

**OBSTACLES TO SECURING AND MAINTAINING
HOUSING**

FOR RECIPIENTS OF ONTARIO WORKS

AND THE ONTARIO DISABILITY SUPPORT PROGRAM

Report of the forum
Held March 11, 2003

Report prepared by the Social Planning Council of Ottawa

INTRODUCTION

In November 2000, the Social Planning Council held a public forum entitled "The experience of people with disabilities in Ottawa and the Ontario Disability Support Program (ODSP)" in order to discuss the limitations of this program. Community workers and recipients reported that recipients of financial support programs, such as Ontario Works (OW) and ODSP, face many obstacles in securing and retaining housing, raising the risk of homelessness. The Social Planning Council of Ottawa and Housing Help held a forum and two focus groups as a means to identify these obstacles. The forum, which took place on March 11 2003, brought together representatives from community and government service providers. Recipients of OW and ODSP participated in the two focus groups.

The goal of the forum and focus groups was to provide an opportunity for people directly involved in the OW and ODSP process to share their experience. This report is based on the information gathered from the forum and focus groups.

The forum was co-chaired by:

- **Alex Cullen, Councillor:** City of Ottawa (Bay Ward)
- **Donna Lee Holley:** ODSP recipient

Forum participants included:

- **Liz Burle:** Pinecrest Queensway Community Health Services
- **Velvet Embleton:** Shepherds of Good Hope
- **Heather Tarnai-Feel:** Action Housing,
- **Susi Gruda:** Pinecrest-Queensway Community Health Services
- **Gabby Horan:** Ottawa Reg. Landlords Association
- **Jane Hueston:** Community Legal Services
- **Lisa Jamieson:** Canadian Mental Health Association
- **Karen Kettleton:** City of Ottawa, Employment and Financial Assistance
- **Françoise Lagroix:** Ottawa Community Housing Corporation
- **Marie-Josée Legault:** Social Planning Council
- **Bob MacDonald:** Housing Help
- **Marilyn Mills:** Pinecrest-Queensway Community Health Services
- **John Murray:** Employment and Financial Assistance Branch, City of Ottawa's People Service
- **Katharine-Robertson Palmer:** Housing Branch, City of Ottawa's People Service
- **Sharon Singleton:** Employment and Financial Assistance Branch, City of Ottawa's People Service
- **Dianne Urquhart:** Social Planning Council

Marie-Josée Legault wrote this report and Dianne Urquhart of the Social Planning Council of Ottawa edited the report.

HOUSING, ONTARIO WORKS AND ODSP – WHAT ARE THE OBSTACLES?

Forum and focus group participants identified the following as the key obstacles to securing and maintaining housing.

I Shelter allowance

Focus group members, as well as forum participants identified the low shelter allowance as being the most important barrier to securing housing. With the elimination of rent control in Ontario, the average rent has increased by approximately 10% per year. However, the shelter allowance portion of ODSP and OW benefits has remained the same. OW allocates \$325 for single individuals and \$511 for a family of two for shelter¹, while the average rent for a one-bedroom apartment in Ottawa is \$776². Clients cannot compete in such a market. Focus group members shared how they are obliged to accept substandard housing or share accommodations with individuals that may put their personal safety at risk. The low shelter allowance rate may also keep recipients in a state of prolonged homelessness since they cannot secure appropriate housing with the amount allocated and move out of shelters for persons who are homeless.

The OW and ODSP benefit rate is inadequate to meet basic needs of food and shelter. Recipients struggle to make ends meet, and must use more than the shelter allowance portion of their benefits to pay for their housing. This leaves individuals and families without financial resources to pay for groceries and utilities. When faced with an unexpected expense, recipients must decide what can be paid. Often times this leaves rent or hydro unpaid. As necessary as this decision may be for recipients, it places them at a very high risk of facing an eviction.

"I see people within their homes. There is a lack of food in all the homes. That creates a lot of mental health stress. What happens is that priorities change when it's time for the rent to come up. The money goes for snacks for lunch, Christmas gifts. This creates arrears in which people can't catch up."

Forum presenter

ODSP recipients face particular challenges attempting to secure housing since they receive their cheques at the end of the month. In addition, recipients who are in a shelter or a hospital until the middle of the month receive only a partial payment of their benefits. It is very difficult for individuals to find a landlord that will accept a partial payment of the first month's rent.

¹ Employment and Financial Assistance Branch, People Services, City of Ottawa

² CMHC, "Housing Market Outlook - Ottawa, Spring 2002) pg. 8

II Required documents to secure and maintain housing

In order to secure housing, OW recipients must present documents, such as an Intent to rent letter, to prospective landlords from their Employment and Financial Assistance (EFA) worker. Recipients may face discrimination from landlords since having to secure housing with an Intent to rent letter alerts landlords that the individuals are recipients of social assistance. Many landlords, reticent to rent to an OW or ODSP recipient, may choose to rent to someone else. This discrimination is even more prevalent when recipients are young.

Delays in obtaining the Intent to rent letter also create obstacles for recipients trying to secure housing. Recipients may lose potential housing by having to wait several days to receive this document. The waiting time varies depending on the EFA worker's ability to contact the landlord and confirm the information submitted by the recipient. As one focus member shared "*I call my worker to tell her that I need a letter so I can get this place. I went in a couple of times to the office, but they don't take you without an appointment. I called again and left messages. Eventually (the worker) got back to me but it was too late, the landlord had given the place to someone else*".

III Administrative errors

Since Ontario Works implemented the new Service Delivery Technology in every EFA Branch, there have been reports of technical complications and errors. When required monthly information is missing from a computer file, such as income statements, the recipient's file is automatically suspended. When a file is suspended, the recipient does not receive his benefits until the error has been rectified. Recipients are not informed of their suspended file until the day they are to receive their cheque. Most recipients live penny to penny. A delayed cheque puts them at a greater risk of rent arrears and evictions. Most often, the recipients are responsible to see that the problem is resolved. This means taking one or several days off from their community placement or employment, going to the EFA office and waiting to speak with their worker. From the experience of the focus group members whose files had been suspended in the past, the error was caused by their EFA worker misplacing their monthly income statement and not entering the data in their file.

"They lose documents like socks in a dryer". *Focus group member*

IV Information

Recipients and community service providers spoke of the lack of

comprehensible, recipient-oriented information. Focus group members shared that they must often rely on information heard from others in similar situations, which may or may not be accurate. It is essential for recipients to know and understand the information they are given in order to make proper decisions that will not jeopardize their benefits. Recipients are very concerned with the lifetime ban. Recipients receive considerable amounts of information during the intake process. As a result they may not remember benefits they are entitled to receive or their responsibilities. Lack of documentation in a language the recipient can read and comprehend, and a failure to communicate with illiterate or mentally ill recipients compounds the information barrier.

“They don’t give you a booklet that tells you: You are now on welfare, here’s what you have to do”. *Focus group member*

As an example, recipients who live in Social housing are often confused or ill informed regarding the monthly income verification form. Recipients are often not aware that the income verification form they send to the EFA office every month must also be sent to the Social housing registry. Recipients believe since EFA and the Social Housing registry are both City of Ottawa services one copy will suffice. This is not correct. The income verification form must be sent to both services. When an income verification form is not sent to the Social Housing registry, rent is raised to market rate. Recipients, unaware that this can be corrected by sending an income verification form to the Registry, become at risk of rent arrears, eviction, and homelessness. Since policies and procedures differ with each service or program, EFA and ODSP caseworkers are unlikely to be knowledgeable of what the Social Housing registry requires of its tenants.

V Evictions

Participants identified the inconsistencies and the lack of information within EFA and ODSP offices regarding the eviction process as a major obstacle. Currently, many recipients are not able to access potential resources to pay their arrears after receiving the initial *Notice to Terminate a Tenancy for Non Payment of Rent* (N4). An N4 notice is the first step in the eviction process. Arrears paid during this period avert further legal action and help recipients maintain a good relationship with their landlord⁴. Recipients are informed by their caseworker that they must wait to receive eviction papers from the Ontario Housing Rental Tribunal before arrears will be paid. This being one of the last steps in the process, an eviction becomes the likeliest outcome. Evictions, which can often be prevented, are very costly for both recipients and landlords. Recipients often lose all their possessions in the process and find themselves homeless. Landlords incur the cost of the legalities of an eviction, which can cost several hundred dollars.

VI Accessing ODSP benefits

Many individuals who are eligible for ODSP are kept on OW unnecessarily because the application process is long and complicated. Community workers shared that, too often, individuals who should qualify for ODSP benefits are denied because information is not exchanged properly between different social assistance offices (e.g. between ODSP and OW). This may lead to file errors and delays. In addition, individuals who have severe debilitating physical or mental illnesses may have a hard time meeting the many requirements; such as filling out complicated forms or attending to the required medical and administrative appointments. Individuals may appeal a decision, however, this process is lengthy and difficult. Individuals applying for ODSP, or those appealing a decision must continue to live on limited OW income and benefits.

“Recipients feel like they have to go through red tape”. *Forum presenter*

VII Rent-Direct

Although Rent-Direct is now available for ODSP recipients, it is not widely known. Recipients are not always informed of this option. For many ODSP recipients with mental illness or addictions, not having access to rent direct may place them at risk of being in arrears and subsequently evicted. For some, Rent-Direct provides an important option should they be hospitalised or stop taking their medication. Under those circumstances these individuals are assured that their rent will be paid. Unfortunately Rent-Direct is not available for all OW recipients.

VIII Community Start-Up Benefit

Many recipients shared their dissatisfaction with the Community Start-Up Benefit (CSUB). CSUB is a benefit that can be offered to recipients in order to cover the costs associated with the move to a new, permanent residence. Costs may include the purchase of furniture, kitchenware, curtains, etc. Although CSUB is granted to all OW recipients who demonstrate need and meet the eligibility requirements³, the benefit is largely unknown among OW and ODSP recipients in dire financial situations and may be difficult to access. Also, many recipients having received CSUB benefits need the money for other purposes, such as securing housing by paying the first or last month’s rent. This leaves them with little to purchase necessary household items. The utility of the benefit also suffers from non-uniform administration. The amount awarded may depend on the caseworker’s interpretation of the policy or of the recipient’s needs. This may lead to one recipient gaining sufficient funds to establish himself or herself in new housing, and leave another recipient without enough to get by.

³ <http://toronto.ca/socialservices/Policy/Csub.htm/Policy>

RECOMMENDATIONS FOR IMPROVEMENT

1. The Employment and Financial Assistance Branch should address evictions at the Notice to Terminate a Tenancy for Non Payment of Rent (N4) stage, and offer on-going training for caseworkers on the eviction prevention process.
2. The Employment and Financial Assistance Branch should offer clear comprehensible information that is recipient-oriented.
3. Local Employment and Financial Assistance and ODSP branches should schedule meetings twice a year with community service providers to clarify policies.
4. The Employment and Financial Assistance Branch should create a process in order to share information between EFA and the Ottawa Housing Registry, e.g. a single address for recipients to send monthly income verification forms.