HDAA NEWSLETTER

ONTARIO'S RENTAL SAFETY CHALLENGE

& MORE

HOW TO HANDLE PARTIAL RENT PAYMENTS

WINTER/SPRING
2026 ISSUE

Associate members are able to provide a 6-month trial membership to their Landlord Customers. This program is a one time offer all HDAA associate members can provide to their Landlord customers.

GIVE YOUR CUSTOMERS A REASON TO JOIN!

Interested in our 6-month trial membership or want to provide your customers with a free membership?

CONTACT HDAA TODAY

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Articles and the views expressed in this newsletter reflect the individual author's opinions and not necessarily those of the Hamilton and District Apartment Association. We encourage anyone interested in submitting articles or providing comments and feedback to contact us at info@hamiltonapartmentassociation.ca. The HDAA attempts to provide the most accurate and up-to-date information available in this publication and through all contact with its members. However we accept no liability for any inaccurate information provided. Members should consult with appropriate professionals with regards to all important matters.

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PRESIDENT'S MESSAGE

We hope everyone has had a positive start to 2026. Reflecting on the past year, 2025 was an active and demanding one for the HDAA. Alongside our dinner meetings, Annual Golf Tournament, and Trade Show, we dedicated significant time to advocacy efforts in Hamilton as the regulatory environment for rental housing continued to intensify.

Council's decision to permanently proceed with the Rental Licensing program marked a disappointing outcome after years of engagement and opposition from housing providers. Looking ahead, 2026 presents its own set of challenges with the rollout of the Safe Apartments Bylaw and the continued discussion of a potential Maximum Temperature Bylaw. These measures reinforce our long standing concern that an increasingly heavy bylaw framework risks creating unintended consequences that will strain the rental housing sector, not only for landlords, but ultimately for tenants as well.

The HDAA remains committed to advocating for balanced policy. We will continue to emphasize that housing providers are essential partners in addressing affordability and supply, not adversaries. As we enter the year ahead, we encourage members to stay engaged, unified, and vocal so we can collectively work to prevent further policies that may reduce supply, increase costs, and make housing more difficult to provide in Hamilton.

Daniel Chin
HDAA President

2026 EVENTS

The HDAA has an exciting year planned for 2026. We will have four more informative dinner meetings and our Annual Golf Tournament in June. Keep a look out for our emails and visit our website regularly for updates on our events.

HDAA 2026 EVENTS

Event	Date
Dinner Meeting	March 11, 2026
Dinner Meeting	May 13, 2026
Golf Tournament	June 10, 2026
Dinner Meeting	September 9, 2026
Dinner Meeting	November 18, 2026

FEDERAL & PROVINCIAL RENTAL HOUSING UPDATES : WHAT'S NEW IN 2026

As we move through 2026, Canada's rental housing landscape is entering a period of transition. While some market pressures have eased compared to the past several years, there are emerging trends that landlords and housing providers should be aware of, particularly around supply, financing, and government policy direction.

A Shifting Rental Market

Recent national data suggests that vacancy rates have increased modestly in several major markets, and rental price growth has slowed. In some regions, landlords are offering incentives to secure tenants, a notable shift from the highly competitive conditions of recent years. For housing providers, this signals a move toward a more balanced market environment.

At the same time, there are warning signs on the supply side. Rental construction starts have slowed in key urban centres due to higher borrowing costs, construction expenses, and economic uncertainty. While this may not have immediate effects, a prolonged slowdown in new purpose-built rental construction could tighten vacancy rates again in future years. For landlords, this reinforces the importance of long-term planning and maintaining well-managed, competitive rental properties.

Federal Focus on Purpose-Built Rental Supply

The federal government continues to prioritize rental housing through financing tools designed to encourage new construction. Programs such as the Apartment Construction Loan Program (ACLP) remain active, offering low-cost, long-term financing to support purpose-built rental projects. Much of this funding is directed toward projects that include affordable or below-market components.

While these initiatives aim to increase supply, they also signal continued federal involvement in the rental sector. Housing providers should expect ongoing policy discussions related to affordability requirements, tenant protections, and reporting expectations tied to government-backed financing programs.

Provincial Policy Trends

At the provincial level, governments continue to balance rental affordability with supply objectives. In some provinces, allowable rent increases remain tied to inflation, providing predictability but also limiting revenue growth amid rising operating costs. Other jurisdictions are introducing tools to accelerate construction approvals and encourage mid-rise rental development.

Across the country, housing affordability remains a central political issue. As a result, additional regulatory proposals , whether related to rent regulation, property standards, or development requirements, remain possible in the coming year. Landlords should remain engaged and informed as provincial housing strategies continue to evolve.

What This Means for Housing Providers

For landlords, 2026 presents both opportunity and caution. A stabilizing rental market may reduce tenant turnover pressure and bidding competition, but it also requires careful attention to property maintenance, tenant relations, and financial planning in a less aggressive rent-growth environment.

At the same time, policy activity at all levels of government underscores the importance of advocacy and engagement. Decisions made federally and provincially directly affect financing conditions, regulatory requirements, and long-term rental supply.

As always, staying informed and involved remains critical. The rental housing sector continues to play an essential role in Canada's housing system, and housing providers must ensure their voice is part of the conversation as governments shape the next phase of housing policy.

Written by the HDAA

2026 INDUSTRY EVENTS

The rental industry will have some exciting events in 2026. Make sure to keep an eye on provincial and federal events as well as municipal events, they are great opportunities to network, keep updated on the industry and expand your knowledge base.

Event	Date
PM Springfest	April 23, 2026
Rental Housing Canada Conference	May 26-28, 2026
FRPO Charity Golf Classic	July 21, 2026
Canadian Apartment Investment Conference	September 10, 2026
The Buildings Show	December 2-4, 2026

ONTARIO'S RENTAL SAFETY CHALLENGE: WHEN THE SYSTEM CAN'T ACT FAST ENOUGH

Safety in rental housing is a shared responsibility between landlords, residents, staff, and government systems. Across Ontario, housing providers are increasingly navigating complex situations involving criminal activity, violence, and safety risks within apartment communities, while working within a regulatory framework that can make timely intervention difficult.

Under Ontario's Residential Tenancies Act, landlords can pursue eviction for safety-related incidents using notices such as the N6 (Illegal Act or Misrepresentation) and N7 (Serious Problems in the Rental Unit or Residential Complex). These tools exist to address impaired safety, willful damage, violence, and illegal activity affecting residents and communities.

In practice, however, removing a tenant who presents a demonstrable safety risk can be slow, uncertain, and operationally complex. Applications must be filed with the Landlord and Tenant Board (LTB), and even in serious circumstances, landlords must request expedited hearings rather than receiving immediate authority to end a tenancy. Whether an expedited hearing is granted, and the outcome itself, remains at the discretion of an adjudicator.

Delays at the LTB continue to affect both housing providers and tenants. Sector reporting and tribunal experience indicate hearings for many applications can take five to seven months to schedule, with some matters approaching a year from filing

to order depending on backlog and complexity. During that time, property managers must continue operating communities where safety concerns may still exist.

At the same time, the operational reality of managing rental housing has changed. Over the past several years, with a sharp increase during COVID-19, landlords have invested significantly in additional security measures. Many housing providers now rely on on-site guards, mobile patrols, expanded camera systems, and controlled-access technology to help deter criminal activity and maintain community safety.

These measures come with real and ongoing costs. Property management teams are regularly monitoring footage, coordinating incident reports, responding to suspicious activity, and supporting residents affected by safety concerns. What was once occasional has, in many communities, become part of daily operations.

Compounding this challenge, many landlords report reduced police response to lower-level but still disruptive incidents such as trespassing, theft, and repeated disturbances. Increasingly, landlords, employees, and contracted security providers are managing these situations directly, absorbing both the responsibility and cost of maintaining day-to-day safety within rental communities.

Another limitation within the current eviction framework is that N6 and N7 processes are largely tied to illegal acts occurring within the rental unit or residential complex itself. When criminal activity occurs outside the property, landlords often have limited ability to rely on those events as grounds for eviction.

This creates difficult situations when a tenant has been publicly charged with a serious criminal offence or is incarcerated, yet the tenancy remains legally intact. Residents may feel unsafe, some choose to move out, staff require additional protection, and landlords face reputational and operational strain. In many cases, housing providers must rely on indirect grounds such as non-payment of rent or abandonment rather than the criminal charges themselves.

At the same time, landlords continue to carry obligations under the Occupational Health and Safety Act to take every reasonable precaution to protect workers from

workplace violence and harassment. Property management staff across Ontario have experienced verbal abuse, threats, digital harassment, and physical violence while managing situations involving tenants who cannot be removed quickly through the current system.

Housing providers are often the first responders within residential communities. They coordinate with police, support affected residents, protect employees, and manage communication, all while continuing to operate buildings responsibly and fairly.

Ontario's rental housing system is built on principles of fairness and housing stability. Those principles matter, but stability cannot come at the expense of safety.
There is an opportunity to strengthen the system by ensuring housing providers have practical tools to respond when safety risks are real and immediate. Expanding the N6 and N7 framework to allow adjudicators to consider verified criminal charges that materially affect community safety, even when incidents occur outside the residential complex, would help balance tenant protections with the safety responsibilities landlords carry.

Housing providers are not seeking to weaken tenant protections. They are seeking timely, predictable mechanisms to respond when the safety of residents, employees, and communities is at risk.

Strong rental communities depend on both stability and safety. When housing providers are equipped to respond effectively to serious safety concerns, residents feel more secure, employees are better protected, and communities remain stronger. Supporting landlords in this work is not only good housing policy, it is essential community policy.

Author: Theresa Lapensée has more than 20 years of experience in Ontario's rental housing industry, leading operations for privately owned housing providers across the province. She is the Principal of ResidentOps Studio, a consulting and resource platform that helps landlords and property management teams simplify operations through practical tools, templates, and advisory support.

THE BUDGET LINE ITEM THAT PROTECTS YOUR PARKING LOT INVESTMENT

Parking lots rarely fail all at once. Instead, deterioration happens quietly and incrementally, often long before visible damage draws attention. Small cracks, surface oxidation, and minor drainage issues may seem inconsequential in the short term, yet these early warning signs often determine whether a pavement lasts decades, or requires costly repairs far sooner than expected.

For many property owners and operators, pavement maintenance is not intentionally ignored; it is simply crowded out by more visible building systems during annual budgeting. Roofs, mechanical equipment, lighting, and interior improvements tend to take priority, while pavement is addressed only when damage becomes disruptive. The challenge with this approach is that by the time pavement failure is obvious, repair options are significantly more limited and expensive.

Asphalt deterioration follows a predictable pattern influenced by traffic loading, environmental exposure, water infiltration, and seasonal freeze-thaw cycles. Once surface cracking allows moisture to penetrate the pavement structure, the underlying base begins to weaken. Over time, this process accelerates, leading to rutting, settlement, potholes, and widespread surface failure.

At that stage, preventive maintenance is no longer sufficient, and full-depth repairs or replacement may be required. Including pavement maintenance in an annual budget allows property owners to intervene earlier in this deterioration cycle. Preventive measures such as crack sealing, surface treatments, and localized asphalt repairs are

designed to slow degradation and preserve structural integrity. When applied at the appropriate time, these treatments can significantly extend pavement service life while reducing long-term costs.

One of the most practical benefits of budgeting for pavement maintenance is cost control.Reactive repairs often arise unexpectedly, forcing owners to shift funds from other priorities or delay planned projects. Emergency pavement work can also be disruptive, impacting site access, tenant operations, and customer experience. A planned maintenance approach, on the other hand, enables property owners to schedule work strategically and forecast expenses more accurately.

Routine pavement maintenance also plays a role in managing safety and liability. Deteriorated surfaces can contribute to trip hazards, standing water, unclear traffic patterns, and faded pavement markings. Addressing these issues through regular maintenance improves site functionality and helps reduce the risk of incidents associated with poorly maintained surfaces.

Beyond safety and cost considerations, pavement condition affects overall property perception. Parking areas are often the first and last areas visitors experience. Well-maintained pavement supports a professional appearance and reflects proactive property management, while neglected surfaces may suggest deferred maintenance elsewhere on the site.

Treating pavement as a budgeted asset rather than a reactive repair item encourages long-term planning. Multi-year maintenance strategies allow property owners to align pavement work with other capital planning efforts, ensuring resources are allocated efficiently. This approach shifts spending away from large, unplanned repairs and toward smaller, scheduled interventions that preserve asset value.

Incorporating pavement maintenance into annual budgets does not necessarily increase total spending. In many cases, it reduces overall pavement-related costs by preventing accelerated deterioration and extending service life. Over time, this strategy supports more predictable expenses, improved site safety, and better long-term performance.

Including pavement maintenance in annual budgets allows property owners and operators to protect their investment, reduce unexpected repair costs, and maintain safer, more reliable properties

Written by Sure-Seal Pavement Maintenance Inc

HOW TO HANDLE PARTIAL RENT PAYMENTS

There are many reasons a tenant might make a partial rent payment. When this happens, property managers can take different approaches to manage the situation quickly and effectively.

1. Communicate and adjust

Start by talking to the tenant to find out why they paid only part of the rent.

It could be as simple as a change in their pay schedule, meaning their cheque might now come after the rent is due. In cases like this, you might consider adjusting the rent due date to accommodate their new payday.

Another option is to give them until the next month to pay the outstanding balance along with their regular (full) rent payment, or agree a payment plan to recover the balance over several months.

The risk here is a delay in the landlord's payment that could potentially escalate to eviction if the tenant's situation doesn't improve. But if the tenant has been reliable and consistent until now, this approach could prevent future issues and maintain a strong tenant-housing provider relationship.

2. Take legal action

The second option is more direct: serving the tenant with an N4 form as soon as it's legally permissible.

The N4 form can be used from the day after the rent is due, and gives the tenant 14 days to either pay the remaining rent or vacate the property. If they fail to pay

within that timeframe, you can proceed by filing an L1 eviction form with the Landlord and Tenant Board (LTB).

Keep in mind it takes about five months on average to get a hearing at the LTB, so prepare your landlords for the possibility of going without full rent for an extended period.

Consistent steps to take

Regardless of the approach you choose, always document the first partial payment and any subsequent ones.

For tenants granted a second chance, consider sending them more frequent payment reminders. Property management software like PayProp can automate these reminders and offer tenants a more secure and flexible way to pay, including in larger amounts than traditional e-transfers allow[AC2.1], which might help them get back on track.

You might also consider offering a payment plan, allowing the tenant to catch up on owed rent during the waiting period for an LTB hearing or even before filing an N4 in the first place.

If you go this route, make sure the payment plan is documented in writing and signed by both parties. This will be important evidence if you need to take further action.

In extreme cases, where it's clear the tenant won't be able to pay in full at all in the future, a cash-for-keys deal could be a last resort. This allows the tenant to move out voluntarily in exchange for a sum of money, which can be less costly and time-consuming than going through the eviction process.

Think before you act

Before taking any action, first consult with the landlord to ensure your proposed approach serves their best interests while also protecting your property management business.

Written by PayProp

WHAT'S NEW IN HAMILTON

Proposed Maximum/Adequate Temperature By-Law

The City of Hamilton is exploring the introduction of a Maximum/Adequate Temperature By-law that would establish a maximum indoor temperature standard for rental housing. In May 2023, City Council directed Licensing and By-law Services staff to examine options for a bylaw that would impose a 26°C maximum indoor temperature in rental units.

The proposal is being considered in response to increasingly frequent extreme heat events and projections that heat waves will intensify due to climate change. Research cited by the City links higher indoor temperatures to increased health risks and temperature-related deaths, prompting calls for preventative action. Depending on the final framework, property owners could be required to install or provide cooling equipment in buildings that exceed the threshold. City staff are expected to deliver a report in Q2 outlining recommendations and implementation options.

While the goal of addressing extreme heat risks is understood, the practical implications for Hamilton's rental housing stock are significant. Much of the city's purpose-built rental inventory, particularly pre-1980 high-rises and walk-ups, was not designed with modern central air systems or the electrical capacity to support widespread cooling installation.

Retrofitting these buildings would require complex mechanical and electrical upgrades that are often structurally difficult and financially prohibitive without major public subsidy and may require Above Guideline Increases. At the same time, Hamilton's electrical grid was not built to accommodate simultaneous large-scale adoption of building-wide cooling systems, and capacity upgrades can take years. Mandating upgrades without a realistic funding and infrastructure framework risks creating compliance scenarios that are technically infeasible for many properties.

The financial burden of such a requirement would fall disproportionately

on small and mid-sized housing providers already facing rising taxes, insurance, financing costs, and regulatory expenses. An unfunded mandate of this scale could push some operators to exit the rental market, shrinking supply and accelerating upward pressure on rents across the city. Policies that unintentionally remove providers or deter reinvestment ultimately undermine affordability and availability, outcomes that run counter to the City's broader housing goals.

It is important to recognize that air conditioning is already widely permitted in most rental buildings through portable or tenant-installed units, which remain among the most accessible and affordable cooling solutions. Education on safe installation, paired with targeted energy assistance programs, can achieve many of the same public health objectives without imposing rigid retrofit mandates on aging buildings.

Jurisdictions across Canada have demonstrated that strategies such as subsidized cooling equipment, electricity credits for low-income households, and community cooling infrastructure can reduce heat risk while preserving rental stability. Hamilton has already begun a subsidy program to offset portable AC costs, yet uptake was lower than anticipated, suggesting that broad mandatory requirements may not reflect widespread need and that targeted supports for medically vulnerable residents may be a more proportionate response.

Continued engagement from housing providers is essential as this discussion moves forward. Decisions of this scale will shape not only the future of rental housing in our city, but may influence policy directions across Ontario and beyond. Municipalities routinely look to one another when developing new bylaws, and a proposal of this kind, a first of its kind in Canada, risks setting a precedent that could spread quickly if left unchallenged. It is critical that policymakers hear directly from those who operate and sustain rental housing every day.

We encourage members to stay informed, participate in consultations, speak with councillors, and work collectively alongside other housing associations to advocate for solutions that protect tenant safety without undermining rental supply. A healthy rental market is a shared public interest, and preserving it requires a unified, coordinated voice from the housing community.

Written by the HDAA

HDAA EVENTS

PAST EVENTS

DINNER MEETING – JANUARY 14, 2026

We welcomed a full house to our first dinner meeting of the year on January 14th, with strong attendance from members, housing providers, and industry suppliers eager to learn more about Hamilton's new Safe Apartment Buildings Program, which officially came into effect on January 1st. City staff from Rental Compliance, Licensing & By-Law Services joined us to walk attendees through the framework of the program, registration requirements, and practical compliance tips.

The Safe Apartment Buildings Bylaw applies to buildings that are two or more storeys and contain six or more units sharing a common area. It does not currently apply to long-term care homes, retirement homes, housing co-operatives, or condominiums. Modeled in part on programs in Toronto and Mississauga, the framework focuses on safety, maintenance, and accountability in multi-residential buildings. The program was heavily shaped by tenant advocacy input and is intended to improve tenant safety and building conditions, establish clearer expectations for housing providers, increase transparency for tenants, and prevent small maintenance issues from escalating into larger problems. It also introduces standards that go beyond existing property standards enforcement by addressing common areas and enabling enhanced inspections, creating a more systemic approach to building oversight.

Registration for the program is mandatory and costs $60 per unit plus HST, with an audit administration fee of $2,123 (plus HST) if an audit is triggered. The program is structured around an 87% cost-recovery model, with annual renewals subject to adjustment. The current registration deadline is February 28th, and any changes after registration must be reported within seven days. Housing providers must submit ownership and property information, a primary contact, proof of $2 million general liability insurance, and six required operational plans. All records related to these plans must be maintained for 30 months.

The six required plans form the backbone of compliance:

1. Integrated Pest Management Plan – quarterly preventative inspections, 72-hour complaint response timelines, defined treatment and follow-up schedules (15-30 days), and detailed record keeping
2. Waste Management Plan – proper signage, bin placement and collection schedules, bulk waste procedures, and tenant education
3. Cleaning Plan – regular inspections of common areas, defined cleaning schedules, hazard response protocols, and documentation
4. State of Good Repair Plan – a five-year repair and replacement strategy covering structural and mechanical systems, balconies, exits, and common areas
5. Electrical Maintenance Plan – regular inspections and maintenance by licensed contractors (valid ECRA/ESA License), outage notification protocols, and records
6. Vital Service Disruption Plan – procedures to restore vital services quickly, tenant notification standards, and tracking of incidents. Requires tenants be notified of an unplanned disruptions within 24 hours and planned disruptions with at least 24 hour notice

The City provides templates and guidance online to support housing providers in developing these plans. Once registered, providers are expected to maintain continuous compliance. City staff may request access to buildings, records, or operational information as part of oversight.

Following registration, buildings will undergo evaluations focused on maintenance, safety, and common areas. Evaluation reports will be shared with both owners and tenants and scored to determine future review timelines. Buildings scoring 85% or higher will be evaluated again in three years, those scoring between 51% and 84% will be reviewed in two years, and buildings scoring 50% or lower will automatically trigger a full audit within 30 days. Audits include unit-by-unit inspections and tenant interviews. While evaluation scores themselves cannot be appealed, providers will receive full reports and can appeal any formal orders issued under the Property Standards By-law.

The program also requires a Tenant Notification Board to be installed in a visible central location. This board must display program information, building registration and evaluation results, emergency contacts, City notices, and tenant support resources. Housing providers must also establish a formal Tenant Service Request (TSR) process, with timelines posted publicly. Recommended response standards are 24 hours for urgent issues, 72 hours for pest-related concerns, and five days for non-urgent matters. When dealing with pest issues, the program includes provisions to address situations where tenant non-compliance contributes to pest or maintenance issues.

As this is a new program, the online registration portal is still being phased in, with a more comprehensive version expected over the coming year. City staff have indicated they will report back after the program's first year of operation to evaluate performance and outcomes. For many housing providers, however, the immediate reality is a significant increase in operating costs, administrative workload, and regulatory complexity. Compliance will demand not only financial resources but also substantial time and staffing capacity, pressures that inevitably ripple through the broader rental market. Smaller providers, in particular, may struggle to absorb these extra costs.

These pressures do not exist in isolation. When costs rise sharply, housing providers are left with limited options. One very real consequence is an increase in Above Guideline Increase (AGI) applications, as landlords attempt to recover mandatory program expenses. That reality translates directly into higher rents for tenants across the city. Overregulation does not remove costs from the system, it redistributes them. Our position remains clear: continued layering of regulation onto an already strained sector risks shrinking supply, discouraging reinvestment, accelerating landlord exits from the market, and worsening affordability for the residents these policies are intended to protect.

This is precisely why ongoing advocacy is critical. Housing providers must remain organized, engaged, and outspoken in communicating the real-world consequences of policy decisions. We encourage every member to stay active, connect with elected officials, participate in consultations, and support collective efforts to push for balanced solutions. The future of Hamilton's rental market will be shaped by those who participate in the conversation, and our industry cannot afford to be passive.

UPCOMING EVENTS

DINNER MEETING – MARCH 11, 2026

The HDAA will be holding our next dinner meeting on March 11th. Make sure to mark your calendars and keep an eye out for our emails for more details.

DINNER MEETING – MAY 13, 2026

Our third dinner meeting of the year will be held on May 13th. Make sure to mark your calendars and keep an eye out for our emails for more details.

SUB-METERING IN ONTARIO: HOW THE LEGAL FRAMEWORK ACTUALLY WORKS

As an experienced professional with more than twenty years working in Ontario's multi-residential energy sector, I've written this overview to help clarify how sub-metering works under current law, based on firsthand experience with condominium corporations, rental property owners, utilities, and regulators. However, I am not a lawyer, and this is not legal advice. The information here is for general guidance only. For advice tailored to your specific building, condominium corporation, or lease agreements, please consult your own legal counsel before taking any steps, including entering contracts or modifying billing structures.

Sub-metering has been part of Ontario's multi-residential landscape for a long time. It isn't new, experimental, or controversial. It is a practical way to allocate electricity costs fairly, and it has consistently been shown to reduce overall consumption. For most people working in buildings every day, sub-metering simply reflects a basic reality: electricity is used by individuals, not by buildings in the abstract.

In Ontario, this approach has been supported by law for many years. The framework began taking shape in 2007 with Ontario Regulation 442/07, filed in October 2007 and coming into force on December 31, 2007. That regulation required individual suite-level electricity metering in new condominium buildings constructed on or after August 1, 2007. The current legislation governing the overall framework is the Energy Consumer Protection Act, 2010, which expanded and formalized the rules around metering, billing, and consumer protection.

Since then, individual metering has been implemented widely across Ontario's multi-residential sector and has operated successfully for many years. In other words, individual metering isn't a trend or a preference — it's a baseline assumption that has been built into how modern buildings are designed and operated in Ontario for nearly two decades.

For condominium corporations, the law is clear. Ontario's electricity legislation allows condominium corporations to move to individual suite-level electricity metering even where a building's declaration or governing documents assumed bulk billing. As summarized by Lash Condo Law, one of Ontario's leading condominium law firms, "the legislation permits existing

condominium corporations to enter into sub-metering agreements despite any declaration provision to the contrary."

In practical terms, this means a board does not need to amend its declaration or governing documents in order to adopt suite-level electricity metering. The decision for a board is therefore not whether sub-metering is legally permitted, but whether it makes sense for the building and its owners.

Rental buildings bring a different set of practical considerations. Where electricity is structured as a tenant responsibility in the lease, tenants pay for their own usage once sub-metering is in place. The simplest approach is to include this structure in new leases from the outset. In existing buildings, sub-metering is often introduced gradually — either as units turn over or through voluntary tenant participation. Voluntary programs are more involved, but they have been implemented successfully where landlords clearly explain the change and pair it with tangible benefits, such as rent adjustments that offset the shift in billing.

Student housing is sometimes misunderstood. Only university-owned student residences are exempt from Ontario's sub-metering framework. Privately owned or non-university student housing is treated the same as other rental buildings and follows the same licensing, metering, and consumer-protection expectations.

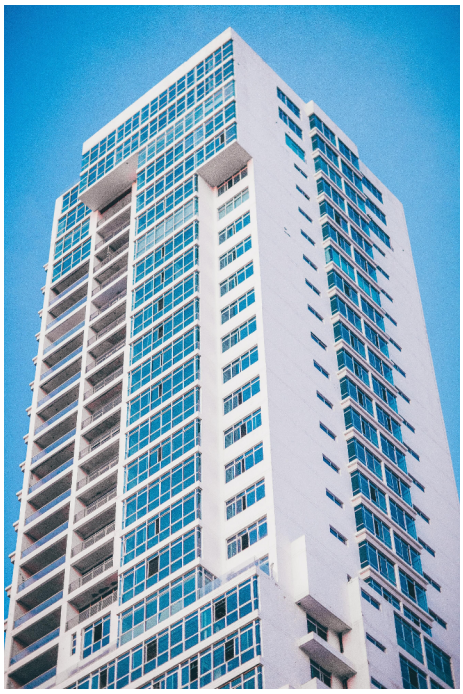
It is also worth being clear about what licensing actually involves. If a condominium corporation or building owner chooses to install meters and bill residents directly, they are no longer simply an owner or board — they become a sub-metering provider in the eyes of the law. That means the full set of licensing and compliance obligations applies to them. These include maintaining complete and auditable billing records for a minimum of six years, meeting prescribed customer-service and dispute-resolution standards, and ensuring continuous meter accuracy and certification.

As sub-metering providers, they would also be subject to federal measurement enforcement under the Electricity and Gas Inspection Act, including administrative monetary penalties for non-compliant billing. Those penalties can range from a few hundred dollars to up to $2,000 per occurrence, depending on the nature and severity of the violation.

This is why most condominium corporations and rental property owners choose not to take this on themselves. Sub-metering works best when it is handled by organizations built to carry the operational, regulatory, and compliance responsibilities of electricity billing day in and day out. When handled by experienced professionals, it is straightforward, defensible, and well understood — not because it is simple, but because the complexity is carried by those whose job it is to manage it every day.

Written by Erik Kalm, of Alliance Metering, has over twenty years of experience in Ontario's multi-residential energy sector.

TRANSUNION CANADA INTRODUCES RENT PAYMENT REPORTING THROUGH FRONTLOBBY



Housing is often the largest monthly expense Canadians pay, whether through a mortgage or rent. Yet for years, rent payments have not helped Tenants build credit, even when they paid on time every month.

In 2020, FrontLobby built and introduced Rent Reporting in Canada, giving Landlords a way to report rent payments through a compliant reporting framework so Tenants could begin building credit history based on real housing costs. It marked a meaningful shift in how rental housing could be reflected within the credit system.

Now, that work has reached a new milestone.

In January 2026, TransUnion Canada announced that it will begin including verified rent payment data reported through FrontLobby on TransUnion credit reports. This step signals that Rent Reporting is moving beyond an emerging concept and becoming part of Canada's mainstream credit infrastructure.

For Landlords, this is not only about supporting responsible Tenants. It is also about running rentals more predictably and reducing payment risk.

Why Rent Reporting Matters, Especially Now

Millions of Canadians rent their homes, yet most rent payments have historically gone unrecognized. At the same time, Landlords are operating in an environment with higher costs, increased regulation, and greater pressure to select the right Tenants.

This has created two long-standing challenges.

Tenants who consistently pay on time receive little recognition for doing so.

Landlords lack reliable signals that indicate how a Tenant is likely to perform once they move in.

Rent Reporting helps address both. It recognizes rent as what it already is, a regular monthly obligation that reflects financial responsibility, without treating it like consumer debt.

How Rent Reporting Through TransUnion Will Work

With this integration, rent payments reported through FrontLobby will appear on a Tenant's TransUnion credit report as rental information, separate from traditional credit products such as loans or credit cards.

For Landlords, it provides clearer insight into payment behaviour without distorting affordability or debt measures. Once enabled, rent payments are reported automatically each month, with FrontLobby helping to make verification and reporting easy for Housing Providers of all sizes.

What This Means for Landlords

Rent Reporting may seem like a Tenant benefit, but in practice it helps Landlords run more predictable, stable rentals.

Landlords using Rent Reporting commonly report more consistent on-time payments, fewer late payments, and more professional Landlord–Tenant relationships.

The reason is straightforward. When rent payments carry longer-term consequences, expectations become clearer on both sides of the lease. For Landlords, this often means more predictable rent collection, less time spent following up on late payments, and fewer surprises after move-in.

Built on Compliance and Trust

As Rent Reporting becomes more widely adopted, how it is done matters.

In 2025, the Office of the Privacy Commissioner of Canada completed a review of FrontLobby and its affiliated consumer reporting agency, Landlord Credit Bureau. The Commissioner confirmed that FrontLobby's Rent Reporting practices comply with federal privacy legislation, reinforcing the importance of consent, accuracy, and responsible data handling.

This confirmation provides assurance that Rent Reporting through FrontLobby is built on established legal and privacy standards, not informal or untested processes.

The Takeaway for HDAA Members

Rent Reporting is no longer experimental. It is becoming part of professional rental operations. With verified rent payments now reporting to TransUnion Canada, FrontLobby continues to advance Rent Reporting in a way that is compliant and designed to improve the industry for everyone.

Housing Providers who understand these changes early gain clearer insight into payment behaviour, reduce uncertainty, and put stronger expectations in place from day one.

Written by FrontLobby

THE HIDDEN SCIENCE OF GARBAGE CHUTE CLEANING: WHY WATER ALONE ISN'T ENOUGH

For most residents in a high-rise, the garbage chute is a magic hole in the wall. You drop a bag, it disappears, and the problem feels solved.

For property managers, that same chute is something very different: a vertical highway for bacteria, pests, and organic buildup.

Simply rinsing a garbage chute with cold water and soap is like trying to put out a forest fire with a water pistol. It may look productive, but it leaves the real problem untouched.

Approach garbage chute maintenance through the lens of microbial control. Here's the science behind why proper cleaning matters, and why surface-level cleaning simply isn't enough.

The Real Enemy: Bio-Film

Over time, small tears in garbage bags release liquids, grease, and organic matter. These substances coat the interior walls of the chute and form bio-film: a sticky, resilient layer of bacteria and fungi that bonds tightly to metal surfaces.

Once established, bio-film leads to:

- Persistent odours that linger even when bins are empty
- Pest infestations, as cockroaches, fl ies, and maggots feed and breed in the buildup
- Health risks, as airborne bacteria travel back up the chute each time a hopper door is opened

Water alone cannot break the molecular structure of bio-film. Without mechanical removal, the bacteria simply remain in place and continue to grow.

The Solution: High-Pressure Cleaning

Standard cleaning methods fail because they don't disrupt the bio-film's bond to the chute

walls. That's why using a specialized, professional cleaning process designed to eliminate contamination at its source is necessary.

The process must include:

- Industrial degreasing using eco-friendly solutions that penetrate grease and organic residue
- High-pressure mechanical scrubbing, delivered through a rotating spinner head that strips buildup from every inch of the chute, from the top floor to the compactor

This isn't cosmetic cleaning. It's physical removal of the bacteria-causing layer itself.

Why the Compactor Matters

Cleaning the chute alone only solves half the problem.

If the compactor and bin room are neglected, the chute acts like a chimney. Warm air rises, pulling foul odours and bacteria upward and into hallways and residential spaces.

That's why the chute and compactor cleaning service must include a deep system clean of:

- The compactor
- Hopper doors
- The bin room

Don't just mask odours with fragrances eliminate the biological source causing them.

A Higher Standard for Modern Buildings

Today's tenants expect more than a building that looks clean. They expect an environment that is biologically safe.

Professional garbage chute and waste equipment cleaning helps you:

- Protect building infrastructure from corrosion and long-term damage
- Reduce reliance on costly pest control treatments
- Improve indoor air quality throughout the property

When was the last time your garbage chutes were truly cleaned — not just rinsed?

If you're ready to eliminate odours at the source and protect your building from hidden contamination, book your professional chute cleaning today.

Written by the MJW Team

RESPONDING TO DISABILITY-RELATED ACCOMMODATION REQUESTS

When a tenant requests a change due to a disability, such as permitting a support animal, installing grab bars, modifying parking, or adjusting certain rules, landlords have a legal duty under Ontario's Human Rights Code to accommodate. These requests must be taken seriously and addressed promptly, even if they conflict with existing lease terms, such as a "no pets" clause.

If necessary, a landlord may request reasonable written documentation confirming that the tenant has a disability and that the accommodation is required. However, you are not entitled to request a diagnosis or detailed medical information. The documentation only needs to establish that the request is disability-related and necessary.

Once a request is received, landlords must engage in a good-faith discussion with the tenant to explore reasonable solutions. The focus should be on resolving the disability-related need, not on whether the landlord prefers the change. A request can only be denied if it would cause undue hardship, which in Ontario is assessed based on significant cost, availability of outside funding, or serious health and safety risks. Inconvenience, minor expense, or personal disagreement do not meet this threshold.

Throughout the process, it is essential to document the request, any supporting information provided, communications with the tenant, and the final decision with clear reasoning. If an accommodation is denied, the landlord must be able to demonstrate how it meets the legal standard of undue hardship. Careful handling and proper documentation significantly reduce the risk of Human Rights complaints and support professional tenancy management.

Landlords should also remember that retaliation or negative treatment after an accommodation request can itself form the basis of a Human Rights complaint. Even well-intentioned missteps, such as making informal comments questioning the legitimacy of a request, can create legal exposure.

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