



To: The Affordable Housing Committee
City of Toronto, c/o Chair- Councillor Mammoliti & Members of the Committee
Date: May 20, 2009

Re: Housing Opportunities Toronto Action Plan (HOT)

Thank you for this opportunity to speak to the HOT Plan as a Board member from Homefree–Affordable Housing for Youth. Homefree applauds the City of Toronto for taking this leadership role to develop a policy framework, including some directions and targets. A Plan is very important since it sets out the vision and need for funding from the City, Province and the Federal government.

Homefree Affordable Housing For Youth is a non-profit, charitable organization that was formed as a partnership between the Children’s Aid Society of Toronto, the Catholic Children’s Aid Society of Toronto (CCAS), and Pape Adolescent Resource Centre a multi-service organization which works with 400 youth annually who are current and former wards of CCAS of Toronto and CAS of Toronto.

Homefree was incorporated in 2003 with the mission to create housing solutions that are affordable and safe for youth aged 16 -25 who are transitioning out of child welfare care. We know that affordable and supportive housing will provide greater stability for these youth and more successful outcomes, including higher levels of education attainment, which currently lags for youth leaving care.

Young people “aging out of child welfare care” who are 18 and older are at greater risk of homeless because they have no more provincially funded residential care after age 18, and they have no financial safety net or case management supports after their 21st birthday. Any City plan regarding affordable housing should integrate the housing needs of these vulnerable youth.

To give a sense of the scope in Toronto of these needs, in 2007 - **2,420 youth wards 16** and over were already supporting themselves, living independently or would be shortly by age 21. [Attached: Homefree Fact Sheet and Pamphlet].

Research has shown that this group of youth leaving child welfare care bear a greater risk for:

- homelessness and shelter use
- unemployment
- receipt of social assistance
- early pregnancy/parenting
- involvement with the criminal justice system
- mental health related problems

As the HOT Plan outlines, it is more cost-effective to provide housing than to pay the very high costs of failing to provide housing solutions: e.g. costs such as institutional care, or emergency services, shelters.

We were pleased that the HOT report included a number of references to youth and youth wards and their housing needs:

- **“As many as 100,000 young people will enter the housing market for the first time” over the next 10 years, On Pg 5**

-“Many other vulnerable groups require assistance to find suitable housing...including...”Victims of violence, low income families with children, **youth leaving child welfare care**”. On Pg 13.

“Youth said that good, stable, affordable housing made it easier to go to school and have a quiet place to study, build a healthy lifestyle, search for and maintain employment, plan for the future, feel good about the present and be optimistic about the future”. – Quote by Marion Audy from the CCAS of Toronto and a Board Member of Homefree Page 13

Homefree and its supporters including former youth wards want to ensure that the HOT plan and implementation includes some targets and priority for youth leaving care. The implementation of this plan, through vehicles such as RPFs and use of City revolving funds and surplus lands will shape whether or not there are concrete outcomes focussed on youth and youth leaving care

Recommendations:

1. Increase your targets for new , TRULY affordable rental housing and housing allowances within the 10 year plan to closer reflect the long waiting list for social housing, and the scope of poverty and need in our city. (TRULY affordable is recognized as 30% of household income).

2. We recommend that youth leaving child welfare care in Toronto aged 16 and over be included in all the mechanisms and all the City targets outlined in the City’s report: a priority groups within the city’s targets outlined on page 15 such as:

- Assist households by increasing amount of supportive housing

- Help households with high rent burdens by creating new affordable housing opportunities
 - Improve housing for 120,000 households by repairing and revitalizing Toronto's rental housing stock and social housing
 - Assist 10,000 households through the creation of new affordable rental homes
 - Help households remain in their home or purchase one by reducing the cost of homeownership for low income owners and moderate income renters.
- (257,000 households the target -Page 42)

3. a) Increase allocations of future Housing Allowances to youth aging out of child welfare care, Background: In 2007-2008 the City allocated 75 Housing Allowances for youth leaving care who were in school, in training programs or employed. These allowances are for five years, and provide \$350 reduction in rent. For an apartment with a rent of \$900, this means the young person pays \$550 of their \$765 allowance on rent, leaving about \$55 a week to live on, unless they have a part time job to supplement their . While this program has helped a number of youth (especially youth with roommates) , very few allowances were available, youth had very few options of approved buildings, and the allowances still did not result in truly affordable housing. We recommend that the City advocate that the current Housing Allowances are extended and not expire in 2013 – otherwise 1500 households will have rents go up and face economic evictions including youth, and others including women served by the VAW sector and S2H referrals.

b) We recommend that Homefree, CAS, CCAS and other child welfare organizations and youth aging out of child welfare care in Toronto get input into the design of a new program. Suggestions would include the following:

- allow youth to stay 'in situ' in their current housing is it adequate and safe, as well as providing other options of approved apartments for the youth to select from.
- deepen and increase the HAP allowance to move the rent to closer to 'truly affordable' rents at a level of \$300-380. a month. (e.g. an allowance of \$450 to 600. Even at current level of \$350 a month maximum allowance, some youth not receiving the maximum and their struggles to pay rent and basic needs continue).
- maintain a stable affordable housing subsidy that doesn't change monthly as youths' income varies frequently in one year.
- advocate that the Province not include OSAP as income as calculation for subsidy/income.
- ensure landlords uphold the Ontario Human Rights Code re equal access to accommodation and the Toronto Housing Charter.

4. Support for the new Toronto Housing Charter and ensure the Ontario Human Rights is upheld by landlord partners with City

This is a positive development in the City to make explicit the intention to live up to the Ontario Human Rights Code and enshrine access to housing in the City's housing agenda, programs, processes and public meetings.

This should assist with programs such as the Housing Allowance program as well as other programs. In our experience with the HAP program, a number of youth reported experiencing discrimination when applying for housing after being approved for the HAP

subsidy. They were told by landlords that they didn't want to rent out an apartment to a young person. With the Charter, the City would play a more active role in ensure that Landlord partners were upholding tenants, or applicants right to equality in accommodation.

5. We recommend that the City plans that include affordable housing on surplus properties, inclusive zoning, or TCHC revitalization projects (e.g. Lawrence Heights) and new developments (West Donlands Waterfront) include a number of unit allocations for special needs groups such as youth leaving care and young parents with no fixed address. We advocated for a number of units in the Chester Village site to go to youth , but were not successful. In future redevelopments or revitalizations we urge the City to be open and flexible in providing mixed housing, that may include some units, or a floor for youth housing.

6. We urge the City to continue to support and expand if possible the resources to the Housing First Policy for City land to allocate some city land, and provide resources for it to be rezoned as residential where possible. Include housing for youth in the plans for the surplus land.

7. City to partner with community groups and advocate across Ministries (Housing, Health, Child and Youth Services, Corrections) to ensure that funds to develop *affordable housing for groups such as youth leaving care include program operating and funds for tenant supports and other support services.*

8. We recommend that the City increase supports towards the prevention of homelessness for groups such as youth, and youth aging out of child welfare care. The Streets to Homes (S2H) program provides targeted resources to people who are visibly homeless or panhandling, but doesn't provide the same level of resources and policy supports to prevent homelessness for groups at risk. S2H has an array of tools such as outreach workers, housing allowances, and city protocols such as fast-tracking Ontario Works at its disposal to help homeless people secure housing and income. However, the City doesn't provide similar resources to help those at risk of homelessness: those precariously housed, those paying high rents, or those who are transient but not on the street.

One youth complained that unless they are "sleeping on a bench" they cannot access S2H or other supports to get an affordable apartment. Youth who are visibly homeless or who use the City's emergency youth shelters are the tip of the iceberg of youth housing needs. They continue to struggle with situations of poor housing, high rents, couch surfing with friends or acquaintances, and live in a cycle of frequent moves. Some focus needs to go 'upstream' to prevent homelessness of youth.

9. We recommend that the City develop an in-depth consultation regarding homeless services and homelessness prevention services in 2010 instead of proceeding with a 3rd Street Count in 2012.

Toronto needs to engage with the community to integrate the various funding received for homelessness from the City, Province and Federal government and join with the

community to develop a strategic plan and new Community Plan as required for previous SCPI/HPI funding..

This kind of consultation with homeless service agencies, community services, child welfare services, and individuals who have experienced housing problems and homelessness could review needs and gaps in more depth than the Street Count, and make recommendations to improve services. This process would also put the City in a good position to make recommendations to the Federal government which is reviewing the final 3 years of the Housing Partnership Strategy.

Thank you for this opportunity. A 10 year Plan is an important opportunity to shape the kind of City we will all live in, and who is included in our plans makes a huge impact on many peoples future and their opportunities for well-being, stability and participation in City life.. We hope youth are a key cornerstone in an enhanced plan.

We hope you will consider our recommendations.

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Affordable housing for youth

Homefree is a charitable organization that is working to develop affordable housing solutions for youth who are leaving child welfare care in Toronto

Youth Leaving Child Welfare Care: Unequal Chances & Housing Gaps

- 2,420** The number of youth Wards 16 years of age or older who are supporting themselves, or will be by age 21. (Total from CAS-T & CCAS-T Toronto – March 2007)
- 18** The age that youth Wards welfare must find their own housing. Some youth can receive independent allowance available only up to age 21. (Ontario funding/regulations)
- 21** The age that youth Wards must support themselves completely with no more living allowances, residential supports or counselling. (Ontario funding/regulations)
- 30%** Percentage of gross income defined as “affordable” for monthly rent cost (CMHC Core Housing need)
- 56%** Youth Wards receiving independent living allowance live on incomes 56% below the poverty line. (**\$9,180** - Annual income for Crown Ward receiving living allowance vs. **\$20,778** -Toronto Poverty line for a single person; National Low income cut off – LICO:2005)
- 67,000** Number of households on waiting list for social housing in Toronto in 2006. No priority access for youth leaving care.

Sample Toronto Housing Budget for Youth Wards

Budget 1

- \$ 765** Monthly living allowance for eligible Crown Wards (CAS-T and CCAS-T)
- \$ 726** The average rent for a bachelor apartment in Toronto (CMHC:2005)
- \$ 39** Funds remaining for other basic needs. (\$9.75 per week)
- 94% of income spent on housing**

Budget 2

- \$ 765** Monthly Living allowance
- \$ 480** Room for rent or shared apartment
- \$ 245** Funds remaining for other basic needs. (\$61.25 per week)
- 63% of income spent on housing**

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Unequal Supports: Youth Leaving Care Lack Parental Safety Net

44% of youth in their 20s remain living with parents or have returned to live with their parents (Statistics Canada refers to these youth as 'Boomerang kids'). The reasons include: high cost of post-secondary education and debt load, delayed marriage and delayed formation of families. Some of these youth can rely on parents to provide first and last months rent, or co-sign leases for a first apartment.

In contrast to typical youth in the general population, when youth leave child welfare care by age 21, they cannot return if they face serious set-backs in their pathway to adulthood and independence, such as a loss of employment, loss of housing, debts from student loans. The abrupt push for child welfare youth to become independent from 18-21 with insufficient supports including housing is alarming because of the difficult challenges that many of these youth have faced in their lives. Their placement in to child welfare care may have included: abuse, neglect, abandonment, death of a parent, and other traumas and stresses.

Unequal Outcomes: The Risks for Youth Leaving Care

In Ontario, nationally and internationally the research is building regarding the unfair risks and poor outcomes facing youth leaving care.

- Leave school before completing post secondary education
 - Become a parent at a young age
 - Become dependent on social assistance
 - Unemployment or under-employment
 - Being incarcerated or involved with the criminal justice system
 - Experience homelessness (6,000 youth in Toronto aged 16-24 use emergency shelters annually)
 - Have mental health problems and higher risk for substance abuse
- ("Youth Leaving Care - How do they Fare", Laidlaw Foundation, 2005, Anne Tweddle)

The Solution: Affordable Housing is an Opportunity to Invest in Youth

We can make a difference in the lives of these youth. Housing that is safe, supportive and affordable that is accessible to youth leaving care is an essential foundation towards more positive outcomes. Our goal is to develop a pilot project with 50-70 units of housing accessible to these youth in a mixed income housing development.

Help Us Build Housing Solutions for Youth Leaving Care

Partnerships with the CAS-T, CCAS-T, private donors, foundations and government funders are necessary to achieve our goals. We plan to engage with all levels of government, community and business partners so that youth leaving care will have access to safe, affordable and supportive housing. This housing is a key solution to provide these youth with the strongest possible foundation as they leave child welfare care, and to support them to reach their individual goals.

To find out more about **Homefree – Affordable Housing for Youth** and how you can assist our project call Ann Fitzpatrick at 416 924-4646 ext.1-3482, or E-mail: amfitzpatrick@torontocas.ca

OUR PLAN

Youth from care need safe, affordable housing so that they can finish school, get good jobs and become self-sufficient, contributing members of society.

Unfortunately, the housing they need is simply not there.

We plan to create 50 units of affordable housing for youth from care, with rents in the \$350-400 range.

This housing will be developed with market rents included so it is a mixed income community.

Supports for the youth will be part of the housing plan.

We need your help so we can build housing solutions for youth!

HELP US BUILD

Together, we can fund the cost of architects and consultants to develop housing that is truly affordable for these youth.

YOUR financial contribution will help by:

- funding the costs of developing housing, such as proposal development, architectural designs and planning/zoning work
- assisting with the cost of purchasing land for housing
- providing staff and supportive services in the housing

Together, we can provide these youth with support we once received from our parents, and invest in successful long-term solutions, instead of costly social assistance programs.



Do you remember being 17?

Did you have to worry about where you were going to live?

Did you finish high school?

Did you have financial support from your family to go to college or university?

Did you have a place to come home to for holidays, or in the summers between school terms?

Well, not all youth have these advantages...

Homefree Non-Profit Housing Corp.:
Affordable Housing for Youth
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Charitable Registration #: 86957 8104

FACTS

Youth wards leaving child welfare care must find housing at age 18, and must exit care by age 21.

2,420 youth wards aged 16-21 were either supporting themselves or will be by age 21. (CCAS and CAST March 2007)

Youth wards receiving child welfare independence allowances up to age 21 receive \$765 per month. (CCAS and CAST)

The average cost of a bachelor apartment in Toronto is \$726. The average cost of a room is \$450 to \$550.

Youth face many problems securing safe, affordable housing including discrimination from landlords and lack of affordable housing.

RISKS

Every day in Toronto, there are approximately 500 youth who stay in emergency homeless shelters and up to 2,000 homeless youth a night in Toronto.

40-49% of homeless youth have had previous involvement with the child welfare system.

In addition to homelessness, youth leaving care face other risks:

- Fail to graduate from high school
- Few attend college or university
- Higher unemployment
- Receipt of social assistance
- More contact with justice system
- Become young parents
- Risks of mental illness or addiction

These RISK factors have high SOCIAL and ECONOMIC costs.

There are SOLUTIONS.....

SOLUTION

SAFE, AFFORDABLE HOUSING will provide youth from care with:

- The first permanent home they have ever had
- A safe, affordable and supportive independent living opportunity
- A foundation on which to achieve their goals and build more stable lives so they can meet the challenges of daily living in Toronto

GOVERNMENT POLICIES and FUNDING are needed to create housing solutions and support youth leaving care.

Homefree is a non-profit, charitable organization working to develop affordable housing solutions for youth who are leaving child welfare care in Toronto. Partners are: Children's Aid Society of Toronto (CAST), Catholic Children's Aid Society of Toronto (CCAS), and Pape Adolescent Resource Centre

Youth leaving care face many RISKS.....