



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

January 26, 2021

Budget Committee BU26.1 - Public Presentations on the 2021 Capital and Operating Budgets

Dear Members of the Budget Committee.

The Centre for Equality Rights in Accommodation ("CERA") is a not-for-profit charitable organization that has been working to advance the right to housing for over 30 years. We do this by providing services to individuals who are facing eviction or a human rights violation in their housing, by delivering public education and capacity-building on housing rights and the right to housing, and by working to advance rights-based housing policy to address the issues facing individuals at a systemic level.

The City's progress on several challenges relating to housing continues to move in the right direction and we are pleased to see the City stepping up to fulfill their commitment to the progressive realization of the right to adequate housing. We commend members of City Council and City staff on the work undertaken to date, especially given the difficult circumstances imposed by the COVID-19 pandemic. These efforts could not come at a more crucial time. The dual crises of access to adequate housing and the growing threat of mass evictions into homelessness demand immediate and sustained action.

When residents of our City are faced with limited access to affordable and adequate housing, they may have no choice but to live in uninhabitable housing and are placed at constant risk of experiencing homelessness. The City's HousingTO 2020-2030 plan's stated goals of providing 18,000 affordable and supportive housing opportunities, creating 600 units of supportive housing annually, and preventing 10,000 evictions for low-income households are laudable, but the City must support these goals by committing to dedicating the maximum of its available resources to ensuring everyone has equitable access to adequate housing. We echo the City's continued calls for increased support from the provincial and federal governments to assist with this commitment.

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. The fallout from the COVID-19 Pandemic and the passage of Bill 184 by the Ontario government, combined with increasingly

unaffordable and inadequate housing has resulted in an unprecedented demand on CERA's eviction prevention services. As the COVID-19 pandemic continues to wreak havoc on the City's most vulnerable and more people are facing eviction, services like those provided by CERA and other organizations are likely to remain oversubscribed. This demand will only continue to grow without further investment by the City in eviction prevention programs and services.

Given the above, we are recommending the City continue to move forward with creative and expansive ways to prevent evictions as a key tool in the fight to protect affordable rental housing and prevent homelessness. This begins by committing funding during this budget cycle for the immediate expansion of the eligibility criteria and parameters for eviction prevention programs like the Toronto Rent Bank and Eviction Prevention in the Community (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 City Council to support the expansion and coordination of eviction prevention 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 and the other frontline service providers you will hear from over the course of these consultations have the skills and expertise to address the needs of those facing housing insecurity right now, but we need resources and support from you to provide these essential services. We look forward to continuing to work with every member of City Council to prevent evictions and strive towards the progressive realization of the right to adequate housing.

We know that residents need access to eviction prevention measures early enough in the eviction process to avoid crisis situations where they may lose their housing. To ensure these measures reach tenants in a timely way, information and education about these measures must be available in a low barrier and accessible manner. CERA recommends the City fund and support efforts to increase promotion and outreach around these measures. Doing so will help ensure tenants have the information they need regarding eviction prevention measures while also ensuring tenant-facing agencies improve accessibility by meeting tenants where they are. We urge the City to prioritize the meaningful engagement of tenants and communities most affected by the eviction crisis when further considering ways to fund and expand outreach and communication efforts.

Fulfilling the City's commitment to a rights-based approach to housing policy will require interdivisional and interagency collaboration alongside the participation and engagement from tenants with lived experience and tenant advocacy organizations. Inevitably, and helpfully, increasing collaboration between both groups will result in the identification and reporting of systemic housing related issues. As such, the need for an independent Housing Commissioner remains paramount for the City to adequately address any systemic issues that are raised. Doing so will allow the City to receive systemic issues and ensure the planning and direction undertaken by City staff and tenant stakeholders aligns with addressing these systemic issues. As such, we strongly encourage the City commit to funding the Office of the Housing Commissioner through this budget cycle.

The priorities that emerge from this current budget cycle will speak volumes about the City's willingness to fulfill its commitment to the progressive realization of the right to housing. Toronto's housing crisis is a human rights crisis. CERA is urging the City to confront this crisis, right now, and consider immediate and increased investments towards securing the housing rights of all residents.

Thank you,

On Behalf of the Centre for Equality Rights in Accommodation