

Presentation (virtual) to Standing Committee on Social Policy regarding
Bill 184: An Act to amend the Building Code Act, 1992, the Housing Services Act, 2011 and the
Residential Tenancies Act, 2006 and to enact the Ontario Mortgage and Housing Corporation
Repeal Act, 2020. June 26, 2020, 4:00 pm
Devorah Kobluk, tenant and resident, Parkdale—High Park

My name is Devorah Kobluk and I am a resident of Parkdale—High Park in Toronto. I would like to thank the Standing Committee on Social Policy – both the Members and Procedural Services – for the opportunity to appear before the Committee and speak to Bill 184.

As a tenant, I will be speaking to proposed changes to the Residential Tenancies Act, 2006 (RTA), particularly the impact this bill could have on Ontario’s renters in light of the COVID-19 pandemic and the cost to the Province.

The timing of this bill is highly concerning. We have just faced the first global health crisis in over a century, and it is far from over. In this time of financial and personal uncertainty – exacerbated by incremental and uncoordinated rollouts at all levels of government – we now face a piece of legislation that could put thousands of Ontario residents at risk of eviction and homelessness.

I am shocked to find myself among them.

Since January 2020, I have been actively seeking employment following the completion of two contracts in late 2019. I have revised my resume, attended career seminars, networked, and submitting over 130 applications for employment.

When I finally landed interviews, they were scheduled for the week of March 16, 2020 – the exact week when Ontario went into a state of emergency. These were either cancelled or postponed due to COVID. I received notice regarding other applications that hiring was also postponed.

While I have continued to seek employment, getting an “in” with a new organization has proven very difficult during the current crisis. The market is now further saturated with those that have lost their jobs. Over the course of the pandemic I have seen jobs which post the number of

applicants following the deadline to apply; numbers have ranged from 155 to over 850 applicants with the numbers of applicants appearing to be on the rise.

I understand the response to COVID involves all levels of government. Every jurisdiction – municipal, federal, and provincial must rise to the occasion. It is why early on during the crisis I contacted my MPP, my MP, and the CRA to seek guidance. I called and emailed my MP who is a government member repeatedly requesting that CERB be expanded to those in between contracts – an unfortunate grey zone, and only one of many. I saw what was coming. If we could not meet one month of rent, how would we meet multiple months once the moratorium on evictions was lifted?

Between June 2 and June 9, 2020, the situation worsened. My landlord contacted me and asked for 3 months of rent, and I have not been harassed like many tenants during the crisis. I learned about Ontario's Bill 184, and how it would make evictions easier. I also read of possible criminal penalties from the federal government if I should take CERB to pay rent. Homelessness or criminal penalties? What kind of a choice is that in a civil society, particularly during a pandemic?

I want to take a moment to mention that as a PhD Candidate (currently on leave, not registered and ineligible for funds to support students), I am a strong researcher and skilled worker. I am resourceful at locating services and understand how government works. I have never been in arrears and never thought it could happen to me, and certainly not for multiple months. If I find myself in this predicament, and even as someone living with a disability, I can only imagine how much more marginalized Ontario residents are faring. Bill 184 and the proposed changes to the RTA puts those who are most vulnerable of losing their housing at an increased risk.

Please do not underestimate the cost of this. In one study from The Homeless Hub, the cost for homelessness per person based on 5 cities in Canada including Toronto was \$53,144 per person per year. That was in 2011. According to the Bank of Canada's Inflation Calculator, that equals \$59,974 in 2020. It will be cheaper to Ontario and its taxpayers to help us stay in our homes instead of forcing evicted tenants to flood the already overwhelmed shelter, health care, and criminal justice systems, not to mention emergency services which have been inundated during the crisis. I have no doubt that the emotional, social, and health costs would be great. As the Housing First model has proven, keeping people and placing people in secure housing saves governments money. Nothing is possible without a home. I would not have been able to prepare for this presentation without my rental unit, access to a shower and internet services. Please do not forget the logistics of homelessness and how it makes securing employment and housing much more difficult.

If I was evicted and I moved back into my same unit today, I would be paying 30-35% more because landlords can raise rent with tenant turnover. I have no doubt, besides arrears, my landlord has a high incentive to evict me. Units on my street are currently renting for 20-40% more than I currently pay. These calculations do not include upward pressures on rent because of the rise of Airbnb rentals. My wages do not match such increases. I have already been paying over the 30% threshold for affordable housing. Waitlists for subsidized housing in Toronto are 7-10 years.

What we do not need in this historic moment are changes to the RTA that place the balance of the burden from this crisis on tenants or reduce rights for tenants. We do not need provisions that prevent us from addressing concerns of disrepair or raising issues that are reasonable for safe and secure housing and that meet fire and health and safety regulations. I

have had to highlight several Sections of the Act to my landlord at various times over past years to ensure my legal rights as a tenant were met, and that was before Bill 184. We should not be forced to sign agreements while we continue to live in precarious times and then be evicted because we are unable to re-visit those agreements at a hearing at the Landlord and Tenant Board if our situations changes during a second wave of COVID or as the economy recovers. We do not need provisions that make it harder for tenants to recover illegal rent increases in a low-vacancy and prohibitively expensive market. Like commercial renters, housing renters need subsidies to pay our landlords. For landlords who have to pay their mortgages, I encourage governments to negotiate with lenders and the banks in these unprecedented times.

What we need is an extension of the moratorium on evictions until the economy is up and running and the COVID recovery period has passed. What we need are additions to the Act that provide clear and direct guidance to landlords and tenants – both of whom have rights and responsibilities. We have been waiting for such guidance and Bill 184 fails to provide it. We need these additions to outline a clear plan for payment of arrears that is reasonable and that can be reviewed at the Landlord and Tenant Board to ensure a fair process where tenants can present the merits of their case. This is not only paramount for access to justice. It will save Ontario money; mass evictions will not.

Renters who have been unable to meet rent need time to recover, just as the economy and the health care system will. Please, give us that time.

Again, I would like to thank the Committee for the opportunity to speak to Bill 184. I am happy to take questions in either official language.