Policy solutions to hunger can be implemented today.

Four million food bank visits is the new floor in Toronto. This grim benchmark is not the sign of a temporary economic shock, but instead a deep-rooted problem within our social and economic systems. Housing affordability is out of reach for most, full-time employment does not pay enough to cover the cost of living, income supports are insufficient to prevent poverty, and food bank use is shifting to a worrying pattern of clients visiting regularly over long stretches of time.

Food banks do not want to become a permanent fixture in people's lives or in the social security system. Our services are designed to help people in moments of acute need. Food bank staff and donors have shown incredible leadership in rising to the new levels of hunger in Toronto, but we cannot allow this to become routine. The new floor of food bank use tells us that the systems meant to keep Torontonians economically stable and able to meet their basic needs are failing.

A systemic problem requires systemic solutions. Clients and advocates across Toronto, the food charity sector, and all levels of government can work together today to move the needle on food insecurity and end hunger in our city. With ready-to-implement ideas on affordable housing, decent work, and income supports, Daily Bread Food Bank is ready to partner with communities and policymakers to advance evidence-based solutions.

Join us in taking action

With food bank usage at record-breaking levels in Toronto, we must raise our voices and take action to address poverty and food insecurity.

Scan this QR code to send a letter to your elected officials today:

Actions for the Government of Canada

1

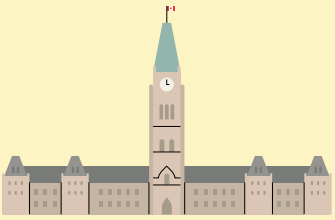
Implement a Canada Renters Credit for low-income renters, delivered monthly through the Canada Revenue Agency.

Most food bank clients are private market renters who spend more than half of their income on housing and worry about missing rent payments. In the face of worsening affordability and job loss, low-income renters need financial support now to ensure they can maintain their housing and avoid homelessness as they wait for the years-away promise of new and affordable housing supply. The federal government should introduce a new refundable tax credit for low-income renters, which would be scalable to income and need and paid monthly, so help arrives when rent is due.[46] For the Canadians hit hardest by today's affordability crisis, this tax rebate would be a direct, practical way to prevent homelessness and food insecurity.[47]

24% respondents spend their entire paycheque on housing and utility costs

19% respondents reported missing a rent payment in the past month

74% respondents worried about not being able to pay for housing in the past 3 months



2

Renew the National Housing Strategy with a stronger Canada Housing Benefit and clear timelines and targets for reducing homelessness.

The National Housing Strategy is set to expire in 2027-28 and without continued funding for the Canada Housing Benefit (CHB), more than 300,000 households will be at risk of losing their homes.[48] The CHB works: in 2025 it helped over 1,700 Toronto households exit homelessness, and 42% of recipients across Canada say they would be behind on rent without it.[49]

The federal government should renew the Strategy with measurable targets and timelines for reducing homelessness, and extend the CHB at its 2027-28 funding levels, plus annual inflationary increases. Where the Canada Renters Credit keeps low-income renters housed, a renewed CHB should do what no tax credit can: move people out of homelessness. That means setting benefit amounts based on what a household actually needs to cover rent and other basics, and renegotiating bilateral agreements so every province and territory meets minimum standards for reaching those in greatest need.[50]

3

Further reform the Disability Tax Credit by broadening the definition of disability and removing access barriers.

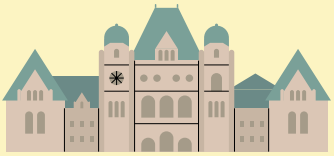
The Disability Tax Credit (DTC) acts as a critical gateway to federal disability supports, but only 30% of respondents with a disability have applied for it and only 17% of respondents with a disability have received it. The federal government introduced welcome changes to how the DTC is administered in 2026, but more changes are needed to ensure the DTC reaches its intended recipients. Key reforms include adopting a broader definition of disability that aligns with the *Accessible Canada Act,* directly reimbursing medical practitioners for filling out applications, and granting automatic enrolment for individuals receiving provincial/territorial disability benefits.[51] This would reduce the burden of completing different applications for benefits from different orders of government, and would also mean that more people with disabilities can access the federal disability supports that require a DTC certificate, like the Canada Disability Benefit.

34% respondents have a disability

Other recommended actions include:

4. Double the amount of the Canada Disability Benefit with a plan for phased increases to close the gap between social assistance minimums and the official poverty line.
5. Expand and accelerate automatic tax filing to ensure people with low incomes can access the federal benefits and credits they are entitled to.
6. Make the Canada Groceries and Essentials Benefit a permanent benefit that is indexed to food inflation and provides more support for low-income households dealing with the rising cost of food and essentials.
7. Modernize Employment Insurance so workers in part-time, temporary, contract, and gig jobs get adequate and equitable income protection when work dries up. Two-thirds of employed food bank clients are in these precarious arrangements, and most would not qualify for EI today.
8. Introduce a federal Food Donation Tax Credit for farmers who donate fresh, nutritious foods to school food programs and food banks. This would support farmers and the National School Food Program, putting surplus Canadian food on children's plates and food bank shelves at a quarter of the cost of buying it.

Actions for the Government of Ontario



1

Establish a Shelter Allowance Reserve Fund for social assistance recipients who lose their housing.

When Ontario Works (OW) or Ontario Disability Support Program (ODSP) recipients lose their housing, they lose the shelter portion of their benefits intended to cover housing costs. But securing new housing still comes with expenses, like utility setup, tenant insurance, and crucially, first and last month's rent payments. Trying to pay for these extra expenses without the shelter allowance can keep people unhoused. To help with these costs, Ontario social assistance programs could maintain the shelter allowance regardless of a recipient's housing situation, or place individuals' shelter allowance into a reserve fund each month until housing is secured.[52] In the latter option, recipients should be able to quickly and accessibly withdraw funds for expenses related to regaining housing.

1 in 3

respondents rely on Ontario Works (OW) or the Ontario Disability Support Program (ODSP) as their primary source of income.

2

Increase the Ontario Works earned income exemption from $200 to $600 and index social assistance earned income exemptions to inflation.

People with low incomes want to work: they do not want to be caught in a cycle of poverty, with their income falling short of covering their basic needs. But outdated rules for earned income mean that OW recipients are often discouraged from transitioning back into the workforce: once an individuals' monthly income reaches $200, their benefits are reduced.[53] This deters OW recipients from taking on part-time or temporary work (often a bridge to other employment opportunities), because they will lose their benefits before they can establish sufficient, stable income—and they cannot tolerate this kind of financial risk in their already precarious budgets.[54]

Raising the OW earned income exemption to $600 would help recipients gain work experience and become more attached to the labour market so that they no longer need social assistance in the long-run. An increase in the OW exemption would align with the recent increase to the ODSP exemption from $200 to $1,000—however both earned income exemptions should be regularly indexed to inflation to reflect changing incomes and living costs.

3

Remove the rent control exemption from newly developed purpose-built rental units and enhance tenant protections against above-guideline rent increases.

Stable and affordable housing costs and predictable yearly increases allow renters to maintain their housing and plan their expenses. When housing costs increase based on the highest price the market will bear, people are priced out of their homes. Longer housing tenures are associated with the lowest rents. To preserve affordability, Ontario should extend rent control to all purpose-built rental units in the province, not just those built before November 2018. The Landlord and Tenant Board should also update its interpretation guideline on above-guideline rent increases to more clearly and stringently articulate what are 'necessary' repairs (which can be passed on to tenants through higher rent), while financial programs for landlords could help cover these repair costs.[55]

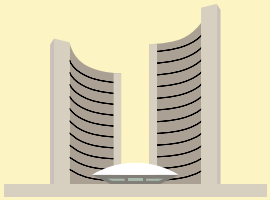
31,105

people on social assistance are experiencing homelessness in Ontario.[56]

Other recommended actions include:

4. Increase investment in the Student Nutrition program by $115 million, raising per-student support from 10-cents-per-day to the national median of 39-cents-per-day, to ensure that every child in Ontario has access to a nutritious meal at school.
5. Pass legislation requiring employers to pay part-time and seasonal workers at the same pay scale as full-time and permanent workers doing the same jobs.
6. Reinstate the option for in-person hearings at the Landlord and Tenant Board, to support tenants who face barriers to digital participation.
7. Ensure at least one-quarter of the 1.5 million new homes to be delivered in Ontario by 2031 are permanently affordable, supportive, or social housing where rent is no more than 30% of household income.
8. Introduce legislation that requires employers to provide workers with notice of their work schedule at least one week in advance.

Actions for the City of Toronto



1

Commit to an ongoing annual investment of $100 million in the Multi-Unit Residential Acquisition program.

Three-quarters (74%) of survey respondents have worried about not being able to pay for housing in the past three months. This worry is framed by Toronto's growing loss of affordable housing, where for every new affordable unit built, the city loses 18 existing affordable units.[57] The City has made strides in protecting affordable housing through its Multi-Unit Residential Acquisition (MURA) program. In 2024–25, when the MURA budget received a one-time increase to $102 million, the community housing sector stepped up and saved over 750 units.[58] The demand for this program remains high, yet this year's City budget allocated only $46.8 million to MURA and did not commit funds beyond 2026. Raising the annual investment to $100 million going forward would allow affordable housing preservation to happen at the scale needed in Toronto.[59]

2

Extend RentSafeTO to all rental units in Toronto.

RentSafeTO ensures that landlords keep their buildings in good repair and follow rental bylaws. Right now, the program only applies to apartment buildings with three or more storeys and 10 or more units. Many food bank clients live in rental units that are not covered by RentSafeTO, like basement apartments, rooms in private homes, or condo buildings. With over half of respondents living in inadequate housing (including housing that is unsafe or does not meet health needs), they need all available tools to hold landlords accountable.

3

Explore opportunities for corporate, non-profit, and other philanthropic support for the Toronto Rent Bank and other eviction prevention programs.

One third (32%) of survey respondents say they do not feel secure from eviction. Municipal eviction prevention programs (like Toronto Rent Bank, Eviction Prevention in the Community, and the Housing Stabilization Fund) are critical to supporting these clients to maintain housing. While the City has continued to increase funding to these programs, demand still exceeds available resources. There are opportunities for City investment to work alongside, and encourage, increased philanthropic fundings, as seen in promising models like the UHN Eviction Prevention Fund and Partners for Affordable Housing's Tenant Stability Fund.[60]

Other recommended actions include:

4. Work with federal and provincial governments to secure funding for Toronto's Rental Supply Housing Program Capital Funding Stream, to help eligible community housing providers build new affordable rental homes.

5. Create a clear plan for implementing the Toronto Food Charter, with targets, timelines and monitoring mechanisms to reduce food insecurity and realize every Torontonian's fundamental right to nutritious, affordable and culturally-appropriate food.

6. Continue efforts to realize a Universal School Food Program in Toronto by 2030. The City should work with all levels of government and community partners to secure stable, adequate funding so that every school in the city can offer morning meals and lunch, and no child goes hungry.