

Attention: Community Development and Recreation Committee

RE: Housing Stabilization Fund – Deputation

If you were to cut the Housing Stabilization Fund (HSF), it would be a direct harm to the citizens of Toronto. Currently, social assistance is inadequate to meet the needs of those who are struggling to make ends meet. Working with clients within our clinic has allowed us to experience the difficult choices persons living on social assistance are forced to make. For example, clients are often forced to decide between paying for a meal and paying for their monthly shelter expenses. Not enough is currently being done to serve people who are in a crisis to prevent them from ending up on the streets of Toronto, especially when children are involved. There are no measures taken to prevent children from ending up in undesirable living conditions that can have severe implications on their social development and future economic opportunities.

We have noticed that the majority of clients we see at our clinic spend their social assistance cheques towards paying for rent and are left with very little means to pay for basic needs such as food, clothing, and toiletries. The HSF can provide support in crisis situations where clients have rental arrears and are struggling to keep their housing. As social assistance is not enough to prevent people from falling through the cracks and ending up on the streets, the HSF can be a simple measure to prevent this from becoming a reality. It costs more for the city when someone ends up on the streets than it does to pay a lump sum amount to keep them in their homes. (Report: The State of Homelessness in Canada, 2013).

The HSF has provided support to clients at our clinic who have impending arrears or are in the need for furniture. However, we have noticed that if a client were to navigate the system on their own they are unable to access this fund as they would be denied on grounds that are not clear. The accessibility of this fund has not been sufficient to allow clients to advocate for their own needs. The process is undoubtedly complicated and non-transparent causing clients to use community agencies and other resources as a means to access funds that should be their right. Thus, agency resources that could be used in providing more vital social services is instead trying to rectify the lack of consistent processes and passing of misinformation from Ontario Works' and Ontario Disability Support Program workers to their clients. The necessary fund needs to have a process that is more accessible and transparent for clients to access from social assistance offices rather than regularly needing assistance from outside agencies.

According to Social Planning Toronto, only 27, 000 people were assisted last year with the HSF. This does not show a lack of need, but a failure to disseminate funds that could possibly keep many families from losing their homes and live in conditions that serve to promote dignity and self-worth. These kinds of conversations about cutting social services brings to light the apparent lack of political will to invest in the people of this country and further exposes the appalling state of the deteriorating social safety net. There needs to be more funds put into social assistance,

such as restoring the Community Start-Up and Maintenance Benefit (CSUMB), so instead of focusing on whether or not they will lose their home, they can focus on working and contributing to the Toronto community.

The accountability to the people of this country is slowly degrading as more and more people are becoming dependent on social assistance and are not provided adequate support to maintain a level of dignity and break the cycle of poverty. If people are unable to save money while on social assistance, they have no means of improving their situation. Rather, the social assistance system becomes a perpetuating force that keeps people dependent on the very same system. By not putting more investment into financial assistance, by virtue, the system creates people who stay on social assistance and cannot move forward in life and become labeled as a “burden” on the tax payers.

Without the HSF clients can find themselves living on the streets, living in shelters, or forced to potentially take illegal actions in the struggle to survive and make ends meet. Thus, the HSF can be a preventative measure for people ending up in the criminal justice system. Statistics show that it is actually more expensive to have people involved in the criminal justice system than it is to provide preventative measures. By putting more money into social assistance rather than policing we will see less people in the streets forced to take actions that put other members of the community at risk. It can actually create safer communities.

The HSF has the potential to stimulate economic growth as it can allow people on social assistance to recover from crises. This can provide more financial flexibility to purchase and buy goods and in turn fuel the Canadian economy. The ideology of cutting social services to put money toward economic growth is blatantly not true, as people are not able to work when they do not have a permanent stable address. There needs to be a push to invest in the citizens of Toronto as a whole in order to stimulate further growth and well-being. We need a better social safety net that actually provides support rather than maintaining the conditions of poverty. Cutting the HSF is a mistake that will lead to further risking the lives of the most vulnerable populations of Toronto, children and the elderly.

Writing from the social work division at Community and Legal Aid Services Programme (CLASP), we request that you keep this deputation in mind and consider the harm and impact that cutting this fund will have on tremendous amounts of people, as well as the affliction of not keeping the process transparent that will escalate homelessness, while increasing poverty and poor mental and physical well-being of those from a city who has stated their commitment to serve its citizens.

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