to information at the neighbourhood level. Through drop-in hours, volunteers could provide direct support to tenants who need help understanding or translating letters, making calls to register complaints, filing housing-related forms, or connecting with local agencies for legal, health, or other supports. The volunteers could be tower tenants, organizers, or other local residents with adequate resources and training.

Tenant organizers, the library, and community agencies like Parkdale Community Legal Services (PCLS) must work together to invest in this resource centre as an access point for the most marginalized and vulnerable tenants, who often want to be heard through direct and personal contact. While most of these services are available at PCLS’s office, the dislocation of PCLS in recent years has resulted in limited access. In addition, tenants have identified a need for low-barrier access to tenant rights information and meeting space. The Parkdale library is an ideal space for a tenant rights resource centre as it is an existing low-barrier public space used by a wide range of community members, including vulnerable tenants.

Develop a multilingual tenant rights care package for new tenants

We propose the creation and distribution of a multilingual tenant rights care package, to be updated annually with key information about tenant rights, pathways to access affordable housing, and support services available in the community. While dedicated pamphlets on tenant rights exist, tenants reported that related information on access to affordable housing (via waiting lists) and support services available in the community is extremely hard to find. Tenants proposed that these three types of information be compiled into a single pamphlet made

available to tenants across the neighbourhood. The care package would be available in digital and print forms and distributed by local non-profit organizations and tenant committees. Printed packages could also be made available at the tenant rights resource centre and other community spaces. We recommend that essential information also be disseminated in a low-cost, low-barrier video format in languages relevant to the neighbourhood. Any video content must be reliably referenced, credited, and dated.

Develop multilingual, culturally specific working groups to address housing issues, with a focus on immigrant families and seniors

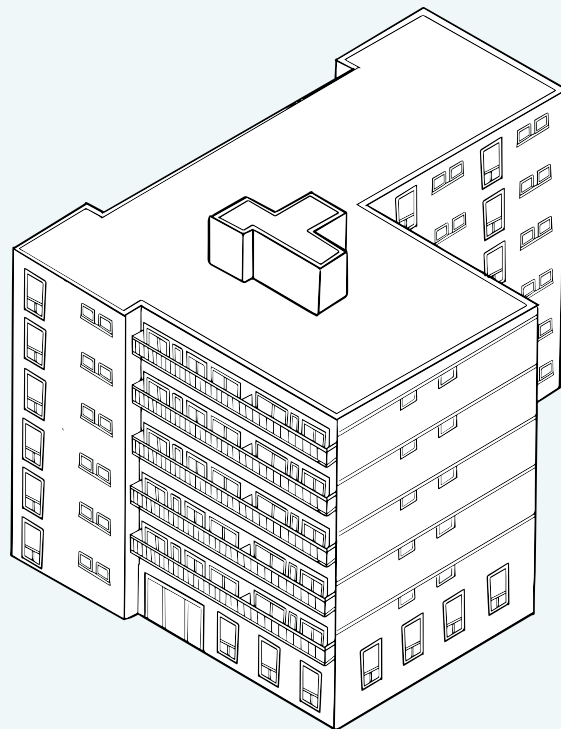
Language presents a barrier to accessing housing resources, particularly for equity-seeking and racialized community members, migrants, and refugees. To create more inclusive and accessible spaces for information sharing and collective action, the development of culturally specific, cross-building

working groups will help tenants address housing issues, which may be experienced differently by different groups. Tenants who participated in focus group discussions suggested that groups targeting the Caribbean, Filipino, Hungarian, Tamil, and Tibetan communities would ensure equitable support.

Develop a tenant-led community working group to develop and implement a neighbourhood pest control action plan

Pest issues were identified as one of the most significant problems facing tenants in Parkdale. As surveys and focus group discussions revealed, the issues are not limited to one or two buildings but are neighbourhood-wide, as pests move from one building to another after the application of pest control

procedures. A neighbourhood-based approach to pest issues is therefore necessary. The proposed neighbourhood pest control action plan should include specific action areas and strategies such as transparent social procurement processes, rather than relying on landlords' own networks.





Glossary

BIPOC

An acronym for Black, Indigenous, and people of colour. The term centres the systemic violence and discrimination experienced by Black and Indigenous people by acknowledging that people of colour face varying experiences of prejudice and discrimination and by recognizing that Black and Indigenous people are disproportionately impacted by systemic racial injustices.

Affordable housing

In the City of Toronto's Official Plan, housing is deemed affordable when the total monthly shelter cost (rent and utilities) is at or below the lesser of (1) the average City of Toronto rent by dwelling unit type or (2) 30% of the pre-tax monthly income of renter households in Toronto by dwelling unit type.

Charette

A meeting in which all parties with an interest in a project attempt to resolve problems and map solutions.

Community land trust (CLT)

A non-profit corporation that holds land on behalf of a community for the purpose of using it to address community-identified goals and priorities. A land trust serves as the long-term steward of community-owned land and is governed by people living on and around the land.

Community-based participatory action research

A collaborative research approach that takes place in community settings and involves community members in the design and implementation of the research, where action or the pursuit of change is a stated research objective.

Core housing need

An indicator to identify households who live in accommodation that falls below one or more of CMHC's standards for adequate, affordable, and suitable housing:

- Adequate: the housing does not require major repairs, according to residents
- Affordable: monthly shelter costs (rent and utilities) are less than 30% of the household's pre-tax monthly income
- Suitable: there are enough bedrooms for the size and composition of the household, according to the National Occupancy Standard (NOS)

A household is said to be in core housing need when they are living in a dwelling that does not meet the above criteria and they would have to spend 30% or more of their pre-tax income to find alternative local housing that meets the three standards.

Deinstitutionalization

The release of individuals from institutional care (such as a psychiatric hospital) to care in the community. The goal of deinstitutionalization was the large-scale elimination of long-term state-run residential care facilities for psychiatric patients. The movement to deinstitutionalize the mental health system has been criticized for its lack of consensus, the absence of planning for alternative facilities and services in the community, and the inadequacy of the mental health delivery system in general.

Disinvestment

The withdrawal of an investment. As used in this report, it refers to a landlord's neglect of housing conditions and the prioritization of cosmetic upgrades to building exteriors and common areas over tenants' repair or maintenance needs.

Landlord and Tenant Board (LTB)

An Ontario tribunal that adjudicates landlord and tenant matters under the Residential Tenancies Act, 2006. The LTB was established in 2007 and is overseen by the Ministry of the Attorney General.

Low-income cut-off (LICO)

A measure that reflects the ability of a household (single, couple, or family) to afford the necessities of food, shelter, and clothing. The LICO threshold is based on the size of the economic family unit and the size of the population centre where the family resides. Therefore, the same threshold applies to all households of the same size within the City of Toronto.

Mutual Aid Parkdale

A community-based group that developed early in the COVID-19 pandemic to support residents facing food insecurity, social isolation, and housing uncertainty. The group was composed of 22 “pods,” organized at the street, building, and block levels, to help tenants safely acquire groceries, medicines, personal protective equipment, and housing and tenant rights information and to provide mental health support and friendly check-ins.

National Occupancy Standard (NOS)

A standard developed by CMHC to assess the bedroom requirements of a household based on family size and composition. Housing is deemed suitable if it meets the following criteria:

- no more than two people share a bedroom
- single parents have a separate bedroom
- household members aged 18 and older have a separate bedroom, except those living as a couple
- children under 18 years of age of the same sex may share a bedroom
- children under 5 years of age of the opposite sex may share a bedroom
- A household consisting of one individual living alone may live in a studio apartment or bachelor and be considered to be living in suitable housing.

The NOS provides guidelines for housing suitability and is not legally mandated. The measure is useful to assess whether housing stock meets the needs of households. However, some housing providers have adopted the NOS as policy, creating discriminatory barriers to housing for those in need of affordable options.

Needs assessment

A process to gather and analyze evidence of needs or gaps between current and desired conditions. The assessment of needs includes identifying contributing factors or root causes and steps for improvement or change.

Overcrowding

Housing that does not meet CMHC’s definition of suitable housing (see core housing need and National Occupancy Standard). Overcrowded housing can have adverse effects on a household’s health and well-being. The lack of privacy in crowded housing can undermine household dynamics, student learning, and the productivity of household members.

Parkdale People’s Economy

Also known as the Parkdale Community Economic Development Project, a network of over 30 community-based organizations and hundreds of community members in Parkdale who collaborate to build decent work, shared wealth, and equitable development. The network uses a participatory community planning process that identifies strategic community development initiatives that are in line with an identified community benefits framework.

Purpose-built rental

Housing designed and built expressly as long-term rental accommodation. This is the most secure form of rental housing, as rentals in condominiums or family homes may not remain available in the rental pool from one year to another.

Real estate investment trust (REIT)

A company that owns and typically operates income-producing real estate or related assets, such as shopping malls, office buildings, hotels, and warehouses. REITs are a popular investment instrument for investors seeking regular income, as they must distribute more than 90% of their earnings each year in order to maintain tax-free status. REITs are also traded on stock exchanges, giving them the potential for growth as well as income.

Rental tower

A purpose-built apartment building with 25 or more units.

Residential Tenancies Act, 2006

Legislation that sets out the rights and responsibilities of landlords and tenants who rent residential properties in Ontario. It came into effect on January 31, 2007, and sets regulations for tenancy agreements, rent and rent increases, maintenance and repairs, and evictions.

Rooming house

A house, apartment, or building where four or more residents rent rooms and share a kitchen and/or washroom. Also known as dwelling rooms, multi-tenant houses, and single-room occupancies, rooming houses are typically the most affordable type of housing for single adults and low-income people. Rooming houses in Toronto and Etobicoke must be licensed.

Social network

A group of individuals, such as friends, acquaintances, or co-workers, connected through personal relationships. A social network is the coordinated connection between people who rely on communicating with each other for the purpose of jobs, relationships, or other interests.

Subsidized housing

Housing for which at least part of the rent or mortgage is paid by the government or an organization. If the rent is determined by income, it is called rent-geared-to-income housing, and rent is typically set at 30% of monthly income. If the subsidy is not determined by income, it is called a rent supplement. In Toronto, subsidized housing is owned and operated by housing co-operatives, non-profit housing providers, and Toronto Community Housing Corporation.

Tenant organizing

Community organizing in which tenants advocate collectively to address individual and systemic issues in order to create lasting solutions. Tenants may organize to address substandard living conditions, systemic harassment or intimidation, or threats to affordability and tenure.

Vacancy decontrol

The absence of a limit on how much landlords can charge new tenants to rent a unit. Ontario's rent control system permits annual rent increases linked to inflation for sitting tenants, while other rent increases must be approved by the Landlord and Tenant Board.

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For research participants and long-time Parkdale residents, Sonam Yangzom and Pasang Bhuti, Parkdale has been home since they immigrated to Canada. They, like others in this study, are concerned that asking rents in Parkdale are now unaffordable for low-income new renters and newcomers.



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