

Letter from Jonathan Robart, Centre for Equality Rights in Accommodation



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

March 25, 2021

Economic and Community Development Committee

EC20.3 – 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.

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 know that over 35,000 households across Toronto are currently behind on their rent.¹ The lifting of the most recent eviction moratorium by the Province could lead to a surge of evictions unless immediate financial assistance is delivered to tenants to help pay ongoing rent, erase rental arrears debt, and prevent eviction. 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 come at a more crucial time.

Given the above, we are writing today in support of the proposed program changes to the Toronto Rent Bank program. Piloting the Rent Bank as a grants-based program, and expanding the eligibility criteria for access, will ensure tenants can stabilize their tenancies without being burdened by unsustainable debt. These positive changes will adapt the Rent Bank program to meet the challenges associated with widespread job loss and accumulation of higher-than-average rental arrears resulting from the COVID-19 pandemic.

We are also writing in support of the recommendations put forward in the General Manager, SSHA's update report. CERA recently partnered with the National Right to Housing Network to propose a rights-based approach to addressing the arrears and evictions crisis across Canada. Our proposal recommends

¹ <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2020/rental-market-report-69720-2020-en.pdf?rev=be3a15d8-891d-4f56-85fb-f79ae68e93c9>

the creation of a Federal Residential Tenant Support Benefit for tenants facing difficulty paying their rent, rental arrears and eviction.² As a much-needed complement to our proposal, we echo the recommendations of the General Manager, SSHA and the City's repeated calls for an urgent, provincially delivered financial assistance program for renters facing eviction due to rental arrears. We also fully support renewed calls by the City for measures that can be taken by the Province to minimize the number of evictions. We also endorse the City's request for the Federal Government to expedite 1,000 additional portable (and flexible) Canada-Ontario Housing Benefits to ensure households across Toronto can prevent eviction and stabilize their housing.

Finally, we note the General Manager, SSHA's call for a renewed effort to expand access to the EPIC program through better outreach and communications efforts. We support this call and also urge members of this Committee to consider the expansion of designated referral services for EPIC to ensure a growing number of agencies that serve as tenants' first point of contact can reach tenants in need of eviction prevention services. Given the limited scope of issues and client demographics that the EPIC program is designed to address, we are also urging the City to expand their support for the broad network of service providers who engage in eviction prevention work.

Upfront investments in eviction prevention continues to be 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 continue their work with Council and City staff to explore additional and creative ways to expand and make eviction prevention services more accessible.

Thank you,

On Behalf of the Centre for Equality Rights in Accommodation

² Centre for Equality Rights in Accommodation & National Right to Housing Network. *Addressing the Evictions and Arrears Crisis: A Proposal for a Federal Government Residential Tenant Support Benefit*. Feb 2021. Available online: <https://static1.squarespace.com/static/5e3aed3ea511ae64f3150214/t/602da6be9e9bcf7b7fedbebf/1613604715082/Addressing+the+Evictions+and+Arrears+Crisis+-+CERA+%2B+NRHN+%282021%29.pdf>