

Bill 184, Protecting Tenants and Strengthening Community Housing Act, 2020

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About Feed Ontario

Feed Ontario (formerly the Ontario Association of Food Banks) is a network of 1,200 direct and affiliate hunger-relief agencies that are united in their work to address and prevent hunger and poverty.

Prior to Covid-19, the provincial food bank network provided fresh and non-perishable emergency food relief, and support services to more than **520,000 adults, children, and seniors who visited more than 3.2 million times per year**. However, with the onset of the pandemic, food banks saw a surge in demand as an unprecedented number of individuals turned to their services for the first time in their lives.

While our network is working hard to meet the needs of communities across the province, this demand is starting to outpace the capacity and infrastructure of our network. This is particularly true as we forecast the possibility of longstanding unemployment, second or third waves of Covid-19, and the impact of essential Covid-19 support measures, like CERB and the ban on evictions, potentially coming to an abrupt end in the next few weeks and months.

Without adequate support measures put in place to assist low-income adults and families, as well as policies that recognize how Covid-19 has impacted rental and social housing tenants, who are already living at a heightened risk of homelessness, Feed Ontario is concerned that the precarious situation that hundreds of thousands of Ontarians are currently facing could become drastically worse.

Feed Ontario is committed to working with the provincial government on building a safe and inclusive province, and it is with this in mind that we would like to put forward the following recommendations for consideration within Bill 184, Protecting Tenants and Strengthening Community Housing Act, 2020.

Housing and Hunger

In Ontario, **90% of food bank users are rental or social housing tenants who spend more than 70% of their income on rent**. As a result, many adults and families have no other choice but to go without other basic necessities, like heat, hydro, medicine, personal protective equipment, or food, in order to keep the roof over their head.

Covid-19 compounded many of the challenges being faced by low-income Ontarians, including the ability to access sufficient income for all monthly necessities and the health risks associated with not having secure or adequate housing. Further, while Ontario's Eviction Moratorium relieved significant pressure on people trying to afford rent while their access to income was limited, the arrears that individuals and families will face when the eviction ban is lifted will put significant pressures on already tight budgets, increasing the demand on food banks and support services, as well as the risk of homelessness.

While Bill 184 introduces a number of positive new measures to help support tenants, there are challenges within the bill that do not advance tenant protection and compromise Ontarians' access to, and the provision of, safe and affordable housing. Further, as the bill has not been updated to reflect the new reality and challenges that have emerged as a result of Covid-19, it does not address the crisis situation

that many tenants now live in, nor the longstanding impact that the pandemic will have on hundreds of thousands of people who were already living at a heightened risk of eviction and homelessness.

Recomendations

Feed Ontario endorses the Bill 184 submission put forward by **Maytree**, an organization that is dedicated to creating solutions to poverty and working with communities, civil society, and governments at all levels to advance systemic solutions.

These recommendations include that the Government of Ontario:

1. Protect tenants from accruing unsustainable arrears and facing eviction due to the pandemic

In order to lift the current ban on evictions safely, and to prevent a spike in food bank use, evictions, and homelessness, Bill 184 should be revised to reflect the new reality tenants face as a result of Covid-19. The addition of new measures should include:

- A ban on future evictions from rent arrears accrued during the pandemic
- A financing program to prevent tenants from developing unsustainable rent arrears
- The requirement of landlords to inform the Landlord and Tenant Board when they issue an N4, so that the Landlord and Tenant Board can effectively monitor eviction activity, and inform tenants of their rights and the services available to them

2. Prevent homelessness by providing tenants with access to financial and legal support

Bill 184 proposes changes to Landlord and Tenant Board hearing procedures that reduce a tenant's ability to defend themselves and that would disproportionately impact more vulnerable individuals.

Further, Bill 184 permits landlords to evict tenants that miss even just one installment of the rent arrears they incurred during the pandemic, and allows them to proceed to eviction without a hearing.

This means that at the same time that rent arrears are most likely to be implemented, tenants will lose access to financial and legal advice. Not only will this compromise the ability of tenants to commit to repayment plans, it will reduce tenant protection and further disadvantage low-income and vulnerable people.

3. Increase affordability of rental housing through key regulatory changes

At present, landlords are able to increase rental rates significantly when tenants move or are evicted from their homes. This encourages landlords to pursue 'renovations' or possibly unsustainable arrears following the pandemic, knowing that the unit's rent can be increased following the eviction of its current tenants.

With the rising cost of rental rates across the province, alongside stagnant social assistance income and wages, many low-income tenants live in inadequate and unsafe housing simply because they cannot afford to move.

Bill 184 needs to include measures that protect tenants in their current dwellings and their ability to secure adequate housing in the future. This could be achieved by applying rent regulations to units first occupied as of November 2018, which are currently exempt, and restricting rent increases between tenancies.

Currently, 90% of food bank users are rental or social housing tenants that spend more than 70% of their income on rent. This makes comprehensive rent control essential to ensuring that low-income Ontarians are able to access safe and adequate housing today and in the future.

Conclusion

Today's reality reflects an entirely different context from when Bill 184 was first introduced. While there are a number of positive changes within the bill, it no longer reflects the reality that hundreds of thousands of Ontarians now face as a result of Covid-19.

While Ontario's Eviction Moratorium provided significant relief to many individuals and families throughout the pandemic, the coming arrears could push individuals already living with insufficient income into deeper levels of poverty or even homelessness.

As the province works to re-open, it is essential that Bill 184 reflect the challenges of today's world and serve to protect tenants as they strive to regain their economic stability and wellbeing.