



WEST TORONTO COMMUNITY LEGAL SERVICES

annual report

2024-2025



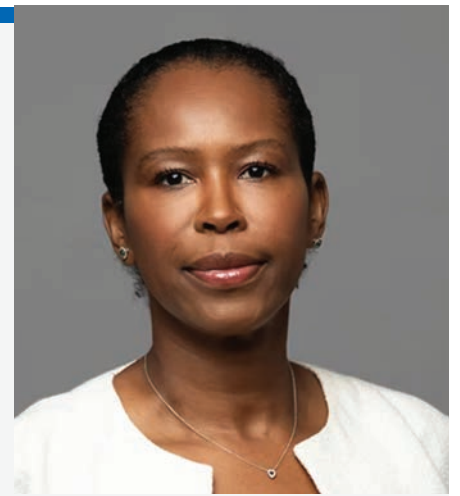
WEST TORONTO COMMUNITY
LEGAL SERVICES



WEST TORONTO HOUSING
HELP SERVICES

A clinic here for our community

Sandra Rosier, Chair of the Board



This year's Annual Report truly captures the heart and impact of West Toronto Community Legal Services. It tells the story of a dedicated team that consistently rises to meet growing community needs with compassion, professionalism, and unwavering commitment. Whether providing legal support in landlord-tenant disputes, social assistance, workers' rights, or immigration cases, or helping over 1,300 residents access housing assistance through our City-funded Housing Help Hub, our clinic has been a steadfast resource for those who need us most.

Beyond direct client services, WTCLS is proud to lead innovative community education initiatives, such as delivering City-sponsored workshops to help residents navigate the new My-AccessToHousingTO online system. As you'll see in this Report, demand for legal and housing services in West Toronto continues to grow, with over 4,300 requests for assistance across all areas. This increasing need reflects ongoing challenges facing our community, including the affordability crisis, limited social assistance benefits, rising rents, and the constant threat of eviction.

Answering this demand is an exceptional team of staff—lawyers, paralegals, housing help workers, case managers, students, and administrative professionals—who go above and beyond every day. With guidance from the Board, our talented clinic staff work collaboratively to make justice and housing access a reality for our community. Their expertise, creativity, and compassion have made a tangible difference—whether helping survivors of violence secure safe housing, supporting tenants facing eviction, or mentoring the next generation of social justice advocates.

On behalf of the Board, I extend our deepest gratitude for their outstanding work and steadfast dedication to West Toronto.

This past year **by the numbers**

4,334

Requests for legal and housing hub assistance over the past year, at the door, online, by phone and through community partners.

1,933

Legal cases opened across all areas of law.

1,304

People received services from our City-funded housing hub program.

3,054

Referrals made from our front desk and by our caseworkers to other community supports and services.

What we're **hearing from clients**

"[My caseworker] got me through my hearing and not only took so much care and patience answering my 100 questions, she gave me the confidence to go to the hearing and represent myself. We won as well!"

- Client "M"

"Super grateful for the work that this team continues to do in the West Toronto community... It meant the world that I got the help that I needed and have been able to stand up to my landlord."

- Client "T"

"[My caseworker] was patient, flexible, empathic and committed. This was one of the few places where we could get trauma informed support in our community. Thank you. It made a world of difference."

- Client "S"

"The intake worker who assisted me was incredibly kind, patient and knowledgeable. She renewed my faith in this broken system. Thank you for your help."

- Client "E"

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WTCLS adopts a new strategic plan

Over the past year, the WTCLS Board led a comprehensive strategic planning process to chart our course for the next three years.

Strategic planning means looking ahead—assessing where we are, defining where we want to go, and determining how to get there. This collaborative, ground-up effort included input from both staff and Board members. The resulting Strategic Plan serves as our roadmap, ensuring all clinic activities—from housing help to legal services—are aligned with community needs, use resources efficiently, and prioritize long-term sustainability. We are now beginning Year 1 of this plan.

Our Vision, Mission, and Focus

At West Toronto Community Legal Services, our vision is an equitable and just West Toronto community. Our mission is to provide legal and housing support services while facilitating access to justice. Over the next three years, we will concentrate on three main priorities:

1. Delivering high-quality services that make a meaningful difference by sustaining service excellence and continually assessing community needs.
2. Deepening our impact within the legal and housing systems to create systemic change.
3. Strengthening our organizational capacity to optimize operations and support our staff's well-being and growth.

Every action we take—from helping clients navigate tenancy challenges to partnering with

community organizations—ties back to these three pillars. Under each priority, specific steps outline how we will achieve these goals.

Roles in Implementation

The clinic staff, under the capable leadership of our Executive Director Elisabeth Bruckmann, will handle the day-to-day work of executing the plan. Meanwhile, the Board provides oversight to ensure the plan stays true to our mission and values, offering collaborative support to maintain accountability and secure the necessary resources for success.

What This Means for Our Community

For our clients and neighbours, this Strategic Plan means continued strong legal and housing support, expanded reach through partnerships and education, and a steadfast commitment to anti-racism and anti-oppression values embedded in our work.

By investing in our staff, volunteers, and operational capacity, we are building a stronger, more responsive clinic—one that stands with our community to make justice more accessible for everyone in West Toronto.

WTCLS partners with the City eviction prevention program

WTCLS has partnered with the City of Toronto's Eviction Prevention in the Community (EPIC) program to support vulnerable tenants facing housing insecurity.

Launched in March 2017 as a City pilot project, EPIC provides intensive eviction prevention services to vulnerable tenants at imminent risk of losing their homes. The program has since expanded to include referral partners such as landlords, legal clinics, and community organizations. WTCLS is now one of those key partners.

Many factors can cause tenants to fall behind on rent. Poverty, low wages, precarious employment, inadequate social safety nets, and the rising cost of living can all contribute to rent arrears. Unexpected life events, such as illness, injury, or job loss, can quickly destabilize a tenant's financial situation. Long-term tenants may face "above-guideline" rent increases, while seniors unaware of available income supports may find themselves unable to afford rent as other costs rise. These situations often leave tenants vulnerable to eviction despite their best efforts to maintain stable housing.

Legal clinics often serve as the first point of contact for tenants who receive eviction notices or face hearings before the Landlord and Tenant Board (LTB) because of rent arrears. While clinic staff provide essential legal advice and advocacy, financial barriers can still prevent tenants from maintaining their housing. Although other supports exist—such as the City-funded Rent Bank—EPIC stands out for its integrated, case management approach, addressing both financial and social factors that contribute to housing instability.

A referral to EPIC allows WTCLS clients to access one-time grants, housing allowances, and emergency rental relief to help pay off arrears and prevent eviction. The program can also connect tenants with ongoing supports, such as the Canada-Ontario Housing Benefit (COHB), which can provide monthly rent assistance to low-income households.

For WTCLS, EPIC has been a crucial lifeline for many tenants in 2025. The partnership ensures that clients receive both the immediate assistance needed to prevent eviction and the longer-term supports necessary to achieve lasting housing stability.

Partnership Success Story

Paul (not his real name), an 80-year-old tenant, contacted our clinic with help from a neighbour after receiving a sheriff's notice of eviction. He had lived in his unit for over 10 years and was unaware of the LTB hearing or eviction order. While he was seriously behind on rent, his situation was complicated by health issues affecting his memory and mobility. WTCLS acted quickly—filing urgent LTB applications and preparing to represent him. We also referred Paul to the EPIC program, where a caseworker secured a grant to clear his arrears and arranged a trustee to manage monthly rent, along with providing ongoing case support. In addition to saving Paul's tenancy, EPIC helped Paul with a bedbug infestation, providing a new bed and mattress. EPIC also connected Paul with a social worker who eventually helped him to move into a more accessible, well-maintained unit. He now continues to receive support and is working to address his medical needs.

New faces around the clinic!

RACHEL WICKHAM

Rachel joins us as an articling student for the 2025-2026 year. She graduated from the Lincoln Alexander School of Law and holds a Bachelor of Social Work from McMaster University. Her background in social work and policy research has shaped her commitment to access to justice and supporting people navigating tough legal systems. Rachel began her legal journey at the Hamilton Community Legal Clinic, where her role grew with her education - from Social Work Student Case Worker to Law Student to Public Legal Educator. She remains dedicated to legal aid and public interest law, having completed a Professional Placement at Toronto's Refugee Law Office and researched for the University of Toronto's International Human Rights Clinic. Rachel is also a classically trained flautist and a nerd for music, art, media, and culture.



NARMATHA VANNARAJAH

Narmatha (Narmi) joined our Housing Help team in May 2025, bringing over seven years of experience in housing support, case management, and crisis intervention. She is committed to trauma-informed care and empowering clients to achieve long-term stability through advocacy and collaboration. Narmi holds a Master's in International Human Rights and is a registered member of the Ontario College of Social Workers and Social Service Workers. Fluent in both English and Tamil, she brings strong communication skills, compassion, and a commitment to equity and inclusion to her work at WTCLS. An avid explorer, Narmi also enjoys travelling whenever she has the opportunity.

MARIA FOGGIA

Maria is a third-year law student at the Lincoln Alexander School of Law, completing the Professional Placement component of her JD with the housing law team at WTCLS. Maria is passionate about increasing access to justice in housing law and beyond. She has previously fundraised with Sistering, an agency for women in the area, which drew her to WTCLS. She is also currently working with the Ontario Justice Education Network (OJEN) to deliver public legal education across high schools in the GTA this upcoming year. Prior to law school, Maria co-wrote a report that was published by the Global Labour Research Centre on the benefits of reduced and compressed work weeks for women and marginalized people. Maria is excited to continue building her advocacy skills at WTCLS. She also enjoys boxing and baking!



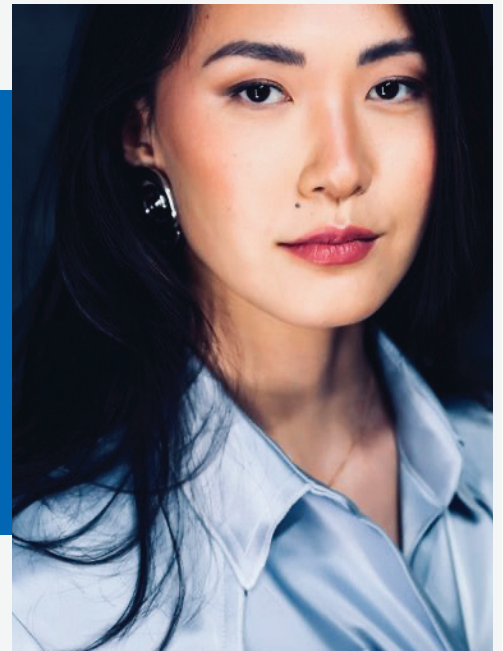


JACOB WYNPERLE

Jacob is a law student at Osgoode Hall Law School who has been on the WTCLS team since May 2025, working in the housing and employment law divisions. He is a dedicated community organizer and advocate with a strong commitment to social justice. Prior to working as a legal case-worker at WTCLS, Jacob was a summer student at Parkdale Community Legal Services (PCLS) in the housing rights division. Before law school, Jacob was a tenant organizer in Kingston, Ontario, where he helped educate and organize tenants to fight for the expansion of public rent-geared-to-income housing. Since moving to Toronto, he has been active in the community. Whether in the office or the community, Jacob centers his work around collective action, equality, and systemic change.

NANCY YU

Nancy has worked at WTCLS as a student case manager since May 2025. Her focus has been on helping those experiencing gender-based violence and fleeing domestic abuse, helping them access safe housing through the Rent-Geared-to-Income (RGI) housing program and the Special Priority Program (SPP). She believes in creating space for constructive dialogue when it is most essential, working together on strong solutions for the health and well-being of the communities we serve. In the year ahead, her aim is to aid in developing an enhanced case-management framework and empowering more women on their journey to safety. Nancy is also an avid swimmer and swimming instructor!



LUKE BOWDEN

Luke is a fourth-year Bachelor of Social Work student at Toronto Metropolitan University with extensive experience in supportive housing, mental health, and community development. He has worked in various roles with COTA, Mainstay Housing/Streets to Homes, and Houselink Community Homes, where he also served as Chair of the Board of Directors, helping secure housing for over 500 formerly homeless individuals. Luke's work centers on client-focused support, food security, and recovery-based services. He has also held communications and event coordination roles with the Ontario Co-operative Association and The Ontario Rural Council, and has an academic background in English, Contemporary Studies, and leadership coaching.



The transition from ODSP to OAS fails our most vulnerable seniors

Low-income seniors in Ontario are among the most vulnerable social assistance recipients, often facing multiple and overlapping challenges. A 2024 study by the Advocacy Centre for the Elderly (ACE) recently explored serious legal problems affecting older adults in Ontario and identified twelve areas of concern, including housing, healthcare, and problems with the Canada Revenue Agency and income benefits.

The transition from the Ontario Disability Support Program (ODSP) to Old Age Security (OAS) at age 65 illustrates the intersecting complications that seniors have navigating these social assistance programs and the dire impacts that can result.

In Ontario, when someone turns 65, they are required to apply for OAS. While ODSP is a provincial income benefit, OAS is administered by the federal government. Unlike what most social assistance recipients reasonably believe, the process of switching between the two benefits is not automatic. It requires that someone complete the federal application and then notify their provincial worker when they begin to receive funds. This process is often complicated and overwhelming, especially for those living with disabilities.

OAS applications can be completed online, by mail, or in person. Each option presents barriers. Many seniors lack internet access or digital literacy skills, while others have mobility or transportation challenges that make in-person visits difficult.

If an OAS application is not completed on time, ODSP payments can be suspended, leaving seniors with no income. Once a senior begins receiving OAS and/or Canada Pension Plan (CPP) benefits, they must notify their ODSP

caseworker. OAS money is deducted from what someone would receive from ODSP. Many ODSP recipients wrongly assume that this information is automatically shared between government agencies. If someone does not report the receipt of OAS and receives both benefits for any period of time, ODSP will create an overpayment. These debts, which are often the result of innocent reporting errors, can often be between \$10,000 and \$30,000.

Part of the OAS benefit is the Guaranteed Income Supplement (GIS), which can provide an additional \$1,000 per month for low income seniors. However, GIS requires an additional application.

Furthermore, both OAS and GIS require annual tax filing. Filing taxes can be a major barrier for low-income seniors with disabilities. A federal study found that compared to the general population, social assistance recipients are far less likely to file taxes. Moreover, among those aged 45 to 65, one in five relied on volunteer programs to help them file their income tax. The same study found that two-thirds of non-filing seniors would have qualified for GIS had they filed! The primary barriers to receiving GIS included lack of information, literacy issues, isolation, lack of documentation, mistrust of government, and difficulty managing finances.

Along with the difficulties of completing these applications, the end of ODSP also brings the loss of important health benefits. Drug, dental, vision, and assistive device coverage are comprehensive under ODSP but do not transfer automatically once someone begins receiving OAS. Prescription drug coverage shifts to the Ontario Drug Benefit, but delays can lead to missed doses or unaffordable costs. Assistive

Tom's case

Tom (not his real name) came to our clinic because he had been notified of an \$18,500 ODSP overpayment due to not reporting his new OAS income. Tom had received social assistance his whole life and believed ODSP knew about this income. After all, they know how old he is! Once Tom transitioned to OAS, he was cut off from ODSP. Until this point ODSP had paid his market rent directly to the landlord. After his ODSP stopped, Tom had to pay his own rent. He was unable to keep up with payments and fell into arrears. His landlord filed for his eviction. Desperate for additional funding, Tom took out his entire RRSP (\$13,000) to repay his landlord and keep his unit. However, taking out this money precluded him from being eligible for the GIS which was an important part of his monthly income. Our Clinic worked with Tom to have his GIS reinstated, and will be representing him in his appeal of his overpayment at the Social Benefits Tribunal. He was also connected with a social worker who helped him find affordable housing.

devices such as walkers or hearing aids often require new applications, creating gaps in access. Dental care is particularly challenging. The Ontario Seniors Dental Care Program has strict eligibility rules and no automatic enrollment, leaving many without timely oral healthcare.

Housing costs can also rise sharply after the transition. Many seniors live in rent-geared-to-income (RGI) housing. While on ODSP, rent is calculated using a fixed shelter amount. After moving to OAS and GIS, rent is recalculated as 30 percent of total income, often resulting in an increase of several hundred dollars. This sudden jump can lead to arrears and, in some cases, eviction.

The transition from ODSP to OAS and GIS is more than a bureaucratic process—it is a vulnerable moment that can destabilize a senior's life. Without timely support, seniors risk losing income, housing, health coverage, and access to essential services. One of the main recommendations from ACE's 2024 Report was to support the work of community-based legal clinics to be able to respond to seniors' unique challenges. Legal clinics and community organizations provide crucial assistance, but policy changes are also badly needed to create a smoother and more humane system. Proactive outreach, automatic enrollment, and coordinated services would help ensure that seniors with disabilities can age with dignity and stability.

Social Workers help clients better navigate complex and often overwhelming legal systems

Community legal clinics have long been hubs of interdisciplinary collaboration, offering support that goes beyond the boundaries of traditional legal practice.

Most legal clinics include a combination of lawyers, paralegals, and community legal workers, and many have expanded their teams to include community organizers, housing support workers, and other specialized roles. Increasingly, clinics are recognizing the value of integrating social workers and social service workers, particularly when mental health and substance misuse issues create a barrier to housing stability

At West Toronto Community Legal Services, we have had a social worker on staff for nearly a decade. Funded by the City of Toronto, our social worker focuses on both immediate eviction prevention and long term housing stability by using a holistic client-centred case management approach. With their advanced training in areas including intake, assessment, interviewing, crisis intervention, informal counselling, case work, and case management, social workers help clients attain long-term, sustainable outcomes.

Social workers help uncover the underlying causes of legal issues, providing clinic staff with deeper insight into the circumstances contributing to a client's legal crisis including increased housing costs and poverty due to the intersection of various risk factors. They support clients with accompaniments, obtaining medical documents, accessing affordable housing,

employment issues, navigating digital tribunals, and mental health concerns including hoarding behaviour. This approach not only enhances legal strategy but also improves the overall client experience. By offering emotional and practical support, social workers help clients remain stable and better equipped to navigate complex and often overwhelming legal systems.

Through long-term engagement and by connecting clients to vital community services, social workers also play a crucial role in preventing the recurrence of legal problems. Evidence shows that clients are less likely to return to the legal clinic after accessing holistic services. Their broad knowledge of local resources also helps build strong community partnerships integrating clinics within the broader social support system thereby increasing the clinics capacity to respond to its community's needs.

WTCLS student social work program

While WTCLS has long had a Registered Social Worker on staff, we recently expanded our team to include social work and social service work students completing placements as part of their academic programs. Under the leadership of Kiera Royle, we have now built partnerships with 10 post-secondary institutions and 14 academic programs across Ontario.

Legal and social work in action

This past year has highlighted the value of integrating legal and social work services. Several impactful outcomes were only possible because of close collaboration between the two disciplines:

- In one case, an older adult living with hoarding disorder faced imminent eviction from his home of many years. Our legal team made an effective human rights argument before the Landlord and Tenant Board, while our social work team helped the client access hoarding-specific supports and manage the decluttering process.
- In another instance, an older tenant with rent arrears received legal advice on how to preserve their unit of over 50 years, while our social worker ensured the client had accessed all available income sources and supported sustainable budgeting decisions.
- For several survivors of gender-based violence, our legal and social work teams worked together to secure priority access to rent-gated-to-income housing, offering safe and stable new homes.

Student placements at WTCLS offer hands-on experience with real clients. Students work directly with individuals to build trust-based relationships and provide interpersonal support. The program includes regular supervision, reflective practice, a community of practice with other social workers and social work students working in legal clinics, as well as practical exposure to work with community members in need of support. It has been highly successful: all former students have gone on to secure employment in the field or pursue further education. Our model has become a reference point for other clinics, with WTCLS staff frequently consulted on student program development.

Challenges and opportunities ahead

Like many clinic services, social work at WTCLS is limited by funding, space, and supervisory capacity. The work is dynamic and demanding; social workers must juggle therapeutic engagement, advocacy, systems navigation, and community engagement. With only one full-time social worker and a rotating cohort of students, our capacity to take on new clients is sometimes stretched too thin.

With increased investment, we would hope to expand our social work services to meet growing demand. This would include hiring additional staff and enhancing our infrastructure to support a larger team. We also remain committed to strengthening our student program, nurturing the next generation of social workers who are passionate about the values and mission of community legal clinics.

Another busy year in our City-funded Housing Help program

A year punctuated by a flurry of activity across our community, busy caseloads, and new innovations

It has been another busy and productive year for the Housing Help Hub at WTCLS funded by the City of Toronto. Our dedicated Housing Help team continued to provide vital support to over 1400 households with a wide range of housing help services. Services include help with finding market rent housing, applying for or updating Rent Geared to Income (RGI) housing applications, completing Rent Bank applications, providing support to clients facing evictions and supporting clients maintain their housing. We also provided referrals to other City services and community programs such as the Furniture Bank, drop-ins, income security, and legal supports.

In addition to our regular day-to-day services, we remained active in the community. The Housing Help team delivered both in-person and virtual information sessions at Christie Ossington Neighbourhood Centre, Working Women Community Centre, Federation of Metro Tenants Associations (the Tenant School), The Big on Bloor Festival, and the Dufferin Grove Farmers Market. These sessions, some conducted with the legal team, allowed us to connect with more community members to share resources and raise awareness about the housing help supports at WTCLS.

Partnership at Dufferin Mall

The Housing Help team is happy to announce our new partnership with the Dufferin Employment and Social Services located inside the heart of the beloved Dufferin Mall. Since February 2025, our team has been hosting RGI information sessions at this location. These sessions are designed to

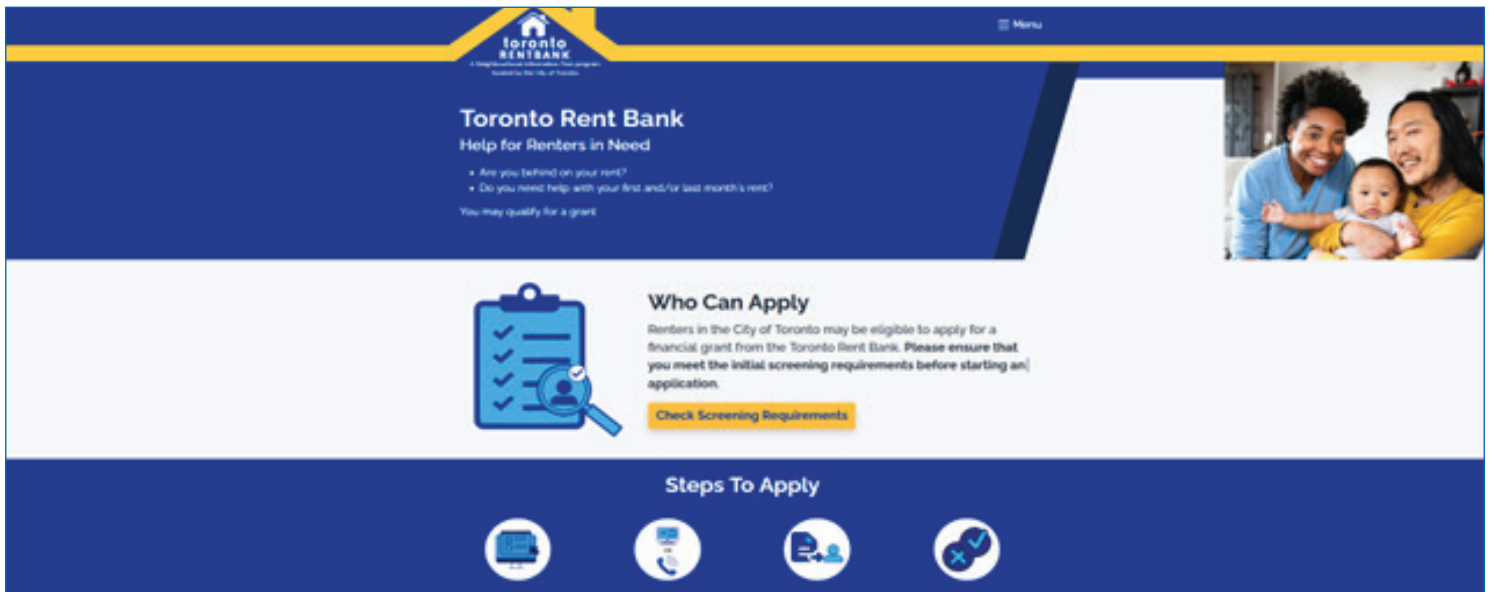


help community members understand how to apply for and update their existing RGI housing application which can now be accessed 24/7 via the **MyAccessTOHousing** online portal.

Sessions are held in person 2-3 times per month in the resource room at the Dufferin Employment and Social Services office.

To register, scan the QR code below!





Rent Bank application process goes online

The Rent Bank staff at WTCLS are excited to announce the launch of the new online Rent Bank application portal, which was launched on September 29, 2025.

Community members who find themselves in behind in their rent and/or who need first and last month's rent can now apply online at **torontorentbank.ca** for a grant of up to \$5,000.

Applicants will begin by completing the screening questions to determine eligibility. If eligible, they will be directed to complete the application registration process and upload all the required documentation onto their application profile.

Rent Bank staff at a local access centre, like WTCLS, are then assigned to work with applicants to complete all of the necessary steps.

Through the new portal, applicants can:

- **Have 24/7 access to their application**
- **Upload all supporting documentation anytime and view application status**
- **View the applicant manual and video tutorials to assist with application process**
- **Use the built-in messaging feature to connect with their assigned Rent Bank Worker**

Toronto's new renoviction by-law: what you need to know

“Renovictions” are a growing threat to housing security in the City of Toronto

A “renoviction” happens when a landlord forces the end of a tenancy claiming that they must undertake major repairs or renovations that require the unit to be vacant – then uses the opportunity to immediately re-rent the unit to a new tenant at a much higher rent.

In 2024, a report by the Association of Community Organizations for Reform Now (ACORN) highlighted that the lack of rent control has incentivize these practices, leading to fewer affordable housing options and increasing homelessness.

Under Ontario's Residential Tenancies Act, the renoviction process begins when landlord serves an N13 notice to the tenant. Too often, landlords exaggerate the scope of the renovations, delay or skip the work altogether, or refuse to let tenants return - all tactics that bypass rent control and allow the landlord to raise the rent. For tenants this can in sudden displacement and unaffordable rent hikes.

Toronto's new rental renovation license by-law

To curb these abuses, the City of Toronto implemented a rental renovation license by-law, effective July 31, 2025. This new by-law adds additional oversight to the basic provincial rules by requiring landlords to follow stricter procedures before evicting tenants for renovations.

Landlords must now obtain a rental renovation license within seven days of serving an N13 notice.

The license:

- Costs \$700 per unit
- Requires a valid building permit and
- Must be supported by a report from an architect or engineer confirming that vacant possession is necessary for the renovations

In short, landlords can no longer simply claim they need to renovate. They must provide independent, professional evidence that the unit must be empty for safety or construction reasons.

Greater transparency and public oversight

Within five days of applying for the license, landlords are required to

- Post a tenant information notice on the door of the affected unit
- Keep the notice posted throughout the application process
- Submit proof of posting to the City

This process enables the City to track applications and share information through a public registry, available via Toronto's Building Application Status Tracker. These measures give tenants advance warning and the chance to verify whether their landlord is following the rules before an eviction hearing at the Landlord and Tenant Board.

Stronger rights for tenants

The by-law also reinforces tenants' right of first refusal - the right to return to their unit after renovations are complete. It also requires a landlord to support tenants during their temporary displacement by offering one of two plans:

- Accommodation plan: the landlord provides temporary housing that is acceptable to the tenant during the renovation or
- Compensation plan: the landlord pays monthly rent-gap payments so the tenant can secure their own temporary housing. The rent-gap is the difference between the tenant's current rent and the average market rent for similar unit in the same neighbourhood.

In both cases, the landlord is also responsible for paying moving expenses.

Although enforcement challenges remain, this by-law is an important step forward in protecting tenants from renoviction. It establishes clearer rules, demands greater accountability from landlords, and offers financial support when displacement is unavoidable. Landlords acting in bad faith may also face fines.

If you receive an N13 notice

1. **Check the City's public registry to confirm your landlord has applied for a rental renovation license;**
2. **Understand your rights to temporary housing or rent-gap compensation and moving costs;**
3. **Document all communication with your landlord; and**
4. **Talk to your local legal clinic to ensure your rights are protected.**

A call to action from the Advocacy Centre for the Elderly (ACE)

With every passing year, WTCLS sees more seniors facing housing instability, eviction, and the risk of homelessness. Seniors now make up a growing share of Toronto's homeless population: 15% in 2021, up from 10% in 2018.

Important policy work is being done on this topic by the Advocacy Centre for the Elderly (ACE), a specialty clinic funded by Legal Aid Ontario. ACE is part of the network of specialty and community-based legal clinics serving the province, working to ensure access to justice for low income and marginalized seniors. ACE has highlighted a number of factors that make it ever more challenging to ensure that seniors are safe in their homes and have access to the services and supports they need.

Vulnerable renters in a financialized rental market

Social assistance for seniors including Old Age Security (OAS) and Canada Pension Plan (CPP) is inadequate leaving many older people without income security. Seniors with long-term tenancies are often targeted for eviction due to rent control protections on older units. Landlords use tactics like "renovictions" and "landlord's own use" claims to remove long-term tenants and raise rents. Many seniors, unaware of their legal rights or unable to fight back, are displaced from homes they have lived in for decades. This year alone, WTCLS has helped numerous seniors facing threats of eviction from units where they have lived for decades, at least two of over 50 years.

Lack of affordable supportive housing

Publicly funded assisted-living and supportive housing options, including in-home care services, are scarce, forcing low-income seniors into expensive retirement residences or homelessness. Expanding publicly-funded support options would help seniors age in place,

reduce hospitalizations, and ease pressure on long-term care.

Unregulated service fees

Retirement home residents face escalating service fees for meals and care, charges not protected by rent control. Some homes use deceptive discounts to attract residents, only to raise fees later. This lack of transparency leads to financial hardship and forced relocation.

Retirement and long-term care home closures

Closures of private retirement and long-term care homes are rising due to high operating costs, redevelopment, and outdated infrastructure. Affordable alternatives are rarely available, leaving display seniors with no suitable options.

Financial exploitation of homeowners

Senior homeowners are increasingly targeted by scams involving high-interest loans and predatory mortgage schemes. More financial education and stronger protections are needed to guard against evolving fraud tactics.

What needs to change

It is clear that the different levels of government must act to protect seniors. ACE has proposed that immediate reform should include, at least:

- More income supports and housing subsidies for seniors
- Stronger rent control
- More publicly funded assisted-living and supportive housing
- Regulation of service charges in retirement homes
- Municipal zoning and policy changes to preserve seniors' housing

- Stronger fraud protection and financial education.
- Greater access to legal aid and advocacy

WTCLS is thankful for the work of ACE and other agencies serving seniors for their law reform work.



IMMIGRATION & EMPLOYMENT LAW

Get to know our immigration and employment law supports

Our annual report is often dominated by articles on our work in housing law, social assistance law, and the work of our housing help and social work teams. But we also provide valuable employment and immigration law services by collaborating with two other legal clinics in the west end of the City. WTCLS has a long-term partnership with the clinics in South Etobicoke and Rexdale which sees us share the services of employment lawyer Danny Barrett and immigration lawyer Katie Lynch.

Danny advocates for lower-wage workers who have been unfairly dismissed without notice or faced workplace violations, including human rights abuses, harassment, or unsafe conditions. He also helps community members denied Employment Insurance after losing their jobs.

This year, he supported Mary (not her real name), a young receptionist in the health care sector who was fired during her probation after reporting sexual harassment by a senior colleague. Danny filed a reprisal complaint with the Ontario Labour Relations Board and a case with the Human Rights Tribunal. His efforts led to a favourable settlement,

giving Mary a sense of justice and pushing her former employer to take harassment more seriously.

Katie supports newcomers working to stabilize their immigration status, reunite with family, or become Canadian citizens. This year, she helped Asha (not her real name), a woman from Afghanistan who was never able to attend school and who is functionally illiterate, but deeply wants to become a citizen. Because the citizenship test is inaccessible to her, the clinic submitted a waiver request, supported by research showing that early literacy shapes the brain's ability to learn language later in life. With this evidence, we are very hopeful Asha will one day hold a Canadian passport.

These are important areas of legal advice and representation for low-income and marginalized people in West Toronto. These cases often intersect with our other areas of work. We are thrilled to be able to work with the other west end clinics to provide these services.

A message from our Treasurer

Kam Mangat



I have been the Treasurer of the Board of West Toronto Community Legal Services since 2020.

I am an executive at NEXE Innovations, a compostable materials solution company. I have a Bachelor of Commerce from the University of Toronto and an MBA from the University of Western Ontario. I am also a Chartered Financial Analyst.

The purpose of our annual external audit is for the auditor to express an opinion on the truth and fairness of an organization's financial statements. An external audit provides an independent third party assessment of the financial statement, and ensures accountability of management performance, as well as a reasonable basis for our members and the public to rely on the financial statements.

The audit of the finances of WTCLS for the fiscal year of 2024-2025 was performed by the accounting firm Chaplin & Co., who have handled

our audit for many years.

The auditor verifies that the accounting records and policies are in order to ensure the financial statements are accurate, complete, and in adherence with generally accepted accounting principles.

The two primary funders of our work are Legal Aid Ontario and the City of Toronto. I would like to acknowledge and thank our funders for their continued support.

I would also like to thank the auditors for their services this year. You will find opposite this page a summarized version of the Audited Financial Statements.

You can find the full version of the Audited Financial Statements on our website, at wtcls.org

SUMMARIZED FINANCIAL STATEMENTS

Report of the Independent Auditor's on the Summarized Financial Statements

To the Board of Directors of
West Toronto Community Legal Services Inc.

Opinion

The accompanying summarized financial statements, which comprise the summarized statement of financial position as at March 31, 2025, the summarized statement of operations and changes in funds balances and summarized statement of cash flows for the year then ended, and related notes are derived from the audited financial statements of West Toronto Community Legal Services Inc. for the year ended March 31, 2025.

In our opinion, the summarized financial statements are a fair summary of the audited financial statements on the basis described in Note 1.

Summary Financial Statements

The summarized financial statements do not contain all the disclosures required by Canadian accounting standards for not-for-profit organizations. Reading these summarized financial statements, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

The Audited Financial Statements and our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated July 31, 2025.

Management's Responsibility for the Summarized Financial Statements

Management is responsible for the preparation of the summary financial statements on the basis described in Note 1.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summarized financial statements are a fair summary of the audited financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standards (CAS) 810, Engagements to Report on Summary Financial Statements.

Chaplin + Co. LLP

Chaplin & Co. LLP, Chartered Professional Accountants
Licensed Public Accountants
Toronto, Canada
July 31, 2025

Note 1

The information selected by management for presentation in the Summarized Annual Financial Statements has been identified as being the most pertinent and useful financial data for inclusion in the West Toronto Community Legal Services Inc's annual report.

Summarized Statement of Financial Position As at March 31, 2025

	<u>2025</u>	<u>2024</u>
Current assets	\$ 114,080	\$ 119,242
Capital assets	-	7,559
Total assets	<u>\$ 114,080</u>	<u>\$ 126,801</u>
Liabilities	\$ 87,925	\$ 89,638
Fund balances	26,155	37,163
Liabilities and Fund balances	<u>\$ 114,080</u>	<u>\$ 126,801</u>

Summarized Statement of Operations and Changes in Fund Balances Year ended March 31, 2025

	<u>2025</u>	<u>2024</u>
Total revenues	\$ 1,434,449	\$ 1,364,202
Total expenses	<u>1,433,686</u>	<u>1,353,133</u>
Excess of revenue over expenses	763	11,069
Fund balances, beginning of year	37,163	32,660
Repayment of LAO Funds	<u>(11,771)</u>	<u>(6,566)</u>
Fund balances, end of year	<u>\$ 26,155</u>	<u>\$ 37,163</u>

Summarized Statement of Cash Flows Year ended March 31, 2025

	<u>2025</u>	<u>2024</u>
Cash flows used in		
Operating activities	\$ 8,057	\$ 7,504
Investing activities	-	-
Increase in cash	8,057	7,504
Cash, beginning of year	<u>73,927</u>	<u>66,423</u>
Cash, end of year	<u>\$ 81,984</u>	<u>\$ 73,927</u>

These summarized financial statements do not reflect the substantial value of services contributed by volunteers.

Thank you to our Board, Staff and Students!

Board of Directors

Javier Arvizu
Carina Chan
Chih Chen
Jeffrey Donnelly
Kam Mangat
Myfanwy Marshall
Nora Parker
Myra Piat
Lakshmi Raju
Sandra Rosier

Executive Director

Elisabeth Brückmann

Director of Administration

Rob Routh

Manager of Housing Help Services

Morena Carranza

Legal Caseworkers

Danny Barrett
Olivia Dooley
Helle Hulgaard
Thoby King
Kathryn Lynch
Zara Magalhaes
Melissa Rajaram
Elysha Roeper
Jenna Smith

Articling Student

Rachel Wickham

Housing Help/Rent Bank

Romkey Chowdhury
Zahra Rashid
Narmatha Vannarajah
Yodit Wendim
Samantha Wright

Administration

James Polak
Omer Sonmez
Maggie Szlimak

Case Manager

Kiera Royle

Students

Luke Bowden
Maria Foggia
Jacob Wynperle
Nancy Yu

Past Students

Roshelle McNeil
Jeremy Mesich
Emily Sicova
Joni Sullivan
Tracey Yu



WALK-IN HOURS

Monday 9 AM to 5 PM

Tuesday 9 AM to 5 PM

Wednesday 9 AM to 5 PM

Thursday 9 AM to 12 PM

Friday 9 AM to 5 PM

Closed from noon to 1 PM for lunch
Register at any time on our website
www.wtcls.org

Land acknowledgement

We acknowledge that we are located on land that is part of the Treaty Lands of the Mississaugas of the Credit, as well as Shared Lands and Territory held under the Dish With One Spoon Treaty between the Anishnaabe and Haudenosaunee Nations.

By acknowledging the treaties that co-created Canada and by recognizing the shared land status we live with today, we seek a new mutually respectful relationship with First Nations, Inuit, and Métis Peoples.



WEST TORONTO COMMUNITY LEGAL SERVICES
**annual
report**
2024-2025



Our legal program is funded by Legal Aid Ontario.
Our Housing Hub is funded by the City of Toronto.



**WEST TORONTO COMMUNITY
LEGAL SERVICES**

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