



December 7, 2020

**Economic and Community Development Committee**

**EC18.8 – Toronto Rent Bank and Eviction Prevention in the Community Programs - Update**

Dear Members of the Economic and Community Development Committee

We are writing on behalf of the Right to Housing in Toronto (R2HTO), a coalition of organizations and individuals working to support the implementation of the human right to housing by the City of Toronto.

The City's work on eviction prevention continues to move in the right direction and this work is a key piece of the City's commitment to ensure the progressive realization of the right to housing. R2HTO fully supports the proposed options to further enhance and adapt existing eviction prevention programs and we applaud the City's program enhancements made over the past few months to help ensure these programs respond to ongoing challenges associated with the COVID-19 pandemic.

As adequate and affordable housing becomes more and more unattainable for tenants, the risk of evictions has increased and threatens to continue destabilizing the lives of tenants and entire communities across the City. The COVID-19 pandemic has only compounded this risk and, with the lifting of the province-wide eviction moratorium, the urgency for addressing the eviction crisis is mounting.

With the above in mind, R2HTO has the following recommendations for this Committee.

R2HTO recently released an Evictions Rights Review<sup>1</sup> and, while completing this Review, we had the opportunity to speak directly with frontline community legal workers and tenant advocacy organizations. During these conversations we heard, overwhelmingly, about the necessity of expanding, adapting, and increasing funding for City-run eviction prevention programs and services in response to

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<sup>1</sup> <https://right2housingto.ca/wp-content/uploads/2020/12/Evictions-Rights-Review-R2HTO.pdf>

the growing eviction crisis and the continuing economic uncertainty arising from the COVID-19 pandemic.

As acknowledged by the City in the report before this Committee, the Toronto Rent Bank has responded to a higher amount of total rental arrears faced by tenants who have accessed the program. R2HTO urges the City to further increase the maximum allowable loans through the Toronto Rent Bank and allow greater flexibility regarding repayment strategies. These enhancements will allow the Toronto Rent Bank to address this reality and others associated with widespread job loss and economic uncertainty resulting from the pandemic. This step will also help the City align these programs with human rights-based principles which demand that evictions based on rental arrears not occur without a full exploration of means to resolve outstanding debt including the provision of financial assistance. R2HTO also urges the City to consider shifting the structure of the Rent Bank from a loan-based program into a grants-based program to ensure tenants can stabilize their tenancies without being burdened by unsustainable debt.

R2HTO is pleased to see the commitment to increased cooperation and coordination among City divisions and agencies around outreach and communication efforts relating to the City's eviction prevention programs. People 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 about and access to these measures must be available in a low-barrier and accessible manner. Making good on this commitment 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 expand outreach and communication efforts.

Eviction from one's home has serious consequences for an individual's dignity, health and well-being and housing stability. As such, eviction is 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.

As always, R2HTO is available to the City as is helpful to discuss how best to adapt and expand their eviction prevention efforts and we will monitor progress to ensure these measures are implemented using a human rights-based approach.