Legislative Assembly of Ontario



Assemblée législative de l'Ontario

Official Report of Debates (Hansard)

SP-27

Standing Committee on Social Policy

Protecting Tenants and Strengthening Community Housing Act, 2020

1st Session 42nd Parliament Wednesday 24 June 2020

Journal des débats (Hansard)

SP-27

Comité permanent de la politique sociale

Loi de 2020 visant la protection des locataires et le renforcement du logement communautaire

1^{re} session 42^e législature

Mercredi 24 juin 2020

Chair: Natalia Kusendova Clerk: Tonia Grannum

Présidente : Natalia Kusendova Greffière : Tonia Grannum

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LEGISLATIVE ASSEMBLY OF ONTARIO

ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

STANDING COMMITTEE ON SOCIAL POLICY

Wednesday 24 June 2020

COMITÉ PERMANENT DE LA POLITIQUE SOCIALE

Mercredi 24 juin 2020

The committee met at 0901 in room 151 and by video conference.

PROTECTING TENANTS AND STRENGTHENING COMMUNITY HOUSING ACT, 2020

LOI DE 2020 VISANT LA PROTECTION DES LOCATAIRES ET LE RENFORCEMENT DU LOGEMENT COMMUNAUTAIRE

Consideration of the following bill:

Bill 184, An Act to amend the Building Code Act, 1992, the Housing Services Act, 2011 and the Residential Tenancies Act, 2006 and to enact the Ontario Mortgage and Housing Corporation Repeal Act, 2020 / Projet de loi 184, Loi modifiant la Loi de 1992 sur le code du bâtiment, la Loi de 2011 sur les services de logement et la Loi de 2006 sur la location à usage d'habitation et édictant la Loi de 2020 abrogeant la Loi sur la Société ontarienne d'hypothèques et de logement.

The Chair (Ms. Natalia Kusendova): Good morning, everyone. I call this meeting to order. We're meeting to conduct public hearings on Bill 184, An Act to amend the Building Code Act, 1992, the Housing Services Act, 2011 and the Residential Tenancies Act, 2006 and to enact the Ontario Mortgage and Housing Corporation Repeal Act, 2020. Today's proceedings will be available on the Legislative Assembly's website and television channel.

We have the following members in the room: MPP Burch, MPP Morrison, MPP Babikian, MPP McDonell, MPP Gill and MPP Martin, who just stepped away for a moment. We also have the following members participating remotely: MPP Tabuns, MPP Karahalios, MPP Blais and MPP Hogarth. Welcome, everyone.

We're also joined by staff from legislative research, Hansard, interpretation, and broadcast and recording.

To make sure that everyone can understand what is going on, it is important that all participants speak slowly and clearly. Please wait until I recognize you before starting to speak. Since it can take a little bit of time for the audio and video to come up after I recognize you, please give a few seconds before you begin speaking. As always, all comments by members and witnesses should go through the Chair.

SUBCOMMITTEE REPORT

The Chair (Ms. Natalia Kusendova): I have one other item to mention before we begin. The order of the House dated June 16, 2020, gives the subcommittee the authority to determine how to proceed with the public hearings. We will not need to vote on this report, but I will read it into the record to make sure all members are aware of its contents

Your subcommittee on committee business met on Thursday, June 18, 2020, to consider the method of proceedings on Bill 184, An Act to amend the Building Code Act, 1992, the Housing Services Act, 2011 and the Residential Tenancies Act, 2006 and to enact the Ontario Mortgage and Housing Corporation Repeal Act, 2020, and we have determined the following:

- (1) That witnesses be scheduled in groups of three for each one-hour time slot, with seven minutes each for their presentations and 39 minutes for questioning for all three witnesses, divided into three rounds of six minutes each for the government and the official opposition, and one round of three minutes for the independent members;
- (2) That witnesses be arranged into groups of three chronologically, based on the order their requests to appear were submitted;
- (3) That all witnesses appear virtually, by Zoom or by teleconference:
- (4) That the research officer provide a summary of the oral presentations by 1 p.m. on Monday, June 29, 2020; and
- (5) That all witness submissions and committee documents be distributed electronically to all members and staff of the committee.

Before we begin, are there any questions? Seeing none, we are ready to begin with our first presenter.

NIAGARA COMMUNITY LEGAL CLINIC DURHAM COMMUNITY LEGAL CLINIC REXDALE COMMUNITY LEGAL CLINIC

The Chair (Ms. Natalia Kusendova): We will now move on to our next set of presenters. With us, we have Keri-Lynn Lee, who is a paralegal, as well as Sinead Flarity, who is also a paralegal, from the Niagara Community Legal Clinic. You have seven minutes for your presentation, and you may begin by stating your name for the record. Thank you.

Interjection.

The Chair (Ms. Natalia Kusendova): Okay. In that case, we will move on to our second round of presenters this afternoon—

Interjection.

The Chair (Ms. Natalia Kusendova): Oh, they're here. They're just getting connected. Okay. So we'll give it a few seconds.

We're ready, so go ahead. You may begin by stating your name for the record. Please unmute your microphone.

Ms. Keri-Lynn Lee: Good afternoon. My name is Keri-Lynn Lee, and I am here today with my colleague Sinead Flarity, from Niagara Community Legal Clinic. The Niagara Community Legal Clinic provides legal services to low-income residents who reside within the 12 municipalities of the Niagara region. The Niagara Community Legal Clinic provides legal representation and assistance on matters related to poverty law, with a significant focus on tenancy issues. We have also submitted a written submission to support our oral presentation today.

Bill 184 is pre-pandemic legislation that fails to take into account the real concerns that tenants within our community have been facing during this pandemic. Over the past few years, the Niagara region has seen an increase in housing prices, which has created a shortage of affordable housing. The cost to rent a unit in the Niagara region has increased drastically from \$800 to over \$1,000 per month and continues to do so even during this pandemic. This is especially concerning as 14% of Niagara region's community lives at or below the lowincome cut-off. This means that these individuals live on an annual income that is at or below \$18,166 per year or less. Affordable social housing units in our community have long wait-lists. Within St. Catharines, Welland and Niagara Falls, the most urban centres of the Niagara region where transportation and community services are accessible, individuals between the ages of 16 and 54 hoping to secure a one-bedroom unit are estimated to be on a wait-list for 16 to 18 years.

The pandemic has had a devastating impact on many industries, including the tourism industry, which in the Niagara region is an industry that many hard-working residents rely upon for jobs and income. This has caused the unemployment rate in our region to double and has led to the city of St. Catharines, the largest urban centre in our region, to experience an unemployment rate of 12.2%. These hard-working individuals will struggle to pay rent and live in fear that they will lose their housing at a time when the region is facing a housing crisis. A household income of \$2,000 a month that was once enough for a person to live on in our community is no longer enough. Now, with a monthly rent cost of \$1,000 plus bills, many households in Niagara spend over 50% of their income on rent. For the most vulnerable in our community, rent can be as much as 80% to 90% of their household income.

Prior to the pandemic, our shelters were running at 110% capacity. During the pandemic, individuals who would normally access these shelters are now resorting to other temporary living options due to fear of COVID-19.

Many are now sheltering with family and friends in rental units, under bridges and living in tent communities. In fact, in Niagara Falls, a tent city has materialized during this pandemic. These precarious housing situations have left these individuals in dire need of assistance. The pandemic has made it clear that if action is not taken, tenants will face an access-to-justice crisis.

Bill 184 was drafted and introduced before the province was severely impacted by this pandemic. Since then, the rental landscape has changed, the concerns of tenants have become more pressing and the housing crisis has worsened.

My colleague, Sinead Flarity, will now explain why we feel that Bill 184 is the wrong bill at the wrong time.

1410

Ms. Sinead Flarity: The measures introduced in Bill 184, ironically titled the Protecting Tenants and Strengthening Community Housing Act, do not protect tenants. While there are many amendments in Bill 184 that are troubling, we are especially concerned about the changes to repayment agreements and the harm this will cause to the tenants in our community. There is a significant power imbalance between landlords and tenants as both parties are aware that there is a housing shortage and that the limited housing options available to tenants will result in an increase in rental costs.

The amendment to section 206 will weaken protection for tenants as it will allow landlords to file for eviction without notice to a tenant using repayment agreements that were entered into in laundry rooms and parking lots. This is troubling as low-income tenants living with disabilities, as well as tenants with language and literacy barriers, will not understand the ramifications of signing these agreements. These tenants will face significant pressure from their landlords to enter into unreasonable repayment terms in exchange for preserving their tenancies. This will likely lead to more evictions, which is especially concerning during a pandemic.

This amendment will do little to alleviate the significant power imbalance that exists between low-income tenants and their landlords. This will lead to the most marginalized individuals no longer being able to exercise their right to access to justice. If the province is truly committed to enacting meaningful legislation that protects tenants and strengthens communities, Bill 184 should address the serious concerns that have arisen for vulnerable tenants during the pandemic, and that will continue to impact tenants once the pandemic subsides. We are calling for meaningful action to address these concerns.

The pandemic has had a devastating impact on the ability of tenants across the province to pay their rent. We urge the government to create a fund to support low-income residential tenants with their rent obligations as rental assistance should not be limited to commercial tenants. We call on the government to introduce legislation that ensures tenants cannot be evicted if they're unable to pay their rent or facing financial hardships because of loss of income due to the pandemic.

We also call on the government to invest in more affordable housing within the Niagara region and to create

a centralized and accessible shelter system here in Niagara. We strongly urge this committee to reconsider Bill 184 and, instead, engage in public, meaningful and open consultations with low-income communities and their community legal clinics about reforms that are needed to address the effects of the current COVID-19 crisis. This is the wrong bill at the wrong time. Thank you.

The Chair (Ms. Natalia Kusendova): Thank you very much.

Before we move on to our next presenter, I would just like to confirm that it is indeed MPP Bailey who has joined us via phone. Please state your name, your riding and where you're calling from today. MPP Bailey, if you're on the phone?

Mr. Robert Bailey: Hello?

The Chair (Ms. Natalia Kusendova): Yes. Who's with us on the phone? Can you please introduce yourself? We have someone joining us on the phone. Can you please introduce yourself?

Mr. Robert Bailey: Hello? Can you hear me?

The Chair (Ms. Natalia Kusendova): Yes.

Mr. Robert Bailey: It's Bob Bailey, MPP Sarnia-Lambton calling.

The Chair (Ms. Natalia Kusendova): And where are you calling from today?

Mr. Robert Bailey: Toronto.

The Chair (Ms. Natalia Kusendova): Wonderful. Thank you, MPP Bailey.

We're now moving to our next presenters from the Durham Community Legal Clinic. We have Omar Ha-Redeye, executive director, as well as Colette Myers, paralegal and community legal worker. You have seven minutes for your presentation, and you may begin by stating your name for the record.

Mr. Omar Ha-Redeye: Good afternoon. My name is Omar Ha-Redeye. I am the executive director at the Durham Community Legal Clinic.

The Durham Community Legal Clinic was founded in 1985. We have been providing a variety of services for decades at this point in time, but, over the past few years in Durham region, we have seen a surge in housing needs and it is now the single largest area of services that we provide currently.

The Landlord and Tenant Board, I think it is worthwhile pointing out, is primarily a landlord's tribunal. We can find this in the 2018-19 annual report, which demonstrated that the tribunal heard over 82,000 applications—it's worth noting up from 80,000 the previous year—but 73,000, nearly 90% of them, were landlord applications.

It will be our submission that Bill 184 does have some potential for protecting tenants and improving the current regulatory regime, but as I'm sure we've heard already today, the timing for this, in particular on the tail-end of the COVID-19 pandemic, makes these provisions definitely something that may put many tenants into a precarious situation.

What may be of assistance is to illustrate this with what is a typical story for some of our clients. We will use the example of a person named Michelle, who is a low-income resident in Durham region who works at a fast food restaurant. She belongs to a marginalized group and entered into an oral lease agreement—so no signed agreement—with her landlord because her marital relationship was ending and she needed to find a home for herself and her children, and fast.

She had several maintenance issues such as an overflowing toilet, a roof leaking into her daughter's bedroom, some black mould due to water issues, and the front door didn't lock properly. She had a few verbal conversations with her landlord, but every time she shared the concerns, the landlord would just get upset and say that she needed to fix the problems herself because everything was fine when she moved in a year ago.

Michelle has paid for some of these repairs herself, but then realized she's not going to be able to pay all of her rent because she's spending her money on plumbers and locksmiths and other repair people. And so now she's behind on her rent—two months behind. The landlord now has served an eviction notice for non-payment of rent.

Michelle never received any legal advice. She didn't know that community legal clinics could help or would be there for her for free. The landlord denied that Michelle ever had a conversation about any of the repairs, and now Michelle is afraid that she's going to be evicted and not be able to provide a home for her family, and she doesn't know what to do.

Currently, under the Residential Tenancies Act, section 82 provides for a tenant's right to respond to an arrears application by raising issues that may have contributed to the arrears. If Bill 184 passes as is, Michelle will not be allowed to raise her maintenance concerns at a Landlord and Tenant Board hearing because she wasn't even aware that she needed to follow a specific procedure and notify the landlord of all the issues before a hearing. The only reason why Michelle was withholding rent was to ensure that her residence was repaired by the landlord and because she needed that money to do the maintenance herself.

She was unable to seek legal advice prior to her hearing because of her work schedule, and it's only after speaking to the tenant duty counsel that is provided by her local community legal clinic on the date of her hearing that she is able to request an adjournment due to the maintenance issues. If the member denies the adjournment, she'll have to file her own tenant application and spend more time at the board, even though she may be evicted while this is happening.

Michelle should be able to protect her family and enforce her tenant rights by raising maintenance and safety concerns at a proceeding because the direct reason for her arrears were because of a breach of responsibility by her landlord. This is a very common scenario in Durham region with the many aging homes that we have and the numerous landlords who refuse to maintain the properties of their tenants, but still continue to charge an astonishingly high amount of rent just simply because they can.

We do have very detailed written submissions that are before this committee. They're almost 27 pages in length.

In those submissions, there are a number of recommendations that we would be happy to expand upon during the questions. I will briefly touch on them here.

- (1) Evictions for personal use should require details of ownership or control over a two-year period. A big reason for that, as we've heard this morning, is that landlords can and will circumvent these controls by using different public property managers, and that is found in the history, in fact, of the tenancy regulation going back decades.
- (2) Specify an inability to obtain legal assistance, including summary legal advice, as a justifiable basis for not complying with the written notice requirements under section 69 from an agent.
- (3) We would recommend that the provisions for expedited evictions under section 206 be reconsidered, especially in light of the pandemic, and maybe be introduced at a later date.

1420

- (4) Expand section 237 of the RTA to ensure a reasonable care standard for directors and officers because the current requirement of knowingly concurring with an offence simply isn't sufficient and doesn't allow the board to actually have any teeth.
- (5) Mandate that the changes in rent for mobile homes in leased communities be conveyed in writing.

And finally, (6) Ensure that any dispute resolution mechanisms under section 194 require that both parties are represented, where the term "representation" can include summary legal advice.

This last component is probably the most important component that we can actually encourage this committee to consider, because as we illustrate in our facts scenario, the vast majority of tenants do not have any access to legal resources, information or advice.

In Durham region, we are the primary provider of legal information and advice to all tenants and, in most cases, the exclusive provider of that information and advice for low-income residents who are most at risk of becoming displaced, being put in shelters or maybe even becoming homeless.

Again I will emphasize, this is, in the middle of the COVID-19 pandemic, a very, very important concern because if we are taking tenants and we are pushing them into the streets and into conditions where they are unable to abide by public health considerations and social distancing, we are going to have a much worse situation in light of the pandemic. So although Bill 184 does have some potential to protect tenants, as we've said at the outset, the timing is wrong and we do believe that there are some further modifications that are necessary to properly protect the interests of tenants and, indeed, the interests of everybody in Ontario.

The Chair (Ms. Natalia Kusendova): Thank you very much.

For our third presenter today, we have the Rexdale Community Legal Clinic. We have Yodit Edemariam, who is the director of legal services; Ahmed Dirie, a community member; and Ahmed Abdi Ismaiil, also a community member. You have seven minutes for your

presentation. Welcome. Thank you for joining us. You may begin by stating your name for the record.

Ms. Yodit Edemariam: Good afternoon. My name is Yodit Edemariam and I am the director of legal services at the Rexdale Community Legal Clinic in north Etobicoke in Toronto. Thank you for the opportunity to present.

Our clinic endorses the submissions of the Advocacy Centre for Tenants Ontario. In addition, we are here to emphasize the following two concerns with Bill 184:

- (1) The fact that the no-fault eviction amendments do not go far enough in this time of COVID-19, an ongoing housing affordability crisis and vacancy decontrol; and
- (2) The proposed inability of tenants to do anything about an illegal rent increase after one year will allow landlords to circumvent the law, especially when they are dealing with tenants who are marginalized and who often seek out legal advice too late because they are unaware of their rights.

The government, by way of such proposals, is placing a band-aid on a gaping wound. The government should instead be tackling vacancy decontrol, which would actually deter landlords from evicting tenants in bad faith, only to charge higher rent to a new tenant. Limiting how much rent landlords can charge new tenants would also be in keeping with Canada's recognition of housing as a human right.

To speak about why the no-fault eviction and rent increase amendments are of particular concern to Ontario tenant communities, I turn it over now to my copresenters: first to Ahmed Abdi Ismaiil, and then to Ahmed Dirie. Thank you.

Mr. Ahmed Abdi Ismaiil: Hi, my name is Ahmed Ismaiil. I'm a tenant at Dixon Road in Rexdale, north Etobicoke. I assist community members by connecting them with the Rexdale Community Legal Clinic. The clinic helps us with legal issues that have come from illegal rent increases and illegal evictions. I have dealt with many people that have been served with N12 eviction notices. N12 does not protect tenants.

In today's market, there is a lot of demand for housing, and people who pay their normal rent are at risk of losing their home. Something I see a lot is the landlord will demand an illegal rent increase and if the person can't afford or refuses to pay the increase, he or she will be served with an N12. People believe that the way N12 is right now, they can't fight it. They believe there is not much they can do about this notice, so they often end up paying the illegal rent increase. If tenants try to fight back, they think about losing their home and their community. They fear losing social life and work, and that's why they might accept any illegal demand from the landlord.

We need stronger anti-eviction laws for today's market that don't just allow landlords to pay some compensation and get away with forced and false evictions. Tenants lose their homes because of this behaviour, and so landlords should, for example, take on at least the cost of allowing tenants back into their units at their old rent, while at the same time making sure any new tenant they rent it to in the meantime doesn't lose out.

I know tenants who lose their homes to N12 evictions usually can't continue to fight after they have been evicted. They are so tired, have already lost everything and don't have the energy or resources to fight for compensation. These issues have had a huge impact on my community, causing fear, depression and anxiety.

I will now pass it on to Ahmed Dirie.

Mr. Ahmed Dirie: Hi. My name is Ahmed Dirie, and I am a resident of the Rexdale-Dixon community. Ahmed Ismaiil and I have started an informal financial station to help members in our community due to a recent spike of illegal rent increases and evictions in our community. Landlords have become greedy and realize they can make a fortune off the backs of low-income and desperate tenants. Landlords have realized that they can take what is supposed to be their long-term investment property and cash in on high-return rental properties because the laws entice them to do so with little to no repercussions.

We are seeing tenants in these communities who have lived in units for 10 to 15 years, essentially paying off the landlord's mortgage, being asked to increase their rent from \$1,300 to \$2,000-plus. These tenants rely on the social fabric of their community and do not want to lose their apartments, so most of them are agreeing to the illegal rent increases. Some of these renters are also being discouraged because of the negative results being attained at the courts, which are in favour of landlords. They are seeing their neighbours go to these tenant board trials and losing their units, so out of fear, they do not want to go through this process.

The situation is very dire, and low-income tenants are being forced to spend 50% to 70% of their family income on rent due to the laws being so lax and not having rent control. We have seen landlords use illegal bully tactics like threatening with an N12 or claiming it is for their own use when their true intent is that they want the higher rent fees. There are not enough deterrents to landlords, and some even pay the fine so they can secure the new higher rent by illegally forcing a tenant out of their unit. In addition, tenants who are racialized and face discrimination in the housing market often settle for illegal rent increases because they know it will be very hard for them to find a new place to live due to their race and ethnicity.

I want the committee to understand that the effect this has on a family is severely damaging and leads to parents having to work two minimum-wage jobs, kids raising themselves and falling to drugs because their parents are working so much, depression, anxiety and loss of community, as some examples. This has a direct impact on our economy and adds to the public health crisis.

More and more people are buying properties to enrich themselves, and these properties have become literally get-rich-quick schemes. The laws need to protect tenants, and the current laws are nowhere near what is needed and are out of sync with what's going on. Ontario has some of the highest and fastest-growing rental prices in the western world. I hope this committee listens and puts a stop to these get-rich-quick schemes. They are destroying families and communities, and adding more obstacles to already marginalized groups.

The Acting Chair (Mrs. Robin Martin): Thank you very much. Now we can turn to the opposition for six minutes of questions. Mr. Burch.

Mr. Jeff Burch: I'm going to start by asking some questions of my fellow Niagarans. Thank you for your presentation from the Niagara Community Legal Clinic, Keri-Lynn and Sinead. I especially appreciated Keri-Lynn outlining the dire situation that we have in Niagara with the lack of affordable housing. I know that we've really struggled in our constituency office, fielding calls in places like Welland and Port Colborne, and we really appreciate the support that your organization gives us. 1430

Sinead, I think you finished, but I'm not sure. I think you were cut off at the end. Did you have anything else that you wanted to say in your presentation that you weren't able to say?

Ms. Sinead Flarity: No, thank you so much.

Mr. Jeff Burch: Okay. If I could just start with a few questions. Sinead, you raised the issue of accessibility and expectations that are placed on tenants with this legislation. I think what's coming up over and over again today is that the legislation allows for an eviction without a hearing if a tenant fails to make a rent payment after reaching an agreement on rent arrears. The ability of the average person, and especially people from vulnerable populations, to actually follow through with that—many have suggested it is unreasonable. Could you comment on that?

Ms. Sinead Flarity: Yes, thank you. Like I said in our submission, our clinic found the amendment to section 206 probably one of the most concerning amendments because it allows landlords to file these repayment agreements outside of a hearing setting. Keri-Lynn and I go to the Landlord and Tenant Board quite frequently, where duty counsel and mediation are available, and we just think these agreements are going to be signed, like I said, in laundry rooms and parking lots. They're not going to have that access to justice through duty counsel or the mediators or someone from the legal clinic. We will really find that the effects of COVID will increase that, because there are going to be mass evictions, most likely, once the moratorium is lifted for evictions, and I think landlords are going to try to use this provision to fast-track evictions and evict vulnerable people—people with literacy issues, language barriers and things like that.

Mr. Jeff Burch: Thank you. One of the other limitations that is being placed on tenants is that the legislation limits the tenant's ability to defend themselves at an eviction hearing for rent arrears because it removes the ability to raise new issues without any prior notice. Can you comment on how that might cause problems for vulnerable populations and the average person who is going through an eviction hearing?

Ms. Sinead Flarity: Yes, thank you. As I alluded to earlier, I'm at the board quite frequently as tenant duty counsel, and oftentimes, when tenants are at duty counsel, that's the first time they hear of the section 82 provision. We're able to work with them and the great mediators who are at the board to try to offset the rent arrears.

We don't think this new provision is going to allow tenants to know about that any sooner. We fear that the board, even though they will have the potential discretion, is just not going to allow tenants to raise this if they haven't already. I find it unlikely—and we alluded to it in our submission—that landlords don't already know about the maintenance issues, so why put that further burden on a tenant who is low-income at the stage when they're already facing eviction for non-payment of rent?

Mr. Jeff Burch: Do you think that it's reasonable to expect a tenant to file an application to fight an increase that has already been illegal due to a lack of notification, and if the tenant doesn't file an application, that illegal increase just automatically becomes legal? Is that something that's fair for tenants? And how will that play out in the system?

Ms. Sinead Flarity: We do not think this is a provision that's fair for tenants, particularly marginalized tenants, who won't know and have just continued to pay this increased rent. My colleague mentioned people in Niagara are spending 80% to 90% of their income on rent. If that were to be increased, that's going to be devastating for our tenants here in the community. So no, we really wish for the committee to rethink that provision regarding rent increases.

Mr. Jeff Burch: Keri-Lynn, if I could ask you—how long is there?

The Acting Chair (Mrs. Robin Martin): Forty-five.

Mr. Jeff Burch: Forty-five seconds. If there was something that you could add to this legislation that would help tenants in Niagara region, what would it be?

Ms. Keri-Lynn Lee: I think that there are a number of issues that this bill—when we were discussing this, we had a large conversation about the seniors in our community, as well, who are heavily affected by this bill. Our view of this is that having a conversation with the tenants and with the community members who would be most affected by the housing law changes would be the most effective avenue for us to take. That's what we would like to see added: a communication between the community legal clinics and the tenants—

The Acting Chair (Mrs. Robin Martin): I'm sorry, Ms. Lee. That's the end of the time for this round of questions. Maybe they will come back to you.

Now it's time for the government questions, for six minutes. Mr. McDonell.

Mr. Jim McDonell: I want to thank the people coming in today for the deputations. I think it's important that we hear, as we try to put this bill through.

I know in the winter of 2018, we asked people to share their ideas on solving Ontario's housing crisis, and more than 2,000 completed our survey online. Half of them were tenants and landlords. We also met with and received submissions from more than 25 rental housing groups.

More Homes, More Choice: Ontario's Housing Supply Action Plan made it easier to build new rental units by cutting unnecessary and duplicative red tape. In 2018, rental vacancy was 1.8%, and then last year, in August, new rental construction outpaced condominiums for the

first time in 15 years, with nearly 9,900 rental units added. Housing is an issue, and rental units is a big part of that—so, trying to solve that.

Preventing unlawful evictions is something we heard about, and it's something that we took action on. The bill will provide stronger protections for tenants by requiring landlords of small buildings to give one month's rent in compensation for evictions for renovations or repair when they evict a tenant on behalf of a homebuyer who wants to use the unit themselves—increasing average maximum fines for offences under the Residential Tenancies Act, 2006, as well, substantially.

A question for the Rexdale group: We proposed requiring landlords to file affidavits at the time they file for a no-fault eviction, compelling a landlord to inform the board if they filed for a no-fault eviction for their own use before, and proposed more than doubling fines for offences under the Residential Tenancies Act. Do you think this will help discourage unlawful evictions?

Ms. Yodit Edemariam: Thank you for that question. A couple of my colleagues have highlighted that there are things in this bill that have potential. Certainly, the increase of compensation available—some of these measures in terms of the affidavit filing could be helpful, but they are, again, band-aid solutions. The board actually already have expansive powers to consider these issues. There's broad power to consider good faith in all transactions, whether that's in section 83 of the Residential Tenancies Act—that can be raised as a defence by tenants.

Adjudicators also have broad powers to consider the real substance of transactions. That's done under oath, and landlords and tenants have a chance to present their cases. The affidavit could be helpful, but it's just not nearly enough. As we've said, the root cause of false and badfaith N12 evictions is the fact that landlords are deeply enticed by how much rent they could be charging.

If vacancy decontrol is not dealt with appropriately by the Ontario government, I don't think that fiddling with some of these rules in how landlords can apply to the board will really change things. So thank you for some of those changes, but it just doesn't go nearly far enough, and COVID-19 has highlighted that more than ever. We're probably looking at a second wave.

The government has the tools to act quickly. The municipality, the province and the federal government have recognized how important housing is to sheltering in place, to ensuring public health is recognized as a fundamentally important thing. Why not continue? There's so much that we can do and that could be done. Bill 184 is just, again, the wrong bill at the wrong time. **1440**

Mr. Jim McDonell: Well, of course, what we've done here is we've put a moratorium on evictions during the pandemic, and at any time, depending on how this plays out, the government reserves the right to extend that as time goes by. But we all know that it is a severe problem with the lack of rental units, and that's affecting the price of rental units as well as the inability to find them.

We've significantly increased the fines for bad faith evictions. We're providing information for tenants. If there are extenuating circumstances that are significant, the Landlord and Tenant Board can hear them. Of course, we've had issues, many complaints from both sides, about having to wait too long for a hearing, so we've taken some measures to try to make sure those periods that tenants and landlords were waiting are shortened. We've added more adjudicators, but we've also added the ability to mediate before getting to the board.

Have you had experience with that, and have you looked at the new rules that we've put in place over mediation? Is that a benefit, as well?

Ms. Yodit Edemariam: So in particular, you're referring to the agreements that can be made before the hearing date?

Mr. Jim McDonell: Yes, the ability to mediate before you get to the Landlord and Tenant Board—

Ms. Yodit Edemariam: Thank you so much for that question. My colleagues from the Niagara clinic have really covered this issue very well. We're deeply concerned about this amendment proposal because, with respect, you use the word "mediate"—

The Chair (Ms. Natalia Kusendova): Thank you very much. Unfortunately, we are out of time. We are going to go back now to the official opposition. MPP Burch.

Mr. Jeff Burch: I do have a couple more questions for the folks from the Niagara Community Legal Clinic, but I'd just like to give the last presenter a chance to finish her thoughts before I do that.

Ms. Yodit Edemariam: Thank you so much. I'll be very brief. These agreements are not mediated; there isn't a third party contemplated. We don't know how they will work. They will include the possibility of section 78 orders, which means eviction without notice to the tenant. We are extremely concerned about vulnerable tenants with cognitive issues, mental health issues who don't understand the process, who aren't getting legal advice. This is one of the most important clauses in any agreement, which all of us, as legal representatives, go through with our clients. That will not be available through TDC, and the mediator won't be there to protect tenants, nor will the adjudicator. This is one of the most concerning amendments proposed.

Thank you for letting me finish.

Mr. Jeff Burch: Great; thank you for that.

I just want to finish up with the folks from Niagara with my last question regarding what we want to see in this bill. As we know, it does not remove the incentive for landlords to use unethical tactics to squeeze out tenants so they can jack up the rent whenever they want, as is already allowed under the vacancy decontrol. The harassment and intimidation of tenants will continue. Bad faith aboveguideline increases and evictions will continue. There's nothing really to address that. We know that this bill does not close the rent control loophole that this government opened up in 2018 when it exempted new buildings from rent control. So we have that from 2018. We have the situation already in Niagara, then we have the virus on top of that. Things have just gotten worse and worse.

What can the government actually do, in concrete terms, in this bill? Because they just love hearing from the NDP when it comes to wise, constructive amendments, and I'm sure they'll take them under consideration. So what are the amendments that you would put forward?

Ms. Keri-Lynn Lee: A number of things that we had talked about—we have submitted some written submissions as well, so we've outlined in detail—I think Omar had discussed his being multiple pages; ours are as well, numerous pages where we have discussed various different amendments and options that may be available.

I would say, just for the sake of brevity here, that the most important thing that we are urging with Bill 184 is engaging in public, meaningful and open consultations. Our number one issue is the rent relief. With the evictions that we are anticipating—we know a number of landlords are already submitting their N4 notices. These are going to be before the board. Rent relief is something that would be critical to being able to address that. We're aware that tenants are unable to pay these rent prices at this point, specifically due to their loss of income and the financial hardships that they've suffered due to the pandemic. We're also requesting that an investment be looked at for more affordable housing units throughout Ontario, but specifically in the Niagara region. We have such high wait-lists for people to be able to find affordable housing. We're talking about 18 years in some of our communities, which is just unsustainable for them to be able to wait that long to find something affordable to live in.

Mr. Jeff Burch: My last question is, we've had some debate here about whether this bill slows down or speeds up the process. There has been some suggestion that it will actually slow the entire process down and has done really nothing to make things more efficient. Can you comment on that?

Ms. Sinead Flarity: Yes, and I'm glad you brought this up because there is something that we also felt was a big thing and we focused on in our written submission: the expansion of post-tenancy disputes to the Landlord and Tenant Board, where landlords can file applications once tenants are no longer in the unit for up to a year. We find that this potentially has the ability to considerably add to the backlog at the Landlord and Tenant Board. They're already down adjudicators.

We have a forum, Small Claims Court, that is able to hear these matters. They have rules for service and procedure. We just don't think the Landlord and Tenant Board is the place for these types of disputes. The Landlord and Tenant Board is for ongoing, existing relationships between landlords and tenants. We think this is just going to add to the backlog of post-tenancy disputes. Thank you for allowing me to raise something else.

The Chair (Ms. Natalia Kusendova): MPP Morrison.

Ms. Suze Morrison: Just as a follow-up question around the proper service issues, can you explain that a little bit more, because I've heard that from other tenant advocates around post-tenancy disputes and how a landlord is supposed to properly service a tenant for a filing at

the Landlord and Tenant Board if they don't have a new address for that tenant?

Ms. Yodit Edemariam: Sorry, is that a question for me?

Ms. Suze Morrison: Just to the last speaker; sorry.

Ms. Yodit Edemariam: I was unmuted.

Ms. Sinead Flarity: Sorry, Yodit; I'm sure you would say a lovely answer.

We just think that, right now, for the Landlord and Tenant Board, within these amendments, there's nothing that states how the landlord will—it takes the onus off the court or the Landlord and Tenant Board, so to speak, to serve the tenants; it's down to the landlord. Like I said, it's designed for existing relationships. Once that's done and the landlord has gotten an eviction for a tenant, I find it hard to grasp that proper service will be done through a landlord. Like I said, Small Claims Court already has those rules and procedures in effect.

The Chair (Ms. Natalia Kusendova): Thank you very much.

We will now move back to the government for the second round of questions. MPP Hogarth, go ahead.

Ms. Christine Hogarth: Thank you very much, everybody, for coming and speaking today. I know your jobs are very difficult. You deal with a lot of emotional issues every day. I can't even imagine what your day is like, especially in these troubling times. We get a lot of calls into my constituency office both from landlords and tenants, especially people who've lost their jobs and what to do. It's really close to all of us right now, because it's something that we're all hearing on a daily basis.

It's both sides. I want to be clear: We're not saying everyone is a bad tenant; we're not saying everyone is a bad landlord; there are great landlords and there are fantastic tenants. If you can find that combination, that's wonderful. That's why our government had to act during COVID to make evictions illegal because there were some instances where there wasn't that relationship that they could get along and protect that tenant from being evicted when they had a job loss. That's why this bill is quite important, because some of these areas that will help our tenants are actually in Bill 184.

1450

We can all agree that we need more housing supply, more rental supply, and purpose-built rentals. The more supply we have, the lower the price. Rent cost right now is one of our biggest problems and biggest concerns. I'm in Etobicoke. I know the Rexdale folks, also here in Etobicoke, and rent is very high. It's very high in Toronto. It may not be as high in other areas, but it doesn't matter: It's still high. We want to make sure that we can find affordable housing, which is why we want to make sure that people want to be a landlord—and we want them to be good landlords—because the more landlords we have, the more rental units we have, which brings the cost down.

Today, I just want to talk a little bit about the Housing Services Act that there are going to be some amendments to. That really helps out the most vulnerable in our society. Part of our Community Housing Renewal Strategy is changes to make wait-lists shorter. I know the ladies from Niagara were talking about 15- to 16-year wait-lists. In Toronto, I think it's 15, 16, 17 years, even if that. So we're making some changes there so people can get into units faster. By doing that, we've asked for individuals on wait-lists—they're required to prioritize their choices and accept the first unit they're offered, which would help people move up the list and into housing more quickly. These changes to the wait-lists rules will make the lists fairer and more transparent, while allowing service managers the flexibility to make exceptions in extenuating circumstances.

Maybe I'll start with the Niagara group—actually, the gentleman from Durham hasn't been asked anything, so why don't I start with you? What do you think about some of those changes?

Mr. Omar Ha-Redeye: Oh, I was feeling a little bit neglected.

Laughter.

Ms. Christine Hogarth: Well, I don't want to do that.

Mr. Omar Ha-Redeye: Okay. I will comment briefly on that. I think the schedule there that amends the Housing Services Act under schedule 2 of Bill 184 may be beneficial. I think the challenge there is that most of the implementation is going to be in the regulations, and so there is still quite a bit that we're not quite confident will change or improve the situation.

What I can do, though, is perhaps challenge the notion that housing costs or housing prices are directly or exclusively related to vacancies and availability of units. It doesn't work that way in Durham region, and I do notice that there isn't anybody on the committee here from that part of the province, so it may be worthwhile my highlighting that briefly—that in Oshawa in particular, which is the part of Durham region where we have the greatest housing crisis, we have seen housing vacancies go up from 3% in 2017 to 4.5% in 2018. However, during that same period of time, we've seen rental rates go up, so \$858 for a one-bedroom in 2014 to \$1,204 in 2018.

What's important to notice here is that those increases are well beyond the rent guideline increases. The only plausible explanation, and in fact the explanation that we know happens here, is that landlords play fast and loose, and they get tenants out. It's as simple as that. They will get them out one way or another, even if they have to pay a one-month penalty. That is not enough of a deterrent for them to actually be prevented from engaging in these tactics and then just boosting up the rent by \$100 or \$200 a month for the next tenant. At least in our region, we can say quite definitively that is the reason why we've seen housing prices go up.

So I think that the provisions in Bill 184, in particular that provide for bad faith damages and that provide mechanisms for tenants to get additional documentary evidence, for example, are mechanisms that do have the potential to make a difference in clamping down on what I'm going to call bad behaviour by landlords. I agree: There are good landlords and bad landlords, and there are

good tenants and bad tenants, if you want to phrase it that way. But when we're talking about housing prices, the number of tenants who are engaging in fraud is very, very few, whereas when we actually see the problems with the landlords, it is quite significant.

It may be worth noting—and this is in footnote 16, I believe, of our submission—the history of the tenancy regulation. If you go back to the Davis days and the regulation scheme that was there in that time, it was a very controversial situation in 1982—

The Chair (Ms. Natalia Kusendova): Thank you. Sorry, we are out of time.

We are now going back to the official opposition. MPP Morrison.

Ms. Suze Morrison: I also would like to direct my questions at the Durham Community Legal Clinic. Would you say, overall, that the balance of power at the Landlord and Tenant Board currently rests with landlords or tenants? Who do you think has more power in the current system in our Landlord and Tenant Board?

Interjection.

Ms. Suze Morrison: Again, that's for Durham, if we can get them on the screen. You're muted.

Mr. Omar Ha-Redeye: There we go.

What I would encourage is for anybody from the committee—or, really, any member of the public—to go to the Landlord and Tenant Board, once it actually is open again, for in-person hearings. I strongly encourage that. Just take a look around. Walk around.

In our neck of the woods, we have one Landlord and Tenant Board in a shared space that can accommodate, I would say, maybe a couple hundred people, but we sometimes have 250 people in standing room only. There are only two full-time adjudicators, three part-time adjudicators and the vice-chair, so we have significant shortages, and decisions that used to come out in 30 days are now taking up to three to four months. We have a serious problem there, but the bigger problem is that if you walk around and you look at who's represented, it's very clear that all of the landlords—every single one of them—are represented, and I would say over 95% of the tenants are not represented, if it wasn't for the assistance provided by community legal clinics.

It's for that reason that in our recommendations, we're all for mediation. We're all for dispute resolutions that don't involve hearings. I think those parts of Bill 184 are, in fact, commendable, but the way that they are being implemented is very, very dangerous, because landlords—and we know this; we've seen it—will take advantage of tenants, mischaracterize the law, misstate the law and force them into either above-guideline increases for rent or into agreements that are illegal under the RTA, and there will not be an ability to actually rectify that after the fact

So it is essential that in those agreements—we've made a recommendation; this can be done on-site with the assistance of tenant duty counsel—that those agreements can still be entered into without this direct supervision of the board, but by still ensuring that tenants have some support and guidance from trained legal professionals who are able to look out for their interests and ensure that any settlements are actually in compliance with the RTA.

Ms. Suze Morrison: Thank you so much. You've painted a pretty bleak picture in your area. Would you say that, taken in conjunction with the recent 30% cut by this Conservative government to legal aid services, that tenants at the Landlord and Tenant Board will have an even harder time getting access to justice and access to representation as they fight their evictions?

Mr. Omar Ha-Redeye: We were actually at the other committee for Bill 161 very recently, where we were discussing this. We are fortunate in our part of the province, in that we have an effective cut of about 1%. So we did not receive, for example, the equivalent of a 22% cut that some of the Toronto clinics face. But what I can say, and I'll reiterate here, is that that 1% cut has had a debilitating effect in our clinic. It's resulted in staff morale plummeting, an incredible amount of turnover. I am new in my role at the clinic as a result of some of that turnover. It really has impaired front-line services.

I think this is the challenge, that when we're looking to have an efficient budget and use taxpayer dollars properly—which we should be; we should all be accountable—not every social service has the same amount of administrative expenses or bloating or inefficient use as other services. What I can say about the community legal clinics is that we are as lean as they come. As the executive director, I'm also a lawyer and I also provide front-line legal services.

Without question, those cuts, as well as perhaps some of the changes that are going to come from Bill 161, are going to impact our ability to actually assist individuals in legal problems and disputes. It unfortunately doesn't exemplify a true understanding of the role which legal clinics play, which isn't simply to fight landlords. That's not what we do. The vast majority of our work often does involve encouraging mediation and settlement, and advising tenants that what they need to do is pay their rent and then seek the remedy. So landlords then get that rent money that they would otherwise not receive, and are able to be satisfied in that respect.

We actually reduce the conflict, we expedite the proceedings and we actually save the tribunal an enormous amount of time. Unfortunately, these cuts were placed in exactly the wrong places, in the wrong social services and to the wrong providers, who were actually providing very essential services to the most vulnerable and the most needy members of our community.

1500

Ms. Suze Morrison: Do you think overall that Bill 184 will disproportionately impact vulnerable people in our communities from maintaining their housing and preventing homelessness, specifically as we think about folks with language barriers, newcomers or people with disabilities?

Mr. Omar Ha-Redeye: When you have landlords provided with the ability to force a settlement—and that's

what's happening here—without any supervision and without any legal advice, you can 100% be guaranteed that some of those individuals who are forced into these agreements will not have English as their first language, will not have legal literacy or financial literacy and will not understand the implications of the agreement that they're entering into. So yes, this is a very dangerous approach, not simply because of, as I've mentioned, the fact that these people are entering into improvident agreements, but also because we are still on the tail end—not even on the tail end—of the COVID-19 pandemic. As you've heard from Rexdale, we're going to see a second wave; we're quite confident of that. And if we don't put the brakes on Bill 184, we're actually going to have people hurt very significantly—

The Chair (Ms. Natalia Kusendova): Thank you very much. Now we are going, for our last round of questions, to the government. MPP Karahalios, go ahead. Can you please unmute?

Mrs. Belinda C. Karahalios: Can you hear me now? The Chair (Ms. Natalia Kusendova): Yes, we can. Go ahead.

Mrs. Belinda C. Karahalios: Thank you, everyone, for coming here this afternoon and sharing your feedback and, in some cases, your stories. I'm the member for Cambridge, so we do—obviously, every community in Ontario has renters and landlords. As MPP Hogarth had mentioned, we do get a lot of this in our constituency offices. By the time you come to a government official, you've kind of reached the end of the line, so we do hear, I would think sometimes, the worst of the stories, as would you in your professions and your work. I try to always go into these things without having that bias from hearing these stories.

I agree. We need to make—first, this is for Yodit; I hope I pronounced your name right—we need to make renting easier and fairer for both tenants and landlords, agreed. Our proposed changes to Ontario's rental rules will make it easier to be a landlord while enhancing protections for tenants to make life more affordable. We've heard from tenants who have been unfairly evicted from their homes. That's why we're increasing fines, raising compensation and tightening the rules to encourage everyone to follow the law.

Bill 184 will provide stronger protections for tenants by requiring landlords with small buildings to give tenants one month's rent in compensation for evictions for renovations or repair, or when they evict the tenant on behalf of a homebuyer who wants to use the unit themselves; increasing maximum fines for offences under the Residential Tenancies Act, 2006; and requiring landlords to disclose to the Landlord and Tenant Board, or the LTB, if they have previously filed for an eviction so they can move into or renovate the unit, to help identify repeat behaviour.

The changes would also shift many disputes, such as unpaid utility bills, from Small Claims Court to the Landlord and Tenant Board, making the resolution process simpler and more streamlined. Tenancy disputes can also

be resolved more easily through these changes by making it possible to provide mediation before the Landlord and Tenant Board hearing date.

As well, we are proposing faster resolution of disputes by asking tenants to inform their landlord of any new concerns they want to raise at the hearing. This will reduce delays and encourage discussion of concerns.

My question is, what concerns are you hearing from your clients about community housing? If you'd like to elaborate on if you could.

Ms. Yodit Edemariam: Thank you so much for your question. We do serve a lot of clients who live in community housing in our area. That would be Toronto Community Housing. As my colleague Omar mentioned, my understanding of the proposed amendments right now is quite general. Some of the things that I would highlight for the government are, as other colleagues have mentioned, broad consultation, particularly with tenants of social housing. I myself have learned so much from my clients in terms of their experiences of living in social housing, the onerous processes of having their rent calculated—anything from rent calculation to making sure the housing provided is safe and well-maintained—and also that the stigma many people face when living in social housing is addressed in terms of communication.

Part of that, again, comes from the tenants themselves. When you speak with tenants who live in community housing they will tell you about the gardens they've started, the communities they're building and the families they've raised there. This is not short-term housing; this is part of communities being built. Ensuring a robust availability of social housing in Ontario is key, and a situation, along with the stigma—to make sure that tenants are supported. Many tenants who live in social housing have disabilities, mental health issues or other health concerns and are often working multiple jobs to make ends meet—and to make sure that the interaction is respectful and also that they get connected with appropriate supports, ensuring an equity lens to these deliberations.

Finally, I would note one concern with social housing and rent-geared-to-income is that the harder people work in social housing, the more they pay to the landlord. That is one thing that I would highlight that I hear from clients who work overtime and then of course because it's geared to income, they pay that to the landlord, so it's harder then for them to move out or to relocate or to move on.

You raised a couple of issues, and I just wanted to pass it on to my co-presenter, Ahmed Ismaiil, if that's okay, just to speak to tenants seeking compensation after they've been evicted and how that's so difficult.

Mrs. Belinda C. **Karahalios:** Yes, thank you so much for that. I think her colleague wanted to speak.

The Chair (Ms. Natalia Kusendova): Please unmute. We still can't hear you.

Mr. Ahmed Abdi Ismaiil: Hello? How about now?

The Chair (Ms. Natalia Kusendova): Go ahead.

Mr. Ahmed Abdi Ismaiil: I live in Etobicoke North and we see a lot of problems for tenants over the last two years. Because there is a shortage in the housing market,

they will ask for a lot of rent increases from \$200 to \$300 to \$400, and people can't pay that. Usually they tell them that's illegal, and once they do that they get served with an N12. They can't fight the N12 because it's something that they don't know and they lack the language. They don't know where to go to seek help, so landlords take advantage of that and they usually evict the tenant.

What I notice is, they send a letter telling them to pay them \$600. The tenant will—

The Chair (Ms. Natalia Kusendova): Thank you very much. I'm so sorry, but we are out of time.

Now for our three minutes of questions by the Liberal independent member, Mr. Blais.

Mr. Stephen Blais: Mr. Ismaiil, if you wanted to finish your thought, please go ahead and finish your thought.

Mr. Ahmed Abdi Ismaiil: Thank you so much. It's hard for the tenants to fight the N12. Because usually with the landlords, they've seen a lot of tenants being evicted from this community; it's very hard for them to fight the N12.

The compensation that the government is proposing is very great, but it doesn't really help because the market rate now for a two-bedroom in our area is \$2,000 and a three-bedroom is \$2,500. The landlord is going to make that money within one year, so the landlord has nothing to lose. Even if he gets penalized, he has nothing to lose. We need strict laws. Thank you very much.

Mr. Stephen Blais: Thank you for that. Mr. Ismaiil, we've heard that the restriction on evictions during the pandemic, while obviously helpful in the immediate term, is creating this built-up problem in terms of arrears that might be building up and the challenge that others have spoken about.

I'm wondering if you could talk about what the economic impact of COVID has been in your community and the fear that might be building up in terms of what that might lead to once evictions are allowed to continue again. *Interjection*.

Mr. Stephen Blais: Could he be unmuted, please? **1510**

Ahmed Abdi Ismaiil: Okay. Even before the coronavirus pandemic, we had a lot of eviction notices, so it's going to add to that because of the coronavirus. I think this meeting would be better if it was postponed to a live meeting instead of video conferences. We could show the government that there are a lot of people who are involved and who are threatened with evictions, and with coronavirus and the pandemic, it will add on to that. It would help. Like some of the colleagues mentioned, this bill is at the wrong time.

Mr. Stephen Blais: Thank you.

Very quickly, Yodit: You had spoken about this problem, as well. I'm wondering if you have any sense of how big this particular issue might be as we approach the removal of the restriction.

Ms. Yodit Edemariam: It's huge, and I don't think you need me to tell you that. I think the government responses thus far have shown us how serious the situation is. How quickly municipalities have ensured that people

who are experiencing homelessness are housed during this time; making sure that people living in congregate settings are able to physically distance—that is recognition that is happening at all levels of government. We are deeply concerned in the Rexdale community. We're getting multiple calls from tenants who are trying very hard to pay their rent.

I'm going to just second my colleague Omar's comments about what legal clinics do. We explain rights and responsibilities. We tell tenants—

The Chair (Ms. Natalia Kusendova): Thank you very much. Unfortunately, we are out of time. I'd like to thank all of the presenters. As a reminder, the deadline to send in a written submission will be 6 p.m. on June 26.

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