

# JURISDICTIONAL DIFFERENCES IN EVICTION RISK ACROSS CANADA

A CONCEPTUAL MODEL OF EVICTION RISK

PREPARED FOR CANADA MORTGAGE & HOUSING CORPORATION

Julie Mah, Sophie O'Manique, David Wachsmuth, Isaac Sider-Echenberg, Margaret Flynn, Hana Golightly, Connor Cordingley, Cara Chellew, Maani Manshaei, Essa El Issa



## Disclaimer

This study was conducted for Canada Mortgage and Housing Corporation (CMHC) under Part IX of the National Housing Act. The analysis, interpretations and recommendations are those of the author(s) and do not necessarily reflect the views of CMHC.

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## Research Team

**New Housing Alternatives (NHA), Research Cluster One, University of Toronto**

Julie Mah

Isaac Sider-Echenberg

Hana Golightly

Connor Cordingley

Maani Manshaei

Essa El Issa

**Canadian Centre for Housing Rights (CCHR)**

Margaret Flynn

Sophie O'Manique

Chance Gordon

Justin Rozman

Michael Zhao

**Urban Politics and Governance (UPGO) Research Group, McGill University**

David Wachsmuth

Cara Chellew

Meredith McFarlane

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## About New Housing Alternatives

**New Housing Alternatives (NHA)**, University of Toronto, is an interdisciplinary research partnership that is co-led by Prof. Susannah Bunce and Prof. Alan Walks, and funded by a Social Sciences and Humanities Research Council (SSHRC) Partnership Grant. Through the collaborative research of academic and community partners, the NHA examines the problems with Canada’s current housing system and identifies ways to transform this system through an exploration of housing alternatives. Our overarching goal is to conduct policy and community-relevant research to help transform Canada’s housing system into one that is affordable, equitable, grounded in human rights, and honours and promotes Indigenous people’s land rights. NHA’s Research Cluster 1: Housing Precarity contains two major sub-projects: the Evictions Research Lab, which is led by Prof. Julie Mah, University of Toronto Scarborough – Human Geography (City Studies Program), and the Tenants’ Rights Mapping Project and Network, which is led by Prof. David Wachsmuth, McGill University’s School of Urban Planning. Because this report was drafted by scholars whose data in part derives from work completed through the NHA partnership, this report draws on research supported by the Social Sciences and Humanities Research Council.

## About the Canadian Centre for Housing Rights

**The Canadian Centre for Housing Rights (CCHR)** is Canada’s leading organization working to advance the right to housing. For the first 35 years of our existence – from 1987 until 2022 – CCHR was called the Centre for Equality Rights in Accommodation (CERA). We advance the right to housing by serving renters to help them stay housed, providing education and training about housing rights, and advancing rights-based housing policy through research, policy development, advocacy and law reform.

## About the Urban Politics and Governance Research Group

**UPGo**, the Urban Politics and Governance research group at McGill University, conducts rigorous, public-interest research into pressing urban governance problems—particularly those that exceed or challenge city boundaries. UPGo has published numerous peer-reviewed journal articles and policy reports on housing markets in Canada and around the world, including “Short-term rentals in Canada: Uneven growth, uneven impacts” and “The high cost of short-term rentals in New York City”. UPGo is led by Prof. David Wachsmuth, the Canada Research Chair in Urban Governance at McGill University’s School of Urban Planning.

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## List of Acronyms

ACORN – Association of Community Organizations for Reform Now

AGIs – Above Guideline Increases

CanLII – Canadian Legal Information Institute

CSD – Census Subdivision

CHS – Canadian Housing Survey

CMHC – Canada Mortgage and Housing Corporation

CMA – Census Metropolitan Area

CSS – Canadian Social Survey

FOI – Freedom of Information

IZ – Inclusionary Zoning

PEI – Prince Edward Island

RDC – Research Data Centre

REIT – Real Estate Investment Trust

RTA – Residential Tenancies Act (various jurisdictions)

TEENS – Tenants Early Eviction Notice System

RTDRS – Residential Tenancy Dispute Resolution Service (Alberta)

## Glossary of Terms

Throughout the report you will find terms that are initially written in **bold font**. This is to indicate that definitions of these terms can be found in the glossary below.

**Adjudicative body:** An adjudicative body is any authority that makes decisions affecting a person's legal rights, responsibilities, or interests after reviewing evidence or legal arguments. This includes federal or provincial courts, government-established tribunals and commissions or boards conducting inquiries or inquests.

**Above Guideline Increase (AGI):** An above guideline increase refers to a rent increase that exceeds the maximum guideline amount a landlord is allowed to charge a current tenant. However, the landlord would have to first obtain approval from a residential tenancies adjudicative body.

**Automatic lease renewal:** The legal conditions under which residential leases are automatically renewed at their conclusion, either for the same fixed period of time or as periodic leases (e.g. month-to-month, year-to-year)

**Bad-faith eviction:** A bad-faith eviction occurs when a landlord evicts a tenant under false pretenses, without genuinely intending to follow through on the stated reason for the eviction. For instance, a landlord may claim they need the unit for personal use, only to re-rent it to someone else shortly afterward.

**Climate gentrification:** Climate gentrification is the process where property values rise or fall depending on how exposed or protected an area is from the effects of climate change, such as flooding, heat, or storms. Areas seen as safer or more resilient often become more desirable, leading to increased demand and displacement.

**Dispute periods:** Dispute periods refer to the amount of time that tenants have to challenge an eviction notice, either by contacting the landlord or by taking the issue to an adjudicative body.

**Economic evictions:** Evictions that occur mainly because tenants are unable to pay rent or meet other financial obligations.

**Energy burden:** The increased percentage of tenant income that is spent on rising energy costs that can be caused by extreme temperatures.

**Financialized landlords:** “Any REIT, publicly listed company, private equity fund, asset manager, bank, institutional investor, or entity in which third-party investors can profit from the real estate” (August & Mah, 2025, p. 8).

**Fixed-term tenancy/lease:** A residential tenancy agreement that specifies a fixed start and end date.

**Formal evictions:** Evictions that occur through a formal legal channel, such as a court or an adjudicative body, which presumably also create a record of the eviction taking place.

**Inclusionary Zoning (IZ):** Inclusionary zoning (IZ) is a planning tool generally used by municipal governments that either requires, encourages and/or incentivizes developers to include a certain number of affordable units in the construction of new residential buildings.

**Informal eviction:** Informal evictions are evictions that happen outside of the formal legal process. This can include situations where a landlord gives a tenant an eviction notice, and the tenant chooses to leave instead of challenging it through legal channels.

**Institutional landlords:** Large corporate or financial organizations that buy, own, and manage rental housing in significant quantities, often as part of an investment strategy.

**Minimum notice periods:** The shortest amount of written advance notice a landlord must provide to a tenant before ending a tenancy. The required notice time can vary depending on the reason for ending the rental agreement and the jurisdiction.

**Monetary judgements:** Legal rulings from a court or tribunal that require one party in a housing dispute to pay a specific amount of money to the other party.

**No-cause evictions:** A legal mechanism by which a landlord is permitted to terminate a lease at any point without the need to provide a justification.

**No-fault evictions:** Evictions initiated by the landlord for reasons unrelated to the tenant, such as when the landlord plans to move into the unit, renovate, sell the unit, or demolish the property. Sometimes referred to as “landlord-factor” evictions.

**Order of possession:** A legal document issued by an adjudicative body that gives either the landlord or the tenant the right to move into or reclaim a rental unit by a set date.

**Onus to file:** Onus to file refers to the party that bears the responsibility to submit materials to a court or adjudicative body (either the landlord or the tenant).

**Open data:** Data that is freely available for anyone to access, use, share, and reuse at any time and from anywhere, without restrictions.

**Periodic tenancy/lease:** A residential tenancy agreement that does not specify a fixed end date but continues on a periodic basis. Sometimes referred to as “month-to-month” leases, but can also take other forms such as yearly, bi-monthly or weekly.

**Possessory judgements:** Legal rulings issued by a court or tribunal that determine which party, usually the landlord, has the legal right to possess and control a rental unit. This decision typically comes before an eviction warrant is issued.

**Real Estate Investment Trusts (REITs):** Companies that collect money from investors to buy, manage, and draw profits from real estate properties, such as apartment buildings or commercial spaces.

**Remedy periods:** How much time landlords are required to provide tenants in order to remedy the situation the landlord is complaining of, before the landlord can proceed with a legal claim (typically, an eviction claim) against the tenant.

**Rent control/regulation:** Rent control and rent regulation refer to rules or laws that limit how much a landlord can increase rent for existing tenants, helping to keep housing costs more predictable and protecting tenants from significant rent increases from one year to the next.

**Residential mobility:** The rate or frequency at which individuals or households move from one dwelling to another within a given area.

**Right of first refusal:** In the context of residential tenancies, it refers to a tenant’s right to return to a unit post-renovation, or a tenant’s right to occupy a newly constructed unit if their previous unit was demolished, typically under the same terms and conditions as their previous lease.

**Security of tenure:** The legal right to stay in your home without fear of being forced out unfairly, including protection from eviction, harassment, or other threats.

**Tenant-factor evictions:** Evictions initiated by the landlord for reasons related to tenant behaviour, such as if a tenant has failed to pay rent or if a tenant is violating conditions of their lease. Sometimes referred to as “at-fault” or “cause” evictions.

**Vacancy control:** Rent increases are restricted in-between tenancies, which essentially ties rent limits to the rental unit itself, not the tenant. This prevents landlords from raising rent sharply when a tenant leaves and can help prevent bad-faith evictions.

## **Executive Summary**

While there is a growing body of literature on the experiences and rates of eviction throughout Canada, a significant knowledge gap exists about how legislative frameworks, market conditions, and tenant characteristics interact to shape eviction risk. Recent studies have advanced localized understandings of eviction rates and experiences, however, there has been no comprehensive, comparative examination of the legal and procedural contexts governing evictions across provinces and territories. This report begins to address that gap.

Drawing on a targeted literature review, a pan-Canadian jurisdictional scan of residential tenancy legislation, and an analysis of the existing eviction data landscape, this research outlines a framework to assess and compare eviction risk across Canada. We then apply the framework to understand eviction risk in jurisdictions across Canada. By integrating these elements, this research establishes a foundation for a consistent approach to evaluating eviction risk that reflects both structural factors that drive and mitigate eviction risk and geographic variation.

This report focuses on formal evictions, which are evictions that take place through legally recognized channels rather than informal evictions that occur outside the legal system. While informal evictions are also prominent in Canada, it is difficult to determine its scope and scale because they proceed outside of the formal legal process and are not included in administrative records.

## **Summary of Findings**

### **Literature Review**

The targeted literature review summarizes the recent North American research on eviction to identify the primary drivers, mitigating factors, and data limitations shaping our understanding of eviction risk. The purpose of the literature review is to help inform the development of the rubric – which is required to compare the strength of tenant protections across Canada – and the conceptual model of eviction risk. The literature review points to three key variables that emerge as key driving or mitigating factors in relation to eviction:

1. Landlord characteristics
2. Tenant socio-demographics
3. The broader regulatory and market environment

In examining the literature, studies consistently find that institutional and financialized landlords are more likely to initiate eviction proceedings than smaller scale landlords. The literature review also demonstrates that eviction patterns are deeply shaped by social inequality: Black, Indigenous, and other racialized tenants, as well as single mothers, seniors, newcomers, and people with disabilities, face heightened eviction risk, reflecting structural and historical inequities in accessing affordable, adequate and stable housing. Finally, regulatory regimes and market forces further shape eviction dynamics. For example, tenant-friendly legal frameworks, higher filing fees, and accessible legal counsel tend to reduce eviction rates, whereas tight rental markets, and redevelopment pressures drive displacement.

The review also examines key data gaps and methodological challenges that impede eviction research and highlights that court filings capture only a fraction of evictions while obscuring important demographic and contextual variables. To fill these gaps, the review examines how researchers have increasingly turned to innovative mixed-method approaches that combine court, property, and community-collected data while balancing concerns about protecting tenant privacy. The review also identifies emerging scholarship that sheds light on the relationship between evictions and climate change, identifying two key pathways through which environmental pressures drive displacement: climate-led gentrification and rising energy burdens.

## Jurisdictional Scan

The jurisdictional scan of residential tenancy frameworks finds significant variation in legal frameworks across Canada. Some provinces maintain stronger tenant protections and tighter rent regulation, while others maintain broad “no-cause” eviction provisions and have minimal safeguards in place to protect tenancies. These differences in the provincial and territorial legislative contexts suggest that the legislative context in Canada is a significant but under-explored component of eviction risk.

To inform the development of a rubric and scoring approach that could then be used in the eviction risk measurement framework approach, the jurisdictional scan examined:

1. Rent control policies by province and territory
2. Eviction systems across Canada and the frameworks that govern specific types of evictions by province and territory
3. No-cause evictions by province and territory

In assessing the strength of tenant protections across Canada, this research found that:

- Quebec stands out as the province with the strongest regulatory context for mitigating eviction risk from no-fault eviction types.
- After Quebec, Prince Edward Island, British Columbia and Manitoba were the next highest scoring jurisdictions. Prince Edward Island, alongside Quebec, stands out as one of the only provinces with both rent control and vacancy control across all units, bolstering overall tenant security if adequately enforced. British Columbia's higher scoring reflects its strict upfront requirements for landlords seeking no-fault evictions, such as proof of permits and central filing. Manitoba's scoring can be attributed to its protections for households with school-aged children and its implementation of partial vacancy control.
- Newfoundland and Labrador was the lowest scoring jurisdiction owing to the absence of rent control and minimal overall eviction protections for tenants. It is the only jurisdiction in Canada where landlords may evict without cause, requiring only three months' notice and no compensation.

It is important to note that the scoring is a crude measure and is not intended to be an 'absolute' measurement of the strength of a jurisdiction's tenant protections, but rather a comparative score. A key limitation of the scoring approach is that it evaluates jurisdictions based on what is written in regulations and policies, rather than on what occurs in practice. Further, the jurisdictional scan was primarily conducted between May and September 2025, so any changes to any legislation after this period (e.g., Quebec's recent rent regulation changes and Bill 60 in Ontario) may not be reflected in this report.

## Measuring Eviction Risk Across Canada

Based on the findings of the literature review, the jurisdictional scan and a scan of available evictions data in Canada, the research team moved to develop a conceptual model of eviction risk by which to understand eviction risk by province and territory. They applied this conceptual model in two sets of regression analyses: an interprovincial analysis of household-level eviction risk in Canada, and an intermunicipal analysis of municipal-level eviction filing prevalence in Ontario.

In examining household variables alone, the eviction risk model found:

- Single parent households with children were more likely to have experienced a forced move than households with two parents. Households with two parents and children have similar risk of eviction as households with no children.

- Canadian born renters were more likely to report a forced move than non-Canadian born respondents, controlling for other factors.
- Respondents who were evicted from their previous rental accommodations were more likely to report negative mental health than respondents who left their previous rental accommodations of their own volition.
- Evictions were reported at a higher frequency by respondents paying between 30%-50% of their monthly income on housing cost.

In the addition of CMA variables the model found:

- Employment at both the household and CMA level are both negatively correlated with eviction risk. Respondents who are not employed are more likely to report an eviction, and respondents living in a CMA with a relatively low employment rate are *also* more likely to report an eviction.

In the addition of the provincial level variables identified in the jurisdictional scan, the conceptual model found:

- Households living in provinces with stronger rent controls, weaker landlord-factor eviction prevention laws, and strong tenant-factor eviction laws were less likely to have reported an eviction as the cause of their last move. (Although these results are highly vulnerable to reverse causation and omitted variable bias, and, given the current study design, strong caution should be used to infer substantive relationships between eviction policy and eviction prevalence.)

Finally, the model of eviction filing prevalence in Ontario municipalities found:

- Communities with relatively high rents see more filings for non-payment of rent, while areas with rapidly rising rents see more eviction filings under other categories.
- Non-payment filings are more common in communities with larger visible minority populations, and less common in areas with many immigrants or high levels of core housing need.
- Tenant-related evictions tend to occur in more vulnerable communities, reflecting economic hardship and discrimination, while landlord-driven evictions are more common in neighbourhoods where rent growth creates financial incentives to replace existing lower-rent tenants with higher-rent tenants.

## Limitations

There are several significant limitations to the eviction risk models and strong caution should be used to infer substantive relationships between eviction prevalence and eviction policy. First, the models do not make distinction between landlord-factor and tenant-factor evictions. While sources of risk differ for each eviction type, the dependent variable does not allow for this distinction to be made. Second, the dependent variable asks about the respondent's last move but does not include a timeframe. This means respondents could be referring to a move that happened as recent as the last few months, or as long as several decades ago. Third, there is a temporal mismatch between the policy variables and the variables in the rest of the model. The model uses CHS data from the 2021 and 2022 cycles and census data from 2021, while the policy variables were generated using current (late 2025) provincial policy. For some provinces and territories, their policies changed between 2021/2022 (when the eviction data was gathered) and 2025 (when the policy data was gathered), which raises the possibility of spurious correlation or non-correlation. In addition, reverse causality may be present, since any observed relationship between 2025 eviction policy and 2021/2022 eviction risk might reflect the impact of eviction prevalence on provincial policymaking rather than the impact of provincial policy on eviction risk. Finally, a substantial amount of variation in rates of forced moves is not explained by the variables included in the models. Because the models were built with CHS public-use microdata files rather than the underlying microdata, a follow-up study which leverages the disaggregated survey responses and allows for records linkages to actual household or neighbourhood demographics via the Census would be expected to perform substantially better.

## Introduction

A recent report on the lived experience of evictions in Canada (Wachsmuth et al., 2023) found that the risk of eviction for renters is tied to the legislative and housing market context. The study, which includes interviews with 88 people across four provinces, found the overall risk of eviction is low in areas with strong renter protections and high vacancy rates. In areas with weak renter protections and lower vacancy rates, the eviction risk increases. Wachsmuth et al.'s (2023) research also found that an eviction can generate periods of sustained housing insecurity, disrupt tenants' social and community ties, precipitate the breakdown of relationships, and can cause profound emotional distress. Given the destabilizing impact of evictions, and the fact that some groups experience them disproportionately due to the legacies of historical, structural inequalities and their contemporary perpetuation, it is of vital importance that the incidence of eviction is mitigated. In a context where the right to housing is upheld, evictions should be an exceptional measure. Unfortunately, across much of Canada, evictions have become an increasingly pervasive and persistent feature of our housing system. To address this, we must understand the scale and scope of eviction risk and the driving and mitigating factors of evictions in Canadian communities.

Moreover, while there is a growing body of literature on the experiences and rates of eviction throughout Canada, there has yet to be a formal examination of the legislative context and its role in eviction risk. This project seeks to fill that gap through a pan-Canadian jurisdictional scan that highlights the legal and procedural variations in rental and eviction-related legislation, and the development and application of a framework to assess eviction risk across Canada. In this study, eviction risk is defined as individual or structural factors that increase the likelihood of a **formal or informal eviction**, such as landlord characteristics, tenant socio-demographics, and the broader regulatory and market environment.

The objective of this report is to operationalize a conceptual model of eviction risk by synthesizing existing data sources, identifying key data gaps, and proposing strategies for improved data collection. The model is then applied to understand eviction risk based on different factors across Canada.

**This research project is guided by four key research questions:**

1. How do legislation and rental regulations impact eviction risk in Canada by province and territory?
2. How can eviction risk be measured and compared across Canada?
  - a. What are the regulatory and individual factors that comprise eviction risk in Canada?
  - b. What data and information are needed to measure these risk factors?
  - c. What data gaps are there in measuring eviction risk factors and how does that inform an understanding of eviction risk in Canada?
  - d. What opportunities are there to close off those gaps?
3. How can an understanding of eviction risk factors across Canada help inform analyses of the rate of evictions and possible solutions?
4. What does this analysis reveal about appropriate regulatory frameworks for renting in Canada, to address eviction risk and concerns about the state of rental systems?

**These questions were answered by carrying out the following activities:**

- Conducting a targeted literature review, that incorporates equity, anti-racist, and Gender-based Analysis (GBA) Plus frameworks, and developing an eviction risk measurement framework and outlining the data and information needed to measure and assess eviction risk across provinces and territories;
- Conducting a jurisdictional scan of rental and eviction-related regulations and policies, (including climate risk policies and factors), comparing legal frameworks across Canada's provinces and territories including housing rights in provincial and territorial human rights codes that protect against housing discrimination; and
- Undertaking a review of existing eviction data sources, developing a conceptual model of eviction risk, identifying data gaps and recommending ways to address those gaps.

Part One of this report includes a literature review and identification of data gaps. Part Two outlines the findings of the jurisdictional scan undertaken by members of the research team between May and September 2025. Based on this work, Part Three details the conceptual model of eviction risk that has been developed by the research team to measure eviction risk across Canada and then applies the model to understand how socio-demographic factors, housing market conditions and regulatory frameworks impact eviction risk. The report culminates in the application of a model of the prevalence of

eviction filings in Ontario municipalities accounting for demographic factors and market conditions.

An important caveat here is that this report and broader research project focuses on formal evictions, which are evictions that take place through legally recognized channels like a court or, in most jurisdictions in Canada, an **adjudicative body**. This does not tell the whole story of forced moves in Canada, which also involve informal evictions or any involuntary residential relocation that takes place outside of or adjacent to formal legal channels as a result of circumstances that are beyond tenant control. These circumstances can include financial pressures, unsafe living conditions or landlord conduct.

The scale and scope of informal evictions in Canada remains unknown, however in working in service provision to at-risk tenants, members of our research team know that many evictions take place outside of legal channels. For many tenants, when they receive an eviction notice, legitimate or not, they opt to move out. Because in most contexts landlords are not required to report eviction notices, there is no formal record of this.

In focusing on formal evictions that take place through legal proceedings, this research project begins to capture eviction risk in Canada. Because, however, so many evictions take place beyond the purview of formal channels, understanding the scale and scope of formal evictions represents just the tip of the iceberg. There is much more work to be done in this area to understand the extent of forced moves that are taking place in communities across Canada.

## Part One: Literature Review & Identification of Data Gaps

Eviction can be defined as “a landlord-initiated move that expels people from their homes” (Merritt & Farnworth, 2021, 1). Involuntary displacement by eviction can occur through several channels. There are two broad types of formal evictions that are often distinguished between: **economic evictions** (i.e., non-payment of rent) and “**no-fault**” **evictions** (i.e., evictions due to landlord own use, renovations, or demolition of the property) (Xuereb & Jones, 2023). Evictions can also, however, occur informally, with landlords using coercion or other illegal means to remove their tenants. Additionally, some tenants may decide to move once they receive an eviction notice and not dispute the eviction in a formal hearing, which would typically leave no trace or record. These informal evictions likely account for a substantial share of all evictions (Desmond, 2012), meaning that formal evictions represent only a small part of a much larger problem.

To adequately address the basic questions of where and why evictions are occurring, who is evicted, and who is doing the evicting, additional data such as property ownership, which is not easily or readily available, is required. This gap has presented challenges for researchers studying forced displacement. These challenges have spurred several methodological innovations including the mobilization of novel property databases (August & Mah, 2025), supplementation of scraped eviction data with participant interviews to link data findings to specific landlord practices (Decker, 2023), scraping of business and tax filings to provide more complete landlord and property data (Gomory, 2022), the use of probabilistic inference to determine the gender and race of eviction defendants (Hepburn et al., 2020), and the use of new statistical and machine learning models to study eviction patterns (Han, 2025). Scholars have also identified supplementary and proxy data sources to fill gaps, including, for example, data acquired through the use of community anti-eviction toolkits (Ferrer, 2025; Golio et al., 2023), and databases of 911 and emergency calls to better ascertain tenant-landlord relationships in cases of eviction (Gomory, 2022).

This targeted literature review provides a high-level overview of recent scholarship on eviction risk factors, with a focus on North America. We begin by detailing the approach taken to conducting this literature review before identifying factors that increase or mitigate the risk of eviction.

After a discussion of each mitigating factor in turn, the review discusses the role of **open data** in evictions research, and how data availability can best be balanced against risks to

privacy and **security of tenure** for renters. The review then addresses an emerging area of research that addresses the relationship between climate change and eviction risk.

## Approach

In this review, we built on the literature review conducted in Wachsmuth et al. (2023) by identifying studies that examined where evictions are occurring and who is evicted. As such, our search focused on peer-reviewed publications from 2022 onward and used the following broad search keywords to capture as many relevant publications as possible: “eviction” plus either of these terms: “rental,” “tenant,” “rent,” in different fields, including the title and abstract of the publications. Our geographic scope was limited to the United States and Canada. Life science and biomedicine publications were excluded.

The search yielded almost 200 results. After an initial round of review, we identified 70 peer-reviewed journal articles that were deemed relevant for our specific research purposes. After a second round of review, we focused on 37 publications that directly spoke to our research questions regarding eviction risk. The collected literature focused primarily on evictions in the private rental market as opposed to social housing. In Canada, approximately 3% of the population lives in subsidized housing (Statistics Canada, 2023) whereas less than 1% of households in the United States live in public housing (US Department of Housing and Urban Development, 2025; Federal Reserve Bank of St. Louis, 2025).

## Findings

In our scan of the peer-reviewed academic literature of factors that contribute to or prevent evictions in Canada and the United States, we identified three key variables that act as either drivers of or mitigating factors against eviction.

### **The three key variables are:**

1. Landlord characteristics
2. Tenant socio-demographic positions
3. The regulatory environment, administrative factors and market conditions

The following discussion touches on each of these variables in turn before addressing limitations and gaps in the existing literature. Each section identifies key factors that should be taken into consideration in assessing the distribution of eviction risk in Canada.

## Factor One: Landlord Characteristics

In our review of the academic literature concerned with factors contributing to evictions in North America, we found several studies that identify landlord characteristics as being either drivers of or mitigating factors against eviction. These studies examine the determining role of the scale of their operations (usually measured in terms of number of properties owned) (Damiano and Goetz, 2024; Gomory, 2022; Decker, 2023; Seymour et. al., 2023), the landlord's business practices, and landlord type (Gomory, 2022), in driving eviction filings and resultant displacement.

Our scan found that the academic literature points to landlord type and portfolio size as a key landlord characteristic that determines whether a landlord is more or less likely to pursue evictions. Studies determine that for both **institutional** and **non-institutional landlords**, larger portfolio sizes correspond to higher eviction rates (Damiano and Goetz, 2024; Decker, 2023; Seymour et. al., 2023). Decker (2023) finds that this can in part be attributed to the practices that larger-scale landlords employ to select tenants, using blanket, and in some instances automated, screening processes which may select tenants that are more likely to miss rental payments.

Financialization of the housing system has been found to be a major driver of evictions, both in Canada and the United States. In Toronto alone, recent studies by Grisdale (2025) and August & Mah (2025) both demonstrate that **financialized landlords** have the highest rates of eviction filing and pursued eviction more consistently than other landlord types. Other studies also demonstrate that larger, institutional landlords are more likely to evict their tenants than small landlords (Damiano & Goetz, 2024; Decker, 2023; Gomory, 2022). In addition, it has been found that institutional landlords file for eviction more frequently (Seymour, 2023). Seymour (2023) finds that corporate single-family rentals (SFR) and large landlords are pressured to enhance revenues. These pressures are then passed onto the tenants through automated rent increases and late fees on rent.

Research also demonstrates that landlord characteristics can predict the strategies that landlords use to pursue evictions. Larger landlords are more likely to engage in instrumentalization of the eviction filing system, using it to discipline and bully tenants through "serial filing." Serial filing occurs when landlords repeatedly file for eviction not to remove a tenant, but to pressure them into concessions or to shift the landlord-tenant power balance in their favour (Gomory, 2022; Immergluck, et al. 2020; Hagan et al., 2025; Leung et al., 2021).

Gomory (2022) compiled a large data set of property tax records, business filings and court ordered eviction documents pertaining to a fifteen-year period in Boston, Massachusetts to demonstrate that larger landlords engage in a more instrumental use of the evictions system. This can include the initiation of mass evictions and instrumentalizing the eviction system as a rent collection strategy for smaller amounts of money. Gomory demonstrates this in contrast to the practices of smaller landlords for whom, owing to closer personal relationships with tenants and organizational informality, the decision to evict is more “morally inflected” (2022, p. 1775).

## Factor Two: Tenant Socio-Demographics

The research team’s initial scan of the literature found a body of research that demonstrates how evictions can correlate with the socio-demographic characteristics of tenants. Further research has spatialized this relationship, revealing the spatial heterogeneity of evictions in Canada (Crosby & Nordstrom, 2024) and the United States (Rutan & Desmond, 2021). Studies have examined these dynamics as they relate to different tenant incomes and identity factors.

According to Ferrer (2025), **real estate investment trusts** (REITs) are central in shaping the evolution of eviction patterns in Los Angeles, and exercise uniquely punitive practices against Black tenants through screening and eviction procedures formulated during the pandemic era. In addition, So (2023) finds that Black tenants have less favorable terms and conditions in their rental agreements, including, for example, higher security deposits. Algorithmic scoring of tenant screening services may exacerbate racial inequities in the rental sector (So, 2023; Ferrer, 2025). The literature also finds that newcomers are uniquely vulnerable to experiencing eviction. Tesfai and Ruther (2022) find that immigrants may, more than other groups, opt to move out when eviction is filed to avoid the legal system due to language difficulties, unfamiliarity with the system, or concerns regarding their legal status.

In general, eviction patterns are found to be highly spatially heterogeneous. Evictions in American (Rutan et al., 2023; Rutan & Desmond, 2021) and Canadian (Crosby & Nordstrom, 2024) cities are concentrated in areas with higher rates of poverty and a higher proportion of racialized residents. This finding also holds true in suburban contexts (Rutan et al., 2023). It has been found that Toronto neighbourhoods with more Black tenants have higher eviction rates than other neighbourhoods (Leon & Iveniuk, 2020), and that racialized neighbourhoods in Toronto have the highest rates of eviction filing by financialized landlords (August & Mah, 2025; Grisdale, 2025). In Canada, Indigenous identity is among the strongest sociodemographic risk factors for eviction, as Indigenous people in British

Columbia are two times more likely to experience an eviction than any other demographic group over a five-year span (Xuereb & Jones, 2023). Additionally, research has demonstrated that racialized and Indigenous peoples' lived experience of eviction differ from those of other groups. Wachsmuth et al. (2023) found that these groups are four times more likely to report landlord retaliation as the cause of their eviction than did white participants in a study examining lived experiences of eviction in Canada.

Family structure and age profile are also predictors of eviction. One study conducted in Kansas City, Missouri, found that single mothers also faced disproportionately high risk of eviction (Han, 2025), with single parents and children generally seeing higher rates of eviction in Canada (Xuereb et al., 2021). These findings are consistent with earlier findings in the United States that demonstrate that a tenant household's risk of eviction increases with the number of children in the household (Desmond & Gershenson, 2017). Xuereb et al. (2021) also found that eviction rates are highest among adults aged 46 to 55, whereas individuals over 75 experience the lowest rates across all age groups. There is, however, conflicting data on the relationship between the age of tenants and eviction risk, with another study finding that mass evictions related to renovations or demolition disproportionately impact seniors who are more likely to have occupied a unit for an extended period of time (Zell and McCullough, 2020). This study also found that seniors may be uniquely vulnerable to experiencing eviction because of the higher likelihood that they may not understand a notice from a landlord or a higher likelihood of not paying rent on time (Ibid). Eviction risk is also associated with tenant financial stress, overcrowding, and generally precarious living conditions, as found by Wilson et al. (2023). Similarly, Crosby and Nordstrom (2024) found that core housing need predicted eviction in Ottawa.

Zell and McCullough (2020) highlight that evictions tend to be overwhelmingly experienced by groups who have lower incomes and are vulnerable, such as youth, Indigenous people, seniors, recent immigrants and lone-parent households. They understand the relationship between sociodemographic factors and eviction as being primarily related to a lack of affordable housing options for groups that have been historically marginalized. They highlight the testimony of an interviewee who shared that:

*“Structural problems are driving eviction. The underlying factors are a lack of affordable housing, poverty in general, and income not keeping up with rising rental costs.” (2020, p. 96).*

They emphasize the conditions of housing and labour markets, and wages not keeping up with increases in housing costs, as key drivers of evictions. They also highlight that tenants

are uniquely vulnerable to eviction in high-demand markets where landlords hold significant power.

Finally, the relationship between disability status and eviction risk remains understudied. A tenant's disability status is seldom recorded in eviction court documents, and the resulting lack of data makes it challenging to determine the relative eviction risk of people living with a disability. However, research demonstrates that people living with a disability face particularly acute challenges to their housing security amid a context of degrading affordability (Burns et al., 2021). Wachsmuth et al. (2023) found, for example, that people living with a physical or intellectual disability were roughly 50% more likely to be the victims of a retaliatory eviction than those without a disability and were twice as likely to report negative landlord behaviours.

### Factor Three: The Regulatory Environment, Administrative Factors & Market Characteristics

Our review found a body of research that points to factors in the housing market and regulatory environment at the federal, state/provincial and municipal levels as correlating to both the eviction and eviction filing rate. The research demonstrates that these factors may not only influence eviction outcomes, but also the propensity of landlords to file for eviction in the first place, and the propensity for tenants and their supporters to organize against eviction processes. Local market conditions including housing supply and vacancy rates have also been found to be related to the rate of eviction filings in some circumstances.

The process by which landlords can file an eviction is identified by researchers as a factor that impacts eviction rates. Gromis et. al. (2022) found that requiring a landlord to provide one to three days of notice before filing for eviction for non-payment of rent can reduce the eviction filing rate by 63 percent. Gomory et. al. (2023) meanwhile have demonstrated that higher filing fees can lead to a lower eviction filing rate and fewer eviction judgements. Here though, it is important to consider that longer wait times and higher filing fees may incentivize landlords to pursue informal eviction tactics (Nelson, Garboden & McCabe, 2021). Because landlords can profit from the eviction court system by imposing penalties for late or partial rent payments (Tsfai & Ruther, 2022), they are structurally incentivized to pursue serial filings in contexts where eviction is inexpensive, procedurally simple, and likely to result in a settlement favorable to them (Leung et al., 2021).

Some researchers have examined provincial regulations in Canada and their relationship with eviction filings. Xuereb and Jones (2023) argue that high housing prices in a tight rental

market create a favourable environment for the use of “no-fault” evictions at a far higher rate in British Columbia than in other provinces. Crosby and Nordstrom (2024) find that while Ontario’s pandemic eviction moratorium provided temporary relief to vulnerable tenants, the provincial government acted quickly in the aftermath to limit tenant action and restore mechanisms that discipline tenants, largely to the detriment of tenants of colour. Similarly, in the United States, Merritt and Farnworth (2020) found that the state policy environments that were more tenant friendly consistently saw fewer evictions than those that were more landlord-friendly, though evictions and filings in communities of colour remained high in both cases.

Regulatory conditions influencing the local housing market may also drive eviction filings. Dawkins (2024) demonstrates that eviction filing rates increase with the restrictiveness of local land use regulations and decrease with the elasticity of housing supply and the prevalence of local **inclusionary zoning** (IZ) ordinances. In contrast to these findings, Zell and McCullough (2020) find that evictions are increasingly tied to market conditions and that there is an increase in development related evictions in communities across Canada. They write: “where market and regulatory conditions allow, landlords are able to evict tenants to increase rents or otherwise capitalize on their unit(s),” and that this works to “incentive evictions through increased rental profits,” (p. 65). They also found that mass evictions tend to follow the sale of a building to a new owner, emphasizing a need for rent controls that are attached to units rather than individual tenancies. This finding is confirmed by Wachsmuth et. al. (2023), who, in their study of the lived experience of evictions across Canada, found that many evictions are being driven by renovation plans (which may be a pretense) after the purchase of a property.

The eviction system itself, due to variations in practices and procedures across jurisdictions, has also been found to drive eviction outcomes. Summers (2022) suggests that courts in different jurisdictions produce wildly different eviction outcomes, even with other factors being equal. This led Summers to introduce the concept of “eviction court displacement rates”. The eviction court displacement rate can account for the role of county and state legal institutions as determining factors in explaining cross-jurisdictional differences in eviction outcomes. For instance, Hoffman and Strezhnev (2023), investigating the accessibility of courthouses for evictions proceedings, found that commute times and the location of courthouses relative to tenants fighting eviction cases can influence case outcomes due to a greater likelihood of the tenant defaulting on the hearing if they cannot appear. Nelson, Garboden and McCabe (2021) also find that a tenant’s ability to appear in court has an important bearing on eviction outcomes.

Other research examines how access to information, procedural representation and legal knowledge may affect eviction outcomes for tenants. Golio et al. (2022) demonstrate that a lack of legal representation and procedural knowledge is found to undermine tenants' ability to defend themselves. Further, in this study, legal representation and the presiding judge were demonstrated to have consistently meaningful associations with court outcomes. This finding is confirmed by Zell and McCulloch (2020), who found that many tenants may not realize that they have the option to contest an eviction notice. Benfer et al. (2025) point out how court culture can create reluctance from the judges to inform tenants of their rights as they attempt to maintain supposed impartiality and the status quo. Additionally, in their assessment of the effects of legal representation in New York City's Universal Access to Counsel program, Cassidy and Currie (2023) found that tenants who had access to lawyers were less likely to be subject to **possessory judgements**, were granted smaller **monetary judgements**, were less likely to have eviction warrants issued against them and were less likely to be evicted.

## Methodological Approaches & Limitations

Our literature review reveals important methodological considerations for research on eviction drivers in Canada. Research demonstrates that data sources and formats can vary widely across jurisdictions, with different adjudicative bodies recording different types of information in different formats

### Court Data

The most useful and available data on eviction is enmeshed within the workings of the legal system – often eviction courts at the state and county level in the United States, and provincial courts and landlord-tenant tribunals in Canada. The important role of the courts in collecting consistently formatted data makes them a vital source for accurate information on eviction, and many recent studies rely on eviction filings recorded through the tribunal and court systems (e.g.: Gromis et al., 2022; Leung et al., 2021; Preston & Reina, 2021). However, a major issue with using eviction filings is that this data does not capture informal evictions (Damiano et al., 2024; Gomory et al., 2023; Gromis et al., 2022). In the U.S. context, the lack of consistent digitization by courts, differences in the type of information collected, and legal barriers to accessing court data represent some of the shortcomings of relying on eviction filings (Gromis et al, 2022). Additionally, not all eviction filings result in an actual eviction. This is why some authors have sought ways to include the court's final decisions (i.e. eviction orders) in their datasets as well (Collinson, 2022).

In the same vein, determining whether an eviction order has been enforced adds another layer of complexity. To address this gap, some authors have tried to expand their datasets by acquiring data from other authorities that may reflect eviction enforcement (Collinson, 2022). Other researchers have explored methods to match the change of address information with court records (Gromis, 2022). Moreover, data formats can vary widely across jurisdictions, especially in the United States, where much of the collection of evictions data occurs at the county level. Different courts may record different information in different formats and varying degrees of detail.

Typically, court records will include a case number, plaintiff name, defendant name, defendant address, and filing dates (Hepburn et al., 2020). However, a key challenge in understanding eviction risk along sociodemographic lines is that court data reporting eviction filings seldom includes demographic information. This makes it difficult to study disparities in eviction risk based on race, gender, age, familial status or disability status. Scholars must resort either to the demographic profile of the census tract in which an eviction took place (Crosby & Nordstrom, 2024), or probabilistic inference based on given names and surnames present in filings to estimate these disparities (Hepburn et al., 2020).

## Tenant & Community Data

While court and census data remain important if limited tools for investigating the extent of formal evictions, surveys of tenants by community organizations and data collected through the use of community tools are also valuable data contributions. For instance, Ferrer (2025) used data gathered through a toolkit distributed by a housing rights nonprofit to better understand how evictions occur in Los Angeles. In this case, the toolkit enabled the researcher to access the granular information that are typically not gathered in eviction filings, including tenant socio-demographic information and detailed data on the plaintiff (name and/or name of business). This tool also allowed the researcher to gather data from tenants at different points in the eviction process, with some facing a filing, some having appeared in court, and others having been evicted.

In a similar study focused on the outcomes of eviction court proceedings and the role of tenants' procedural knowledge, Golio et al. (2023) analyzed data collected by the New Orleans-based Tenant Early Eviction Notification System (TEENS), developed by a local land trust and housing rights organization. Using a mixture of direct tenant outreach and the distribution of informative pamphlets to tenants at risk of eviction, TEENS's process allowed the researchers to directly follow 267 ongoing eviction cases in New Orleans Parish in 2021 and to gather data not typically included in eviction filings, including, for example, the legal representation, or lack thereof, of tenant and landlord, and the identity

of the presiding judge to determine the impact of these variables on eviction outcomes. Researchers were also able to compare eviction outcomes between the cohort of tenants using TEENS and the cohort that did not. The research found that those included in TEENS's saw significantly better outcomes.

While community data may allow researchers to answer specific questions about eviction, there remain some limitations to this type of data. Community data relies on self-reporting and is generally characterized by small sample sizes. Though much of the best data that we have on eviction causes and outcomes relies on self-reporting by tenants (e.g., Canadian Housing Survey), some researchers (e.g., Xuereb, 2023) have suggested that data collected in this manner could have biases, as tenants may not always report when they were at fault in an eviction. This may lead to, for example, an overrepresentation of “no-fault” evictions in the data.

## Property Data & Filings

Ownership data has been useful for a better understanding of the relationship between landlord “size” (number of properties, degree of financialization, use of property managers) and business strategies and eviction (August & Mah, 2025; Gomory, 2022; Gomory et al., 2023; Greenberg et al., 2024). This data is, unfortunately, difficult to obtain, time consuming to compile, and sometimes challenging to interpret, as landlords often use shell companies to obscure their identity (Gomory, 2022; Travis, 2019). To address these challenges, some researchers have moved to manually verify and hand code ownership (August & Mah, 2025). Some scholars have developed innovative methods for matching documents with ownership data by scraping public property tax assessments in conjunction with business filings to understand ownership patterns that may be otherwise obscured by the widespread use of limited liability corporations in rental housing ownership in the United States (Gomory, 2022).

## Open Data & Data Feminist Perspectives

The main challenge to studying eviction in greater depth is a lack of data, reflected in informational asymmetry that confronts tenants in their relationship to landlords (McElroy, 2023). Tenants are often required to disclose their rental and employment history, their credit score, and other personal information in advance of signing a lease, whereas tenants may know very little about their landlord, including their history with evictions and tenant conflict, their maintenance practices, or even their name, if property ownership is concealed by a shell company. Today, little data on eviction is public or easily accessible. However, when proposing and framing reforms to the eviction data landscape in Canada, it

is important to consider that making data on evictions more publicly available can comprise a risk for disadvantaged tenants. For example, McElroy (2023) highlights the practices of tenant screening bureaus that make use of open data to place tenants on blacklists or otherwise punish them by barring them from accessing rental housing. Accordingly, the need for more comprehensive data collection and transparency must always be balanced against the risks that open data poses to tenants. The inclusion or exclusion of different variables in eviction datasets can and should be analyzed so as to consider the power relations that produced them and led to them being included or excluded.

To protect tenants, Hatch et al. (2023) propose the framework of data feminism, which “suggests ways for researchers to examine power, potential harm, and ultimate goals inherent in data collection and dissemination” (p. 2088). By employing a data feminism approach, we can account for power asymmetries that are frequently neglected when discussing data. On this basis, they argue that the eviction data landscape needs to be reframed in ways that consider how it can pose a structural risk to vulnerable communities, but also how data can be a tool to empower tenants and communities most at risk of displacement. The framework of data feminism can be used in several ways to reframe our current understanding of data politics. For example, Hatch et al. (2023) ask us to reconsider the institutional arrangements within which data is produced, and to think about “the institutional objectives which guide the production of data, the funding sources and material conditions of the people who enact that work, and the tools and uses to which data are put” (p. 2089). This allows the user of a dataset, whether eviction filing data or anything else, to recognize the power-laden relationships revealed by eviction data, which encodes a social hierarchy between tenants and landlords. These hierarchical power dynamics are most easily understood as asymmetries in information between tenants and landlords, where landlords may easily gather information on tenant credit, rental history, and identity, while it is far more difficult, under current conditions for tenants to access information on property ownership and a landlord’s history of code violations or evictions (Hatch et al., 2023).

## **Emerging Research: Climate Change & Eviction**

Climate change will have far-reaching impacts across all social and ecological systems in the coming decades. Canada’s housing system will not be exempt from these impacts, with extreme heat, as well as other direct or indirect climate impacts potentially causing direct displacement and exacerbating the current strain on tenants’ health and finances. To better understand this emerging issue and the risks it poses to renters’ security of

tenure in Canada, we conducted a supplementary review of the literature on climate change-related factors which may drive evictions. We note two important pathways through which evictions may proceed from climate change impacts that emerge from the literature:

1. Evictions can result from increased direct rent burdens driven by gentrification pressures from energy-efficient retrofits and green infrastructure as part of the process of **climate gentrification** (Bunce, 2017; Keenan et al., 2018; Weißermeier & Wehrhahn, 2024).
2. Evictions can result from increased **energy burdens** taken on by tenants to cool their homes during periods of extreme heat, leading to financial stresses which culminate in eviction (Brewer & Goldgar, 2024; Hatch & Graff, 2024).

What follows is a brief discussion of the search strategy approach employed for this supplemental literature review, followed by an overview of scholarship that sheds light on these two pathways through which climate change may drive evictions.

## Approach

In conducting this brief review, our search focused on peer-reviewed publications, using the University of Toronto Library search engine, ProQuest, Web of Science, and Scopus. Searches were conducted using the terms “eviction” or “displacement,” paired with any of the following: “climate,” “energy,” “heat,” “temperature,” “flood,” “fire,” “wildfire,” “energy retrofits,” “energy efficiency,” “maximum temperature,” or “air conditioning.” Results were filtered to select publications where any field contained “tenant,” “rental,” or “landlord.” The search yielded over 200 unique results. After reviewing the results of this search, we identified peer-reviewed journal articles that were deemed relevant for our specific research purposes, and retained 9 articles. Five additional peer-reviewed articles were later added after examining the bibliography sections of these selected articles.

## Pathway One: Climate Gentrification

Climate change impacts have become more pronounced in recent years and its material effects include a significant rise in insurance premiums (Paganini, 2019); increased housing prices in areas where the impacts of climate change are lower (Keenan et al., 2018); and climate-led gentrification and displacement in areas situated on higher ground that are less vulnerable to flooding (Aune et al., 2020; Butler et al., 2021). Keenan et al. (2018) were the first to theorize climate gentrification to highlight the climate-led impacts on racialized and low-income communities in Miami, Florida. The characteristics of a given

location has long been a factor in determining property values. With rising sea levels in many coastal areas, neighborhoods situated on higher ground have now become more desirable and have experienced rising housing prices driving speculative investment and other rent seeking activities. These processes contribute to the displacement of existing populations (Keenan et al., 2018). This process may be termed “green gentrification,” but “ecological gentrification” and “sustainability gentrification” are also frequently used (Quinton & Nesbitt, 2024). For the purposes of this review, we use the term “climate gentrification.” This term is employed by Keenan et al. (2018) in their study of climate impacts in Miami, where they describe a process of gentrification by which properties appreciate or depreciate in value due to climate change exposure depending on their location and relative safety or engineered resilience. According to Keenan and colleagues (2018) climate gentrification can proceed through three key pathways:

1. Superior investment, where the movement of more affluent residents from coastal areas to more climate-resilient neighborhoods in-land help to increase housing values and eventually push out existing lower-income residents;
2. Cost-burden, where vulnerable groups are unable to remain in place due to increased costs related to flood insurance, property taxes or property repairs;
3. And, resilience investment, where public investment in resilient infrastructure leads to increases in property values.

As climate change impacts and exposure have begun to affect property values, some scholars have identified a disjuncture between urban social policy and economic development policy, as cities seek to meet their climate change commitments while spurring economic development through housing construction and intensification (Friesenecker et al., 2025; Weißermel & Wehrhahn, 2024), increasing rent burdens in the process. Though previously, the pairing of economic development through intensification and sustainable development principles seemed contradictory, today, they have come together as a potent policy agenda with the potential to rapidly expand processes of gentrification to new places through sustainable development (Bunce, 2017). While cities have increasingly undertaken ambitious measures to bring their housing stock up to date with energy efficiency and contextual resiliency requirements, they have allied with private owners and real estate investors to do so (Bunce, 2017; Weißermel & Wehrhahn, 2024). This has led to numerous examples of green retrofits leading to property value appreciation and rising rents (ACORN, 2025a), as was the case in an emerging eco-district built from privatized social housing in Kiel, Germany (Weißermel & Wehrhahn, 2024), and Toronto’s Regent Park redevelopment (Bunce, 2017).

## Pathway Two: Extreme Heat & Energy Burdens

Extreme heat has emerged as a major source of severe health problems for tenants in Canada as climate change has increased summer temperatures to unbearable extremes at times (ACORN, 2023). However, tenants' problems are not limited to physical discomfort. The extreme temperatures have also generated significant energy cost burdens, adding to already high rent burdens which may be driving eviction-based displacement and paving a pathway towards homelessness for the most vulnerable (Bezgrebelna et al., 2021). These increased costs for tenants are becoming an important explanatory factor in tying advancing climate change to degrading conditions of housing security. Studies have demonstrated that neighbourhood energy burdens are positively correlated with eviction rates. Each one-percent increase in a neighbourhood's average energy burden is associated with a 2.3% rise in the eviction filing rate (Hatch & Graff, 2024). Lodermeier (2024) also finds that extending additional credit to energy-burdened households can reduce the eviction filing rate in census tracts across 31 US cities. Indeed, scholars are beginning to investigate the specific relationship between heat and eviction, finding that a greater number of "extremely hot days" above 30 degrees Celsius is correlated with increased rates of eviction filings in the United States (Brewer & Goldgar, 2024). This is likely due to the cost of energy incurred by running air conditioning at higher intensity, increasing the household's energy burden (Brewer & Goldgar, 2024). The authors also blame a federal energy assistance system which fails to account for the particularly high energy costs associated with extreme heat versus extreme cold. In this way, energy insecurity in the context of climate change (Jessel et al., 2019) is a predictor of eviction filings that may become more important over time as the impacts of climate change intensify.

This marked vulnerability of renters to climate change impacts has been further documented through a series of survey-based reports by the Association of Community Organizations for Reform Now (ACORN) at the municipal (ACORN, 2023), provincial (ACORN, 2025a), and federal (ACORN, 2025b) levels. They have found that only 9% of tenants claim not to be affected by extreme heat (ACORN, 2025b), and that extreme heat is worsened by the fact that only 53.5% of renters had air conditioning of any kind in their dwellings, the vast majority of which are portable or window units cooling only one room of the dwelling (ACORN, 2025b). In a survey of Toronto tenants, cost emerged as the main prohibiting factor cited by tenants as preventing them from acquiring air conditioning (~35%), but lease restrictions (~10%) and landlord threats and fees (~25%) also constitute important factors (ACORN, 2023). While the long-term solution to energy inefficiency and lack of cooling in residential buildings is the use of retrofits to address these issues, such

retrofits may lead to higher rents and climate gentrification pressures if not adequately regulated. ACORN, though recognizing the importance of such retrofits to tenant health and safety, highlights how green retrofits aimed at energy and water conservation in Ontario have allowed some landlords to raise rents above the province's **rent control** guideline through **Above Guideline Increases** (AGIs). While this allows landlords to pay for needed retrofits, it also passes on the cost of retrofits directly to tenants, while allowing owners to profit in the long-term (ACORN, 2025a). Similar cost pass-through mechanisms have also been found to deepen housing injustices, as was the case in Kiel, Germany, where a "modernization levy" added to tenants' rent to defray the cost of building improvements (not dissimilar to Ontario's AGI) allowed landlords to pursue energy-efficient retrofits as part of an eco-district plan, increasing rents and profits at the expense of tenants and potentially leading to displacement (Weißermel & Wehrhahn, 2024).

These trends and tenants' resulting vulnerabilities are part of a housing landscape in which tenants are already structurally disadvantaged, compared to their homeowner peers in terms of housing quality, location, and the availability of supporting resources (Fischer, 2024). Fischer (2024) goes even further to argue that tenants are uniquely vulnerable to climate-induced displacement risk as they tend to live in areas more prone to hazards, face more difficulties in asserting their rights, and have less structural protections from climate impacts than homeowners. In addition, legal systems do not yet consider tenants' increasing vulnerability in the face of climate change. Tenants struck by a disaster that renders their home uninhabitable have little recourse in most of the United States. In these instances, tenants often experience sudden homelessness in a housing market where adequate housing is scarce after a natural disaster. Though not the case in all jurisdictions, some states, such as Louisiana, require tenants to continue paying rent in the aftermath of a natural disaster, even if the property is uninhabitable (Potter and Godshall, 2024). Tenants may even be "evicted" from these units if they fail to pay rent (Potter and Godshall, 2024). These features of and gaps in legal systems can worsen tenants' circumstances and housing stability. In the wake of disasters, small landlords may be unable to make repairs, with tenants either unable to occupy the unit or ultimately ending up evicted, while larger landlords may take advantage of a disaster to evict, repair, and then raise rents (Brennan et al., 2022).

## Part Two: Jurisdictional Scan

Understanding the legal frameworks that govern the landlord-tenant relationship is essential to evaluating housing security and eviction risk for tenants across Canada. Towards the creation of an eviction risk measurement framework, we conducted a scan of provincial and territorial legislation and policies governing residential tenancies, eviction, and rent regulation in Canada.

This process involved reviewing each province and territory's residential tenancy legislation,<sup>1</sup> related regulations,<sup>2</sup> any relevant policies published by adjudicative bodies,<sup>3</sup> and each jurisdiction's Human Rights Code. Secondary sources, such as published reports and government webpages, were also consulted to verify information where possible. In Quebec, where many of the laws governing residential tenancies are contained within the broader *Civil Code of Quebec*, the review followed a slightly different process, focusing mainly on what is outlined in the *Civil Code* and other pieces of legislation such as the *Act respecting the Administrative Housing Tribunal*.

The scan focused on understanding the legislative frameworks governing evictions, rent control, and other forms of tenant protection in each province and territory. Specifically, we categorized and documented the following key aspects related to security of tenure and rent control:

- Presence of rent control, **vacancy control**, and mechanisms for above guideline increases (AGIs)
- The types of eviction permitted
- **Minimum notice periods, remedy periods and dispute periods**
- **Onus to file**
- Filing fees
- Presence of **automatic lease renewal**
- Tenant compensation
- Appeal processes
- Protections for vulnerable groups (e.g. seniors, families with children)
- Safeguards against landlord abuses

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<sup>1</sup> For example, the *Residential Tenancies Act* in Manitoba

<sup>2</sup> For example, the *Residential Tenancies Regulation* and *Residential Rent Regulation* in Manitoba

<sup>3</sup> For example, the *Residential Tenancies Branch* in Manitoba

This categorization enabled a more straightforward comparison between different provinces and territories. These fields were selected to capture key similarities and differences in eviction processes, as well as to identify additional tenant protections or safeguards against **bad-faith evictions**. These aspects were determined through consultation with members of the research team and colleagues from *The Balanced Supply of Housing Node*. In particular, we would like to acknowledge the contribution of the *Balanced Supply of Housing Node* for sharing their eviction process maps and their own scan of eviction-related legislation in Canada, which was originally conducted about a year before we started our scan. Finally, this jurisdictional scan was informed by relevant academic research on evictions.

The first part of this jurisdictional scan provides an overview of the frameworks that impact the scale and scope of evictions across Canada. This section provides a comparative overview of provincial and territorial legal frameworks governing:

- Rents (i.e. rent control)
- General eviction frameworks
- No-fault eviction processes and protections
- **No-cause eviction** processes and protections

The second part of this scan assesses these frameworks through the development of a rubric to evaluate the strength of tenant protections as it relates to evictions. This report then discusses the results of our scoring approach and the limitations of this jurisdictional scan. It is important to note that the comparison tables presented in these sections contain simplified information to enable easy comparison between jurisdictions.

## **An Overview of the Frameworks Governing Eviction Across Canada**

### **Comparing Rent Control Across Canada**

Stronger rent controls are associated with lower rent burdens for tenants, providing a safeguard against unexpected rent increases which help promote housing stability. Analyses of formal eviction filings in Ontario demonstrates that non-payment of rent constitutes a large proportion of these filings. By helping to maintain affordability in terms of protecting tenants from unjustified and unfair rent increases, rent controls are an important mitigating factor against evictions. Thus, to understand eviction risk across Canada, the presence and strength of rent control is an important consideration.

The scan examined four components of rent control in each province/territory:

- The presence of some form of rent control (i.e., is there a rent regulation policy to limit how much a landlord is allowed to raise the rent for a current tenant?);
- Whether certain types of tenancies or units are exempt from the rent control policies. (Note: it is important to clarify that exemptions from rent control refer to exemptions in the private rental housing supply, and not RGI (rent-geared-to-income), government-assisted or non-market units);
- Whether vacancy control exists (i.e., are there limits on how much the rent can be increased for a unit between tenancies?); and
- Whether above guideline rent increases (AGIs) exist.

**Table 1: Comparison of Rent Control Across Provinces & Territories**

Jurisdiction	Rent control	Exemptions from rent control	Vacancy control	AGI / cost pass-through mechanisms
<b>British Columbia</b>	Yes	No	No	Yes
<b>Alberta</b>	No	-	-	-
<b>Saskatchewan</b>	No	-	-	-
<b>Manitoba</b>	Yes	Yes, extensive	Partial (does not apply to all units and does not explicitly tie increases to rent control guidelines)	Yes
<b>Ontario</b>	Yes	Yes	No	Yes
<b>Quebec</b>	Yes, though rent control is implemented through a <i>recommended</i> periodic increase determined by the Tribunal administratif du logement (TAL), not a <i>maximum</i> permitted increase	Yes, new units are exempt for 5 years	Yes, implemented by requiring landlords to disclose previous tenant's rent and allowing tenants to dispute increases that exceed recommended rent increases	Yes, though landlords can only increase rent due to 'major work' when a lease is being renewed, which typically takes place every 12 months in Quebec
<b>New Brunswick</b>	Yes	No	No	Yes
<b>Nova Scotia</b>	No, though there is temporary cap of 5% on rent increases until the end of 2027 that has been in place since November 2020, in	-	-	-

Jurisdiction	Rent control	Exemptions from rent control	Vacancy control	AGI / cost pass-through mechanisms
	response to the COVID-19 pandemic			
<b>Newfoundland &amp; Labrador</b>	No	-	-	-
<b>Prince Edward Island</b>	Yes	No	Yes	Yes
<b>Yukon</b>	Yes	No	No	Yes
<b>Northwest Territories</b>	No	-	-	-
<b>Nunavut</b>	No	-	-	-

In some provinces where rent regulation exists, like Ontario and Manitoba, the effectiveness of these protections is often undermined by broad exemptions. In Ontario, for example, all rental units first occupied after November 15, 2018, are exempt from rent control. So, in these newer units, landlords may raise the rent by any amount once per year. This exemption is highly consequential given recent patterns of housing construction. For example in the City of Toronto, between 2019 and 2024, approximately 30,064 purpose-built rental units and 143,816 condominium units were completed (CMHC, 2025). Assuming that 44.1% of these condominiums are rented out (based on 2020 Statistics Canada estimates), this translates to roughly 63,422 condo units in the secondary rental market (Statistics Canada, 2021). Combined with new purpose-built rentals, this results in an estimated 93,486 rental units that are currently exempt in Toronto from rent control. The scale of this exemption means that a growing share of the province’s private rental stock is outside the scope of rent regulation, which significantly erodes affordability protections for tenants. Manitoba’s exemptions similarly weaken rent control by excluding, for example, all rental units in complexes first occupied after March 7, 2005, from rent regulation for a period of 20 years, as well as exempting higher-rent units that exceed an annually adjusted threshold (\$1,640 per month in 2024). The decades-long exemption periods for new units as well as exemptions for units *above* a certain rent threshold led our team to categorize Manitoba’s exemptions from rent control as extensive. While not as extensive as Manitoba, Quebec also exempts new units from recommended periodic rent increases for five years.

Another key dimension of rent regulation is vacancy control, which places limits on how much a landlord can raise rent between tenancies. In jurisdictions with rent control but no

vacancy control – such as British Columbia, New Brunswick, Ontario and the Yukon – once a tenant leaves, landlords are free to rent the unit at whatever amount the market will bear. This dynamic creates a strong financial incentive to push out existing tenants in order to realize higher rents. Lack of vacancy control renders long-term tenants paying below-market rents particularly vulnerable. It also ensures that, over time, affordable units are steadily lost to regular turnover, especially in gentrifying areas. Only a few jurisdictions have addressed this issue directly. Prince Edward Island ties rent increases to the unit rather than the tenancy, which means that between tenants, landlords can only increase the rent to an amount in line with rent control policies. This ensures continuity of affordability protections across different tenancies. Quebec requires landlords to disclose the previous tenant’s rent to new tenants, and gives new tenants the ability to dispute proposed increases if they are not reasonable (i.e., in line with rent control recommendations). Manitoba has a more limited form of vacancy control, applying only to buildings with four or more units. It also allows rents to be raised between tenancies up to the average rent of similar units within the building.

Finally, all jurisdictions with rent control allow for rent increases above recommended guideline amounts through mechanisms such as above guideline increases (AGIs), often justified because of extraordinary municipal charges, capital expenditures, or other improvements to the building. While framed as necessary to allow landlords to recover costs, these mechanisms often have significant loopholes that can undermine the protective function of rent control. By permitting landlords to raise rents beyond prescribed limits under the guise of upgrades, AGIs open the door to higher rents and can contribute to displacement pressures.

## Comparing Evictions Systems Across Canada

The academic literature on eviction systems demonstrates that factors in the regulatory environments that govern evictions can impact the incidence of eviction. For example, higher filing fees are associated with lower eviction rates (Nelson et al., 2021). Similarly, both higher filing fees and longer waiting periods before execution of an eviction order may discourage “serial filing” – a practice where landlords repeatedly submit eviction applications as a means of intimidation or to extract concessions from tenants (Leung et al., 2021). Table 2 provides an overview of the general elements of eviction frameworks by province and territory across Canada.

Table 2: Comparison of General Eviction Systems Across Provinces & Territories

Jurisdiction	Adjudicative Body	Reason needed to evict?	Automatic lease renewal?	Option for virtual hearings?	Exemptions from tenancy legislation
<b>British Columbia</b>	Residential Tenancy Branch (RTB)	Yes	Yes, <b>fixed-term tenancies</b> are automatically renewed as <b>periodic tenancies</b> at their conclusion unless agreed up otherwise  Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA	Yes	Co-op housing; student dorms; close quarters with landlord; travel accommodation; emergency shelters or transitional housing; section-specific exemptions for supportive housing; correctional facilities; care facilities; tenancy agreements under the Manufactured Home Park Tenancy Act (see S.4 of RTA for more details)
<b>Alberta</b>	Residential Tenancy Dispute Resolution Service (RTDRS)	Yes	No, fixed-term tenancies are not automatically renewed at their conclusion  Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA	All hearings conducted by phone, in-person option available only in some circumstances	Mobile homes; business premises with attached living space; rooms in a landlord’s home if the landlord lives there; short-term stays (under 6 months) in hotels, motels, campgrounds, or similar; student housing without exclusive possession; continuing care homes, supportive living or lodge accommodations; correctional institutions (see S. 2 of RTA for more details)
<b>Saskatchewan</b>	Office of Residential Tenancies (ORT)	Yes	No, fixed-term tenancies are not automatically renewed at their conclusion  Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA	All hearings conducted by phone unless requested otherwise	Business related housing; temporary stays; shelters; health care facilities; farm housing; charitable housing; life leases or ultra long-term leases (20+ years); other prescribed exclusions by the government (see S. 5 of RTA for more details)

Jurisdiction	Adjudicative Body	Reason needed to evict?	Automatic lease renewal?	Option for virtual hearings?	Exemptions from tenancy legislation
<b>Manitoba</b>	Residential Tenancies Branch (RTB), Residential Tenancies Commission (RTC)	Yes	<p>Yes, tenancies with a specified end date are required to be renewed on the same terms</p> <p>Tenancies without specified end dates continue indefinitely unless landlord evicts for reasons specified in the RTA</p>	Yes	Residences occupied on a 'transient basis' (i.e. hotels, motels, hostels, etc.); vacation or seasonal homes; co-op housing; accommodations provided by an educational institution; accommodations provided by a hospital, hospice, personal care home, residential care facility, or a resident-based therapeutic/ rehabilitative facility; temporary shelters; accommodations provided by a penal/correctional institution (See S. 3(1) and 3(2) of RTA for more details)
<b>Ontario</b>	Landlord and Tenant Board (LTB)	Yes	<p>Yes, fixed-term tenancies are automatically renewed as periodic tenancies at their conclusion</p> <p>Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA</p>	Yes	Travel accommodations; close quarters between landlord and tenant; educational or institution-provided housing of certain types; shelters; hospitals (See S. 5 of RTA for more details)
<b>Quebec</b>	Tribunal administratif du logement (TAL)	Yes	<p>Yes, but when a lease is being automatically renewed, the landlord can propose modifications to the conditions of the lease (e.g. rent, fees). If the tenant refuses the proposed modifications, the landlord must apply to the TAL to have the changes adjudicated</p>	Yes	Dwellings leased as a vacation resort, where over one-third of the total floor area is used for purposes other than residential; a room situated in a hotel establishment; a room situated in a health or social services institution; a room situated in the principal residence of the landlord, if not more than two rooms are rented or offered for rent and if the room has neither a separate entrance from the outside nor sanitary facilities separate from those used by the landlord

Jurisdiction	Adjudicative Body	Reason needed to evict?	Automatic lease renewal?	Option for virtual hearings?	Exemptions from tenancy legislation
<b>New Brunswick</b>	Tenant and Landlord Relations Office (TLRO)	Yes	No, fixed-term tenancies are not automatically renewed at their conclusion  Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA	No formal hearings, residential tenancies officer conducts investigation and mediation. Can appeal decisions with the Court of King's Bench	Business or agricultural premises with attached housing; staff housing linked to employment in a mixed-use building; seasonal vacation homes; shared facilities with the landlord; tourist establishments (stays <90 days); student housing; nursing homes; community placement or child and youth care resources; accommodations for penal, therapeutic, or rehabilitative purposes; housing provided by religious institutions, hospitals, psychiatric facilities, emergency shelters, or youth hostels; and any other accommodations prescribed by regulation (See S. 1(1) of RTA for more details)
<b>Nova Scotia</b>	Residential Tenancy Director (RTD)	Yes	No, fixed-term tenancies are not automatically renewed at their conclusion  Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA	Yes	Hospitals; educational institutions; municipal homes; correctional facilities; maternity homes; nursing homes; residential care facilities; short-term rentals while used as such (See S. 2(h) of RTA for more details)
<b>Newfoundland &amp; Labrador</b>	Residential Tenancies Office (RTO)	No, landlords can evict with no cause	Yes, fixed-term tenancies are automatically renewed on the same terms at their conclusion, though landlord can at any point terminate a lease with 3-months' notice  Periodic tenancies continue indefinitely but landlord can also evict with no cause or for other reasons specified in the RTA	Yes	Travel accommodation; shelters; accommodation for medical or care purposes; co-op housing; educational accommodation; rental unit attached to a business under one rental agreement (See S. 3(4) of RTA for more details)

Jurisdiction	Adjudicative Body	Reason needed to evict?	Automatic lease renewal?	Option for virtual hearings?	Exemptions from tenancy legislation
<b>Prince Edward Island</b>	Residential Tenancies Office (RTO)	Yes	<p>Yes, fixed-term tenancies are automatically renewed as periodic tenancies at their conclusion</p> <p>Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA</p>	Yes	Accommodation for detention, rehab, therapeutic services or medical care; temporary accommodation; shelters; accommodation owned by educational institutions; accommodation related to youth in custody of Child Protection or provided under Social Assistance Act; coop housing; housing provided by a religious or charitable organization; any additional cases listed in the regulations (See S. 4 of RTA for more details)
<b>Yukon</b>	Residential Tenancies Office (RTO)	Yes	<p>Yes, fixed-term tenancies are automatically renewed as periodic tenancies at their conclusion unless stipulated otherwise in the lease</p> <p>Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA</p>	Yes	Educational institutions; where a landlord shares bathroom or kitchen facilities; hospitals; community health shelters; short term shelters; transitional housing (See S. 2(3) of RTA for more details)
<b>Northwest Territories</b>	Rental Office (RO)	Yes	<p>Yes, fixed-term tenancies are automatically renewed as periodic tenancies at their conclusion</p> <p>Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA</p>	Yes	Hotels; housing co-ops; correctional facilities; nursing homes; hospitals; student residences; premises occupied for business purposes; tourist establishments (See S. 6(2) of RTA for more details)

Jurisdiction	Adjudicative Body	Reason needed to evict?	Automatic lease renewal?	Option for virtual hearings?	Exemptions from tenancy legislation
<b>Nunavut</b>	Residential Tenancies Office (RTO)	Yes	<p>Yes, fixed-term tenancies are automatically renewed as periodic tenancies at their conclusion, unless it is the landlord's only residence in Nunavut</p> <p>Periodic tenancies continue indefinitely unless landlord evicts for reasons specified in the RTA</p>	Yes	Hotels; housing co-ops; correctional facilities; nursing homes; hospitals; student residences; premises occupied for business purposes; tourist establishments (See S. 6(2) of RTA for more details)

The comparison of eviction systems highlights variation across provinces and territories in terms of whether leases are automatically renewed at their conclusion, the grounds under which tenancies can be terminated, whether hearings could be attended virtually, and the types of units that are not governed by the standard residential tenancies framework.

In most provinces and territories, leases can only be terminated for specified reasons. Newfoundland and Labrador is an exception, permitting landlords to terminate a lease without cause, provided they give tenants three months' notice. This works to undermine other tenant protections in the province, as landlords can end tenancies at will. Similarly, in jurisdictions such as Alberta, Saskatchewan, New Brunswick and Nova Scotia, fixed-term leases are not automatically renewed at the end of their term. This arrangement effectively enables landlords to end tenancies without providing a specific reason, constituting another form of de facto no-cause eviction.

The Government of Ontario recently passed changes to the RTA through Bill 60 on November 24, 2025. In the October 23, 2025 [technical briefing](#) for the Bill, the Province remarked on the current system where tenants have “security of tenure” (through automatically renewing leases), and committed to holding consultations on “alternative options on lease agreement expiry that could allow landlords to control who occupies their units and for how long, allowing them to adjust tenancy arrangements based on market conditions, personal needs, or business strategies.” In a [social media post](#) on October 26, 2026, the Ontario Minister of Municipal Affairs and Housing indicated that the province no longer intended to hold these consultations on ending automatic renewal of leases in the face of effective resistance from housing activists. However, the Bill still contains several provisions that limits security of tenure for tenants in Ontario. For example, the changes will restrict the ability of tenants to raise their own concerns during eviction proceedings, shorten eviction notice periods, and remove compensation for tenants when the landlord plans to move back into the unit. Markedly, the province proposes these changes and others (such as hiring more sheriffs to speed up evictions) in the interests of making the Landlord and Tenant Board process speedier and more accessible for landlords but is taking no steps to improve responsiveness and accessibility for tenants. While these changes will impact the current score for Ontario, we did not include these changes in our analysis or scoring, as they are not yet in effect.

## Comparing No-Fault Evictions Across Canada

Research has shown that informal evictions, which occur outside of adjudicative bodies, are most commonly associated with “no-fault” grounds such as landlord own-use, renovation, demolition, or conversion (Wachsmuth et al., 2023; Xuereb et. al., 2023).

However, no-fault evictions carried out through formal eviction processes have also been rising significantly in certain places, such as the Greater Toronto Area (Grisdale, 2025) and British Columbia (Xuereb & Jones, 2023), underscoring the importance of examining how they are regulated across provinces and territories.

When it comes to the processes and mechanisms that govern no-fault evictions, this scan focused on several key elements:

- Onus to file (i.e., the landlord vs. the tenant);
- Filing fees;
- Minimum notice periods;
- Dispute periods;
- Proactive safeguards against bad-faith evictions;
- Compensation for tenants;
- **Right of first refusal** (in cases of renovation/demolition);
- Penalties for landlord non-compliance; and
- Specific protections for vulnerable groups such as children and seniors.

A key element of the processes governing no-fault evictions lies in the allocation of the onus to file, meaning who bears the onus to file with an adjudicative body, either to initiate an eviction or to contest an eviction notice. In many circumstances, no-fault evictions do not require landlords to apply for approval from an adjudicative body before serving an eviction notice. Additionally, in many jurisdictions eviction notices are deemed ‘accepted’ unless disputed by the tenant. In these circumstances, the onus to file falls completely on the tenant to initiate formal dispute proceedings. In other circumstances, a landlord must apply to the adjudicative body, but tenants still have to file to dispute the notice, in which case the onus to file could be considered ‘hybrid’. In some jurisdictions, such as Quebec, Ontario and Alberta, tenants are not required to formally dispute eviction notices (e.g., non-response can be considered a de facto refusal), in which case the administrative burden to apply for an eviction falls on the landlord, constituting a ‘landlord’ onus to file.

Another factor in the regulatory environment which can impact the incidence of evictions are filing fees. Higher filing fees have been associated with lower eviction rates (Nelson et al., 2021). Similarly, both higher filing fees and longer waiting periods before execution of an eviction order may discourage “serial filing”— a practice where landlords repeatedly submit eviction applications as a means of intimidation or to extract concessions from tenants (Leung et al., 2021). In relation to filing fees, most jurisdictions set filing fees under \$100, with Prince Edward Island, New Brunswick, and Nunavut requiring no fee at all.

Ontario stands out with the highest filing fees by a wide margin, ranging from \$181 to \$201, followed by British Columbia at \$100<sup>4</sup>. However, filing fees may not always act as an effective disincentive to eviction, which is why we did not place more weight on this criterion in the rubric (see Table 6). In many situations, filing fees are unlikely to deter landlords from pursuing eviction. For instance, in most jurisdictions without vacancy control, even a relatively high fee of \$200 could be easily recouped by increasing rent for a new tenant following a vacancy.

Notice and dispute periods form an important part of no-fault eviction protections. Notice periods specify how much time a landlord must provide between informing a tenant of an eviction and requiring them to vacate the unit. Dispute periods, on the other hand, define how long tenants have to contest an eviction notice, either with the landlord directly or through an adjudicative body. The presence and length of these periods can significantly affect a tenant's ability to prepare for or challenge an eviction.

No-fault evictions often take place directly between a landlord and tenant, without oversight, creating circumstances in which tenants may be taken advantage of if they are not fully aware of their rights or their landlord's obligations. This makes the presence of proactive safeguards particularly important. Measures like requiring landlords to file eviction notices centrally or to have them approved by an adjudicative body before being served to tenants can help to prevent bad-faith evictions. These safeguards stand in contrast to retroactive measures such as fines or additional compensation paid to tenants after their eviction, which typically require tenants themselves to prove that an eviction was illegal through lengthy and costly procedures.

Table 3 focuses specifically on eviction processes and protections tied to renovation, demolition, or conversion in Canadian provinces and territories. Table 4 illustrates the differences in the legal frameworks governing repossession of a unit for landlord's own use or the sale of a rental unit. With respect to Table 3, it is important to note that in Quebec, eviction to divide, enlarge or change a dwelling is currently prohibited until 2027 or until the province reaches a vacancy rate at or above 3%. Based on the most recent Canada Mortgage and Housing Corporation (CMHC) Rental Market Report (2024) this would apply to almost all *Census Metropolitan Areas* (CMAs) in the province. The information in Table 3 is illustrative of the rules that would apply should a CMA have a vacancy rate equal to or greater than 3%, or should the moratorium be withdrawn.

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<sup>4</sup> Though, there are fee waivers in certain circumstances.

**Table 3: Comparison of Processes & Protections for Eviction due to Renovation / Demolition / Conversion Across Provinces & Territories**

Jurisdiction	Process				Protections				
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>British Columbia</b>	Hybrid (renovation)  Tenant (demolition, conversion)	\$100	General: 4 months  Conversion of manufactured home park: 12 months	Renovation/ demolition / conversion: 30 days  Conversion of manufactured home park: 15 days	-	Renovation: must go through RTB adjudication, demonstrate good faith (e.g., prove rental unit must be vacant, provide permits)  Demolition or conversion: does not automatically require RTB adjudication (allows dispute), but requires proof of permits.  Conversion for caretaker requires web portal registration of notice, but no RTB adjudication	1 month's rent	Yes, if building has >5 units	If renovations are not completed in a timely manner, landlord must pay 6-12 months' rent to the tenant (unless excused by the RTB)

Jurisdiction	Process				Protections				
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>Alberta</b>	Landlord	\$75	Demolition of building: 90 days for yearly periodic tenancies  Major renovations and conversions: 1 year notice for yearly periodic tenancies	Disputes must occur during the notice period	-	-	-	No	Landlords can be fined between \$5,000-10,000 for non-compliance with notice periods  If landlord misuses notice reason, tenant can apply to court or RTDRS for damages
<b>Saskatchewan</b>	Tenant	\$50	2 months for periodic tenancies	15 days	-	Landlord must have all the necessary permits and approvals required by law. No requirement for ORT to review notice or for permits and approvals to be attached to notice	-	No	Tenant can apply for compensation from landlord or purchaser if steps have not been taken to accomplish the purpose for ending the tenancy within a reasonable period; or if the rental unit is not used for the purpose stated for at least six months

Jurisdiction	Process				Protections				
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>Manitoba</b>	Tenant	\$60	3-5 months (tied to CMA vacancy rates)	Disputes must occur during the notice period	If tenant has a school-aged child residing with them who attends a school 'reasonably accessible' to the unit, the landlord cannot require the tenant vacate during the school year (September to June)	-	Moving expenses (up to max amount of \$500)	Yes	If tenant makes an application, the RTB Director can require the landlord to compensate tenant for additional reasonable expenses if the landlord fails to occupy or use the rental unit for the purpose specified
<b>Ontario</b>	Landlord	\$186 - \$201	120 days	N/A - dispute process triggered automatically if tenant does not move	-	New section 50(3) of RTA requires a report prepared by a qualified person indicating that the repairs are so extensive that the tenant must vacate the unit. Passed in 2023 but hasn't come into effect yet	1 months' rent (3 months' rent for >5-unit property), or offer of another rental unit acceptable to the tenant	Yes	Tenants have ability to file for wrongful termination within 1 year

Jurisdiction	Process				Protections				
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>Quebec</b>	<p>Landlord (division, enlargement, conversion, major work)</p> <p>Tenant (demolition)</p>	\$58 - \$90	<p>For demolition, division, enlargement or conversion, 6 months (1 month for fixed-term leases of six months or less)</p> <p>For major work (renovation) that requires a dwelling be vacated, 3 months</p>	<p>For demolition, division, enlargement or conversion, 1 month from time notice is received (non-response is also considered a refusal, except for demolition where a formal dispute is required)</p> <p>For major work (renovation) that requires a dwelling be vacated, 10 days from time notice is received (non-response is also considered a refusal)</p>	<p>Moratorium on evictions to divide, enlarge or change dwelling (conversion) until either 2027 or if the province reaches a vacancy rate of 3%.</p> <p>Seniors cannot be evicted if the tenant or their spouse is 65+, has occupied the dwelling for at least 10 years, and has an income equal to or less than 125% of the income required to qualify for low-rental housing</p>	<p>For demolition, landlord must first contact the municipality in order to obtain permits. No requirement to obtain permission from the TAL, or for permits to be attached to notice</p>	<p>For demolition, division, enlargement on conversion: minimum 3 month's rent and moving expenses, with potential for TAL to impose further</p> <p>For major work (renovation) that requires a dwelling be vacated, all expenses involved to leave the dwelling (moving costs, storage, rent in temporary accommodations, etc.)</p>	<p>For major work, tenants are entitled to return and pay the same rent</p>	<p>For division, enlargement or conversion, tenants can seek additional damages if the eviction was carried out in bad faith</p> <p>For major work: tenants can seek damages if they are required to permanently leave the dwelling due to the renovations</p>

Jurisdiction	Process				Protections				
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>New Brunswick</b>	Hybrid	Free	If tenancy is 5 years or longer: 3 months  If tenancy is <5 years: yearly tenancy is 3 months, monthly tenancy is 1 month, weekly tenancy is 1 week	Within 15 days of receiving the notice	-	Landlords must apply to TLRO for approval before giving notice. Must have all required permits and prove that that the work is needed to prolong or sustain the unit, that the work requires unit to be vacant, and that termination of the lease is the only reasonable way to proceed	-	No	If the landlord fails to complete renovations as approved, the TLRO may investigate and order compensation to the tenant

Jurisdiction	Process				Protections				
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>Nova Scotia</b>	Landlord	\$31	<p>If a notice for renovation or demolition is negotiated between tenant(s) and landlord, whatever notice period is agreed upon. If RTD is required to intervene: 3-12 months</p> <p>Conversion: 3 months</p>	<p>None if an agreement is reached</p> <p>Unclear in situations where RTD sets notice period</p>	-	<p>Renovation / demolition: landlords must either reach agreement with tenant or apply to the RTD with permits and proof of need for vacant possession. Tenants can leave early with 10 days' notice</p> <p>Conversion: tenants must be offered a 12-month extension if their lease ends before the 3 month notice period, and a purchase option if units are for sale. RTD will not approve a termination unless the landlord verifies compliance through affidavit or sworn statement</p>	<p>Renovation / demolition: compensation of 1 month's rent if building has 4 or fewer units, 3 months' rent if &gt;4 units. Tenants may also claim for moving costs or increased rent if applicable</p> <p>Conversion: no financial compensation, but tenants are protected through extension and purchase rights</p>	No	-

Jurisdiction	Process				Protections				
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>Newfoundland &amp; Labrador</b>	Tenant	\$20	6 months for complexes of 9+ units where the landlord is looking to evict more than half the tenants, otherwise it follows the 'no cause' eviction procedure (3-month notice)	-	-	-	-	No	-
<b>Prince Edward Island</b>	Hybrid (renovation) Tenant (demolition, conversion)	Free	6 months	1 month	-	For renovation, landlord must apply for Director's approval before giving notice	1 months' rent and moving expenses, or offer of a different unit  For renovation / repair only: right of first refusal plus one month's rent and reasonable moving expenses	Yes	If the landlord does not comply with right to return tenant can apply for 3 months' rent and moving expenses. Director can excuse the landlord from paying

		Process			Protections				
Jurisdiction	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>Yukon</b>	Tenant	\$50, waived if individual cannot pay	Renovation or demolition: 4 months Conversion of mobile home site: 18 months Conversion to condos: 6 months	14 days	-	Must have all necessary permits and approvals required for renovation / demolition. No requirement for RTO to review the notice, or for permits and approvals to be attached to notice	1 month's rent	Yes (for renovation)	Landlords who evict in a manner non-compliant with the RTA are liable to compensate tenants for damage / loss
<b>Northwest Territories</b>	Landlord	\$100 for landlords \$20 for tenants	90 days	Within 14 days of receiving notice	-	Landlord must apply directly to RO having obtained all necessary permits or other authorizations that may be required	-	Yes (for renovation)	If eviction is made in bad faith, rental office may order landlord to: (a) pay reasonable moving expenses; or (b) compensate tenant for any additional reasonable expenses incurred by the tenant, including any increased rent that the tenant had to pay as a result of the termination (for a period of up to 12 months)

Jurisdiction	Process				Protections				
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Right of first refusal	Penalties for landlords
<b>Nunavut</b>	Landlord	Free	90 days	Within 14 days of receiving notice	-	Landlord must apply directly to RTO having obtained all necessary permits or other authorizations that may be required	-	Yes (for renovation)	If eviction is made in bad faith, rental office may order landlord to: (a) pay reasonable moving expenses; or (b) compensate tenant for any additional reasonable expenses incurred by the tenant, including any increased rent that the tenant had to pay as a result of the termination (for a period of up to 12 months)

**Table 4: Comparison of Processes & Protections for Eviction due to Repossession / Own-Use / Sale Across Provinces & Territories**

Jurisdiction	Process				Protections			
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Penalties for landlords
<b>British Columbia</b>	Tenant	\$100	3 months (for landlord or purchaser, decreased from 4 months in 2025)	21 days (decreased from 30 days in 2025)	-	Requires web portal registration of the notice (including names/birthdates of new occupants), but no RTB adjudication	1 month's rent	Landlord or purchaser must pay 12x monthly rent to the tenant if they do not move in a reasonable time. They can be exempted given extenuating circumstances
<b>Alberta</b>	Landlord	\$75	Weekly periodic tenancy: 1 week Monthly periodic tenancy: 3 months-Yearly periodic tenancy: 90 days	Dispute must occur during the notice period	-	-	-	Landlords can be fined between \$5,000-10,000 for non-compliance with notice periods  If landlord fails to meet their obligations, tenant can apply to court or RTDRS for damages

	Process				Protections			
Jurisdiction	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Penalties for landlords
<b>Saskatchewan</b>	Tenant	\$50	Landlord use: 2 months for periodic tenancies  Purchaser/ sale: 1 month for periodic tenancies	Within 15 days of receiving notice	-	None. Of note: Saskatchewan allows repossession for use by a close friend of landlord or purchaser (no official definition, the relationship is determined by a hearing officer)	-	Tenant can apply for compensation from landlord or purchaser if steps have not been taken to accomplish the purpose for ending the tenancy within a reasonable period; or the rental unit is not used for the purpose stated for at least six months
<b>Manitoba</b>	Tenant	\$60	1-3 months for sale (tied to vacancy rates)  3-5 months for own-use (tied to vacancy rates)	Dispute must occur during the notice period	If tenant has a school-aged child residing with them who attends a school 'reasonably accessible' to the unit, the landlord cannot require the tenant vacate during the school year (September to June)	-	Moving expenses (up to max amount of \$500)	If tenant makes an application, the RTB Director can require the purchaser or landlord to compensate tenant for additional reasonable expenses if the unit is not inhabited as intended

Jurisdiction	Process				Protections			
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Penalties for landlords
<b>Ontario</b>	Landlord	\$186-\$201	60 days	N/A - dispute process triggered automatically if tenant does not move	-	-	1 month's rent or offer of another rental unit acceptable to the tenant	Ability to file for wrongful termination within 1 year
<b>Quebec</b>	Landlord	\$58 - \$90	6 months (1 month for fixed-term leases of six months or less)	1 month from time notice is received. Non-response to notice is considered a refusal	Seniors (dwellings cannot be repossessed if tenant or their spouse is 65+, has occupied the dwelling for at least 10 years, and has an income equal to or less than 125% of the income required to qualify for low-rental housing)	-	If TAL authorizes the repossession of the dwelling after hearing, it may impose any conditions it considers just and reasonable, including payment of compensation equivalent to the tenant's moving expenses	Tenants can seek additional damages if the repossession was carried out in bad faith

	Process				Protections			
Jurisdiction	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Penalties for landlords
<b>New Brunswick</b>	Tenant	Free	<p>If tenancy is 5 years or longer: 3 months</p> <p>If tenancy is &lt;5 years: yearly tenancy is 3 months, monthly tenancy is 1 month, weekly tenancy is one week</p>	Within 15 days of receiving the notice	-	-	-	Tenant can seek additional compensation if the landlord does not occupy the unit as intended within two months of the tenancy ending
<b>Nova Scotia</b>	Hybrid	\$31	<p>Purchaser use: 2 months (only allowed in a residential complex of 4 units or fewer)</p> <p>Landlord repossession: unclear, must give 'reasonable notice' which would need to be followed by an application for a hearing/eviction order. Director then sets eviction date.</p>	Dispute must occur during the notice period	-	For purchaser: A sworn affidavit is required and must be provided to the tenant.	-	-

Jurisdiction	Process				Protections			
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Penalties for landlords
<b>Newfoundland &amp; Labrador</b>	Tenant	\$20	Eviction for own use would fall under 'no cause' evictions, which has a 3-month notice period	-	-	-	-	-
<b>Prince Edward Island</b>	Tenant	Free	Landlord: 4 months Purchaser: 2 months Purchaser's family or other prescribed member: 4 months	Within 1 month of receiving notice	-	For purchaser: A sworn affidavit is required and must be provided to the tenant	1 months' rent and moving expenses, or offer of a different unit that is acceptable to the tenant	Tenant can apply to Director within 1 year of vacating to determine if notice was given in bad faith, landlord may be ordered to pay compensation and/or an administrative penalty
<b>Yukon</b>	Tenant	\$50, waived if individual cannot pay	3 months	Within 14 days of receiving notice	-	-	-	Landlords who evict in a manner non-compliant with the RTA are liable to compensate tenants for damage / loss

Jurisdiction	Process				Protections			
	Onus to file	Filing fee	Notice period	Dispute period	Protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Compensation	Penalties for landlords
<b>Northwest Territories</b>	Landlord	\$100 for landlords \$20 for tenants	90 days	Within 14 days of receiving notice	-	-	-	If eviction is made in bad faith, rental office may order landlord to: (a) pay reasonable moving expenses of the tenant their new accommodation; or (b) compensate tenant for any additional reasonable expenses incurred by the tenant, including any increased rent that the tenant had to pay as a result of the termination (for a period of up to 12 months)
<b>Nunavut</b>	Landlord	Free	90 days	Within 14 days of receiving notice	-	-	-	If eviction is made in bad faith, rental office may order landlord to: (a) pay reasonable moving expenses of the tenant their new accommodation; or (b) compensate tenant for any additional reasonable expenses incurred by the tenant, including any increased rent that the tenant had to pay as a result of the termination (for a period of up to 12 months)

The comparison of processes and protections across Canadian jurisdictions highlights a wide variation (as seen in Tables 3-4) in how security of tenure is balanced against the property rights of landlords.

Filing fees differ, however, in many instances, they are unlikely to dissuade a landlord from filing for eviction since the fees can be easily recovered by charging higher rents in areas with rent gaps. Notice periods are also uneven. They can extend up to a year in Alberta in the case of major renovations or conversions, or be as short as two months in Saskatchewan, with many provinces adopting 3 to 6-month requirements. Notably, a landlord must only provide 90 days' notice of a building's demolition in Alberta and 90 days in the case of all renovations, demolitions and conversions in Northwest Territories and Nunavut. Ontario, the province with the highest absolute number of renters in Canada, only requires a 120-day notice period for renovations. A shorter notice period leaves tenants with less time to prepare and dispute an eviction, and a smaller window for finding adequate housing elsewhere. In own-use and sale cases, timelines tend to be even shorter. In rental housing markets with low-vacancy rates, these tight timelines create significant challenges for tenants to seek comparable rental units in their current neighbourhood.

Similarly, the proactive safeguards against bad-faith evictions imposed on landlords vary in presence and scope. Jurisdictions such as British Columbia, Nova Scotia, PEI, and New Brunswick, require proof of permits and regulatory approval before termination notices are valid for renovation or demolition, while other jurisdictions such as Saskatchewan, Quebec and Yukon stipulate that permits must be obtained before notices can be sent but do not require any approval or review by adjudicative bodies. Similarly, some jurisdictions mandate that landlords provide a sworn affidavit to tenants when sending notices for repossession after a sale, but do not mandate a formal review or centralized paper trail.

Group-specific protections for tenants are also highly uneven. Some provinces explicitly protect vulnerable groups. Quebec provides significant protections for seniors, preventing eviction or repossession in many cases, while Manitoba extends limited protection to households with school-aged children living in proximity to their schools. Elsewhere, such group-specific protections are absent. Provinces and territories also diverge in terms of compensation required for tenants evicted on the grounds of renovation, repossession, or sale. British Columbia requires tenants be compensated not only one month's rent but also imposes a severe penalty of 6-12 months' rent if renovations are not completed in good faith or if purchasers fail to occupy in a reasonable time. Quebec mandates a minimum of three months' rent plus moving expenses for demolition, with authority for the

Tribunal administratif du logement to impose additional conditions. By contrast, jurisdictions, such as Alberta, Saskatchewan and Northwest Territories, offer no mandated compensation unless it can be demonstrated that the landlord did not follow the regulations as they pertain to renovation or landlord's own use. In these cases, damages are awarded through litigation or tribunal review, placing the onus on the tenants to seek damages.

This uneven landscape has significant implications for housing security and stability. Stronger protections, such as mandatory permits, oversight, extended notice periods, and substantial penalties for bad-faith evictions, act as deterrents against misuse of repossession or renovation clauses. In jurisdictions with weaker protections, however, the limited obligations placed on landlords, combined with minimal penalties, leave greater room for abuse, effectively undermining security of tenure.

### Comparing No-Cause Evictions Across Canada

Newfoundland & Labrador is the only province in Canada in which landlords can legally evict for no cause. If a landlord evicts for no cause, they are required to provide a three month notice to tenants and are under no obligation to provide compensation. This allows landlords to repossess a unit and displace a tenant at no cost at any point.

While Newfoundland and Labrador is the only province with no-cause evictions, in Alberta, Saskatchewan, Nova Scotia and New Brunswick, leases are not automatically renewed at the end of a fixed-term, often requiring both the tenant and landlord to come to an agreement on the terms of a new lease. This provides an opportunity for landlords to repossess a unit and displace a tenant for no cause, albeit only at the end of a lease's term.

## Assessing Tenant Protections Across Provinces & Territories

After conducting a scan of eviction processes and protections in all provinces and territories in Canada, we moved to assess the strength of tenant protections in each jurisdiction. To do so we created a rubric that examined security of tenure by assessing:

1. How each province and territory regulated rent increases.
2. The ease with which a landlord can evict a tenant in each province and territory, and what protections exist against landlords acting in bad faith and in no-fault eviction cases. Here, our analysis considered several criteria: who bears the onus to file, the amount of filing fees, required notice periods, and whether landlords have the ability to fast-track an eviction.

It is important to note that the scoring is a crude measure and is not intended to be an ‘absolute’ measurement of the strength of a jurisdiction’s tenant protections, but rather a comparative score. A key limitation of the scoring approach is that it evaluates jurisdictions based on what is written in regulations and policies, rather than on what may occur in practice. For example, in Quebec, there is technically vacancy control, however, a survey carried out by the community organization *Vivre en Ville* (2024, p. 53) found that many landlords fail to complete the required “previous rent” field as is required in the determination of a new lease. By obscuring what the previous tenant paid in rent, the new tenant cannot be sure that the landlord is following the regulations in Quebec as they relate to determining rents between tenants. This example illustrates the gap that can exist between policy on paper and its enforcement in practice.

### Developing a Rubric to Assess Tenant Protections

To assess the strength of rent control in each province, we developed a rubric that measured different components of rent control protections. Jurisdictions received higher scores when they had laws or policies that regulated the amount rent could be raised for current tenants (rent control) and between tenancies (vacancy control), as well as when there were no exemptions to rent control policies. Table 5 outlines the rubric for assessing the strength of rent control in each province and territory.

**Table 5: Rubric for Assessing Strength of Rent Control**

Category	Score	Description	Measurement criteria
<b>Presence of rent control</b>	0	None	No regulation on rent increases for current tenants
	1	Partial	<i>Recommended</i> amount for rent increases for current tenants; requires negotiation between landlord and tenant
	2	Full	Regulated <i>maximum</i> amount for rent increases for current tenants
<b>Exemptions to rent control</b>	0	Extensive exemptions	An extensive number of private rental units are exempt from rent control policies
	1	Some exemptions	Some private rental units are exempt from rent control policies
	2	No exemptions	All private rental units are subject to rent control policies
<b>Presence of vacancy control</b>	0	None	No regulated limit on rent increases between tenancies
	2	Partial	Some regulated limits on rent increases between tenancies (e.g. unit type exemptions exist, regulated limits exceed rent control guidelines)
	4	Full	Regulated limit on rent increases between tenancies for all units

We applied a similar rubric (see Table 6) to evaluate different types of evictions.

Jurisdictions received higher scores when they demonstrated stronger tenant protections, including higher filing fees, longer notice and dispute periods (which provide tenants with more time to seek legal assistance), an onus on landlords to file, and targeted protections for vulnerable groups. Additional safeguards that contributed to higher scores included:

- Proactive measures against bad-faith evictions;
- Significant compensation for tenants;
- Right of first refusal;
- And penalties imposed on landlords for non-compliance.

Table 6 outlines the rubric for evictions due to renovation, demolition, conversion, repossession and sale. See Appendix C for the rubric for evictions due to non-payment of rent and for cause.

**Table 6: Rubric for Assessing Strength of Protections for No-Fault Evictions**

Category	Score	Description	Measurement criteria
<b>Onus to file</b>	0	Tenant	-
	0.5	Hybrid	-
	1	Landlord	-
<b>Filing fee<sup>5</sup></b>	0	None	No filing fee
	0.5	Low	Under \$50
	1	Medium	\$50-100
	1.5	High	Over \$100
<b>How quickly can a tenant be evicted after receiving an eviction notice?</b>	0	Very fast	Immediate
	0.5	Fast	≤ 1 month
	1	Medium	>1 month ≤ 3 months
	1.5	Slow	>3 and ≤6 months
	2	Very slow	> 6 months
<b>Additional protections for vulnerable groups</b>	0	None	-
	2	Some groups protected	-
<b>Proactive safeguards against bad-faith evictions</b>	0	None	No requirements / safeguards
	1.5	Partial	Up-front requirements for proof of good faith (e.g., sworn affidavit provided to tenant)
	3	Strong	Up-front requirements for landlords with adjudicative body before eviction can take place to help prevent bad-faith evictions
<b>Minimum compensation to tenants</b>	0	None	No required compensation
	0.5	Minimal	1-2 months' rent and/or moving costs
	1	Some	3-5 months' rent
	1.5	High	6 months' rent or greater
<b>Right of first refusal (only applies to renovation / demolition / conversion)</b>	0	No	-
	1	Yes	-
<b>Penalties to landlord for non-compliance with law</b>	0	No	-
	1	Yes	-

<sup>5</sup> Logically, if the onus to file is on tenants, low or no filing fees would help to increase security of tenure, as the fee would not act as a financial barrier to a tenant's efforts to fight the eviction. So, we had considered flipping the filing fee scoring in these cases, but decided against it for the following reasons: (1) in some provinces, landlords would still have to apply to the adjudicative body even if the tenant disputed the notice, so the fee would still apply to the landlord; (2) fees are generally waived for low-income tenants, which would counteract the potential of a higher fee acting as a barrier; (3) there is evidence in the literature to suggest that higher filing fees for landlords can help reduce eviction rates but no corresponding research to suggest that higher filing fees help deter tenants from disputing notices, which is complicated by fee waivers; (4) the major barrier is the fact that the onus falls onto tenants to file and any fee (especially given existing fee waivers in many jurisdictions) is unlikely to be a significant factor, though it may add to an already burdensome process. Our future research will examine how this process works in practice.

We did not include hearing format (i.e., in-person, virtual, or hybrid) in the rubric, as there is conflicting evidence on how different formats influence tenants' ability to access justice. While virtual hearings may increase participation for some tenants, they can also present barriers for others, particularly those with accessibility needs or those who rely on obtaining tenant duty counsel on the day of their hearing.

Scoring was conducted according to several assumptions: that each case involved a 12-month tenancy, and where compensation was tied to the number of units (for example, more than five units), we assumed the higher threshold. Proactive safeguards against bad-faith evictions were weighted strongly and assigned a maximum score of three, as up-front requirements for landlords were considered an effective mechanism for mitigating informal, bad-faith practices. By contrast, filing fees and the speed of eviction were weighted relatively lower, as these were viewed as weaker deterrents against bad-faith evictions. As discussed above, filing fees can be easily recouped by landlords within a short timeframe by charging a higher rent to new tenants. Additionally, while a longer eviction timeline could provide tenants with more time to organize against an eviction, seek legal help, or find new housing, it was not seen as a strong enough economic disincentive for landlords not to pursue an eviction for similar reasons to higher filing fees.

## Results

### Overall Results

After developing the rubrics, we moved to assess each province and territory's tenant protections based on the criteria outlined in the rubrics (see Tables 5-6 and Appendix C). Total scores are presented for each province and territory in Table 7.

**Table 7: Overall Scores by Jurisdiction**

Jurisdiction	Rent control score	Renovation / demolition / conversion score	Repossession / own-use / sale score	No-fault eviction types + rent control overall score	All eviction types + rent control overall score <sup>6</sup>
British Columbia	4	8.5	5	17.5	20.5
Alberta	0	4	4	8	13
Saskatchewan	0	3	3	6	9
Manitoba	4	7	6	17	19.5
Ontario <sup>7</sup>	3	7	5	15	21
Quebec	6	8.5	7	21.5	26.5
New Brunswick	4	5.5	2	11.5	14.5
Nova Scotia	0	7	3.5	10.5	14.5
Newfoundland & Labrador	0	1.5	1.5	3	5
Prince Edward Island	8	7.5	4.5	20	21
Yukon	4	5	3	12	15
Northwest Territories	0	8	4	12	17
Nunavut	0	7	3	10	13

Looking at the overall combined scores for no-fault eviction types and rent control, Quebec stands out with the strongest overall score of 21.5, a significant margin ahead of most other provinces. This result reflects Quebec's relatively stronger rent control framework as one of only two jurisdictions to apply a form of both rent control and vacancy control across all rental units, though with some exemptions for newer units. Quebec also

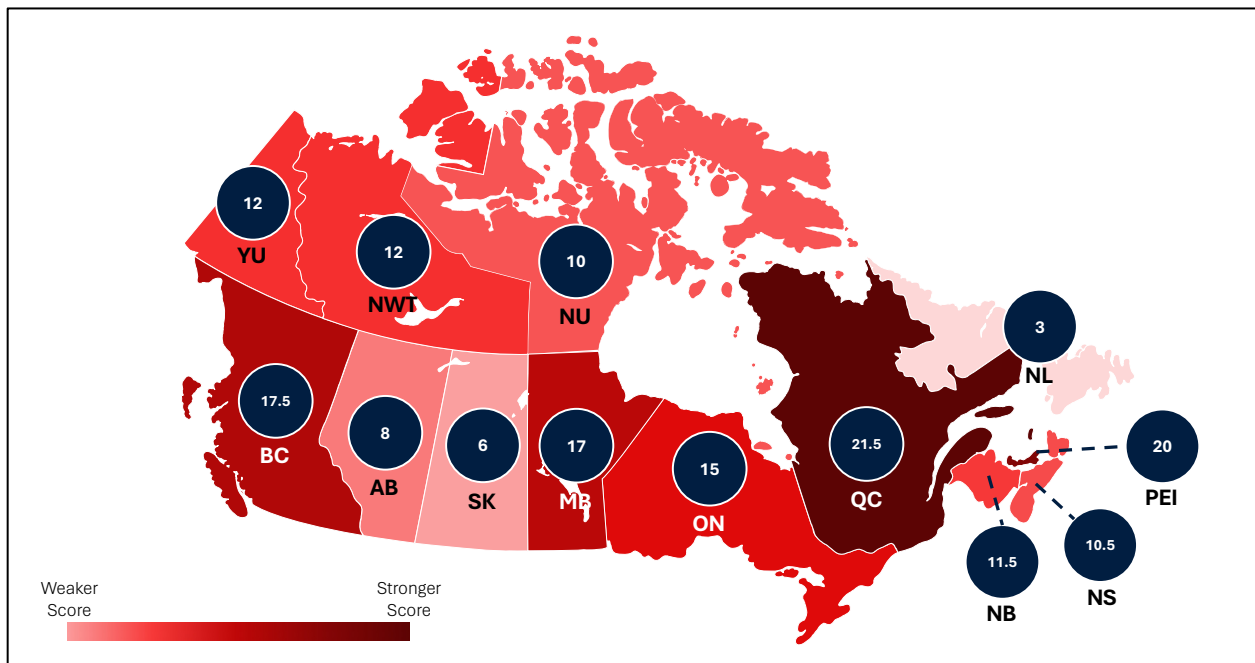
<sup>6</sup> See appendix for comparison tables, rubric and scoring for eviction due to non-payment and tenant cause

<sup>7</sup> Although Bill 60, which was recently passed by the Ontario government, contains several provisions that would limit security of tenure for tenants in Ontario, and, thus, affect the current score for Ontario, we did not include these changes in our analysis or scoring, as they are not yet in effect.

provides targeted protections for seniors, shifts the onus to file on landlords in most cases by considering non-response to notices by tenants as a ‘refusal’, mandates longer notice/dispute periods, and provides greater compensation to tenants.

Prince Edward Island (20), British Columbia (17.5), Manitoba (17) are the next highest scoring jurisdictions. While Prince Edward Island scores lower on protections for landlord repossession, own-use and sale, it is the only jurisdiction to fully implement both rent control and vacancy control across all units, and it also has proactive safeguards in place for renovation/demolition evictions. British Columbia’s higher score is partly attributable to its up-front requirements for landlords in both no-fault eviction categories, while Manitoba’s additional protections for households with school-aged children and partial vacancy control policies contributed to its higher score.

**Figure 1: No-Fault Eviction + Rent Control Scores by Jurisdiction**



Basemap Source: PresentationGO (presentationgo.com), modified by authors

The ‘upper middle’ jurisdictions include Ontario (15), the Yukon (12), the Northwest Territories (12), and New Brunswick (11.5), followed by a ‘lower middle’ of Nova Scotia (10.5), Nunavut (10), Alberta (8), and Saskatchewan (6). These scores reflect mixed but generally weaker protections across all categories, with the absence of rent control usually being the main difference between ‘upper middle’ and ‘lower middle’ scores.

Newfoundland and Labrador scored the lowest at 3. The province lacks rent control altogether and offers minimal eviction protections to tenants. It is the only jurisdiction in Canada where landlords may evict without cause, requiring only three months’ notice and no compensation.

### *Rent Control Results*

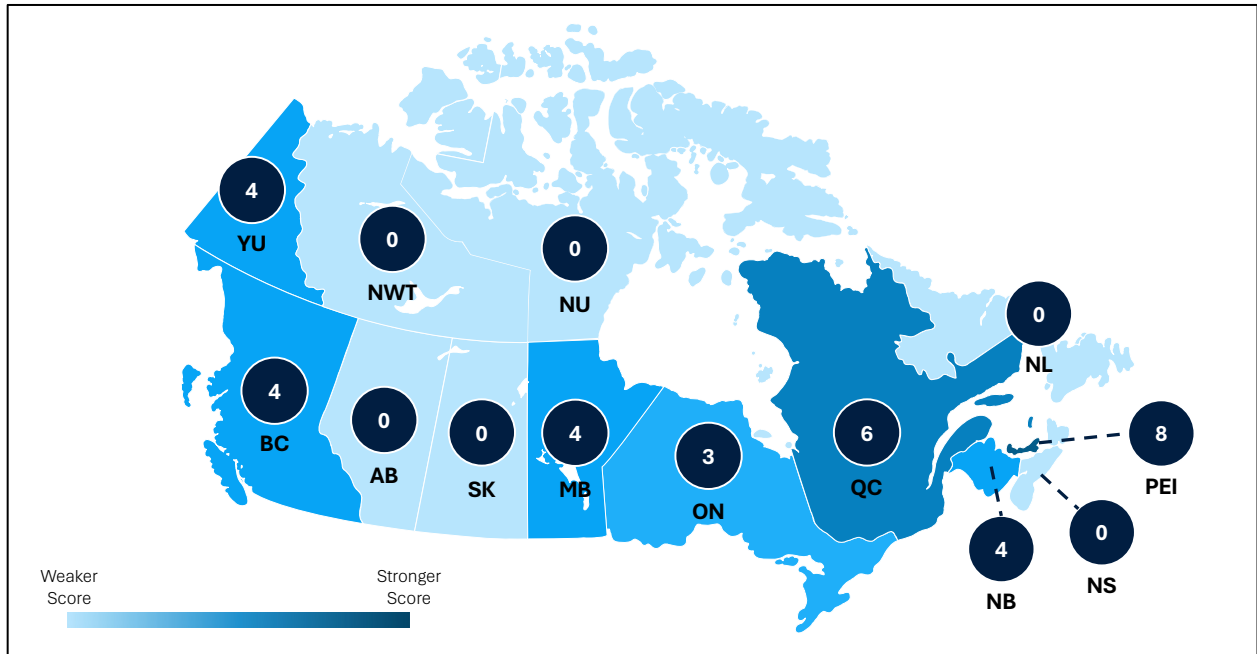
**Table 8: Breakdown of Rent Control Scores by Jurisdiction**

Jurisdiction	Presence of rent control	Exemptions to rent control	Presence of vacancy control	TOTAL SCORE
British Columbia	2	2	0	4
Alberta	0	0	0	0
Saskatchewan	0	0	0	0
Manitoba	2	0	2	4
Ontario	2	1	0	3
Quebec	1	1	4	6
New Brunswick	2	2	0	4
Nova Scotia	0	0	0	0
Newfoundland & Labrador	0	0	0	0
Prince Edward Island	2	2	4	8
Yukon	2	2	0	4
Northwest Territories	0	0	0	0
Nunavut	0	0	0	0

Table 8 offers a breakdown of the rent control scores in each province based on the rubric outlined in Table 5. It is important to reiterate that the scoring is based on what is stipulated in legislation and regulations, rather than on how policies are implemented or enforced in practice. The rubric also required contextual decisions about how to weigh different features of rent regulation – for example, whether the presence of vacancy control should be scored higher than the absence of exemptions to rent increases. The absence of vacancy control, as Slater (2021) and others have argued, significantly erodes the effectiveness of rent control, and we attempted to reflect this in our scoring. At the same time, we accounted for the fact that exemptions vary in scope across jurisdictions. In Manitoba, for instance, rental units occupied after March 7, 2005, are exempted for 20 years, and units over a certain rent level are exempt from rent control, whereas Ontario’s 2018 exemption applies to an ever-expanding share of the rental housing stock. There is no perfect way to score or compare rent regulation systems across Canada, given that each

jurisdiction’s system operates within distinct housing markets and regulatory contexts that shape how effectively rent control maintains affordability and protects tenants from unfair increases. While this approach inevitably simplifies the complexity of each rent regulation system, the comparison table (Table 1) and discussion in the first section highlight key nuances that scoring alone cannot capture.

**Figure 2: Total Rent Control Scores by Jurisdiction**



Basemap Source: PresentationGO (presentationgo.com), modified by authors

*Renovation, Demolition & Conversion Results*

Table 9 on the following page offers a breakdown of the scores of tenant protections related to renovation, demolition and conversion processes in each province based on the rubric outlined in Table 6.

The scores illustrate the uneven strength of tenant protections in cases of renovation, demolition, and conversion, with total scores ranging from a high of 8.5 in Quebec and British Columbia to a low of 1.5 in Newfoundland and Labrador. Quebec’s framework offers a comprehensive set of protections, including minimum compensation, protections for seniors, and stronger procedural requirements. At the other end of the spectrum, Newfoundland and Labrador provides no protections, with no compensation, proactive safeguards, or penalties for non-compliance, leaving tenants highly exposed to displacement pressures.

**Table 9: Breakdown of Renovation / Demolition / Conversion Scores by Jurisdiction**

Jurisdiction	Onus to file	Filing fee	How quickly can tenants be evicted?	Additional protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Minimum compensation	Right of first refusal	Penalties for landlords for non-compliance with law	TOTAL SCORE
<b>British Columbia</b>	0.5	1	1.5	0	3	0.5	1	1	<b>8.5</b>
<b>Alberta</b>	1	1	1	0	0	0	0	1	<b>4</b>
<b>Saskatchewan</b>	0	1	1	0	0	0	0	1	<b>3</b>
<b>Manitoba</b>	0	1	1.5	2	0	0.5	1	1	<b>7</b>
<b>Ontario</b>	1	1.5	1.5	0	0 <sup>8</sup>	1	1	1	<b>7</b>
<b>Quebec</b>	1	1	1.5	2	0	1	1	1	<b>8.5</b>
<b>New Brunswick</b>	0.5	0	1	0	3	0	0	1	<b>5.5</b>
<b>Nova Scotia</b>	1	0.5	1.5	0	3	1	0	0	<b>7</b>
<b>Newfoundland &amp; Labrador</b>	0	0.5	1	0	0	0	0	0	<b>1.5</b>
<b>Prince Edward Island</b>	0.5	0	1.5	0	3	0.5	1	1	<b>7.5</b>
<b>Yukon</b>	0	1	1.5	0	0	0.5	1	1	<b>5</b>
<b>Northwest Territories</b>	1	1	1	0	3	0	1	1	<b>8</b>
<b>Nunavut</b>	1	0	1	0	3	0	1	1	<b>7</b>

<sup>8</sup> This score does not consider a new S. 50(3) of Ontario’s RTA, which was passed in 2023 and requires a report prepared by a qualified person indicating that the repairs are so extensive that the tenant must vacate the unit, because, as of writing, it has not come into effect yet.

### *Repossession, Own-Use & Sale Results*

Table 10 on the following page offers a breakdown of the scores of tenant protections related to the repossession, own use and sales processes in each province based on the rubric outlined in Table 6.

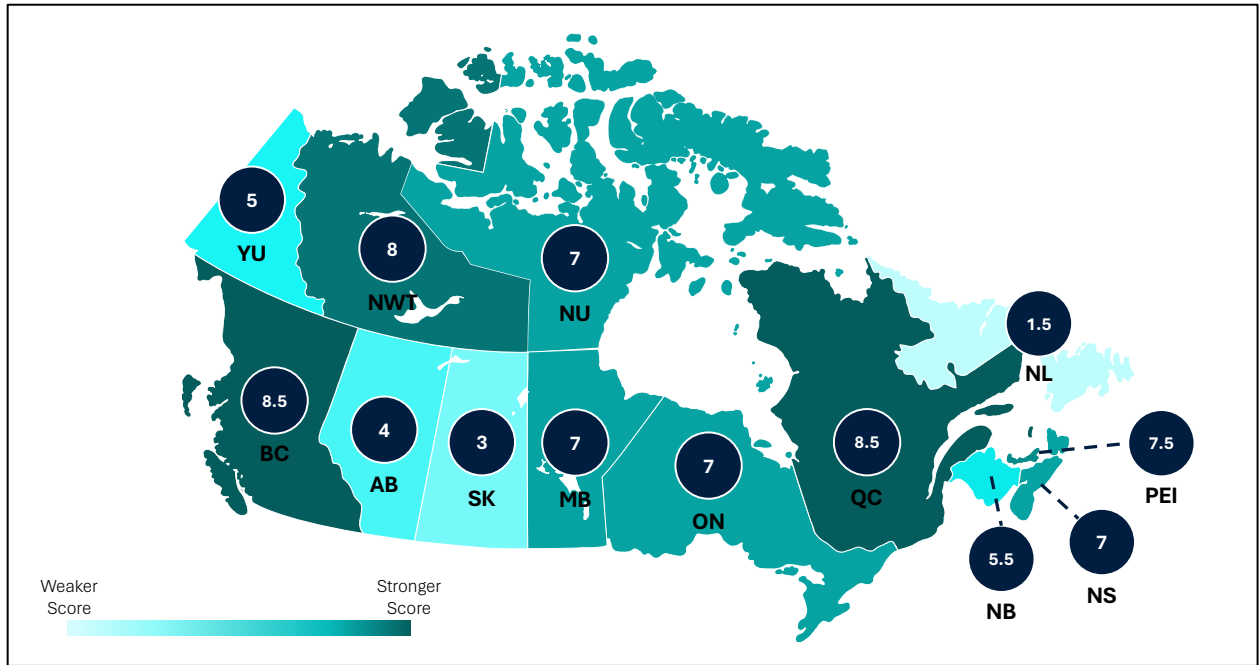
The scores highlight significant variation across provinces in the strength of tenant protections related to repossession, own-use, and sales processes. Provinces reaching the top score did so through different combinations of protections. For instance, British Columbia, PEI and Nova Scotia stand out for including somewhat proactive safeguards, while Manitoba and Quebec score higher by combining protections for vulnerable groups with stronger procedural protections. Table 10 also highlights that protections against landlord repossession tend to be weaker across the board than protections against renovation / demolition.

Few provinces mandate meaningful compensation to tenants, and only a small number implement some upfront requirements (i.e., providing sworn affidavit to tenant or registering on a web portal) or additional protections for vulnerable groups to prevent abuse of repossession processes. Taken together, these findings suggest that while certain jurisdictions offer relatively stronger protections, most provinces maintain frameworks that leave tenants vulnerable to displacement through repossession or own-use claims.

Table 10: Breakdown of Repossession / Own-Use / Sale Scores by Jurisdiction

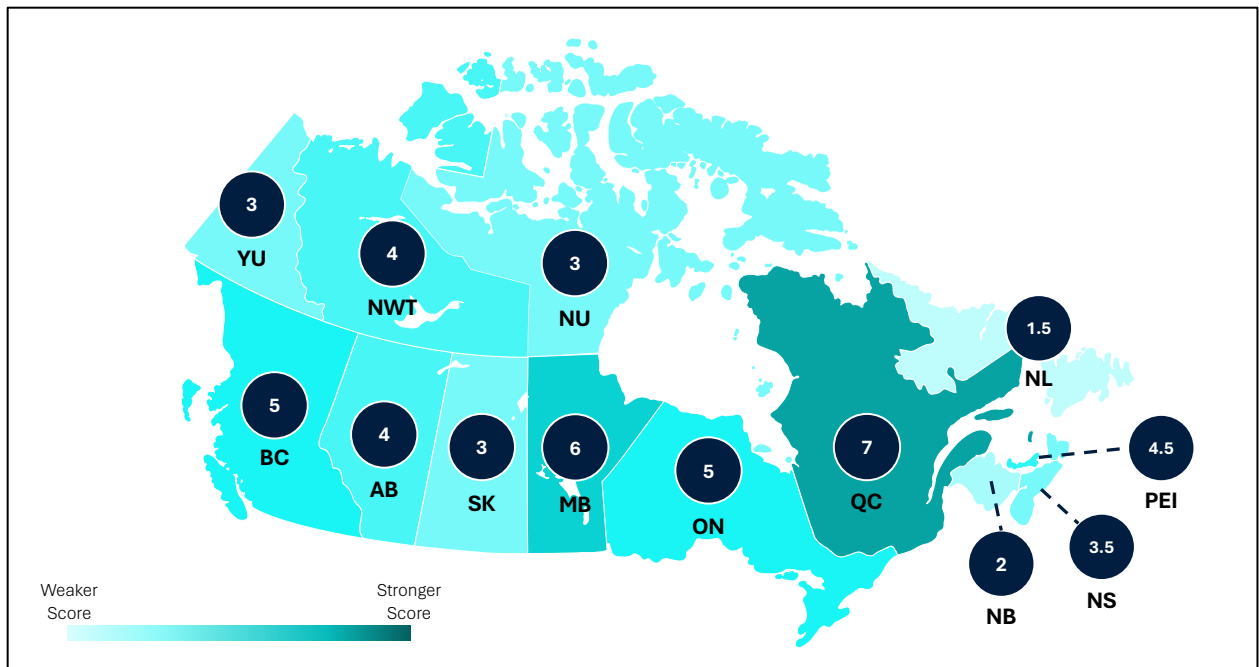
Jurisdiction	Onus to file	Filing fee	How quickly can tenants be evicted?	Additional protections for vulnerable groups	Proactive safeguards against bad-faith evictions	Minimum compensation	Right of first refusal	Penalties for landlords for non-compliance with law	TOTAL SCORE
British Columbia	0	1	1	0	1.5	0.5	-	1	5
Alberta	1	1	1	0	0	0	-	1	4
Saskatchewan	0	1	1	0	0	0	-	1	3
Manitoba	0	1	1.5	2	0	0.5	-	1	6
Ontario	1	1.5	1	0	0	0.5	-	1	5
Quebec	1	1	1.5	2	0	0.5	-	1	7
New Brunswick	0	0	1	0	0	0	-	1	2
Nova Scotia	0.5	0.5	1	0	1.5	0	-	0	3.5
Newfoundland & Labrador	0	0.5	1	0	0	0	-	0	1.5
Prince Edward Island	0	0	1.5	0	1.5	0.5	-	1	4.5
Yukon	0	1	1	0	0	0	-	1	3
Northwest Territories	1	1	1	0	0	0	-	1	4
Nunavut	1	0	1	0	0	0	-	1	3

Figure 3: Total Renovation / Demolition / Conversion Scores by Jurisdiction



Basemap Source: PresentationGO (presentationgo.com), modified by authors

Figure 4: Total Repossession / Own-Use / Sale Scores by Jurisdiction



Basemap Source: PresentationGO (presentationgo.com), modified by authors

## Limitations

One central limitation of our scoring approach is that it is based on the contents of legislation, regulation, and online resources from adjudicative bodies in each jurisdiction. As a result, the scores reflect stated legislation and policies, which may not accurately capture how effectively these protections are implemented in practice or the extent to which they are actually binding. For example, case law and precedent may be brought into formal proceedings in provinces where certain areas of legislation are less clear. As well, in circumstances where adjudicator discretion is relevant to the evictions process, such as hearings or mediation, interpretation of legislation can also vary. Another limitation is that the jurisdictional scan was primarily conducted between May and September 2025, so any changes to any legislation after this period may not be reflected in this report. That said, we have included the new RTA in Yukon, which came into effect on September 1, 2025. We also included a note outlining the changes to the Ontario RTA but have not included these changes in our scoring or analysis – even though they will seriously erode tenant protections – as they have not yet come into effect.

A further limitation is that the scoring does not incorporate municipal ordinances and protections, which are becoming increasingly common. For example, the City of Toronto recently introduced the Rental Renovation Licence Bylaw and has additional compensation and protections related to rental demolitions – policies that meaningfully strengthen tenant protections for a significant number of Ontarian renters but is not reflected in the provincial-level score. This means that while a province may score relatively low, municipalities within it may adopt additional protections that materially alter the housing security of tenants in that jurisdiction.

Relatedly, the scoring framework does not assess the frequency or proportional importance of different eviction risk factors. For instance, the existence of exemptions to rent control may have very different implications depending on whether the exempted units constitute a small or large share of the overall rental stock. There is also limited information on which tenants occupy these exempted units, and whether particular demographic or socio-economic groups, such as single-parent households or racialized renters, face heightened vulnerability as a result.

In terms of weighting different elements of the scoring framework, the development of the rubric relied on existing research and literature. Comparing it against available data on eviction rates can help refine weighting and scoring in future research.

These identified limitations of this jurisdictional scan represent important areas for future research towards understanding the scale and scope of evictions across Canada. Further research could also address the limitations outlined above by incorporating local knowledge and insights from practitioners (i.e., legal clinics, tenant advocates) who have experience navigating the application of these laws and policies.

## **Additional Tenant Protections for Consideration**

### **Minimum & Maximum Temperature Regulations**

Across Canada, provinces and territories vary significantly in their regulation of minimum indoor temperatures for residential units. Some jurisdictions specify exact temperature requirements, while others simply oblige landlords to maintain “habitable” conditions. In some cases, standards are set through provincial legislation, while in others they are governed by municipal by-laws. Notably, no provinces or territories currently regulate maximum indoor temperatures. This is becoming increasingly consequential as climate change drives summer temperatures higher and for more sustained periods.

British Columbia does not regulate residential building temperatures at the provincial level, but municipalities establish their own standards through local by-laws. The BC Building Code 2024 introduced cooling requirements mandating that at least one living space not exceed 26°C in newly constructed buildings. This requirement, however, does not apply retroactively to existing buildings. Ontario enforces a minimum indoor temperature of 20°C, measured 1.5 metres above the floor and one metre from exterior walls, in all habitable spaces as well as common areas such as recreation rooms and laundry rooms, though locker rooms and garages are excluded. In Quebec, the Tribunal administratif du logement requires landlords to maintain an appropriate indoor temperature throughout the year, with 21°C generally accepted as the minimum in winter months. Manitoba requires heating sufficient to maintain 21°C between 7:00 a.m. and 11:00 p.m. and at least 18.3°C during the remaining hours of the day

Other provinces establish slightly different thresholds. In Alberta, landlords must provide heating systems capable of maintaining 22°C in habitable rooms, bathrooms, and toilet rooms. Exceptions are permitted when outdoor temperatures fall below the winter design temperature in the Alberta Building Code, but indoor conditions must remain above 16°C. In Nova Scotia, the government recommends indoor temperatures of 20–22°C, though this is not binding; landlords cannot shut off heating, and tenants are expected to maintain sufficient heat to prevent property damage. New Brunswick requires units where landlords control heating to be kept at 21°C during the day and 18°C at night. Heating systems must

be capable of sustaining 21°C in all habitable areas even during outdoor temperatures of –30°C. In Prince Edward Island, where landlords supply the heat, a minimum of 18°C must be maintained in every unit using a heating system approved by the Fire Marshal.

By contrast, Saskatchewan does not specify a required temperature but obliges landlords to keep units in good repair, including heating and cooling systems if provided in the lease. The Yukon requires landlords or tenants controlling heat not to allow conditions so cold or hot that they pose a health, safety, or property hazard, though no obligation exists to actively reduce temperatures. In the Northwest Territories, there are no prescribed temperature standards, but heat is recognized as a vital service, and landlords are prohibited from withholding it. Similarly, in Nunavut, landlords must keep premises fit for habitation and in good repair, with heating recognized as a vital service under the Residential Tenancies Act.

Newfoundland and Labrador has no specific regulations governing minimum or maximum indoor temperatures. This patchwork of approaches demonstrates both the uneven nature of tenant protections across Canada and the emerging gaps, particularly with respect to maximum temperatures. This is a gap that may become increasingly urgent in the context of higher and more enduring high temperatures owing to climate change.

## Domestic Violence Provisions

Many provinces and territories allow tenants to terminate leases early without penalty in situations involving domestic violence, recognizing the importance of enabling tenants to leave unsafe living arrangements. However, Nunavut and the Yukon provide no such protections. Even where early termination is permitted, tenants are often required to provide one month's notice and, in some cases, proof of their circumstances. These requirements can create serious barriers for those seeking to leave violent situations, potentially placing tenants at further risk.

## Human Rights Code Provisions

All provinces and territories, through their respective human rights codes, prohibit discrimination in housing on the basis of race, ethnicity, sex, gender, sexual orientation, disability, religion, and other protected grounds. In addition, under applicable human rights laws, there is a duty to accommodate tenants in connection to protected grounds like disability, sex, gender identity, marital/family status, etc. in every province and territory. However, in practice, there is strong evidence of wide-spread discrimination within the private market (see Lauster & Easterbrook, 2011; Hodson et al, 2025).

# Part Three: The Eviction Data Landscape & Conceptual Model of Eviction Risk

## The Eviction Data Landscape

Data contributing to eviction research in Canada can be categorized into six categories:

- Housing tribunal data;
- Other high-quality governmental data;
- Researcher generated data;
- Non-government data, ethnographic research;
- And anecdotal research.

These categories were created based on an extensive search into all published research (academic, governmental, and non-governmental) on eviction in Canada (n = 175).

### Housing Tribunal Data

Housing tribunals are a major source of eviction data in Canada. All provincial tenancy boards publish some form of case statistics allowing researchers to collect and analyze their data. However, there are various gaps in this data source. First, data on decisions are not published in many provinces. When they are, they are not available for aggregated access, making it difficult or impossible to measure how many cases result in eviction. Second, these records do not account for informal evictions that occur. Previous CMHC-commissioned research suggests that this may be four out of five of the total number of forced moves in Canada (Wachsmuth et al., 2023). Our analysis of provincial eviction record data availability is detailed in Table 11.

**Table 11: Eviction Record Data Availability by Jurisdiction**

Jurisdiction	Publicly searchable <sup>9</sup>	FOI	CanLII / another web database
<b>British Columbia</b>	Yes	Yes	Yes
<b>Alberta</b>	No	Yes	Yes
<b>Saskatchewan</b>	No	?	Yes
<b>Manitoba</b>	?	Yes	Yes

<sup>9</sup> Publicly searchable means that eviction data is accessible through a provincial housing tribunal or government website such as *societe quebecois d'information juridique (SOQUIJ)* or the BC Residential tenancies site.

Jurisdiction	Publicly searchable <sup>9</sup>	FOI	CanLII / another web database
Ontario	No	Yes	Yes
Quebec	Yes	No	Yes
New Brunswick	No	Yes	Yes
Nova Scotia	Yes	Yes	Yes
Newfoundland & Labrador	Yes	Yes	Yes
Prince Edward Island	Yes	Yes	Yes
Yukon	No	Yes	Yes
Northwest Territories	No	Yes	Yes
Nunavut	No	Yes	Yes

### Other Government Data

A number of federal and provincial governmental sources contribute to the Canadian eviction data. The most significant are:

- **The Canadian Housing Survey (CHS)**, administered by Statistics Canada in 2018, 2021, 2022, and 2024. This is a large-sample national survey of housing topics, and in the 2018 and 2021 cycles included questions about forced moves. Data errors prevented this question from being usable in the 2022 cycle, but the 2018 and 2021 CHS releases allow for the estimation of the prevalence of both formal and informal evictions, and the linkage of eviction occurrence with household and housing characteristics. Canada Housing Survey data on evictions has been used by researchers from the *Balanced Supply of Housing* to analyze interprovincial variation in eviction prevalence (Xuereb and Jones 2023).
- **The Canadian Social Survey (CSS)**, administered by Statistics Canada on a quarterly basis. This is a large-sample national survey with rotating coverage of social topics. The “quality of life” topics which were included in 2023 and 2024 include questions asking about eviction experiences in the last 12 months, along with reasons for eviction. In theory, Canadian Social Survey data could be combined with Canadian Housing Survey data to get a longitudinal perspective on eviction prevalence and causes. Canadian Social Survey data on evictions has not yet been used in third-party research, although Statistics Canada has released its own internal analysis of this data.

- **Everyone Counts**, a nationally coordinated Point-in-Time enumeration and survey of people experiencing sheltered and unsheltered homelessness to gather information about causes and consequences of homelessness and the populations affected by it.
- **The Census of Population**, administered by Statistics Canada every five years. Although the census does not ask about evictions or forced moves, its questions cover a range of related questions which can be linked to eviction data at the aggregate (neighbourhood) level to understand broader eviction dynamics.

Additionally, many provinces publish reports with information from their surveys allowing researchers to use their data. These surveys include questions like reasons for homelessness, with the more recent surveys including a specific category for eviction. These sources can add valuable insight, but do not amount to a comprehensive perspective on evictions and their link to other housing issues such as homelessness and housing precarity.

## Researcher Generated Data

Academic researchers also produce eviction related data. There are various studies, many detailed in the literature review portion of this report, that produce new insights through interviews or perform analyses using existing data.

## Non-Government Data, Ethnographic & Anecdotal Insights

Smaller bodies including housing organizations, advocacy groups, and municipalities are also conducting various studies and interviews to attempt to gather more information regarding homelessness and evictions. There are also ethnographic and anecdotal contributions in various forms including books or short papers.

## Key Data Availability Gaps

Nationally comprehensive analysis of eviction risk would ideally rely on a time series of nationally comprehensive and comparable data on evictions, including both formal and informal evictions. Such data does not currently exist. The Canadian Housing Survey has such data for 2018 and 2021, and the Canadian Social Survey has it for 2023-2024. Historical data on formal evictions only, meanwhile, is available for some provinces through housing tribunal records.

The result is that historical eviction data is only available in a non-comprehensive form (select provinces, formal evictions only), while comprehensive eviction data is only

available in a non-historical form (2018 onwards, with different surveys with potentially limited comparability).

Canadian Housing Survey and Canadian Social Survey data can be linked with other demographic and socioeconomic characteristics in the Research Data Centres, making it possible to undertake household-level analysis using these data sources. Provincial tribunal data cannot currently be linked in this fashion, which further limits its practical use for measuring eviction risk.

## Conceptual Model of Eviction Risk

An eviction is fundamentally a landlord-initiated process (Wachsmuth et al. 2023). Provincial housing law gives landlords various options to remove a tenant if the tenant is violating the terms of the lease or even if they are not, but the actual decision to evict is never mandatory. Our conceptual framework for measuring eviction risk is correspondingly based on two key distinctions:

### **A distinction between two sets of factors motivating and constraining landlord’s decision to evict - incentives to evict, and capacity to evict:**

- Incentives to evict include the opportunity to earn a higher financial return if an existing tenant were to leave and harder-to-measure questions of power and prejudice. Important systemic factors which would be expected to affect incentives to evict include the rental vacancy rate, the difference between asking rents and average rents, and the strength of provincial rent control rules.
- Capacity to evict includes the legal structures which constrain the landlord-tenant relationship (primarily the rules limiting evictions and the enforcement of those rules in provincial housing tribunals) and the individual-level attributes which landlords possess that allow them to navigate the eviction process more or less effectively.

### **A distinction between two reasons why a landlord seeks to evict their tenant:**

- On the one hand, in cases of non-payment of rent and other so-called “fault” or **“tenant-factor” evictions** where a tenant violates the terms of their lease such that an eviction is an allowable remedy under the relevant provincial tenancy law.
- On the other hand, own-use repossessions, demolitions or renovations, and other (potentially illegal) reasons which are pretextually justified using own-use repossessions or demolition/renovation (collectively called “no-fault” or “landlord-

factor” evictions), where the landlord attempts an eviction for no reasons connected to tenant conduct.

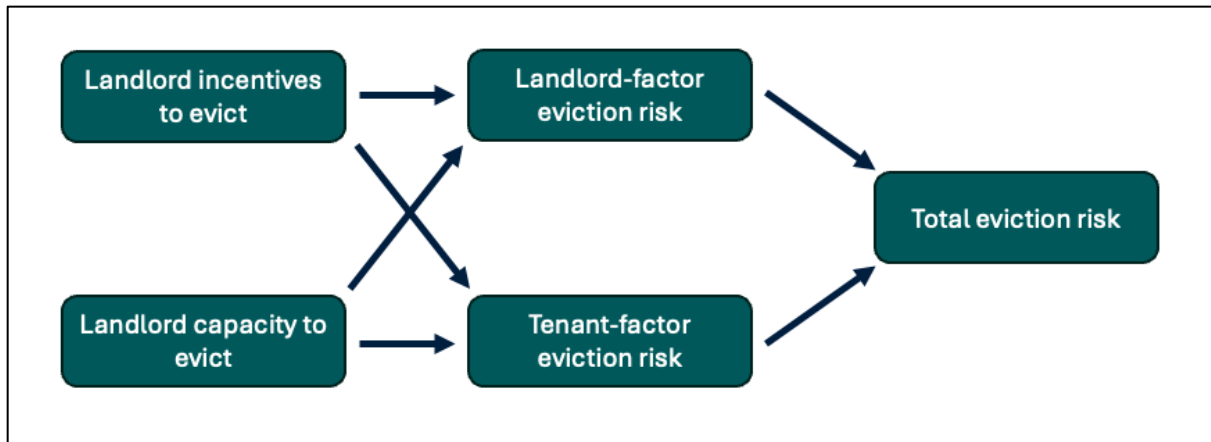
Our framework considers these two reasons as fundamentally independent. In other words:

In line with the first distinction, the risk that a landlord will evict a household  $h$  at time period  $t$  can be defined in general as  $y_{h,t} = XI_{h,t} + XC_{h,t} + \epsilon$ , where  $XI$  is a vector of factors which affect a landlord’s incentives to evict that household,  $XC$  is a vector of factors which affect a landlord’s capacity to evict that household, and  $\epsilon$  is idiosyncratic (i.e. unmeasurable) “error” (for example, personality factors for individual landlords).

In line with the second distinction, the risk that a landlord will evict a household  $h$  at time period  $t$  can be defined in general as  $y_{h,t} = y^T_{h,t} + y^L_{h,t} + \epsilon$ , where  $y^T$  is the risk of a “tenant-factor” eviction and  $y^L$  is the risk of a “landlord-factor” eviction. Each of these can be decomposed according to incentives and capacity to evict, i.e.  $y^T_{h,t} = XTI_{h,t} + XTC_{h,t} + \epsilon^T$  and  $y^L_{h,t} = XLI_{h,t} + XLC_{h,t} + \epsilon^L$ .

**Accordingly, the total eviction risk is  $y_{h,t} = XTI_{h,t} + XTC_{h,t} + XLI_{h,t} + XLC_{h,t} + \epsilon$ .**

Figure 5: Total Eviction Risk Model



Source: Authors’ work

Based on our literature review and our scan of available data, we here summarize the key data sources which would be expected to be influential in each of these four categories of eviction risk predictors, alongside their data availability status:

XTI (landlord incentives to undertake tenant-factor evictions):

- Household-level demographic indicators of housing precarity, including income, visible minority or Indigenous status, housing stress, disability, housing suitability and adequacy, immigration status, recent housing mobility, previous experience with homelessness, and age
  - Cross-sectional data available from the CHS in 2018 and 2021 and the CSS in 2023-2024, via the RDC
- Provincial tenancy law affecting the cost of carrying out a tenant-factor eviction, including mandatory compensation paid to tenants
  - Data collected by the research team

XTC (landlord capacity to undertake tenant-factor evictions):

- Provincial tenant law affecting the opportunity to carry out a tenant-factor eviction, including rules for the use of evictions for nonpayment of rent and cause
  - Data collected by the research team

XLI (landlord incentives to undertake landlord-factor evictions):

- Neighbourhood-level demographic and housing market indicators of housing demand, including average rents, asking rents, the difference between asking and average rents, rent growth rates, rental vacancy rate, new housing construction, income, visible minority or Indigenous status, housing stress, immigration status, and recent housing mobility
  - Data available from the Census of Population
- Provincial tenancy law affecting the cost of carrying out a landlord-factor eviction and the benefits to doing so, including rent control, vacancy control, and rules for the use of evictions for own-use repossessions and demolitions or renovations
  - Data collected by the research team

XLC (landlord capacity to undertake landlord-factor evictions):

- Provincial tenant law affecting the opportunity to carry out a landlord-factor eviction, including rules for the use of evictions for own-use repossessions and demolitions or renovations
  - Data collected by the research team

In general, the predictor variables necessary to estimate eviction risk cross-provincially are available either through existing governmental data or through the research team's data

collection efforts. The barriers to building a proper model instead concern the outcome variable - actual eviction prevalence - as discussed above.

### Cross-Provincial Household-Level Model of Forced Move Risk

What follows presents the results from four specifications of a model measuring the risk of a forced move, conditional on household, CMA, and provincial risk factors. The model is built using the Canadian Housing Survey public-use microdata file (CHS PUMF) for 2021 and 2022, along with the 2021 Census. Observations are for individual households, which have been assigned survey weights by the CHS to form a representative sample of the entire Canadian population.

In each case, the dependent variable is the CHS variable PPAC\_45A, which asks whether the cause of a respondent’s previous move was that they were “forced to move by a landlord, a bank or other financial institution or the government”. The dependent variable asks about the cause of the respondent’s last move, but does not set a timeframe, which means it potentially includes respondents who moved in the last few months as well as those who moved several decades ago. Responses were filtered to only those respondents whose previous tenure had been rental, so that we can specifically investigate forced moves out of rental housing. This mostly closely matches the concept of an eviction. For 2021, this is 21,005 respondents who collectively represent 7,169,169 Canadian tenant households. For 2022, this is 21,537 respondents who collectively represent 7,555,920 Canadian tenant households. The distribution of cases, along with the dependent variable, is given in Table 12.

**Table 12: Canadian Housing Survey Data of Renter Households Reporting Forced Moves**

Year	Observations	Weighted households	% reporting forced move
2021	21,005	7,169,169	6.8%
2022	21,537	7,555,920	5.9%

Predictor variables were gathered at three scales. First, household-level predictors from the CHS were modelled directly. The variables in the CHS PUMF do not cover the full range of potentially relevant household predictors of eviction, a point that is returned to below. But the following relevant variables were available:

- lone\_parent: Does the household consist of a single parent and one or more children?

- employed: Is any member of the household employed?
- non\_immigrant: Is the respondent a Canadian-born citizen?
- vis\_min: Is any member of the household a visible minority?
- skipped\_rent: Has the household had to skip or delay a rent payment in the last 12 months?
- minor: Is any member of the household younger than 18 years of age?
- good\_mental\_health: Is the respondent's self-assessed mental health "good", "very good" or "excellent"?
- shelter\_cost: Does the household belong to shelter-cost-to-income-ratio group 1 (spends less than 30% of income on housing), 2 (30-50%), 3 (50-100%) or 4 (> 100%)?

Second, CMA-level predictors were gathered from the 2021 Census. Due to data limitations in the CHS PUMF, the following geographic distinctions were possible. First, the following CMAs were directly included:

- Halifax
- Saint John and Moncton (data merged)
- Québec
- Montréal
- Ottawa – Gatineau (Ontario portion only)
- Toronto
- Hamilton
- Kitchener - Cambridge – Waterloo
- Winnipeg
- Regina
- Saskatoon
- Calgary
- Edmonton
- Vancouver

Second, other CMAs in British Columbia, Ontario, and Quebec were pooled, as were non-CMA areas in these provinces. Finally, all other areas outside the CMAs mentioned above were pooled per province. The following predictors were included for these geographic units:

- rent\_cma: Average monthly shelter cost for rental households

- income\_cma: Median pre-tax household income
- shelter\_cost\_cma: The percentage of tenant households spending 30% or more of income on shelter costs
- employment\_cma: The percentage of adults who were employed in 2020
- mobility\_1\_cma: The percentage of households who moved in the previous year
- mobility\_5\_cma: The percentage of households who moved in the previous five years

Finally, the results of the interjurisdictional survey of eviction policies conducted by the research team were included at the provincial scale, as follows:

- rent\_control: The index score for strength of rent control policies
- tenant\_factor: The index score for strength of tenant protections in the case of tenant-factor evictions
- landlord\_factor: The index score for strength of tenant protections in the case of landlord-factor evictions

Four variants of the model were developed:

- Three sets of models using 2021 CHS data, which included, respectively household-level variables, household- and CMA-level variables, and all variables; and,
- One model using 2022 CHS data and including household- and province-level variables. (The 2022 CHS PUMF did not report respondent CMAs, so it was not possible to include those variables.)

Model results are shown below in Table 13.

**Table 13: Model Results**

	Household level variables	Household & CMA level variables	Household, CMA & Province level variables	2022 CHS Data
(Intercept)	-2.896***	1.197	-29.145*	-7.986***
	(0.346)	(2.359)	(11.388)	(1.566)
householdother	0.251	0.228	0.212	-0.141
	(0.205)	(0.206)	(0.206)	(0.196)

	Household level variables	Household & CMA level variables	Household, CMA & Province level variables	2022 CHS Data
householdlone_parent	0.558*	0.542+	0.518+	0.148
	(0.276)	(0.277)	(0.277)	(0.297)
employedtrue	-0.197	-0.268+	-0.255	0.004
	(0.160)	(0.159)	(0.160)	(0.137)
non_immigranttrue	0.423+	0.484*	0.480*	0.536*
	(0.239)	(0.233)	(0.231)	(0.263)
vis_mintrue	0.242	0.164	0.169	-0.017
	(0.251)	(0.247)	(0.245)	(0.255)
skipped_renttrue	0.256	0.270	0.295	0.861***
	(0.227)	(0.227)	(0.229)	(0.222)
good_mental_healthtrue	-0.392**	-0.314*	-0.313*	-0.445**
	(0.150)	(0.151)	(0.151)	(0.143)
shelter_cost2	0.507**	0.457**	0.463**	0.437**
	(0.171)	(0.170)	(0.170)	(0.145)
shelter_cost3	0.207	0.135	0.146	0.188
	(0.275)	(0.272)	(0.272)	(0.336)
shelter_cost4	-0.022	-0.140	-0.151	-1.479***
	(0.650)	(0.642)	(0.633)	(0.385)
rent_cma		0.001	0.000	
		(0.001)	(0.001)	
income_cma		-0.000	-0.000	
		(0.000)	(0.000)	
shelter_cost_cma		-0.015	-0.019	
		(0.032)	(0.043)	
employment_cma		-8.737*	4.010	
		(4.024)	(7.505)	
mobility_1_cma		1.028	-3.509	
		(15.116)	(14.437)	

	Household level variables	Household & CMA level variables	Household, CMA & Province level variables	2022 CHS Data
mobility_5_cma		5.024	3.622	
		(5.923)	(6.349)	
rent_control			-3.194*	-1.021***
			(1.252)	(0.245)
tenant_factor			0.139	-0.140**
			(0.161)	(0.052)
landlord_factor			2.635**	0.747***
			(0.972)	(0.188)
num.obs.	9477	9477	9477	14746
r2	0.019	0.029	0.035	0.046
r2 adj.	0.018	0.027	0.033	0.045
aic	7984.1	7949.5	7907.8	8499.4
bic	7995.5	7975.4	7951.8	8514.7
log.lik.	-3942.831	-3905.280	-3879.747	-4185.381
rmse	0.27	0.27	0.27	0.25
+ p < 0.1, * p < 0.05, ** p < 0.01, *** p < 0.001				

The four models are generally directionally consistent with each other, although details differ in some respects. The 2021 household-level model demonstrates a statistically significant positive relationship between lone-parent households and evictions, in relation to two-parent households. Households consisting of a single parents and some number of children were more likely to have suffered a forced move than households with two parents and some number of children. By contrast, non-children households were not distinguishable from two-parent households in terms of eviction risk. The model also demonstrates a weak positive relationship between forced moves and non-immigrant respondents. Controlling for other factors, Canadian-born respondents were more likely than non-Canadian-born respondents to report an eviction. It also demonstrates a strong negative relationship between forced moves and positive respondent mental health. This means that respondents who were evicted from their previous rental accommodations were more likely to report negative mental health than respondents who left their previous rental accommodations of their own volition. Finally, evictions were reported at higher

frequencies by respondents in shelter-cost-to-income group 2 (those paying between 30% and 50% of their monthly income on their housing costs).

The inclusion of CMA-level variables in the second model does not change these relationships. But employment at both the household and CMA level are now both negatively correlated with eviction risk. In other words, respondents who are not employed are more likely to report an eviction, and respondents living in a CMA with a relatively low employment rate are *also* more likely to report an eviction.

The third model adds the province-level policy variables gathered by the research team. With these variables included, respondent- and CMA-level employment are no longer significant. Rent control and landlord-factor evictions are both significant; however, their directions of association are different. Stronger provincial rent control policies in a household's province are associated with a *lower* risk of that household having reported an eviction, while stronger landlord-factor eviction protection policies are associated with a *higher* risk of an eviction. In other words, households living in provinces with stronger rent controls were *less* likely to have reported an eviction as the cause of their last move, while households living in provinces with stronger landlord-factor eviction prevention laws were *more* likely to report evictions than households living in provinces with weaker laws, controlling for the other factors present in the model. These results are highly vulnerable to omitted variable bias, however. Because eviction protections are measured at the provincial level, their coefficients are identified entirely from cross-province variation. As a result, they capture systematic provincial differences associated with policy regimes but cannot be disentangled from other unobserved provincial characteristics that may jointly affect eviction risk. A further issue with temporal sequencing is discussed below.

The 2022 model, which includes the same household- and province-level predictors as the 2021 models, provides broadly consistent findings. Rent control and landlord-factor eviction policies retain the same observed relationship, while now tenant-factor eviction protections have a statistically significant negative relationship with eviction risk-- the stronger the tenant-factor eviction policies in a household's province, the less likely that household is to report a forced move as the cause of their most recent move. Non-immigrant respondents, respondents reporting poor mental health, and respondents in shelter-cost-to-income group 2 are all more likely to have reported an eviction. However, in the 2022 sample non-payment of rent in the last 12 months is highly correlated with an eviction, suggesting that in this sample respondents who had been forced to move remain (or are newly) in situations of housing precarity following their move.

There are several significant limitations to these models. First, the dependent variable does not allow for the distinction between landlord-factor and tenant-factor evictions, even though, as discussed above, conceptually the sources of eviction risk are likely to be different in these two situations. Second, the dependent variable asks about the cause of the respondent's last move, but does not set a timeframe, which means it potentially includes respondents who moved in the last few months and those who moved several decades ago.

Third, the policy variables have a weak temporal fit with the rest of the variables in the models. CHS variables are from the 2021 and 2022 cycles, while census data is from the 2021 census, but the policy variables were generated by the research team using current (i.e. late-2025) provincial policy. This raises two obvious confounding possibilities. The first is that provincial policies have changed between 2021/2022 (when the eviction data was gathered) and 2025 (when the policy data was gathered), introducing the possibility of spurious correlation or non-correlation. The second is that there may be reverse causality present. Provincial policy is plausibly responsive to eviction trends, which means that any observed relationship between 2025 eviction policy and 2021/2022 eviction risk might reflect the impact of eviction prevalence on provincial policymaking rather than the impact of provincial policy on eviction risk. Taken together, these factors imply strong caution in using the model results to infer substantive relationships between eviction prevalence and eviction policy. When the 2024 cycle of the CHS is released, it will be possible to update the model to more adequately address these issues. But in the present context, the policy variables should be treated simply as a proof of concept for this future research; in the present study design it is not possible to make any meaningful inference about the effect of provincial policy on eviction risk.

Finally, the models do not generate strong fits with the underlying data. For example, the McFadden's Pseudo- $R^2$  for the combined 2022 model is 0.046, which is considerably under the 0.2 score which is considered strong for a logistic regression. This means that a substantial amount of variation in rates of forced moves is not explained by the variables included in the models. Because the models are built using the CHS public-use microdata files rather than the underlying microdata, this outcome is not surprising. A follow-up study which leverages the disaggregated survey responses and allows for records linkages to actual household or neighbourhood demographics via the Census would be expected to perform substantially better. In fact, all of these limitations could be addressed using the full CHS microdata, which was not possible on the timeframe of the present study due to the need for access to the Statistics Canada Research Data Centre.

# Ontario Municipal-Level Model of Eviction Filing Risk

We now present the results from two specifications of a model measuring the prevalence of eviction filings in Ontario municipalities, conditional on census subdivision (CSD)-level demographic and housing market factors. The model is built using 2017-2021 counts of eviction filings obtained by the research team via Freedom of Information requests and publicly available 2021 Census data.

Observations are individual municipalities per year, filtered to municipalities which had at least one eviction filing in a given year. The dependent variable is the number of eviction filings expressed as a share of total tenant households in the municipality, broken down into two categories: eviction filings for non-payment of rent (i.e. L1 and L4<sup>10</sup> filings) and all other eviction filings. Table 14 provides an overview of the data.

**Table 14: Ontario Evictions Data**

Year	Non-payment filings	Other filings	Municipalities with at least one filing
2017	56,533	11,158	348
2018	54,269	13,105	345
2019	53,077	15,027	350
2020	30,571	10,690	326
2021	31,959	11,615	345

Predictor variables were all gathered from the Census, at the CSD scale. They are as follows:

- tenant\_pct: The percentage of households which are tenant occupied
- tenant\_pct\_change: The change in `tenant\_pct` from 2016 to 2021
- rent: The average monthly shelter cost for tenant-occupied dwellings
- rent\_change: The change in `rent` from 2016 to 2021
- income: The median before-tax income
- income\_change: The change in `income` from 2016 to 2021
- chn: The percentage of households in core housing need
- mobility\_1: The percentage of households who moved in the previous year
- mobility\_5: The percentage of households who moved in the previous five years

<sup>10</sup> L1 is a landlord application to evict a tenant for non-payment of rent and an L4 is filed by a landlord when a tenant fails to meet the conditions of settlement/order.

- imm: The percentage of individuals who are immigrants
- vis\_min: The percentage of individuals who are members of a visible minority group

Two models were developed using these predictor variables, in one case with non-payment eviction filings as the dependent variable, and in the other case with all other eviction filings as the dependent variable (in both cases expressed as a share of all tenant households).

This distinction is meant to map onto the theoretical distinction between tenant-factor and landlord-factor evictions. While the correspondence is not exact — in particular, there are various situations where a landlord could file for eviction with cause which do not correspond to non-payment of rent — to the extent that there are systematic differences between these two categories of eviction filings, it is reasonable to hypothesize that such differences reflect underlying differences between the mechanisms generating tenant-factor and landlord-factor evictions. Model results are shown in Table 15. All data has been standardized to aid interpretability.

**Table 15: Ontario Model Results**

	Non-payment	Other
(Intercept)	-0.003	-0.030
	(0.017)	(0.019)
tenant_pct	0.622***	0.308***
	(0.024)	(0.026)
tenant_pct_change	-0.139***	-0.128***
	(0.020)	(0.021)
rent	0.126**	0.016
	(0.044)	(0.048)
rent_change	0.003	0.077**
	(0.024)	(0.026)
income	-0.135***	-0.208***
	(0.029)	(0.032)
income_change	-0.061**	-0.052*
	(0.021)	(0.023)
chn	-0.120***	0.028

	Non-payment	Other
	(0.025)	(0.027)
employment	0.006	0.041
	(0.029)	(0.031)
mobility_1	0.099***	0.135***
	(0.028)	(0.030)
mobility_5	-0.015	-0.053+
	(0.027)	(0.029)
imm	-0.330***	-0.015
	(0.062)	(0.067)
vis_min	0.354***	0.020
	(0.056)	(0.061)
Num.Obs.	1694	1694
R2	0.490	0.252
R2 Adj.	0.487	0.246
AIC	3694.1	3957.2
BIC	3770.2	4033.3
Log.lik.	-1833.038	-1964.614
F	134.720	47.114
RMSE	0.71	0.77
+ P < 0.1, * P < 0.05, ** P < 0.01, *** P < 0.001		

Both models display relatively good performance, with adjusted R2 scores of 0.487 and 0.246 and regression diagnostics in line with expectations. They present somewhat different relationships, however. In both cases, eviction filings are positively correlated with the share of households which are tenants and are negatively correlated with the change in the tenant share of households, and with the absolute level of income as well as the change in income. This means that in municipalities with higher rates of eviction filings for both non-payment of rent and for other causes are municipalities which tend to have more renters, where the share of renters is declining (or increasingly more slowly than the rest of the province), and where incomes are relatively low and are growing more slowly than elsewhere. In both cases eviction filings are strongly and positively associated with

one-year mobility. This means eviction filing rates are higher in communities with higher numbers of residents who recently moved residences.

In other respects, however, the two models present different findings. Rent levels are positively associated with non-payment eviction filings but have no relationship with the prevalence of other eviction filings. Meanwhile, change in rent levels is positively associated with other eviction filings, but shows no relationship with non-payment filings. In other words, eviction filings for rent non-payment are positively associated with communities that have relatively high rents, whereas eviction filings for other reasons are positively associated with communities where rents are *increasing* quickly.

There is a set of other demographic factors which have a statistically significant relationship with eviction filings for non-payment of rent but have no such relationship with other eviction filings. There are fewer non-payment filings in communities with high levels of core housing need. There are more filings in communities with high levels of visible minorities, but fewer filing in communities with high levels of immigrants. Finally, there is a weak negative relationship between five-year mobility and other eviction filings.

Taken in total, the results support the idea that there are different underlying mechanisms producing tenant-factor and landlord-factor evictions in Ontario municipalities. Although there are some ambiguities, tenant-factor evictions appear to be more prevalent in communities with higher concentrations of marginalized or vulnerable populations — communities with an overrepresentation of visible minorities, high rents, and low incomes. This is consistent with an explanation for tenant-factor evictions rooted in vulnerability and discrimination.

By contrast, apart from low incomes, these demographic factors are not strongly associated with other eviction filings. Instead, it appears to be particularly neighbourhoods with strong rent growth where other eviction filings are most prevalent. This is consistent with an explanation for landlord-factor evictions rooted in landlords' opportunity to financially benefit from replacing an existing (lower-rent) tenant with a new (higher-rent) tenant.

## Conclusion

This report represents one of the first comprehensive attempts to measure and compare eviction risk across Canadian jurisdictions, deepening our understanding of factors that increase the likelihood of eviction in Canada by way of a review of the recent academic literature on evictions; a jurisdictional scan of the regulatory frameworks that govern evictions in provinces and territories; and the development of an empirical model to measure eviction risk for households across Canada. By bringing these three components together, we can see that evictions are not driven by any single factor but are instead shaped by a confluence of structural dynamics that cumulatively work to compound eviction risk. Tenant characteristics, housing market conditions, and the regulatory environment all work to either enable or constrain landlords' ability and incentive to pursue evictions.

The literature review demonstrates consistent findings across the academic research on evictions in the North American context: that large-scale financialized landlords are more likely to file for eviction than smaller ones; that eviction risk is disproportionately borne by groups who have experienced longstanding inequities as they relate to income and housing access; and that the regulatory environment, housing market conditions and procedural variables as they relate to carrying out evictions can all impact their prevalence. The review also highlights the profound gaps in the existing data on evictions while balancing these concerns with the importance of protecting tenant privacy. These limitations and concerns underscore the need for thoughtful, tenant-centered approaches to data collection and management, informed by a data feminism approach that foregrounds power imbalances and does not harm vulnerable groups.

The jurisdictional scan provides further evidence that eviction risk is not evenly distributed across Canada. Provincial and territorial frameworks governing residential tenancies differ substantially in their protections for tenants, particularly in areas that matter most for preventing displacement: rent regulation, vacancy control, notice requirements, filing procedures, and safeguards against misuse of “no-fault” eviction provisions. Quebec, Prince Edward Island, and British Columbia maintain comparatively stronger protections, while other jurisdictions, especially those without rent control or that allow lease terminations without cause, leave tenants more vulnerable to the destabilizing experience of a sudden eviction. The scan also illustrates how exemptions, and lack of enforcement can erode the effectiveness of otherwise strong protections.

Drawing from these insights, the conceptual model of eviction risk further demonstrates that a confluence of factors come together to shape eviction risk. At the household level, factors such as household composition (single parent households) and income level were demonstrated to have an outsized impact on eviction risk. At the municipal (or CMA) level, unemployed respondents and respondents living in a CMA with low employment rates were more likely to report an eviction. At the provincial level, the model demonstrated that households living in provinces with stronger rent controls were less likely to have reported an eviction as the cause of their last move. In contrast, households living in provinces with stronger landlord-factor eviction prevention laws were more likely to report evictions than households living in provinces with weaker laws. However, there are several significant limitations to the model, as stated in Part 3, which imply strong caution in using the model results to infer substantive relationships between eviction prevalence and eviction policy. Finally, in examining Ontario specifically, communities with higher relative rents saw a higher incidence of eviction filings for non-payment of rents, whereas in areas with rapidly rising rents, communities saw more eviction filings falling under other categories. In addition, consistent with the literature review, non-payment eviction filings were more common in Ontario communities characterized by high **residential mobility** and large visible minority populations. All of this demonstrates that evictions are a result of structural dynamics, shaped by the regulatory environments in which tenants live and the historical processes that have produced some tenants as uniquely vulnerable to eviction.

Taken together, the three elements of this report make clear that evictions are actively shaped by policy and regulatory choices. Provinces with strong rent regulation, meaningful vacancy control and clear limits on “no-cause” evictions help protect security of tenure and reduce the capacity for landlords to pursue evictions. In contrast, jurisdictions with weak regulatory frameworks, broad exemptions, or minimal oversight create environments in which eviction becomes a tool by which landlords can reposition their assets and maximize their profits.

This report also demonstrates the limitations of what we can currently measure and understand regarding evictions. The absence of standardized, accessible eviction data, particularly regarding informal evictions, means that researchers can only capture the tip of the iceberg of forced moves in Canada. Though the privacy of tenants must be a forefront consideration in data management, without improvements to data systems, including consistent data on eviction filings, court outcomes, building ownership information, and mechanisms to track informal eviction pressures, policymakers, tenant advocates and researchers will continue to work with an incomplete understanding of eviction risk in Canada.

The findings of this report also raise many more questions, bringing to light important areas for further research. Having strong regulatory frameworks in place and enforcing them are two different matters. More research needs to be done to understand the relationship between enforcement of existing protections (or lack of adequate enforcement) and the prevalence of eviction, as well as the distinction between protections as written in law and how they are applied. Building on this, more research is needed to understand barriers for tenants in accessing existing protections in different jurisdictions. Evidence suggests that most evictions take place outside of formal legal channels. Much work needs to be done to understand the scale of informal evictions in communities across Canada. This research also identifies many other dynamics that relate to eviction risk. Future research might expand the measurement framework to include an examination of climate-related risks, building conditions, public and private investment patterns and landlord-level data to expand our understanding of the pressures on tenants that might lead to forced moves.

While this report lays the groundwork for a standardized approach to evaluating eviction risk across different jurisdictions in Canada, an important perspective that is missing from this research is the power of tenant organizing to resist evictions. However, by outlining the structural conditions that shape eviction patterns and highlighting the regulatory levers that can reduce or mitigate those risks, this report provides a foundation for how we might build more secure, equitable, and stable rental housing systems. Strengthening tenant protections, improving data infrastructure, and recognizing eviction as both a social and policy problem, not merely as an individual event, are a few of the key steps toward realizing a genuine *right to housing* in Canada and ensuring that all renters can access and remain in stable, adequate, and dignified housing.

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## Appendices

### Appendix A: Comparison of Processes & Protections for Eviction due to Non-Payment of Rent Across Provinces & Territories

Jurisdiction	Onus to file	Filing fee	Notice period	Remedy period	Dispute period	Cost to tenant
<b>British Columbia</b>	Tenant	\$100	10 days	5 days	5 days	Landlord can request reimbursement of filing fee (\$100)
<b>Alberta</b>	Landlord	\$75	14 days	14 days	-	Arrears + filing fee and other costs (e.g. photocopying, agent fee, etc)
<b>Saskatchewan</b>	Tenant	\$50	Immediate, after 15 days in arrears	None (15 days to pay rent due before notice)	-	Rent due + possible damages. Landlord can request reimbursement of filing fee (\$50)
<b>Manitoba</b>	Tenant	\$50	3 days after rent/service charge was due, termination can be made effective immediately	TBD (landlord waives right to terminate tenancy by accepting late payment)	-	Up to \$100 for late payment fees
<b>Ontario</b>	Landlord	\$186-\$201	14 days	14 days	N/A - dispute process triggered automatically in if tenant does not move	Filing fee (\$186) + rent owed
<b>Quebec</b>	Landlord	\$58 - \$90	3 weeks (time before landlord can apply to TAL to have lease terminated)	TBD (if tenant pays rent owed plus prescribed interest before TAL makes a decision)	-	Rent due & interest
<b>New Brunswick</b>	Landlord	Free	15 days	7 days following receipt of 15 day notice	Within 15 days of receiving the notice	Rent due (possibly additional costs as ordered by Director)

Jurisdiction	Onus to file	Filing fee	Notice period	Remedy period	Dispute period	Cost to tenant
<b>Nova Scotia</b>	Landlord	\$31	10 days	10 days	10 days	Tenant may be liable for rent arrears and possibly other costs depending on the order.
<b>Newfoundland &amp; Labrador</b>	Tenant	\$20	10 days (3 days for weekly tenancies)	- 10 days (3 days for weekly tenancies) '-No remedy period applies for 3rd notice given in 12 months.	Can apply for adjudication within 1 year of termination date	Rent + late fee (\$5 on first day + \$2 each day up to \$75 max)
<b>Prince Edward Island</b>	Tenant	Free	20 days	10 days	10 days	Rent due (possibly additional costs)
<b>Yukon</b>	Tenant	\$50, waived if individual cannot pay	14 days (can only serve after 5 day initial notice period)	7 days (following receipt of 14-day notice)	7 days (following receipt of 14-day notice)	Unpaid rent + filing fee
<b>Northwest Territories</b>	Landlord	\$100	10 days	-	-	Unpaid rent + any penalty or late fees
<b>Nunavut</b>	Landlord	Free	10 days	-	-	Unpaid rent + any penalty or late fees

## Appendix B: Comparison of Processes & Protections for Eviction due to Tenant Cause Across Provinces & Territories

Jurisdiction	Onus to file	Filing fee	Notice period	Remedy period	Dispute period	Cost to tenant
<b>British Columbia</b>	Tenant (most circumstances) Landlord (early end evictions)	\$100	1 month for noncompliance with RTA / tenancy agreement  No notice for major contraventions ("early end" eviction where there is imminent danger to health and safety of landlord / other occupants)	-	Cause: 10 days  Early end: None	Filing fee of \$100 + damages (for cause & early end)
<b>Alberta</b>	Landlord	\$75	Substantial breach: 14 days  24 hours for damage/assault	-	Same as notice period	Potential damages + filing fee and other costs (e.g. photocopying, agent fee, etc.)
<b>Saskatchewan</b>	Tenant	\$50	1 month	Unspecified, "reasonable time"	Within 15 days of receiving the notice	-
<b>Manitoba</b>	Tenant	\$60	1 month (minor contraventions of RTA)  5 days (major contraventions of RTA)	TBD (landlord must provide 'reasonable time' to remedy contravention, unless it is a major contravention)	-	-

Jurisdiction	Onus to file	Filing fee	Notice period	Remedy period	Dispute period	Cost to tenant
<b>Ontario</b>	Landlord	\$186-\$201	Behaviour, damage to unit, overcrowding: 20 days Illegal activities: 20 days (10 days if involving drug production or trafficking) Serious safety issues, willful damage to unit: 10 days	Behaviour, damage to unit, overcrowding: 7 days Illegal activities: None Serious safety issues, willful damage to unit: None	N/A - dispute process triggered automatically in if tenant does not move	Filing fee (\$186) + cost of damages
<b>Quebec</b>	Landlord	\$58 - \$90	Unclear. Landlord must apply to TAL in order to issue a 'demand letter.'	Determined by TAL	-	-
<b>New Brunswick</b>	Landlord	Free	Nuisance & disturbance: no fixed notice period, multi-step warnings Serious misconduct justifying early termination: None	Nuisance & disturbance: tenant has opportunity to correct behaviour (no set time) Serious misconduct justifying early termination: None	Within 15 days of receiving the notice	-
<b>Nova Scotia</b>	Landlord	\$31	15 days (30 days if tenant is in a land lease community) Form F: 7 days, 5 if safety risk (Additional circumstances including foreclosure, end of employment, unit uninhabitable)	-	15 days Form F: 7 days, 5 if safety risk (additional circumstances)	\$31.15 to dispute

Jurisdiction	Onus to file	Filing fee	Notice period	Remedy period	Dispute period	Cost to tenant
<b>Newfoundland &amp; Labrador</b>	Tenant	\$20	Breach of term: 1 month (1 week for weekly tenancies)  Obligation to maintain property not met: 5 days  Premises uninhabitable: Eviction notice required but then termination is immediate	Breach of term: landlord must give written warning & "reasonable time" to correct before notice  Obligation not met: 3 day warning before notice given.	Can apply for adjudication within 1 year of termination date	Costs incurred by landlord + application fee (\$20)
<b>Prince Edward Island</b>	Tenant (most circumstances)  Landlord (early termination)	Free	1 month  Early termination: no notice	-	10 days  Early termination: none	May be required to compensate landlord for any costs
<b>Yukon</b>	Tenant	\$50, waived if individual cannot pay	14 days	"Reasonable period of time"	7 days	None (unclear)
<b>Northwest Territories</b>	Landlord	\$100	10 days	-		Reasonable expenses, compensation for loss suffered as a direct result of the breach
<b>Nunavut</b>	Landlord	Free	10 days	-	-	Reasonable expenses, compensation for loss suffered as a direct result of the breach

## Appendix C: Rubric for Assessing Strength of Protections for Non-Payment of Rent and Tenant Cause Evictions

Category	Score	Description	Measurement criteria
<b>Onus to file</b>	0	Tenant	-
	0.5	Hybrid	-
	1	Landlord	-
<b>Filing fee</b>	0	None	No filing fee
	0.5	Low	Under \$50
	1	Medium	\$50-100
	1.5	High	Over \$100
<b>How quickly can a tenant be evicted after non-payment or other action?</b>	0	Very fast	Immediate
	0.5	Fast	≤ 1 month
	1	Medium	>1 month ≤ 3 months
	1.5	Slow	>3 and ≤6 months
	2	Very slow	> 6 months
<b>Additional protections for vulnerable groups</b>	0	None	-
	2	Some groups protected	-

## Appendix D: Breakdown of Non-Payment of Rent Scores by Jurisdiction

Jurisdiction	Onus to file	Filing fee	How quickly can tenants be evicted?	Additional protections for vulnerable groups	TOTAL SCORE
British Columbia	0	1	0.5	0	1.5
Alberta	1	1	0.5	0	2.5
Saskatchewan	0	1	0.5	0	1.5
Manitoba	0	1	0	0	1
Ontario	1	1.5	0.5	0	3
Quebec	1	1	0.5	0	2.5
New Brunswick	1	0	0.5	0	1.5
Nova Scotia	1	0.5	0.5	0	2
Newfoundland & Labrador	0	0.5	0.5	0	1
Prince Edward Island	0	0	0.5	0	0.5
Yukon	0	1	0.5	0	1.5
Northwest Territories	1	1	0.5	0	2.5
Nunavut	1	0	0.5	0	1.5

## Appendix E: Breakdown of Tenant Cause Scores by Jurisdiction

Jurisdiction	Onus to file	Filing fee	How quickly can tenants be evicted?	Additional protections for vulnerable groups	TOTAL SCORE
British Columbia	0	1	0.5	0	1.5
Alberta	1	1	0.5	0	2.5
Saskatchewan	0	1	0.5	0	1.5
Manitoba	0	1	0.5	0	1.5
Ontario	1	1.5	0.5	0	3
Quebec	1	1	0.5	0	2.5
New Brunswick	1	0	0.5	0	1.5
Nova Scotia	1	0.5	0.5	0	2
Newfoundland & Labrador	0	0.5	0.5	0	1
Prince Edward Island	0	0	0.5	0	0.5
Yukon	0	1	0.5	0	1.5
Northwest Territories	1	1	0.5	0	2.5
Nunavut	1	0	0.5	0	1.5