



Housing Action Now

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Housing Stabilization Fund

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Re: CD 28.1 2013 Year-End Report on Housing Stabilization Fund

Thank you for the opportunity to speak with you today. I am here today speaking on behalf of Housing Action Now (HAN). HAN is a city-wide network of tenants, residents and community groups that works to advance the human right to stable and affordable housing.

First we want to commend the City of Toronto for introducing the Housing Stabilization Fund (HSF) in 2013 in response to the provincial government's decision to eliminate the Community Start-Up and Maintenance Benefit (CSUMB). However we remain concerned about the cuts to the HSF budget, the reduced numbers of people assisted under HSF compared to CSUMB, and the large number of people whose applications were denied in 2013. The HSF is an essential support for people living in poverty, struggling with housing problems and experiencing or at risk of homelessness.

We recently requested and received information from the provincial government (included in submission) showing that 51,400 people in the city of Toronto received assistance from CSUMB in 2012. In comparison, the City staff report shows that 37,778 people were assisted under the HSF in 2013. That's a drop of 13,622 people being assisted in just one year.

Clearly there is no reason to imagine that the need for the HSF would be dramatically different from the level of need in 2012 under CSUMB. Social assistance rates have remained abysmally low while housing, food, transit and other basic costs continued to climb.

One of our questions is who has lost out in the shift from CSUMB to HSF? It's a difficult question to answer from the staff report. According to our data from the provincial government, about one-quarter of CSUMB recipients were ODSP recipients compared vs. three-quarters who were OW recipients. There's no comparable data in the report on the HSF. We understand that single individuals make up the biggest group of HSF recipients, as was the case under CSUMB. But we can't tell how single parents who made up 24% of CSUMB recipients have fared under the HSF.

Only a small number of people accessing the HSF are homeless. Yet the number of people using emergency shelters in the city is on the rise. The question is why aren't people who are homeless accessing the HSF? Is it an issue of awareness? Is it insufficient to meet their needs? Were more homeless people accessing CSUMB compared to the numbers using the HSF? Can we improve the HSF to better support people to move from homelessness to stable housing?

For individuals who are successful in accessing the HSF, the amount of support, on average, is lower under the HSF compared to CSUMB. Under HSF, the average amount of support was \$606 in 2013, and \$714 for the last 6 months of 2013 compared to the CSUMB average of \$780 in 2012.

We note from the staff report that 4,776 people had their HSF applications denied in 2013, and only a small number, 554, asked to have their applications reviewed. We were especially struck by the high percentage of people who were successful in accessing the HSF on appeal. Over half of the people (53%) who asked for their applications to be reviewed were successful in accessing the HSF on appeal.

How many more people would have received assistance if they had appealed? Is it a question of having strong advocates in their corner that makes the difference? Certainly this high success rate on appeal tells us that changes are needed in the assessment process to ensure access to this essential fund. We also recommend that more detailed monthly reports be provided regarding the appeal process including the number of reviews, number of overturned decisions on applications, number of applications with overturned decisions by reason for change in the original decision. This information should be used to improve the assessment process and access to the HSF.

We are glad to see that changes are being made to improve the HSF application process for ODSP recipients which was a clear problem. We are hopeful that this change will increase access to the HSF. The staff report refers to further training for TESS caseworkers. We would like to see that ODSP workers also receive this training. This may involve a matter of coordination with the Province.

There is a need to do more work to improve the HSF and open access to this essential fund. To that end, we recommend that the City reinstate the \$4.3 million cut to the HSF and broaden access to this essential fund. We also recommend that the City establish a City-community advisory committee to monitor, report and make changes to the HSF to eliminate barriers and increase access to the fund. The advisory committee would include City staff, community organizations from across sectors, and people who have lived experience of struggling with housing issues. The HSF is a program in development. Bringing people together from the community will help to make this a better program which is essential to people struggling with housing issues.

Lastly, we are concerned about the future of the HSF. Staff have recommended that funding levels be re-examined in the 2015 budget process. Our concern is that due to budget constraints, we might see further cuts to critical programs and services like the HSF. We're here today to say that we need your support. We need to work together to make sure that does not happen. Ensuring access to the HSF is one small part of the work we need to do together. It is one part of a bigger picture of ensuring safe, decent and affordable housing for all.

Toronto CMSM - Ontario Works Cases in receipt of Community Start-Up and Maintenance Benefit, Calendar Year 2012

	2012/Jan	2012/Feb	2012/Mar	2012/Apr	2012/May	2012/June	2012/July	2012/Aug	2012/Sep	2012/Oct	2012/Nov	2012/Dec
Ontario Works:												
Cases in receipt of CSUMB	3,377	3,342	3,477	3,007	3,403	3,127	3,006	3,298	3,162	3,275	3,440	3,316
CSUMB expenditures (100% costs)	\$2,549,324	\$2,539,114	\$2,719,342	\$2,277,181	\$2,606,833	\$2,385,903	\$2,347,132	\$2,647,005	\$2,509,640	\$2,622,009	\$2,715,881	\$2,715,881
Average cost per case	\$755	\$760	\$782	\$757	\$766	\$763	\$781	\$803	\$794	\$801	\$789	\$819
Case Characteristics												
Age Group												
21 and under	412	418	371	350	382	375	318	399	367	356	387	346
22 - 24	363	364	327	330	417	349	318	361	330	336	324	337
25 - 34	1,101	1,039	1,112	957	1,116	981	994	1,079	1,024	1,058	1,069	1,031
35 - 44	731	732	831	670	741	674	688	710	701	757	818	752
45 - 54	532	549	560	473	505	510	476	511	498	504	563	575
55 - 64	212	210	243	204	209	221	189	225	220	235	247	263
65 and Over	26	30	34	24	33	17	23	13	23	29	31	11
Total	3,377	3,342	3,477	3,007	3,403	3,127	3,006	3,298	3,162	3,275	3,440	3,316
Gender												
Male	1,763	1,720	1,748	1,435	1,646	1,504	1,383	1,498	1,445	1,508	1,617	1,554
Female	1,614	1,622	1,729	1,572	1,757	1,623	1,623	1,800	1,717	1,767	1,823	1,762
Total	3,377	3,342	3,477	3,007	3,403	3,127	3,006	3,298	3,162	3,275	3,440	3,316
Family Structure												
Singles without children	2,148	2,177	2,207	1,879	2,135	1,887	1,793	1,972	1,907	2,017	2,149	1,998
Couples without children	87	91	101	73	91	91	76	67	62	75	67	87
Couples with children	281	229	290	218	257	260	227	242	220	214	245	248
Singles with children	862	845	879	837	919	888	909	1,017	973	969	979	983
Total	3,377	3,342	3,477	3,007	3,403	3,127	3,006	3,298	3,162	3,275	3,440	3,316

Source: CSUMB Expenditures - Form 5 Subsidy Claims

- Ontario Works cases in receipt of CSUMB are estimates.
- December's CSUMB amount has been distributed between November and December.
- Ontario Works CSUMB expenditures are 100% costs, i.e., include both provincial and municipal share of costs.
- A case refers to a single individual or a family unit on social assistance (e.g., a family on social assistance is counted as one case).

Toronto CMSM - Ontario Disability Support Program Cases in receipt of Community Start-Up and Maintenance Benefit, Calendar Year 2012

	2012/Jan	2012/Feb	2012/Mar	2012/Apr	2012/May	2012/Jun	2012/Jul	2012/Aug	2012/Sep	2012/Oct	2012/Nov	2012/Dec
ODSP:												
Cases in receipt of CSUMB	933	938	966	891	976	945	1,011	1,081	985	1,050	1,176	1,217
CSUMB expenditures	\$680,783	\$686,291	\$706,389	\$661,579	\$723,636	\$714,351	\$768,836	\$810,085	\$762,730	\$808,435	\$889,024	\$937,172
Average cost per case	\$730	\$732	\$731	\$743	\$741	\$756	\$760	\$749	\$774	\$770	\$756	\$770
Case Characteristics												
Age Group												
21 and under	24	26	17	18	27	23	25	18	25	20	28	24
22 - 24	28	28	27	29	28	29	24	40	34	38	24	32
25 - 34	125	140	158	130	145	145	166	167	169	169	163	179
35 - 44	211	212	231	184	227	186	216	246	185	223	280	269
45 - 54	323	313	311	300	303	325	345	334	333	350	366	415
55 - 64	204	189	196	201	229	220	209	247	207	225	276	271
65 and over	18	30	26	29	17	17	26	29	32	25	19	27
Total	933	938	966	891	976	945	1,011	1,081	985	1,050	1,176	1,217
Gender												
Male	532	515	502	470	550	517	543	599	546	559	638	690
Female	401	423	464	421	426	428	468	482	439	491	538	527
Total	933	938	966	891	976	945	1,011	1,081	985	1,050	1,176	1,217
Family Structure												
Singles without children	764	739	775	689	776	744	794	850	778	816	917	952
Couples without children	38	47	43	47	36	45	35	53	40	58	54	53
Couples with children	41	44	38	49	46	48	62	48	59	60	58	56
Singles with children	90	108	110	106	118	108	120	130	108	116	147	156
Total	933	938	966	891	976	945	1,011	1,081	985	1,050	1,176	1,217

Source: SDMT/SABIS-Pay Detail cube

- A case refers to a single individual or a family unit on social assistance (e.g., a family on social assistance is counted as one case).