

Subcommittee on the Protection of Affordable Rental Housing

RH3.1 Actions to Promote the Protection of Residential Rental Tenancies - Update

September 24, 2020

Good evening and thank you for the opportunity to speak to you tonight. My name is Melissa Goldstein, and I'm an affordable housing and homelessness advocate, and a renter. I'm also a member of the Ontario Tenant Rights Facebook group, so I appreciate the tribute to Ryan at this meeting. He's been a huge and tireless help to so many tenants through that group, and he will be incredibly missed by so many.

I'm really pleased to see all the work that is being done and being proposed to improve tenant supports. This work was urgent before, but COVID has made it even more critical. And of course it's not a comprehensive plan of everything that's needed, but it's a start. The City's website is pretty terrible when it comes to trying to find information, especially when you don't know exactly what you're looking for, so I'm happy to hear that a tenant portal is being developed. New York City recently created a tenant portal to support tenants there who struggle with the constant threat of eviction, so it'll be nice to see how ours compares and how it can become an essential resource for tenants. As Johnny, said, its effectiveness can't be measured by clicks. It's success needs to be evaluated based on its effectiveness in helping tenants maintain their housing and prevent eviction.

Because there has been no government action to support or protect tenants who have been unable to pay their rent due to the impacts of the pandemic since the initial provincial moratorium on residential evictions was lifted, there are thousands of Torontonians who are currently at risk of eviction, and no one knows how many.

The Landlord and Tenant Board used to share eviction filing information with CERA so that they could follow up with tenants and offer support to help them prevent eviction, but they no longer do. As a result, we don't know how many tenants may soon be evicted, and we don't know who they are, so it's impossible to contact them and offer them support. This is why I'm happy to see that a recommendation has been made to create a data sharing agreement between the LTB and the City. This is a critical gap that really prohibits our ability to support tenants and preserve affordable rental housing.

What's even more urgent right now though, is preventing those tenants, however many there may be, from being evicted. The only reason we aren't seeing a massive tidal wave of evictions right now, is because the Landlord and Tenant Board is still working its way through eviction hearings for the eviction applications filed before we went into lockdown. But that tsunami is coming. The implications of thousands of tenants, possibly tens of thousands of tenants, losing their housing on Toronto will be overwhelming, will make the City's shelter plan for the winter completely obsolete and would set all of our goals of our ambitious 10-year housing plan back at least another decade.

- If those tenants are evicted, the city will instantly lose thousands of units of private market affordable housing, as landlords of newly vacated properties will use the opportunity to dramatically raise their rents. And we will never get the affordability of those units back. Chances are, we will end up using rent supplements to house people in those very units, effectively rewarding landlords for evicting their previous tenants and raising the rent.
- If those tenants are evicted, we will instantly have thousands of people on the street with nowhere to go, faced with a shelter system that is so overextended that it can't accommodate them. We're talking families with children, seniors, young adults, people who have homes full of belongings and necessities who won't have anywhere to put their things until they have a chance to get back on their feet financially. They're going to lose everything they own and have to shoulder both the trauma and expense of starting over from scratch. It's hard enough to lose your job in the middle of a pandemic, never mind

your home and everything you own and then have to start over when jobs and housing are scarce and the threat of COVID is everywhere.

- We know that shelter beds cost the City at least \$3000 per month pre-covid, and respite spaces are at least \$6000 per month, so if the City aims to accommodate evicted people through an expansion of the shelter system, the financial cost will be absolutely enormous. If the City doesn't expand the shelter system, there will be a massive expansion of encampments across the City in the middle of winter and an escalation in anger from residents from every direction.

So it's absolutely urgent that we prevent these tenants from being evicted.

The City needs to lobby the province to put another moratorium on evictions and to use some of the billions of dollars of COVID funding they're hoarding to put financial supports in place to enable tenants at risk of eviction to maintain their housing. Councillors and the mayor have to be loud and visible on this issue and demand action immediately. We need strong leadership on this and we need it now.

In the meantime, we need to increase the funding of existing tenant support programs even further and expand access to them. The EPIC program in particular needs to be much better funded and heavily promoted, as most tenants don't know it exists and don't know how to access it. In addition to modifying the Rent Bank so it disperses grants and eligibility is expanded to include people who are unemployed, it also needs to have the \$4000 per year cap lifted so that tenants experiencing months without income don't lose their housing. This funding increase can be short-term. An 18-month top-up that can be reassessed as the situation evolves. What we need is the financial capacity and flexibility within the tenant support system to respond quickly to emergencies. This additional funding for eviction prevention needs to be a priority in the 2021 budget.

And then we need to mobilize the City and the public to support tenants in maintaining their housing. Making sure everyone knows what resources are available and how to access support and guidance. We have to make supporting tenants through COVID a city-wide project, where we work together to support our neighbours in keeping their roofs over their heads.

In addition, there is poor coordination among City divisions and agencies when it comes to the existing structure of tenant and housing supports and the design and delivery of the supports themselves and this will prevent City efforts from being as effective as they could to support tenants, even as existing services are improved. I am hoping that this will be addressed by the governance review that was discussed at the Planning & Housing Committee meeting on Tuesday and will be incorporated into the recommendations that will be brought to Council in November.

I agree with Ben that tenants need to be empowered so they can shape services designed to support them. Advisory committees are very elitist and exclusionary however, giving power and influence to the voices of a select few while excluding and effectively disempowering everyone else, you can see the impact of that at this meeting, where deputants are largely those who are on the Advisory Committee and therefore in the know. Efforts to engage tenants in developing the programs and services they need, can't be limited to input from an advisory committee or even providing deputations at committee meetings like this one after having a few days to review materials and prepare, and without much in the way of context.

Thank you for your time today.

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Ward 9 tenant