

From: [Ambalika Roy](#)
To: [councilmeeting](#)
Subject: Submission at the Council Meeting -June 15, 2022- PH34.9
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Attachments: [R2HTO Toronto Rent Bank Submission.docx](#)

Good Afternoon!

Right to Housing in Toronto (R2HTO) would like to make a submission at the City Council meeting on June 15, 2022, on the agenda item PH34.9 – Toronto Rent Bank Grant Program Pilot Update. Please find attached our written submission and let me know if you have any questions.

Best,
Ambalika

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June 15th, 2022

Toronto City Council
City Hall, East Tower
100 Queen St. W, 12th Floor
Toronto, ON M5H 2N2

Dear Members of City Council,

Re: Toronto Rent Bank Grant Program Pilot Update

We are writing to you as representatives of the Right to Housing in Toronto (R2HTO), a network of organizations and individuals working to support the implementation of the right to housing by the City of Toronto.

The affordable housing crisis in Toronto continues to deepen, leaving many Torontonians living in unstable housing conditions while many people are experiencing homelessness. In part, this means the City should proactively work towards maximizing its resources and all available tools to protect affordable housing and create new affordable options for low-income households. In the meantime, immediate relief measures remain critical as the cost of living including rental prices rise dramatically and vacancy rates remain tight.

We are therefore happy to see the Planning and Housing Committee recommend that Toronto's Rent Bank program pilot of a grant-based initiative be converted into a permanent feature of the program. Our network and the communities that we work with have been advocating for these very changes given how we have seen the grant-based model has tangibly alleviated the debt burdens of many households. The program helps provide much needed flexibility for many individuals and families who are otherwise faced with making difficult choices over purchasing other necessities like food, transportation fares, and medicine.

Indeed, the positive results of the pilot strengthen the case for making the program permanent. From 2020 to 2021, the number of beneficiaries increased by 50%. This means, more people found the help to pay for portions of their rent or put in the required deposit to secure a home. In effect, evictions were avoided, and housing stability was improved for many. These facts also help make a strong case for recommendations to consider forgiving the loans of those households who earlier only had the option to borrow. Given that many of these applicants may now still be facing financial hardships this proposal would have a more positive impact on a wider number of people.

While we are supportive of the recommendations presented to Council, we encourage the City to commit to continuously strengthening the program over time as needs as evolve. For example, the Housing Secretariat's report submitted to the Planning and Housing Committee showed that there is still more demand than grants and loans made available through the program. Clearly, more can be done. This could mean increasing funding and using that enhanced funding to benefit a wider pool of households by making the eligibility criteria for the program more inclusive.

Those in need will also require being made aware that such a program exists. The City should therefore build on its recent outreach efforts to inform prospective beneficiaries of the fact that the program is now permanent. We are also happy to help the City in amplifying the message to the communities that we work with.

Finally, we would like to note that the success of the Rent Bank pilot study strengthens the case to add more resources to complementary initiatives such as EPIC. The diverse housing needs of our City's residents means that housing stabilization often requires specialized interventions and sustained engagements with those most impacted by the structural defects of our current system. Indeed, such considerations are crucial to advancing the right to adequate housing for everyone.

Thank you,

On behalf of the Right to Housing in Toronto