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Deputation by claude wittmann Motion to overhaul "portable" housing benefit and allowance programs Planning and Housing Committee, September 22nd, 2020, Item 16.8

Thank you for the opportunity to speak. I am claude wittmann, transman, ODSP recipient with a PhD, able to work part-time and also an independent artist. I came close to homelessness during the last 5 months. i am speaking today from this long experience of urgency, which our Councillor Bailão witnessed and supported, from sharing of my neighbours' and from anecdotal reports from people living in encampments. I am now gratefully (1) rehoused, and a recipient of the Toronto Transitional Housing Allowance program (TTHAP). I am here to suggest deep and immediate changes of all portable housing benefit programs, including TTHAP and the Canada Ontario Housing Benefit (COHB).

Portable housing benefits currently allow this City to tap into funding from other levels of government and they are enthusiastically used to replace social housing. This happens even when social housing stock might be available (2) and despite the fact that this city would have the power to make more social housing available (3) and to build more in the near future (4) which i whole heartedly hope will happen.

In truth, clients' experience tell a story of disempowerment in which these programs largely do not compare with Rent-Geared-to-Income (RGI) units.

In process, the programs are centered on lengthy bureaucracy (5); deemed inaccessible by a lot of clients (6), adding to the discrimination already faced in the rental market (7), in reverse order of what would be supportive (5), and not really portable (8). A lot of people abandon.

In concept, they download the responsibility to create social housing onto the shoulders of financially and socially vulnerable individuals who have to negotiate with less and less regulated private landlords - housing workers can help with that but it would be an illusion to think that they can turn familiarly discriminating and greedy landlords offering shaky tiny less than appropriate units into safe housing.

The programs also download this City's budgetary uncertainty onto these same vulnerable house seekers: applicants have to take financial leaps of faith (COBH recipients have to renounce their application for a future RGI unit; TTHAP applicants have to sign leases and move before they know if and how much subsidy they will get; they have to choose housing with knowing that their future rent will be used to determine eligibility but how exactly is not disclosed). Finally, the subsidies are budget-tied and never bring rent down to truly affordable levels and there is no long term financial commitment by the City; no housing security. TTAHP will end in 2024. Homelessness after that?

I could share more details to support each statement.

In short, portable housing benefits are not safe housing.

I suggest that this Committee brings a motion to City Council that will direct staff to

report back to Planning and Housing Committee in January 2021 on the clients' experience of its overhauling of portable housing benefit and allowance programs, including the Toronto Transitional Housing Allowance Program (TTHAP) and the Canada Ontario Housing Benefit (COHB), so that clients feel empowered with long term housing security, ideally with the promise of a Rent-Geared-to-Income (RGI) unit when the program ends, through a transparent, accessible and empowering process that tests income but not future rent, and officially confirms entitlement and subsidy amounts *before* clients start their housing search,

- with transparency including a disclosure of the target groups, of the rules of the program, of samples of application forms, of the methods and parameters used to calculate the subsidy, with no misleading estimations/calculators and,
- accessibility acquired through a reconsideration of what can serve as proof of Canadian status, and of the requirement of a Notice Of Assessment for the previous year from the Canada Revenue Agency.

⁽¹⁾ Note: I am just exercising my right to housing for which nobody should be inclined to feel grateful.

⁽²⁾ The 2019 Fourth Quarter Status Report on Audit Recommendations: Opening Doors to Stable Housing by Shelter, Support and Housing Administration (SSHA) shows that at the end of 2019, there were 920 rentable vacant Rent-Geared-to-Income (RGI) units in TCHC buildings. Victoria Gibson, in her August 13 article "<u>City's count of people housed during COVID sparks frustration</u>" in the Toronto Star, however reported that only 326 individuals out of a total of 1,570 homeless individuals housed between March and August 2020 were housed in RGI units. Of course, RGI units are regulated by very specific rules, including the "local priority rules" that define access to them, but this City has taken the authority to adjust these rules and it could have decided to house more people in RGI units. Instead, it housed a majority of them using housing allowances.

⁽³⁾ For example by fast-tracking the repairs of all non-rentable RGI units.

⁽⁴⁾ This City is establishing a process to acquire land and has been asking staff to develop a process for expropriation of land too (see: <u>Feasibility of Acquisition or Expropriation of 214, 218, 220, 222, 224, 226 and 230 Sherbourne Street</u>). This is amazing. What if we were to build 100% social housing on these lands as well as on the shovel ready Housing Now sites?

⁽⁵⁾ With TTHAP, there is a serious problem with transparency (the program is not described on the website of the City; the target groups and application process, which can only happen through referrals, are not transparently explained to applicants and parameters of decision are used that are not disclosed specifically; who has the authority to decide eligibility and subsidy amount is not clear either). Then, there is a problem with length and order of things. My application involved more than 300 email exchanges. The applications can only start when one has secured housing and obtained a promise to rent by the landlord and then it take 4 to 6 weeks to be processed by the City and the Province which manages the subsidies when approved. This means that applicants have to sign an unaffordable lease and move into their new unit before knowing if and how much subsidy they will get. Not all applications get approved and some can get approved at the City level but then not at the Province level. This type of unsafe risk taking in a discriminating context only enhances trauma.

- (6) For individuals with less access, having to provide a passport, birth certificate, PR card or Refugee Claimant Form as proof of Canadian status is very demanding. If OHIP cards or any other photo ID cards were accepted, that would already make things easier. The necessity of having filed last year's tax return is also a serious barrier.
- (7) Reports of discrimination against TTHAP, OW and ODSP recipients are in "<u>Calling Home: Exploring</u> <u>Homelessness in our City</u>" by Dixon Hall (2019). One specific point of discrimination is the moment when house seekers have to ask their prospective landlord to sign the "Intent to Rent form" which discloses the need for governmental support to cover rent, and the fact that the support has not been approved yet! A lot of landlords decline.
- (8) COBH recipients can move all over the Province, but they are re-assessed when moving, with new Average Market Rent (AMR) and new local priority rules that can drastically change their subsidy amounts or even their eligibility. TTHAP recipients can only move inside the GTA and have to re-apply if they move. This definitely makes moving risky.