



Order under Section 69 Residential Tenancies Act, 2006

Citation: LP Hamilton Holdings Inc. v Belmore, 2026 ONLTB 14955

Date: 2026-02-19

File Number: LTB-L-096877-25

In the matter of: Unit 112, 33 MAIN ST
DUNDAS ON L9H2P7

Between: LP Hamilton Holdings Inc.

Landlord

And

Theresa Belmore

Tenant

LP Hamilton Holdings Inc. (the 'Landlord') applied for an order to terminate the tenancy and evict Theresa Belmore (the 'Tenant') because the Tenant did not pay the rent that the Tenant owes.

This application was heard by videoconference on February 11, 2026.

The Landlord's Legal Agent Laura Philip, the Tenants Support Person, Elizabeth Vaker and the Tenant attended the hearing. The Tenant spoke to Tenant Duty Counsel prior to the start of this proceeding.

Determinations:

1. The Landlord served the Tenant with a valid Notice to End Tenancy Early for Non-payment of Rent (N4). The Tenant did not void the notice by paying the amount of rent arrears owing by the termination date in the notice or before the day the application was filed.
2. As of the hearing date, the Tenant was still in possession of the rental unit.
3. The lawful rent is \$1,505.00. It is due on the 1st day of each month.
4. The Tenant has paid \$7,336.10 to the Landlord since the application was filed.
5. The rent arrears owing to February 28, 2026, are \$2,733.90.
6. The Landlord incurred costs of \$186.00 for filing the application and is entitled to reimbursement of those costs.

7. Accordingly, the total amount the Tenant owes the Landlord is \$2,919.90.
8. I have considered all of the disclosed circumstances in accordance with subsection 83(2) of the *Residential Tenancies Act, 2006* (the 'Act'), and find that it would not be unfair to grant relief from eviction subject to the conditions set out in this order pursuant to subsection 83(1)(a) and 204(1) of the Act.
9. The Tenant has been resident of the rental unit (since 2024), as well as an individual on a fixed income who has faced personal and financial challenges as of late but wished to preserve the tenancy. Moreover, the Tenant, testified if they were evicted, she could be rendered unhoused given the current rental market conditions and her personal finances.
10. The Landlord's Agent sought an order for termination of the tenancy with a delayed eviction to March 1, 2026, and submitted the Landlord has faced financial pressure each month when rent went unpaid when it was due.
11. The Tenant testified about her monthly income and expenses and sought a payment plan over 15 months (\$200.00 a month on the first of the month), whilst continuing to pay the monthly lawful rent when it is due. The Tenant, further testified whilst she may be able to pay more on a monthly basis, arriving at this payment plan would ensure all continuing lawful rent and arrears payments would be made on time when they are due.
12. I am satisfied from the Tenant's testimony that she is committed to repayment of the rent arrears and to grant the conditional order as requested by the Tenant is not setting the Tenant up for failure based on her monthly income and expenses as testified to. I find it would not be unfair to deny eviction. The Landlord's ability to enforce the payment plan in addition to the payment of the monthly lawful rent on the day it is due minimizes the financial prejudice of the Landlord, as if any payment is late or not made the Landlord can obtain an eviction order under section 78 of the Act.
13. Moreover, the Divisional Court has affirmed, on numerous occasions, that eviction is a remedy of last resort. To take just two examples:

Eviction should be ordered as a last resort after carefully considering Section 84 [now 83] of the Act (Britannia Glen Co-operative Homes v. Singh, cited in Toronto Community Housing Corp. v. Thompson, [2003] O.R.H.T.D. No. 145).

To put somebody out of their home must, in my view, call for clear and compelling circumstances that it is no longer possible for the arrangement to continue (Langford v. Phipps, [1992] O.J. No. 4184 (Ont. Gen. Div.).
14. I find it fair to give the Tenant an opportunity to preserve her tenancy, which the Landlord's Agent did oppose. I find it fair that the following payment plan is reasonable for all parties given the financial circumstances of the Tenant.

15. I have considered all the evidence presented at the hearing and all of the oral testimony and although I may not have referred to each piece of evidence or referenced all of the testimony, I have considered it when making my determinations.

16. This order contains all the reasons within it and no further reasons will be issued.

It is ordered that:

1. The Tenant shall pay to the Landlord \$2,919.90 for arrears of rent up to February 28, 2026, and costs.
2. The Tenant shall pay to the Landlord the amount set out in paragraph 1 in accordance with the following schedule:
 1. \$200.00 (arrears and costs) on or before the 1st day of each month for 14 consecutive months commencing March 1, 2026, to April 1, 2027; and
 2. \$119.90 (outstanding balance) on or before May 1, 2027.
3. The Tenant shall also pay to the Landlord new rent on time and in full as it comes due and owing for the period March 2026 to May 2027, or until the arrears are paid in full, whichever date is earliest.
4. If the Tenant fails to make any one of the payments in accordance with this order, the outstanding balance of any arrears of rent and costs to be paid by the Tenant to the Landlord pursuant to paragraph 1 of this order shall become immediately due and owing and the Landlord may, without notice to the Tenant, apply to the LTB within 30 days of the Tenant's breach pursuant to section 78 of the Act for an order terminating the tenancy and evicting the Tenant and requiring that the Tenant pay any new arrears, NSF fees and related charges that became owing after February 28, 2026.

February 19, 2026
Date Issued

Panagiotis P. Roupas
Member, Landlord and Tenant Board

15 Grosvenor Street, Ground Floor
Toronto ON M7A 2G6

If you have any questions about this order, call 416-645-8080 or toll free at 1-888-332-3234.