



STAFF REPORT ACTION REQUIRED

Financial Empowerment Service – Award of Contract

Date: June 23, 2025

To: Toronto Public Library Board

From: City Librarian

SUMMARY

The purpose of this report is to seek Toronto Public Library Board approval to award contracts to North York Community House and WoodGreen Community Services for Toronto Public Library (TPL) Financial Empowerment Services at five TPL locations. The Financial Empowerment Service provides low-income customers with financial counselling supports delivered by expert agency service providers in TPL branches.

In 2025, TPL is operationalizing providing this service at 2 locations. This service level is now part of TPL's approved 2025 operating budget. TPL will also expand the service to 3 additional locations for a total of 5 locations operating through June 30, 2026.

For July 1, 2025, to June 30, 2026, the 5 locations are fully funded through approved budget and Foundation donations. For the remainder of the initial term from July 1, 2026, to June 30, 2028, and for the two subsequent one-year optional renewal periods from, July 1, 2028, to June 30, 2030, the service

contracts are contingent on TPL receiving budget funding and TPL Foundation funding to support the expanded service level. There is no commitment to the vendors as continuation of the contract is conditional upon budget approval.

The contract term is for three years from July 1, 2025, to June 30, 2028, with two one-year optional extensions from July 1, 2028, to June 30, 2030, provided TPL receives the appropriate funding. The total combined potential value of the commitment with both vendors is \$2,060,571.30 excluding Harmonized Sales Tax (HST), inclusive of the base term plus the two one-year optional extensions. This contract is comprised of \$1,537,564.80, exclusive of HST, for service at four locations with North York Community House and \$523,006.50, exclusive of HST, for service at one location with WoodGreen Community Services.

RECOMMENDATIONS

The City Librarian recommends that the Toronto Public Library Board:

1. approves the award of contract to North York Community House for Financial Empowerment Service at four TPL locations for a total potential value of \$1,537,546.80 excluding HST, comprised of:
 - a. Three-year base term from July 1, 2025, to June 30, 2028, for \$903,194.26; and
 - b. Two one-year option renewal periods, subject to satisfactory performance and at the sole discretion of the City Librarian, for a total potential additional contract value of \$634,370.54 comprised of:
 1. July 1, 2028, to June 30, 2029, for \$313,957.14
 2. July 1, 2029, to June 30, 2030, for \$320,413.40
2. approves the award of contract to WoodGreen Community Services for Financial Empowerment Service at one TPL location for a total potential value of \$523,006.50 excluding HST, comprised of:
 - a. Three-year base term from July 1, 2025, to June 30, 2028, for \$307,676.31; and
 - b. Two one-year option renewal periods, subject to satisfactory performance and at the sole discretion of the City Librarian, for a

total potential additional contract value of \$215,330.19 comprised of:

1. July 1, 2028, to June 30, 2029, for \$106,616.69
2. July 1, 2029, to June 30, 2030, for \$108,713.50

FINANCIAL IMPACT

The total potential value of the commitment for Financial Empowerment Services at five TPL locations is \$2,060,571.31, excluding HST, as described in Table 1 and Table 2 below.

Table 1 - Commitment Value to North York Community House - (excluding HST)

TPL Branch	Base Term – Jul. 1, 2025, to Jun. 30, 2028	Option Year 1 - Jul. 1, 2028, to Jun. 30, 2029	Option Year 2 – Jul. 1, 2029, to Jun. 30, 2030	Total
Cedarbrae*	\$301,064.75	\$104,652.38	\$106,804.47	\$512,521.60
Downsview	\$301,064.75	\$104,652.38	\$106,804.47	\$512,521.60
Flemingdon Park*	\$150,532.38	\$52,326.19	\$53,402.23	\$256,260.80
Thorncliffe*	\$150,532.38	\$52,326.19	\$53,402.23	\$256,260.80
Total	\$903,194.26	\$313,957.14	\$320,413.40	\$1,537,564.80

*Contingent on receiving full budget funding and/or TPL Foundation donations

Table 2 - Commitment Value to WoodGreen Community Services - (excluding HST)

TPL Branch	Base Term – Jul. 1, 2025, to Jun. 30, 2028	Option Year 1 - Jul. 1, 2028, to Jun. 30, 2029	Option Year 2 – Jul. 1, 2029, to Jun. 30, 2030	Total
Riverdale	\$307,676.31	\$106,616.19	\$108,713.50	\$523,006.50

The budget for the existing service level of 2 locations has been incorporated into TPL's base operating budget, funded by the City of Toronto. The budget for the expansion of these services to 3 additional locations is funded through June 30, 2026 through donations received by the TPL Foundation. TPL will only proceed with these service contracts beyond June 30, 2026, with confirmed budget funding and TPL Foundation funding in place. There is no commitment

to the vendors as continuation of the contract is conditional upon budget approval.

The Director, Finance & CFO has reviewed this financial impact statement and agrees with it.

ALIGNMENT WITH STRATEGIC PLAN

The Financial Empowerment Service supports the 2025-2029 strategic plan priority of *Learning and Growth* through increasing programs and services that offer opportunities to develop financial literacy skills and support economic resilience; and *Shared Community Spaces* through increasing opportunities for access to expert agencies so customers can conveniently connect with community service providers.

EQUITY IMPACT STATEMENT

The Financial Empowerment Service is an equity response to the economic and financial inequity experienced by Torontonians, with poverty in Toronto experienced disproportionately by specific populations. Financial Empowerment is designed to support vulnerable residents to address financial inequities and challenges through direct one-on-one service, information provision, referral services, programming and staff development opportunities. The delivery of Financial Empowerment supports embedded in library branches contributes to the systemic changes required to lessen the impacts of poverty on low-income Torontonians.

DECISION HISTORY

At its meeting on February 24, 2025, the Library Board approved the [2025-2029 Fundraising Priorities](#) report which included direction to pursue initiatives to increase access to TPL's financial literacy services that provide essential tools and counselling to access financial support resources.

ISSUE BACKGROUND

The Financial Empowerment Service was developed to provide low-income customers with financial counselling supports delivered by expert agency service providers in TPL branches and was approved as a 2020-2024 TPL fundraising priority. Services offered include:

- Direct one-on-one counselling services, including tax filing, accessing government benefits, financial counselling and planning for the future; and
- Delivery of programs on a wide range of topics related to financial literacy.

The service began pilot operation at two TPL locations in September 2022, supported by funding from the TPL Foundation. TPL received permanent operating budget funding for this service level in its 2025 operating budget.

COMMENTS

The Financial Empowerment Service provides financial counselling aimed at helping improve the financial well-being of low-income Torontonians. Financial empowerment strategies and interventions are aimed at helping households build their financial literacy, access benefits, set financial goals, grow their income, reduce debt, and save regularly as critical ways to build more resilient households and communities, while also helping families move out of poverty.

The service was piloted at the Downsview and Riverdale library branches through a non-competitive procurement process under the City Librarian's authority for the period of September 1, 2022, to June 30, 2025, with both North York Community House and WoodGreen Community Services. The expansion will see these services continued to be offered at these locations and at an additional three locations in 2025.

On April 23, 2025, TPL issued a public Request For Proposal (RFP) for Financial Empowerment Services. The RFP closed on May 21, 2025, and three proponents submitted proposals. Each proposal was evaluated against the criteria in the

RFP: experience and qualifications of the proponents and their resources; how the proponents will work within the framework of a public library environment and with TPL to successfully provide the deliverables; technology and tools the proponents will use to support the deliverables; and cost. North York Community House achieved the highest score for four library locations and WoodGreen Community Services achieved the highest score at one library location. The RFP stated that it was TPL's intention to award to more than one organization based on the nature of the services to be provided.

With the approval to award this new contract, Financial Empowerment Service, delivered in partnership with North York Community House and WoodGreen Community Service, will continue until 2030 in all five locations, subject to approved funding and additional TPL Foundation fundraising support.

CONTACT

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SIGNATURE

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