



STAFF REPORT ACTION REQUIRED

Financial Empowerment Service – Increase to Contract

Date: May 25, 2026
To: Toronto Public Library Board
From: City Librarian

SUMMARY

The purpose of this report is to seek Toronto Public Library Board approval to increase the existing contract with North York Community House for Financial Empowerment Service by \$828,086 (excluding HST), increasing the total contract value over a five-year period from \$1,537,546.80 to \$2,365,632.80. The contract covers a three-year term from July 1, 2025 to June 30, 2028, with two optional one-year extensions.

Financial Empowerment Service provides customers with low-income with financial counselling supports delivered by expert agency service providers in TPL branches. The proposed increase to the contract with North York Community House will support the expansion of this successful and well-used service into additional areas of the city by increasing the program availability at three additional TPL branches (one full time branch; two part-time). North York Community House was previously awarded a contract to provide Financial Empowerment Service at four branches (two full time; two part-time).

The service launched as a pilot in 2022 with funding from the TPL Foundation, expanded to five locations by 2025, and was established as a base service level through TPL’s approved 2026 operating budget. Through the 2026 budget, the expansion of the program was also approved, supported by \$496,000 in funding to be received through the TPL Foundation over 2026 and 2027.

RECOMMENDATIONS

The City Librarian recommends that the Toronto Public Library Board:

- 1. approve an increase to the contract with North York Community House for Financial Empowerment Service in the amount of \$828,086 excluding HST, increasing the total contract value from \$1,537,546.80 to \$2,365,632.80 for the three-year contract term from July 1, 2025, to June 30, 2028, plus two optional one-year extensions.

FINANCIAL IMPACT

The proposed contract increase of \$828,086 (excluding HST) raises the total potential commitment with North York Community House to \$2,365,632.80, as outlined in Table 1.

Table 1 – Total Commitment Increase to North York Community House (excluding HST)

Description	Current Contract Value	Proposed Increase	Revised Value
Base Term – July 1, 2025, to June 30, 2028	\$903,194.26	\$405,172.00	\$1,308,366.26
Option Year 1 – July 1, 2028, to June 30, 2029	\$313,957.14	\$209,305.00	\$532,262.14
Option Year 2 – July 1, 2029, to June 30, 2030	\$320,413.40	\$213,609.00	\$534,022.40
Total	\$1,537,564.80	\$828,086.00	\$2,365,650.80

The approved 2026 TPL operating budget includes gross funding of \$744,000, including \$496,000 to provide the base service level and \$248,000 for the expansion of the service in 2026. The base service level is included as part of the

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base operating funding from the City. The expansion of the service is funded through donations received through the TPL Foundation. The support from donations for the service expansion covers both 2026 and 2027 (\$496,000 in total). Continuation of this service expansion beyond December 31, 2027 is contingent upon approved funding, either through base operating funding from the City or donations through the TPL Foundation, to be considered as part of future operating budget submissions. The increase to the contract for North York Community House to provide these services remains conditional upon budget approval.

The Director, Finance & Chief Financial Officer 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 by 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 Torontonians with a low income.

DECISION HISTORY

At its meeting on June 23, 2025, the Library Board approved the [Financial Empowerment Service – Award of Contract](#) report, awarding a contract to North York Community House, with a total potential value of \$1,537,546.80 (excluding HST), inclusive of the base term and two optional one-year extensions. TPL also maintains a separate contract with WoodGreen Community Services for delivery of similar services at one other location.

ISSUE BACKGROUND

The Financial Empowerment Service was developed to provide customers with a low income with financial counselling supports delivered by expert agency service providers in TPL branches. 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.

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.

TPL launched a pilot at two TPL locations in 2022, supported by funding by the TPL Foundation, and later expanded the service in 2025 to an additional three branches with additional TPL Foundation support. In 2026, this was established as a base service level with funding to provide these services being included in the base operating budget from the City.

COMMENTS

The contract between TPL and North York Community House was approved by the TPL Board in June 2025 for a total value of \$1,537,564.80. The contract was to provide Financial Empowerment Service at four TPL branches; two full time offering service 5 days per week and two part time sharing 5 days per week. The

contract permits TPL to alter, add to, or delete any of the deliverables within the approved scope of work.

TPL subsequently requested pricing from both North York Community House and Woodgreen Community Services as organizations providing Financial Empowerment Service at TPL to expand services to three additional branches with service provided full time at one branch and part-time at two branches. It was determined that the proposal from North York Community House offered the best value and therefore it is being recommended to proceed with amending its contract to include these expanded service locations. Board approval of this contract amendment is required as the amendment to the previously approved contract will result in expenditures that exceed the City Librarian's delegated authority, in accordance with the Financial Control Policy.

2025 Service Results

In 2025, TPL's Financial Empowerment Service delivered more than 1,225 one-on-one financial counselling sessions and offered over 20 programs to 216 participants. During the year, customers accessed more than \$2.8 million through the processing of approximately 3,247 tax returns and benefits applications. Since the service launched, customers have accessed over \$6.1 million through more than 6,024 filings.

Participant feedback shows strong satisfaction and impact:

- **97%** were very satisfied with the service
- **92%** would recommend this program to others
- **91%** accessed the help they needed
- **90%** felt comfortable and supported when speaking with the Financial Empowerment counsellor
- **85%** learned a new concept or skill
- **85%** increased awareness of resources available in their community
- **78%** reported greater confidence in planning and making financial decisions

2026 Service Expansion

In 2026, TPL identified three additional branches in Scarborough and Etobicoke to improve geographic access, bringing the total number of locations offering Financial Empowerment Services to eight.

North York Community House has been selected as the service provider for these three additional locations. Subject to approved funding and/or continued TPL Foundation support, the proposed contract increase will enable service delivery at all seven locations served by North York Community House through 2030.

CONTACT

Pam Ryan; Director, Service Development & Innovation; Tel: 416-393-7133;
Email: pryan@tpl.ca

Marco Cuoco; Director, Finance & Chief Financial Officer; Tel: 416-397-5946;
Email: mcuoco@tpl.ca

SIGNATURE

Moe Hosseini-Ara
City Librarian