



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

June 15th, 2022

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

Dear Members of City Council,

Re: Toronto Rent Bank Grant Program Pilot Update

On behalf of the Centre for Equality Rights in Accommodation (CERA), I am writing to voice our support for the Planning and Housing Committee's recommendations to permanently convert the Toronto Rent Bank program into a grant-based system. CERA is Canada's leading non-profit organization working to advance the right to adequate housing by providing free services to renters facing evictions and human rights violations to remain housed, by providing education and training about housing rights across Canada, and by advancing rights-based housing policy through research and policy advocacy.

The Planning and Housing Committee's recommendations come at a time when many renters in Toronto continue to live in financially precarious conditions. The rising cost of living driven, in part, by unaffordable rents is making it more difficult for many households, especially those living on lower incomes, to make ends meet. The proposed grant program is therefore critical to securing housing stability for many households. This measure also helps advance the right to adequate housing, a commitment the City of Toronto has made in its HousingTO 2020-2030 Action Plan.

The results of the grants-based model piloted over the last year demonstrate the potential benefits of making this a permanent feature of the Rent Bank program. We are pleased to learn that program beneficiaries increased by 50% from 2020 to 2021, and as a result, many more households were able to cover deposits or pay their rent. It is also encouraging to see additional proposals for the City to consider forgiving some loans for applicants who had chosen this option before the grant program was piloted and may now be facing financial hardships. This recommendation would only improve the quality of the program.

Indeed, we have noted in past engagements with the City that we believe the grants-based model is a superior alternative to the original loan-based approach because it helps more effectively alleviate the debt burdens of households. Furthermore, unlike the loan-based model, the grants-based option does not require applicants to submit banking information, therefore reducing the administrative burden of the program. These insights have been referenced in the Housing Secretariat's [report submitted](#) to the Planning and Housing Committee on May 31, 2022 (Agenda Item PH 34.9).

Moving forward, there is room to iterate and further strengthen the program. For example, more needs to be known about the experiences of the program beneficiaries. A recent survey included in the Housing Secretariat's report offered a snapshot of some clients' level of satisfaction with operational

aspects of the program including wait times, ease of application process and experience with staff. While it is encouraging to see that responses were overwhelmingly positive, we hope follow-up studies are conducted to understand how the grants have helped households secure their housing over time. This could offer useful insights into refining grant amounts and matching them more appropriately with the needs of beneficiaries. We encourage the City to explore ways to increase the number of survey respondents as well.

We also hope the City builds off its recent outreach campaign to acquaint more prospective beneficiaries with the program. News of a permanent program would be welcome to many renter households in need of financial supports to stabilize their housing. A commitment to proactively engaging with communities is also a crucial principle of a rights-based approach to housing.

Finally, it is concerning to learn that demand for financial relief consistently exceeded the available grants and loans through past iterations of the Rent Bank program. As the program evolves and is monitored, it is worth looking into ways to make the eligibility criteria more flexible, and by extension, allocate more funds based on projected need. Given that the City's commitments for the program currently amount to a small portion of the operating budget, there is likely room to increase funding.

At the same time, we recognize that the program is a measure that is addressing the symptoms of a deeper housing crisis across the City. We do hope that over the long haul, the need for such relief is reduced. To this end, we encourage the City to continue to think innovatively about how it can maximize its resources and leverage all its powers to protect the existing stock of affordable housing, and rapidly create new affordable options for lower income residents. This is also in line with a rights-based housing approach.

We look forward to providing more of our housing expertise and welcome further discussions with the City to ensure its housing initiatives are effective and rights-based.

Thank you,



Bahar Shadpour

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