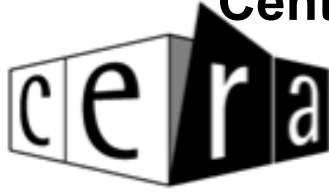


## Submission from Jonathan Robart, Centre for Equality Rights in Accommodation



Centre for Equality Rights in Accommodation  
Centre pour les droits à l'égalité au logement

December 7, 2020

### **Economic and Community Development Committee**

#### **EC18.8 – Toronto Rent Bank and Eviction Prevention in the Community Programs - Update**

##### Dear Members of the Economic and Community Development Committee

CERA began its eviction prevention work twenty years ago, when the concept of eviction prevention was not widely understood or discussed as it is today. As early adopters and long-time leaders in the eviction prevention space, CERA continues to provide free services to Toronto residents facing eviction or a human rights violation in their housing that may threaten their ability to stay in their home.

The City's work on eviction prevention continues to move in the right direction and we are thrilled to see the City stepping up in these areas. CERA applauds the urgency with which system partners across the City have been learning and working together to address the housing related emergencies that have been made worse by COVID-19. Efforts to enhance and adapt existing eviction prevention programs during the ongoing pandemic, including efforts to increase promotion and outreach around these programs, could not have come at a more crucial time.

We are writing today to recommend the City continue moving forward towards implementing the options for increasing access to the Toronto Rent Bank and Eviction Prevention in the Community (EPIC) programs identified in the update report. The dual crises relating to housing affordability and the growing threat of mass evictions demand immediate action.

Over the past decade, CERA has watched as the circumstances of people who call our eviction prevention hotline have become progressively complex, urgent, and desperate. We have also witnessed firsthand how the negative impacts from the decades long eviction crisis have been experienced by tenants from increasingly diverse social, demographic and financial backgrounds. The COVID-19 pandemic continues to create widespread economic uncertainty for thousands of tenants across the

City. With the lifting of the province-wide eviction moratorium, the urgency for addressing the eviction crisis is mounting.

With the above in mind, CERA urges members of the Committee to support expanding the eligibility criteria and parameters for access to eviction prevention programs like the Toronto Rent Bank and EPIC. Increasing the maximum allowable loans and allowing greater flexibility regarding repayment strategies will adapt the Toronto Rent Bank to meet the challenges associated with widespread job loss and accumulation of higher than average rental arrears resulting from the pandemic. Shifting the structure of the Rent Bank from a loan-based program into a grants-based program will ensure tenants can stabilize their tenancies without being burdened by unsustainable debt.

We also urge members of this Committee to support the expansion of designated referral services to ensure a growing number of agencies that serve as tenants' first point of contact can reach tenants in need of eviction prevention services. CERA also recommends the City explore opportunities for increased collaboration with the Landlord and Tenant Board, including a possible on-site presence for City eviction prevention staff to connect tenants with any available resources that can be used to stabilize and secure housing or provide other necessary supports.

Upfront investment in preventative services to meet increased demand is critical and ultimately less costly than dealing with the fallout from widespread evictions. We applaud the City's efforts in this regard and we urge members of this committee to work with their Council and City staff colleagues to ensure the goal of expanding eviction prevention services is achieved.