December 7, 2020



To Chair Michael Thompson and Committee members:

We are writing today in support of the report before you today for Item EC18.8, **Toronto Rent Bank and Eviction Prevention in the Community Programs – Update**.

The Toronto Alliance to End Homelessness (TAEH) is a network of partners reaching across the city, all united in the vision of ending homelessness. We also serve as your non-Indigenous Community Advisory Board, and co-chair the Toronto Housing and Homelessness Service Planning Forum with SSHA.

As such, we strongly believe that eviction prevention and diversion strategies are essential for ensuring that homelessness in Toronto become rare, brief, and non-recurring. The number one thing we can all do is make sure that less people become homeless, to the point where almost no one does so. Then homelessness will be rare – and our systems and responses can be so much more effective in supporting those that still do start to experience homelessness do so for only a brief period and that it never recurs for them.

The TAEH also notes, and appreciates, the additional investment in the City's 2020 budget of over \$1 million to enhance the reach of the Eviction Prevention in the Community Program (EPIC).

The updates to both programs as outlined in this report are responsive to the COVID-19 context, as well as the best practice of prevention strategies. The Alliance is here to help with any further community engagement opportunities, and we are looking forward to the results of the ongoing reviews and evaluations for each.

We support the balancing of each of these programs with what is needed to increase access and achieve the broadest impact, without losing what makes their interventions particularly effective. As this report outlines, for the Toronto Rent Bank this means exploring:

- Expanding access and eligibility criteria;
- Increasing maximum allowable loans and greater flexibility in repayment options; and
- The possibility of moving to a non-repayable grants program.

And for EPIC:

- Keeping the value of EPIC's referral-based focus on assisting low-income households whose vulnerability is compounded by significant and acute housing insecurity while also increasing access to its services and supports;
- Increasing partnerships with landlords and community-based non-profit agencies; and
- Striking a formal referral partnership with the Toronto Rent Bank.

And, for both, we agree with the report's recognition that more can be done to communicate and publicize the existence of these programs. TAEH is well positioned to assist in this area as well.

Sincerely,

Kira Heineck, Executive Lead, TAEH