

---

## 2019 OPERATING BUDGET BRIEFING NOTE

### Neighbourhood Information Post – Budget Impacts and Opportunities to Expand Rent Bank and Trusteeship Programs

---

**Issue:**

At the Budget Committee meeting held on February 6, 2019, City staff were requested to provide a Briefing Note identifying:

- a) Any impacts from the 2019 Budget on Neighbourhood Information Post's Rent Bank and Trusteeship programs; and
- b) Any opportunities to expand those two programs in 2019.

**Key Messages:**

- The Toronto Rent Bank Program, currently administered by Neighbourhood Information Post (NIP), provides interest-free loans to low-income households at imminent danger of losing their homes due to rental arrears or who need financial assistance to move to more affordable and/or safer housing.
- There are no impacts from the 2019 budget for NIP, program funding of \$1,438,938 for Rent Bank loans, \$488,155 for Rent Bank administration and \$302,900 for trusteeship.
- SSHA was made aware that NIP is seeking an enhancement of \$70,000 to fund an additional trusteeship worker for the trusteeship program through a meeting with NIP staff and their deputation to Budget Committee on February 7, 2019.
- An additional trusteeship worker would allow NIP to serve 50 additional clients and prevent people from having to wait to receive trusteeship services.
- Opportunities in 2019 to expand the programs are limited given they are funded through federal Homelessness Partnering Strategy (HPS) and provincial Community Homelessness Prevention Initiative (CHPI) funding, which are fully budgeted in 2019.

- Providing funding to NIP to fund an additional 1 FTE for the trusteeship program will require the Approved City Operating Budget for Shelter, Support and Housing Administration be increased by \$70,000 gross and \$70,000 net in 2019.

**Background:**

Toronto Rent Bank Program

- The Toronto Rent Bank Program was started in 1998 in response to an increase in the number of families entering Toronto's shelter system. The scope and flexibility of Rent Bank services, and total Rent Bank funding, have increased since that time due to the success of the program in eviction prevention.
- The Rent Bank provides interest-free loans to low income tenants at imminent danger of losing their homes due to rental arrears. Loans are available for up to two months' rent, to a maximum of \$3,500. Clients are expected to repay the entire loan; however the repayment amount is generally about \$25/month.
- The central administration of the Toronto Rent Bank is currently performed by a lead agency, Neighbourhood Information Post (NIP) which works collaboratively with Rent Bank Access Centre partners to coordinate and administer the Program. NIP also operates a Rent Bank Access Centre.
- Program and Budget Details:

<b>Program Details</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Rent Bank Administration funding to NIP (\$)	\$488,155	\$488,155	\$488,155
Rent Bank Loans (#)	745	692	665
Rent Bank Loans Paid (\$)	\$1,514,418	\$1,460,238	\$1,482,917

- NIP has not identified to City staff any issues with funding for the Rent Bank.

Trusteeship Program

- Trusteeship projects provide money management assistance to clients to ensure that rent and bill payments are made on time to avoid eviction. Financial supports may include setting up rent payments, financial literacy coaching and liaising with creditors, income security programs, landlords and employers.

- NIP's Trusteeship Program was awarded funding through SSHA's 2014 Housing Support Services RFP and was enhanced in 2017 and 2018.
- There has been an increase in the demand for trusteeship services, resulting in 20 clients currently on a waiting list for service. The demand is due to increased referrals and an increase in clients with complex needs who require more intense case management and service planning.
- From 2014-2017, NIP was funded for 2 FTEs. In 2017, NIP received \$132,900 annually for an additional 2.2 FTEs and \$70,000 for 1 FTE for an additional Scarborough trusteeship project. Caseloads increased with the increase in FTEs
- Program and Budget Details:

<b>Trusteeship Program Details</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Trusteeship Funding (\$)	\$100,000	\$266,900	\$298,275
Trusteeship Caseload (#)	176	251	240

- NIP has indicated that an additional FTE would enable them to maintain caseloads at a 1:50 ratio, reduce the current waiting list, and manage clients with increasingly complex needs for trusteeship services.

---

**Prepared by:** Doug Rollins, Director, SSHA, 416-392-0054, [Doug.Rollins@toronto.ca](mailto:Doug.Rollins@toronto.ca)

**Further information:** Paul Raftis, General Manager, SSHA

**Date:** February 11, 2019