



STAFF REPORT ACTION REQUIRED

2013 Year-End Report on Housing Stabilization Fund

Date:	April 2, 2014
To:	Community Development and Recreation Committee
From:	General Manager, Employment & Social Services
Wards:	All
Reference Number:	

SUMMARY

As part of the 2014 budget process, Council directed Toronto Employment and Social Services (TESS) to report back on the utilization and projected expenditures of the Housing Stabilization Fund (HSF), including the findings of a consultation with community agencies and an update on the number of ineligible applications, reviews requested and staff-identified funding strategies.

Council previously directed the use of a portion of Community Homelessness Prevention Initiative (CHPI) funding to establish the Housing Stabilization Fund (HSF), which provides assistance to Ontario Works (OW) and Ontario Disability Support Program (ODSP) clients in obtaining and/or retaining their housing, or relocating to more appropriate or affordable accommodation. This report provides an update on HSF spending from January to December 2013, including ineligible applications and appeals data, issues raised during the consultations conducted with stakeholders and improvements to the delivery of the HSF. It is recommended that funding levels for the HSF be re-examined through the 2015 budget process.

RECOMMENDATIONS

The General Manager of Toronto Employment and Social Services recommends that:

1. City Council direct the General Manager of Toronto Employment and Social Services to re-examine HSF funding levels through the 2015 budget process and address future funding strategies for the Housing Stabilization Fund based on two years of experience with the allocation of the fund; and
2. City Council request the General Managers of Toronto Employment and Social Services and Shelter, Support and Housing Administration to include an update on

the use and role of the HSF in the report on the status of implementation of the Housing Stability Service Planning Framework that is scheduled to be provided to the Community Development and Recreation Committee in early 2015.

Financial Impact

There is no financial impact associated with this report in 2014. Funding of \$27.957 million for the Housing Stabilization Fund (HSF) is provided in the 2014 Operating Budget for Toronto Employment & Social Services (TESS). TESS will carefully monitor expenditure levels throughout the year and will report back to City Council through the quarterly variance process on any major variances to budget. Future funding strategies for the HSF will be examined through the 2015 budget process.

The Deputy City Manager and Chief Financial Officer has reviewed this report and agrees with the financial impact information.

Equity Impact

Low-income Torontonians, many of whom are from equity seeking groups, regularly access financial supports (including HSF) from TESS. This includes people experiencing homelessness, the working poor, youth, seniors, Aboriginal People, and other vulnerable groups. This report discusses the utilization and expenditures of HSF, which assists with housing, prevents evictions and allows OW and ODSP clients to retain their housing or relocate to more appropriate or affordable accommodation.

DECISION HISTORY

At its meeting on October 30, 31 and November 1, 2012, City Council adopted "*Changes to Provincial Funding Approaches for Homeless Prevention and Social Assistance Programs: Implementation Strategies and Issues*." The report provided an overview of provincial changes to several homeless prevention and social assistance programs administered by the City and outlined an implementation strategy to help meet the City's long-term strategic goals, while maintaining services to vulnerable residents wherever possible.

<http://www.toronto.ca/legdocs/mmis/2012/ex/bgrd/backgroundfile-50494.pdf>

At its meeting on January 15 and 16, 2013, City Council adopted "*One-Time Provincial Grant Funding to Support Transition to the Community Homelessness Prevention Initiative (CHPI)*." The report made recommendations regarding additional one-time funding from the Ministry of Community and Social Services (MCSS), for the purposes of assisting with the transition to the CHPI in 2013. The report also authorized the General Manager of Toronto Employment & Social Services to make the necessary changes to the Housing Stabilization Fund to reduce the impact of provincial funding reductions on the City's social assistance clients.

<http://www.toronto.ca/legdocs/mmis/2013/bu/bgrd/backgroundfile-54985.pdf>

At its meeting on May 7, 8 and 9, 2013, City Council adopted *"Implementing the Housing Stabilization Fund: Update on Progress to Date."* The report provided an update on the Housing Stabilization Fund (HSF) during the first quarter of 2013, describing the implementation of HSF, including establishing eligibility criteria, promoting awareness and measuring outcomes. It also discussed TESS' initial experience with HSF and the steps that TESS planned to take to modify it to better meet the needs of clients. The report additionally outlined next steps for improving HSF, including a recommendation to provide details on a housing allowance using unallocated CHPI funds.

<http://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-57328.pdf>

At its meeting on October 8, 9, 10 and 11, 2013, City Council adopted *"Housing Stabilization Fund: Updates and New Housing Allowance."* The report provided an update on HSF utilization in the first two quarters of 2013, outlined the steps undertaken by TESS to successfully increase the take up of HSF and recommended the establishment of a time-limited housing allowance program to assist homeless and at-risk seniors. Unallocated CHPI funding of \$3.7 million was used to establish the new housing allowance.

<http://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-61340.pdf>

ISSUE BACKGROUND

In 2013, there were considerable changes in the area of housing and homelessness prevention services in Toronto. In response to the elimination of the Community Start-Up and Maintenance Benefit (CSUMB) and the consolidation of programs into CHPI, TESS and Shelter, Support and Housing Administration (SSHA) implemented the HSF in January 2013. As a result of these changes, it was understood that 2013 would be a transitional year and HSF would be modified based on experience.

Due to these changes, and the speed with which the HSF was designed and implemented, there was limited time to communicate the new HSF program to residents and community organizations. In turn, initial demand for the fund in the first quarter of 2013 was lower than anticipated, based on original projections.

Reflecting the understanding that 2013 was a transition year with respect to implementing the CHPI and associated changes, in the second quarter of 2013, based on feedback from community organizations and from the division's initial experience delivering HSF, a number of important changes were made to the Fund. These included better external and internal outreach and communication to social assistance clients and community agencies, improved training of TESS staff, as well as revised eligibility criteria and asset levels to increase access to the Fund. TESS staff provided approximately 50 presentations to community agencies on the changes to the Fund.

These changes led to an increase in both the number of eligible applicants and average benefit issuances (see Attachment 1). The average monthly number of applications in the first quarter of 2013 was 1,778, increasing to an average of 4,135 applications for the remainder of the year, while the average monthly benefit amount issued increased from \$445.00 to \$619.00.

It should also be noted that because TESS had limited time to establish the HSF, the technology to support the program was developed quickly. Staff have recognized the need to enhance the capabilities of the technology in order to improve data capturing and reporting. Therefore, ongoing refinements have been and continue to be made to better convey, review and analyze the data on HSF utilization.

In response to changes to HSF funding levels for 2014, as part of its approval of the City's 2014 budget, Council directed staff to report back on the HSF:

That City Council request the General Manager, Toronto Employment and Social Services, to report to the Community Development and Recreation Committee in April 2014 regarding the Housing Stabilization Fund (HSF) utilization and projected expenditures; such report to include:

- a. consultation with community agencies who assist and refer individuals to the HSF on the current operation of the HSF including the asset level requirement, eligibility requirements, any barriers to eligibility or the application process;*
- b. the number of appeals received and processed and the reasons for appeal;*
- c. the number of ineligible applications and reasons for ineligibility; and*
- d. staff-identified funding strategies to address any unmet need*

This report responds to this request.

COMMENTS

The City of Toronto plays a central role in providing housing stability for low income Toronto residents. SSHA is the division with the primary responsibility for overseeing, funding and delivering a range of housing, homelessness prevention and other related services designed to help people find and keep permanent housing. However, the City also administers income supports, employment initiatives, public health supports, recreation and childcare programs, and creates new affordable housing through other City divisions, all of which contribute to housing stability. TESS is responsible for a number of these services, including income supports, employment initiatives and financial supports to improve housing stability through the HSF.

In December, 2013, City Council adopted the 2014-2019 Housing Stability Service Planning Framework, which guides the planning, management and delivery of SSHA's full range of housing and homelessness services over the next five years. The HSF supports three of the Strategic Directions in the Service Planning Framework, including: (1) Preventing Homelessness, (2) Supporting the Transition to Housing, and (7) Strengthening Partnerships and Coordination.

The City defines housing stability as "having a place to live that is affordable, safe, secure, healthy, comfortable, and located in a neighbourhood of choice as well as being able to

access and keep housing as one's needs change over time." The HSF allows OW and ODSP clients to obtain and/or retain their housing, or relocate to more appropriate or affordable accommodation which helps them improve their overall housing stability.

As HSF is provided to OW and ODSP clients, the City's caseload numbers provide a context within which the HSF is operating. Between December 2012 and December 2013, there was an 8% decline in the City's OW caseload, representing just over 8,000 cases. This decline, in part reflecting the impact of the Workforce Development Strategy, reduces City costs and the pool of potentially eligible OW applicants for the HSF.

HSF Funding

Based on the average monthly expenditures over the last quarter of 2013, TESS's 2014 Operating Budget for HSF is \$27.96 million. The Fund is financed principally through CHPI, which is provincial funding provided to the City to address homelessness prevention. As per Table 1, funding for the HSF in 2014 includes \$23.9 M from CHPI, plus an additional \$2.53 M in one time provincial funding and \$1.5 M in City funding.

Actual HSF expenditures in 2013 equalled \$25.1 million; \$3.5 million or 12.1% below the budget of \$28.5 million. As Table 1 below illustrates, funding for 2014 is lower than 2013 as a result of the end of one-time provincial funding initially provided by the province for 2013 and for the first quarter of 2014¹. It is anticipated that one-time provincial funding will expire at the end of 2014.

Table 1: HSF Funding 2013-2014 (\$ Millions)

	2013	2014
CHPI Funding	23.900	23.900
One-Time Provincial Funding	6.800	2.532
Property taxes	1.525	1.525
Sub-total	32.225	27.957
Total	31.525	27.957

Note: Unallocated CHPI funding of \$3.7 million in 2013 was used to establish the new housing allowance as per the report titled *"Housing Stabilization Fund: Updates and New Housing Allowance,"* adopted by Council at its meeting on October 8, 9, 10 and 11, 2013.

HSF eligibility criteria are based on Council's direction that the fund should be used to assist OW and ODSP residents to obtain or retain housing, or to relocate to more appropriate or affordable accommodation. As well, the HSF benefit amounts available to

¹ In December 2012, the Province announced a one-time grant to support the transition to CHPI, with Toronto's allocation \$12.3 million gross/0 net (\$9.8 million in 2013, \$2.5 million in 2014). In 2013, TESS applied \$6.8 million of the one-time funding to HSF.

families and singles are based on actual 'need' and not a prescribed amount (up to a maximum). Thus, neither the design nor the administration of the HSF has been determined by the level of available provincial funding.

Based on current HSF usage rates and monthly expenditures, which averaged \$2.3 million per month over the last 6 months, it is anticipated that the 2014 HSF budget will meet current program demand. Given this projection, and given the loss of the remaining one time provincial funding in 2014, it is recommended that the General Manager of TESS re-examine HSF funding levels through the 2015 budget process, building on 2 full years of monthly expenditure data.

Update on HSF Utilization

Responding to Council's request for information about the HSF, the following sections provide data about HSF applications and eligibility determination processes.

1. HSF Applications

In 2013, 42,554 applications were submitted for HSF, with 37,778 cases receiving assistance through the fund (89% eligible). The average amount received by a client from HSF was \$606. Reflecting TESS' overall caseload demographics, the majority of HSF applicants are singles and are currently housed. A small number of clients are homeless, including those moving from shelters to more stable housing.

The significant majority of clients requesting HSF required the funds for two reasons: to pay for necessary furniture when establishing a residence, or to pay last month's rent when relocating. Attachment 1 provides an overview of HSF take-up, expenditures, eligibility and other relevant data for 2013.

52% of all eligible clients requested HSF for to replace necessary furniture. Furniture was required either to establish a new home as people moved from a less satisfactory residence or from the street, or to replace existing furniture as a result of bed bugs, a flood or fire.

Issues related to bed bugs have of course become increasingly prevalent. It should be noted that HSF is not the sole program at the City to address bed bugs. Many City of Toronto divisions, agencies and boards have been involved in responding to bed bug issues and complaints, and in facilitating or ensuring effective control, including Municipal Licensing and Standards (MLS), Shelter, Support and Housing Administration (SSHA), Toronto Community Housing Corporation (TCHC) and Toronto Public Health (TPH). Thus, while HSF provides supports to clients to replace items that were removed due to bed bug infestations, effective bed bug prevention and control depends on cooperative efforts of all relevant parties, including the landlord, tenant and other stakeholders. Additionally, demand for responses to bed bug issues outstrips available resources.

Rental arrears are another common reason for accessing HSF. A number of options are available for Toronto residents to address arrears. TESS has processes in place to avoid rent

arrears; for clients with chronic arrears, TESS can issue rental payments directly to landlords. Repayable, interest-free loans are also available from the Toronto Rent Bank Program (funded through CHPI and the Repaid Loan Fund) for eligible low income tenants in imminent danger of losing their homes due to rental arrears who receive under 50% of their household income through OW or ODSP.

2. HSF Eligibility Determination

Overall, 89% of all applicants were eligible for the HSF and 11% ineligible. The number of ineligible applications decreased after changes were made to HSF in spring 2013. Also, with the introduction of new eligibility criteria, anyone found ineligible in the first part of 2013 was contacted and reassessed based on criteria changes.

A total of 4,776 OW and ODSP clients were ineligible for HSF in 2013, with the most common reason that the client was not in imminent danger of being evicted. In the first quarter of 2013, an average of 449 clients monthly were deemed ineligible, while an average of 381 were found to be ineligible for the remainder of the year under the revised criteria.

Table 2 below provides the statistics on ineligibility reasons for OW and ODSP clients applying to HSF.

Table 2: OW and ODSP Clients - HSF Ineligible Reasons	
Reason	# of Cases
Stable housing (no immediate eviction pending)	2,007
Not moving to more affordable housing	874
Failure to Provide Documentation	781
Income in Excess of eligible level	530
Multiple Reasons	379
Assets in Excess of eligible level	205
Total	4,776

The first two reasons account for approximately 60% of all ineligible cases. With respect to stable housing, the intent of the Fund is to support families and individuals who must move because of specific circumstances (e.g. domestic violence or an imminent hazard related to an individual's current housing (fire, flood, bed bugs). Similarly, the fund is intended to support clients moving to more affordable accommodation. There may of course be other unique situations where individual and family moves are supported through the Fund.

3. HSF Eligibility Reviews

Applicants found ineligible and those who were eligible but who dispute the level of benefit they receive can request reviews. In 2013, a total of 554 clients (1% of all applicants) requested a review of their eligibility decision. There was an average of 46 review requests per month. Of these, 53% of the initial ineligibility decisions (295) were overturned and

47% upheld (259).

As with any similar program where eligibility is based on a range of criteria, including need, income and assets, a review process is required to ensure appropriate decisions have been made.

When a client is deemed ineligible for HSF, they are mailed a letter and have the option of requesting verbally or via mail that their eligibility decision be reviewed. Based on the information available, a TESS Supervisor initially reviews the decision, which may include a request to the client for additional information. Taking into account all relevant information, the Supervisor upholds or overturns the initial decision within 1-2 days. Where required, a TESS Office Manager may further review the case. Wherever possible, the HSF caseworker then contacts the client by phone to advise them of the outcome of their review.

Currently, the most common requests for reviews are for furniture replacement and reimbursements. With respect to reimbursements, in certain cases, people have made payments (e.g. for moving costs) and, after the fact, requested reimbursement of those payments through the HSF. In many cases, the client would not have been eligible and so expenses are not reimbursed. Specific circumstances are taken into account such that clients can be assisted who face immediate and serious issues (e.g. client loses accommodation).

In other cases, a decision has not been rendered rapidly enough to address the client's immediate need (e.g. to move quickly to secure a new apartment). If the client was eligible, then their expenses will be reimbursed.

Administering the HSF is a complex process. While TESS has made significant changes to the Fund, issues raised through the consultations and by individual clients point out areas for further improvement to the Fund's administration. Thus, the following section of the report speaks to the feedback from consultations and the ongoing improvements to program administration that will be made.

Consultations With Key Stakeholders

In response to Council's motion, TESS undertook a series of consultations with a range of stakeholders to obtain input on the HSF. The list of individuals, groups and organizations consulted with is provided in Attachment 2.

Over 200 voices (including 25+ social assistance clients) were heard through in-person discussions, learning sessions, online feedback and public consultations. Stakeholders provided input on elements of the HSF that work well, but also identified challenges and made suggestions for improvement.

Many stakeholders acknowledged the positive steps undertaken by the City to address service needs previously delivered through CSUMB. The HSF was recognized as a critical program that provides essential support for low-income residents and needs to be sustained. Community organizations credited the City for stepping up to introduce the HSF on a short

timeline when the Province eliminated vital support for vulnerable residents. Overall, stakeholders were grateful for the existence of HSF as an added form of assistance, particularly given the eligibility and amount changes made by the City throughout 2013.

However, many people also raised important issues and concerns. Some of these issues were very general, related to the broader issues of poverty and the challenge of finding housing in Toronto. In particular, Torontonians face an increasingly unaffordable housing market, with rents rising faster than minimum wage or social assistance rates, as well as declining vacancy rates. There are increasing occupancy pressures in the emergency shelter system, with inadequate subsidized /social housing units available or new affordable housing being constructed to meet the demand.

At the same time, Toronto residents face poverty challenges in growing numbers. Toronto has a higher unemployment rate than the province or national rates, with even higher joblessness rates amongst youth and newcomers. Additionally, the changing nature of income and job precarity in the City has been well documented. It is against this backdrop that issues relating to program administration of the HSF have arisen.

Other issues were related to the delivery of the HSF itself. These included both perceptions of how the program works sometimes for some people, and their experience assisting people in applying. Some of the most common challenges identified during the consultations included:

- Consistency
 - HSF requests may not always be treated consistently nor policies applied unevenly with issuances varying across local offices.
- Timeliness
 - Due to the competitive nature of Toronto's housing market and the vulnerability of HSF clients, HSF eligibility decisions, as well as reviews where clients have been deemed ineligible, must be undertaken as quickly as possible.
- Access and Awareness
 - All OW and OSDP clients should be made aware of the existence of and criteria for the HSF. Stakeholders noted specific concerns relating to challenges faced by ODSP clients needing to access HSF.
- Communications
 - Stakeholders outlined concerns with the transparency of HSF decisions, which may not be communicated in sufficient detail, leading to confusion and review requests.

The consultations provided very important input with respect to how well the HSF is working. The following section outlines further changes to the administration and delivery of the HSF, drawing on these inputs.

Administrative Improvements to Delivery of HSF

The HSF is an important source of support for significant numbers of social assistance clients. The Fund was of necessity developed and implemented rapidly to address needs that had previously been met through the CSUMB. Substantial changes to the Fund have been made since its inception to respond to emerging issues and to address concerns raised by clients, by City Council and by stakeholders.

Based on feedback from the consultations highlighted above, and based on the division's ongoing experience delivering the HSF, further changes to the administration of the Fund are discussed here. They are intended to address the issues that clients and community stakeholders described through the consultations and to ensure that the HSF is accessible, that eligibility decisions are made promptly and communicated clearly and consistently, that review processes for clients who have been deemed ineligible are well understood, and that decisions are rendered as rapidly as possible and communicated clearly and consistently.

Streamlining and Improving Access to the HSF

Through the consultations, it was noted that not all clients are aware of or made aware of the HSF.

Currently, the information available about HSF on TESS' website is limited. This information will be updated and increasing detail provided about eligibility criteria, the review process and program policies. This information will be posted by May 2014.

However, there are also systemic issues related to the initial provision of information about OW program benefits in general. With respect to addressing this broader issue effectively and making clients aware of different programs and benefits, including the HSF, TESS will consult with clients to obtain their input as to how such essential information can be communicated most effectively.

The HSF is available to clients on both OW and ODSP. However, as was noted consistently in the consultations, access for ODSP clients has been complicated by the fact that primary responsibility for case management rests with ODSP workers while TESS staff at the division's offices manage eligibility for the HSF. There have been challenges associated with TESS staff contacting ODSP clients to obtain verifying documentation and subsequently connecting with ODSP caseworkers when questions arise.

Working with ODSP staff, TESS will address this issue by streamlining the application for HSF for ODSP clients. Beginning in mid June 2014, all ODSP clients will apply for the HSF through the division's Application Centre. The aim is to decrease the length of time it takes to process claims for ODSP clients and improve access to the Fund. This will be accomplished by directing all ODSP clients to the Application Centre, providing a single and centralized line of contact.

Improving Consistency of HSF Delivery

As noted in the consultations, issues were raised with respect to the consistent application of HSF policies. To that end, TESS is taking a number of steps to better ensure uniform application of HSF eligibility criteria and consistent application of policies. This includes further training for caseworkers and changes to the staff structure. In each office, a small team of HSF experts will oversee the process of eligibility determination, promoting greater uniformity. These staff will also work together to identify emerging issues and develop and share best practices and ideas for improvement.

Vulnerable individuals can have significant difficulties accessing many programs, including programs like the HSF. Recognizing this, the Specialized Program for Interdivisional Enhanced Responsiveness (SPIDER) is being developed within Social Development, Finance and Administration and will be launched in the second quarter of 2014. TESS is providing the funding for the program. Amongst other roles, SPIDER will develop a training module to ensure staff understand their duties in relation to vulnerable individuals and provide and promote a positive and supportive service environment. TESS will strive to provide this training to front-line staff, with the goal of ensuring improved sensitivity to clients' unique needs.

Ensuring Timely and Transparent Decisions

Under the OW program, TESS has a set of Customer Service Standards to inform residents' basic expectations for service delivery. While HSF is not delivered under the OW program, TESS is implementing similar service standards for HSF applications and eligibility reviews across all local offices.

The eligibility review process has been strengthened since the Fund's inception. However, further improvements, based on input from the consultations and TESS' experience will be made to current processes to increase transparency and consistency. These include:

- Clearer and more detailed information on reasons why clients have been deemed ineligible will be made available
- Standard timelines for decisions (2 days) will be established to ensure clients receive outcomes from the review process in a timely fashion
- Staff will proactively and promptly advise clients of review outcomes by telephone wherever possible.

These changes will improve consistency amongst offices but also provide service standards that clients can depend on and expect.

Additionally, in partnership with other City divisions, information about services and supports will be developed for distribution to residents that are found ineligible for HSF, providing them with alternate options to assist them (e.g. furniture banks).

To illustrate the reasons clients apply for HSF, a number of case studies are outlined (see Attachment 3). As previously noted, 89% of requests of the Fund were approved in 2013.

CONCLUSION

As a result of meaningful and constructive input from stakeholders, ongoing refinements to HSF have been made that will help to make it a more transparent and effective fund. TESS will continue to pursue changes to the Fund that enhance its ability to serve eligible residents on social assistance.

While the projected 2015 budget for HSF of \$25.4 million is lower than 2013 or 2014, TESS will be re-examining the role of the program as part of the City's overall housing stability services which are guided by the 2014-2019 Housing Stability Service Planning Framework and exploring funding opportunities as part of the 2015 budget process.

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ATTACHMENTS

Attachment 1: HSF Expenditures and Utilization, 2013
Attachment 2: Organizations Consulted
Attachment 3: Case Studies
Attachment 4: HSF Eligibility Criteria / Amounts

Attachment 1 - HSF Expenditures and Utilization, 2013

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTALS
Applications*	1711	1673	1951	3825	5114	4337	4702	4259	3840	4221	3769	3152	42,554
Eligible	1211	1251	1525	3399	4710	3983	4285	3892	3503	3875	3371	2773	37,778
\$ Issued	\$440,791	\$655,987	\$814,159	\$1,851,900	\$3,058,934	\$2,747,836	\$2,975,485	\$2,727,788	\$2,536,029	\$2,801,131	\$2,383,645	\$2,070,476	\$25,064,161
Avg Issuance	\$407	\$460	\$468	\$558	\$640	\$650	\$646	\$631	\$641	\$617	\$613	\$605	\$606 (avg.)
Reviews	72	67	75	52	56	38	29	36	25	25	56	23	554
Eligible Request Reasons													
Essential Furniture	498	678	890	1630	2259	1971	2230	2096	1854	2117	1851	1651	19,725
Rent Deposit	444	521	570	1017	1256	1137	1262	1147	1103	1337	1109	1031	11,934
Rent Arrears	107	172	212	371	631	536	485	457	449	456	378	316	4,570
Moving/Storage	3	9	10	159	421	410	487	482	424	490	404	332	3,631
Hydro/Fuel Arrears	31	47	59	143	214	175	145	141	125	135	145	86	1,446
Unit Prep/Shelter Support**	0	0	0	0	5	1	208	3	3	3	2	9	234

* includes OSDP applications

** includes unit preparation for bed bug treatment and pay-directs for clients' rent due to a provincial technical error in May 2013.

Note: The total number of eligible request reasons is higher than the number of eligible cases as clients are able to access HSF for multiple reasons.

Attachment 2 – Organizations Consulted

This list includes organizations that attended and/or deputed at TESS' public consultation in March 2014, groups that attended larger consultations, submitted written statements on the HSF or arranged stand-alone consultations.

AIDS Committee of Toronto
CAMH
Centre Francophone de Toronto
Children's Aid Society
City of Toronto – Shelter, Support and Housing Administration
Eva's Initiatives
Family Residence
Fife House
Fred Victor Centre
Good Neighbour's Club
Parkdale Community Legal Services
Homes First
Legal Aid Ontario
Ontario Coalition Against Poverty
Out of the Cold
Prisoners HIV/AIDS Support Action Network
Red Door Shelter
RENT
Rental Housing Advisory Committee
Robertson House
Salvation Army
Seaton House
Shelter Provider Reference Group
Social Planning Toronto
South Etobicoke Community Legal Services
Streethaven
TESS Client Advisory Group
TESS Legal Clinic Advisory Group
Toronto HIV/AIDS Network
Toronto People with AIDS Foundation
Women's Residence
Woodgreen Community Services
Youth Outreach & Intervention
Youth Without Shelter

Attachment 3 – Case Studies

The following are case studies of a number of OW and ODSP clients that applied for the HSF.

CLIENT PROFILE 1

Miss M is a 54 year old single woman receiving ODSP and living in Toronto Community Housing.

Monthly Income and Expenses

- ODSP \$735
- TCHC Rent \$139
- No other source of income or financial help available

HSF Request

- Miss M experienced a flood in her apartment caused by a radiator leak. Due to flooding, numerous items in her apartment were damaged and/or ruined. Miss M provided verification of the flood and damage by Toronto Community Housing (TCH).
- Request for funding to replace: Linens, towels, carpets, shoes in closet, bathroom mats, box spring/mattress

Total Amount Requested: \$400

Total Amount Eligible & Received: \$400

Impact of HSF

Based on the criteria set out in the Housing Stabilization Fund policy, Miss M was eligible to receive the amount of funding requested in order to replace the items in her apartment that were damaged.

Without the availability of the Housing Stabilization fund, Miss M would be unable to replace these essential items required for her daily living.

CLIENT PROFILE 2

Mr. I is a 41 year old man receiving OW, who resides in subsidized housing.

Monthly Income and Expenses

- OW \$359.10
- TCHC Rent \$128
- No other source of income or financial help available

HSF Request

- Mr. I had previously been issued HSF to purchase a new bed due to a bed bug infestation at his home.
- Two months later, Mr. I requested HSF for other household items (e.g. vacuum, TV).
- Mr. I was denied this request because he did not meet the HSF criteria.

Total Amount Requested	\$860
Total Amount Eligible & Received	\$0

Impact of HSF

Mr. I had been issued HSF in the past to replace a bed due to bed bug infestation. He was advised of his ineligibility based on his request.

Mr. I was sent a letter stating his ineligibility and advised of his right to request a review of the decision. He chose not to request a review of this decision.

CLIENT PROFILE 3

Mr. C is a 54 year old man receiving ODSP.

Monthly Income and Expenses

- ODSP \$1133
- Monthly Rent \$800
- Mr. C is self-employed and his income fluctuates. Monthly average of \$300.

HSF Request

- Mr. C has requested assistance with rental arrears in the amount of \$800.00
- He stated that he has had difficulty paying his rent on time as he had been using his ODSP to pay down debts related to his business and a student loan.
- A pay direct to landlord has been put in place for the full amount of Mr. C's rent to ensure he will not be in rental arrears again.

Total Amount Requested	\$800
Total Amount Eligible and Received	\$549.38

Impact of HSF

Mr. C had requested \$800.00 to pay his rental arrears. However based on his income and assets at the time, Mr. C was only eligible for \$549.38.

It was agreed that Mr. C would use some of his available income toward his arrears to meet this need.

Attachment 4 – HSF Eligibility Criteria / Amounts

Eligibility Criteria

The HSF provides assistance to Ontario Works (OW) and Ontario Disability Support Program (ODSP) clients in obtaining and/or retaining their housing, or relocating to more appropriate or affordable accommodation. Benefit amounts are based on actual 'need' and not a prescribed amount (up to a maximum). Income and asset levels are considered.

From March to October, 2013, changes were made to better serve HSF clients. These included communication improvements such as plain language Q+A documents, presentations to community agencies, and letters / flyers sent to clients.

2013 CHANGES TO HSF:

March 2013

- HSF now allowed for individuals:
 - Released from correctional facility
 - Released from long-term care facility

April 2013

- HSF now allowed for individuals that received a CSUMB issuance in the last 24 months
- HSF maximum eligibility amounts increased to \$1,600, \$2,000, \$3,000 total
- Moving/storage costs added to benefit list
- Letter sent to all clients issued or denied furniture previously regarding increased amount

October 2013

- Asset level increased to \$2500 for OW/ODSP recipients, regardless of family size
- Temporary Care Policy updated to include HSF eligibility (and vice versa)

January 2014

- Furniture Rate Chart created for staff use to ensure consistency when issuing funds (specifically beds)

Eligibility criteria for HSF is directed towards 5 target groups:

1. Clients relocating due to domestic violence or imminent health hazards (flood, fire, bedbugs)
2. Clients in imminent danger of eviction
3. Clients with energy cost arrears
4. Homeless clients relocating to permanent housing from Emergency Shelters or Streets to Homes, or the street
5. Clients moving to significantly improve their housing stability (e.g. reduced/affordable rent, change in family size)

Amounts

1) Last Month's Rent, Rental, Energy Arrears, Moving/Storage:

Singles/Couples	up to \$800
Families with Adult Dependents	up to \$1000
Families with Children	up to \$1500

2) Household Furnishings:

Additionally based on need, family size, available income and assets, allocations are up to:

Singles/Couples	up to \$800
Families with Adult Dependents	up to \$1000
Families with children	up to \$1500