



TO: Planning and Housing Committee

DATE: Tuesday, May 31, 2022

RE: Toronto Rent Bank Grant Program Pilot Update (Item PH34.9)

Thank you for the opportunity to speak with you today on behalf of the Toronto Alliance to End Homelessness (TAEH). As you know, the TAEH is a network of partners reaching across the city, all united in the vision of ending homelessness. We also serve as your non-Indigenous Community Advisory Board, and co-chair the Toronto Housing and Homelessness Service Planning Forum with SSHA.

We are here today to express our support for the recommendation from the Executive Director, Housing Secretariat to convert the Toronto Rent Bank program into a permanent grant-based program, detailed in item 34.9.

Eviction prevention is a critical upstream tool to prevent homelessness in our communities. We know that long-term housing stability requires preventative interventions to reduce the risk of homelessness and offer those most at risk of losing housing an opportunity to get back on track after cases of financial hardship.

No-interest loan programs offer short-term eviction prevention, but do not address financial insecurity in the long term. Converting the loan program to a permanent grant-based program offers individuals an opportunity to mitigate risks of evictions more sustainably. In short, it offers them an opportunity to not just avoid an imminent eviction, but a chance to get ahead and keep their homes as they work towards more sustainable financial security.

The City of Toronto's own Eviction Prevention in the Community (EPIC) pilot program [reported learning outcomes](#) to substantiate the decision to convert Rent Bank to a grant program. Those participants who were categorized as "at risk of housing instability" due to low-incomes, factors of social location and family size, and precarious employment are most vulnerable to the lack of adequate affordable housing options in Toronto. Final recommendations in this report included expanding prevention efforts within the other suite of services at SSHA, "particularly as it relates to a focus on early interventions to prevent homelessness and increase housing instability" (pg. 35).

The outcomes of eviction are more than just a loss of housing – people who are evicted are disproportionately at risk of losing their jobs, having to rely on social assistance, and subsequent impacts on mental and physical health. Eviction prevention that is structured to support people to get ahead of a precarious financial situation rather than simply offsetting costs of arrears to a later date will have more long-term and sustainable outcomes of housing stability.

Finally, as we are all working hard to improve exits from homelessness into permanent housing through building more supportive and deeply affordable housing and improving the Coordinated

Access System to Housing and Supports, any and every action that this Committee and City Council can take to prevent people from becoming homeless in the first place is a must.

For these reasons and more, we urge you today to approve the recommendation to convert the Toronto Rent Bank program into a permanent grant-based program. This recommendation aligns with other recommendations from City-directed eviction prevention and homelessness reduction research and will support the move toward our collective goals of ensuring that homelessness in Toronto is rare, brief, and non-recurring.

CONCLUSION

Eviction risk is a symptom of broader problems in affordability in the City of Toronto, and broad policy change is needed to address the rising costs of housing that increase risks of eviction for residents. The permanent conversion of Rent Bank to a grant program is one measure to meet these challenges that will support homelessness reduction by increasing access to longer-term housing stability without causing undue financial hardship for people already stretched thin in the face of rising costs of living.

Sincerely,

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