



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

Planning and Housing Committee

Agenda Item PH 21.6 – Extending the Toronto Community Housing Corporation (TCHC) Moratorium on Evictions due to Non-Payment of Rent

Dear Members of the Planning and Housing 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. Efforts to enhance and adapt existing eviction prevention programs during the ongoing pandemic, including the extension of the moratorium on TCHC evictions for non-payment of rent, could not have come at a more crucial time. We are writing in support of the Committee's request to the Board of Directors of Toronto Community Housing Corporation to continue a moratorium on evictions for non-payment of rent.

Across the City, the COVID-19 pandemic, and the resulting widespread job loss, has wreaked havoc on renter's ability to pay rent and remain housed. We know that income loss and job losses have been disproportionately experienced by women and lower income workers who predominantly rely on rental housing. We also know that the impacts of eviction and housing insecurity have fallen disproportionately on low-income and equity seeking groups. This point is especially relevant for the City as many TCHC residents fall within one or more of these equity seeking groups. It is also important to note that many TCHC residents rely on Rent Geared to Income Subsidies and are not able to afford market level rents. These residents, if evicted, will most certainly be evicted into homelessness.

With the above in mind, TCHC residents who have experienced or will experience a reduction of household employment income due to the pandemic should continue to be protected from the threat of eviction for non-payment of rent via an extended moratorium on evictions. We also urge the City to limit the number of eviction notices that are issued to tenants, and instead, prioritize alternative intervention methods as

an effective method of avoiding evictions and the long-term risk of the accumulation of arrears. Doing so will help ensure TCHC tenants are able to stay in their homes during the COVID-19 pandemic.

We note that City Council recently called on the Province to suspend and immediately order a comprehensive moratorium on residential evictions and to stop the processing of applications, notices, hearings and enforcement of evictions to prevent further homelessness. We encourage the City to lead by example and enact these measures to protect TCHC residents from the threat of eviction.

Evictions are a violation of the human right to housing that should only occur as an absolute last resort and only after a meaningful exploration of all alternatives. Evictions based on rental arrears should not occur without full exploration of means to resolve outstanding debt. We recommend the City continue to explore alternatives to eviction including referring vulnerable tenants to support services, negotiating reasonable repayment agreements, and considering the forgiveness of rental arrears. Upfront action to prevent the eviction of TCHC residents and the accumulation of rental arrears is critical and ultimately less costly than dealing with the fallout from widespread evictions. We urge the City to extend the moratorium on eviction of TCHC residents for non-payment of rent in addition to the above.

Thank you,

On Behalf of the Centre for Equality Rights in Accommodation