



The Fight for HSF Justice: Victories and Ongoing Struggles: Part 2

July 7, 2017

The Housing Stabilization Fund (HSF) has undergone significant changes in the last 8 months, with the latest set of policy shifts coming into effect on July 4. These developments result from the challenge posed to the discriminatory and arbitrary administration of the fund by Toronto Employment and Social Services (TESS), especially following the outrage spurred by Laura Bardeau's case last year. OCAP has written two reports (one of them co-authored with the South Asian Legal Clinic of Ontario) documenting the problems with the HSF policies and the fund's management. The reports outlined concrete demands for policy shifts, and on account of their widespread endorsement, TESS was forced to act.

However, as might be expected, not all of their actions represent a positive outcome for HSF applicants. This document provides an assessment of the changes to determine what we've achieved and what still needs to be fought for.

Important Victories

- **Discriminatory income testing has been eliminated:** The practice of subtracting applicants' disability, employment, and child support benefits from HSF entitlements has been eliminated. Similarly gone is the unfair asset requirement that forced most HSF applicants to deplete their assets well below what was allowed to them under the OW and ODSP acts before qualifying for the HSF.
- **HSF policy is now publicly available on City website:** This greatly increases the ability of applicants and their advocates to fight TESS' historically arbitrary decision making.
- **Definition of those considered homeless widened:** The definition of 'homeless' has been updated to include those who are temporarily staying with friends or family. This brings the definition closer to reality and consequently should increase access to HSF.
- **Furniture funds now issued at the maximum amount:** Arbitrariness in issuing essential furniture funds has been removed since applicants can now get the maximum amounts as a flat-rate: \$800 - singles/couples, \$1000 - families with adult dependents, \$1500 - families with children.
- **Identities of Decisions Review Committee members released:** The composition of this final appeals review body was previously unknown.



A mass delegation of over 50 people marches to City Hall in October 2016 to demand an end to discriminatory HSF policies.

Improvements with Caveats [Continuing Problems and new Clawbacks]

- **Bed Bug Policy:** The previous policy of limiting replacement furniture to beds is now changed. Flat-rate funds of \$250 for singles/couples and \$300 for families are issued for 'soft furniture,' along with funds for mattress encasements (\$45 Twin, \$60 Double/Queen).
Problems: The unjustifiably low prior flat-rates of \$300 for twin beds and \$500 for double beds remain. Funds for replacement furniture are detached from need and attached instead to arbitrary flat-rates.
Clawbacks: Funds for bed-bugs can now only be issued once every 24 months as opposed to once every 12 months. Additional restriction of applying within 30 days of treatment introduced.
- **Access to moving funds:** Quotes from moving companies are no longer needed. Flat-rates of \$350 for singles/couples and \$425 for families introduced.
Problems: The flat-rates are unreasonably low and do not reflect the cost of moving.
Clawbacks: People who are homeless are now ineligible to access moving expenses, only those who are currently housed qualify.

Regressive Changes

- **Coverage for children in temporary care cut by 30%:** Children in temporary care were previously entitled to access funds up to a maximum of \$800. As of July, this maximum has been reduced to \$560. It must be noted that TESS did not have council approval to amend the benefit unit maximums.

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Unresolved Issues: The City Must

- **Accommodate disability related needs:** If someone, for instance, needs a specialized bed that costs more than the flat-rate amount or must incur additional moving costs resulting from disability-related needs, those needs should be accommodated. HSF policy must include the language of providing funds to meet 'health, welfare and/or safety needs,' as was the case with the CSUMB.
- **Stop penalizing applicants for paying costs upfront:** Currently if someone is in a situation where they end up paying emergency costs upfront (through borrowing or using up their basic needs allowance), TESS will refuse to pay them the HSF, even if they are eligible. This holds true even if there are delays in decision making on TESS' end.
- **Eliminate requirement to move to cheaper housing:** In a city with ever-rising rents the policy imposes the increasingly impossible requirement of moving to a place with lower rent.
- **Return \$10 million of HSF surplus money to homeless programs:** TESS has underspent the HSF budget every year since its creation. The city siphoned nearly \$10 million of this surplus money away from homeless programs and into its general reserves, in violation of provincial CHPI rules.
- **Ensure sufficient budget to address emergency housing needs:** Add \$15 million to the HSF to replace money lost to the CSUMB cut.

Failure to Adhere to Approved Process

At its meeting on December 13, 2016, City Council adopted the [following motion](#):

“City Council direct the General Manager, Toronto Employment and Social Services to revise the Housing Stabilization Fund eligibility policies to:

- eliminate the requirement for a separate income test to establish eligibility for the Fund;
- change the criteria for the replacement of furniture as a result of bed bug infestations to include soft furniture in addition to beds; and
- implement flat rates for the issuances of essential furniture and moving costs.”

The schedule and methodology to be used for implementing the changes endorsed above was outlined by TESS in its background report dated December 12,



Laura Bardeau spurred a public fight for #HSFJustice last summer.

titled [Clarifying current criteria and proposed changes to the Housing Stabilization Fund \(HSF\)](#), and submitted to Council as background information. In it, TESS promised to eliminate the discriminatory secondary income test for HSF eligibility as of December 15 and design and implement the changes identified in sub-points b and c by the second quarter of 2017 following “a series of consultations with stakeholders (clients, community agencies)” that will “help determine the specific needs of clients related to essential furniture and moving costs.”

While TESS followed through on its commitment to eliminate the income test, the consultations were never organized. It instead opted to simply notify ‘stakeholders’ of changes to the HSF policy. This was the case with changes to the bed-bug policy identified in sub-point b in the motion when stakeholders were sent an email on March 30 announcing changes to the policy that would come into effect on April 3. A similar process was repeated for changes to policies underlying sub-point c of the motion, whereby a poorly organized ‘information session’ notified stakeholders of changes merely 3 business days before the policies came into effect.

For More Information:

- [Toronto Robs from the Poor: The Misuse of the Housing Stabilization Fund](#), April 25, 2017.
- [City gives homeless budget the slip](#), Now Magazine, April 19, 2017.
- [The Fight for HSF Justice: Victories and Ongoing Struggles](#), November 29, 2016
- [Left in the Lurch: The Destabilizing Reality of the Housing Stabilization Fund](#), October 8, 2016.