



ACORN Members Demand AN INCREASE to the Housing Allowance for ODSP and OW Recipients



In 2006 the United Nations held a convention on the **Rights of Persons with Disabilities**. Article 28 states: “States Parties recognize the right of persons with disabilities to an **adequate** standard of living for themselves and their families, including adequate food, clothing and housing.”

“Adequate” does not include unhealthy and dangerous housing standards or negligent property owners.

Section 7 of the *Canadian Charter of Rights and Freedoms* “**guarantees the life, liberty and personal security of all Canadians.**”

ACORN MEMBERS DEMAND a housing allowance that guarantees ODSP and OW recipients’ **healthy** housing where they can **freely** choose a home that guarantees their **personal security** from violence and negligent property owners.

Pre and Post Budget Analysis

Below is a chart of housing allowance benefits both before and after the 2014 provincial budget. This data was provided by the *Income Security Advocacy Centre*. By comparing housing allowance benefits for OW and ODSP recipients, it’s clear to see that OW recipients received something of an increase in housing allowance while for ODSP it **REMAINED UNCHANGED** after the 2014 budget.

Case Type	Pre 2014 Budget	Post 2014 Budget	Increase in dollar amount
OW single person	\$376	\$376	0
OW Family w two children under 18	\$702	\$710	\$8 (1.55%)
ODSP Single Person	\$479	\$479	0
ODSP Family w two children under 18	\$886	\$886	0

Please note: Across the board, regardless of the family makeup on ODSP, the housing benefit after the 2014 budget provided absolutely ZERO housing allowance increase, while most OW recipients received a very small increase. Why did ODSP recipients receive no housing allowance increase at all? ACORN members find the OW increases are barely cosmetic, yet ACORN members are aghast that ODSP recipients across the board received no increase whatsoever in their housing allowance. This is not fair, not reasonable and not constitutional in that it hinders an ODSP recipient from the freedom to find reasonable housing that is safe and clean.

Regardless of the market, it is unfair and unreasonable to expect to find a one bedroom apartment for \$376 or \$479 or a three bedroom for a family of two children with \$710 or \$886 a month. For the sake of simplicity, let’s look at two markets: Ottawa and Toronto, Ontario’s two most populace cities. For the purposes of this analysis, the average one bedroom rent for these markets is based on rental research from both the City of Ottawa Public Health Department and the CMHC 2014 report on market rentals for Ottawa and the Greater Toronto Area.¹

Table 1

Location	OW Benefit for Single Person	Average Rent for One Bedroom Apt	Percentage increase required
Ottawa	\$376	\$900	239%
Toronto	\$376	\$1010 ²	268%

¹ These calculations are based on the *average* cost of rent for each apartment. Supplementary: for percentage increase required based on affordable rent (from CMHC research) please see Appendix I.

²Toronto Scarborough

Table 2

Location	OW Benefit for couple with 2 teenage children	Average Rent for 3 Bedroom Apt	Percentage increase required
Ottawa	\$710	\$1,397	197%
Toronto	\$710	\$1,350 ³	190%

The findings of this chart are staggering considering a person on OW who wants to live in a one bedroom apartment would require a massive increase in housing allowance. What's worse is a single person in Toronto would need more. This chart makes it quite obvious that OW recipients are forced to live in substandard conditions that are not clean, not safe and not of their choosing.

The charts below now examine an ODSP recipient, both a single person and a family with two children under 18.

Table 3

Location	ODSP Benefit for Single Person	Average Rent for One Bedroom Apt	Percentage increase required
Ottawa	\$479	\$900	188%
Toronto	\$479	\$1,010 ⁴	211%

Table 4

Location	ODSP Benefit for couple with 2 teenage children	Average Rent for 3 Bedroom Apt	Percentage increase required
Ottawa	\$886	\$1,397	158%
Toronto	\$886	\$1,350 ⁵	152%

ODSP recipients would require a minimum a 152% increase to find safe, clean housing that is in an affordable neighborhood. In the Toronto market, a three bedroom unit is much cheaper per room than a one bedroom. Regardless, a single person on ODSP would require an increase of 190% just to live in a safe, clean apartment in an affordable community within the GTA.

Testimony: Introducing Ray Noyes

Ray has been diagnosed with Bipolar Disorder since the age of 17 but was always capable of functioning. He went to university and held a stressful part-time job.

He was fired from his job in 1997, right around the same time that his father passed away. His doctor had him put on ODSP, citing that the job was way too stressful, and with the passing of his father it was best he take a step back.

Ray has lived in a bachelor apartment in the Vanier vicinity of Ottawa for ten years. He can't afford a one bedroom apartment due to the housing allowance he receives. Over the years he's gotten used to living in a one room unit where there is a fridge, a stove, a small sink with a tiny counter between the two, and a bathroom. The building itself was built in the 1950s and there has always been a problem with cockroaches, but he lives with it.

But it was his ordeal with bedbugs in 2010 which brought him close to his death. Over time he developed anemia and went to the Monfort Hospital for treatment. When they found out he had a bedbug problem he was isolated from everyone in the hospital. Eventually his doctor admitted that his anemia was directly caused by the bedbug infestation in his room. He struggled with breathing and was told to not do anything physically challenging as he could have a heart attack.

In April 2015, with the help of his family, he was finally able to get rid of his old bed as they bought him a new one. With the change in management the bedbug problem improved slightly. But the City of Ottawa cut funds to cleaners who would help him clean his

³Toronto Scarborough

⁴Toronto Scarborough

⁵Toronto Scarborough

room prior to a bedbug treatment. One company refused to do a treatment unless his room was properly cleaned. He finally got the help he needed and his room was properly treated.

Ray is a strong character who lives modestly. Money is always tight. Because his housing allowance does not cover his rent of \$580 per month, he has to take money from his basic needs to cover the rest of his rent. He admits that he doesn't eat as well as he should, nor does he ever buy new clothing; he uses a pair of running shoes which have holes in them so his feet get very wet whenever it rains. He believes if he didn't have to take basic needs money and put it towards his rent, it would take financial pressure off of him and enable him to eat better and clothe himself.

Recommendations:

1. Housing Allowance increase: ACORN members support an increase in housing allowance that is fair and reasonable that does not compromise a person's right to clean and safe housing in an affordable community. The fact that ODSP recipients have received zero increase in housing allowance is absolutely unacceptable. ACORN members don't expect a housing allowance increase of 268%, but something has clearly got to be done to balance the equilibrium.
2. No decrease in other services: A deduction or total cut in the funding of other benefits for OW or ODSP recipients would only maintain the status quo. Benefits for transportation or prescription must be sustained as to the current amounts, otherwise OW or ODSP recipients will be forced to take funds for housing to pay for those other necessities.
3. Housing Benefit based on location: Three 'Housing Districts' should be established to better reflect the financial reality of the cost of rent in a given market. Toronto is the most expensive, and Ottawa is a good example for a city like Kingston, Thunder Bay or Barrie, but rural areas have lower rents, therefore housing benefits would best serve the government and OW or ODSP recipients if these districts were established, thus making the system fair and reasonable.

Conclusion:

Ray's story is one of thousands of ODSP recipients who live in sub-standard conditions because they can't afford the market rate for a one bedroom. Cockroaches, bedbugs, inadequate cooking facilities, not to mention troublesome landlords and neighbors only compound the difficult reality ODSP recipients face on a daily basis; oftentimes aggravating already difficult symptoms related to their mental and emotional health issues. They are unsung heroes who live with adversity that most people would never tolerate. But they have no choice, as their housing allowance condemns them to a compromised life which is a vicious circle of the same issues over and over and over again.

The ACORN membership strongly believes that the housing allowance must be increased. The analysis identified in this report exposes a need by the provincial government to base the housing allowance in accordance with the market in which an ODSP recipient lives. It would be unfair and unreasonable, for example, to give the allowance feasible for the Ottawa market when the Toronto market is much higher.

"Adequate" housing, as the United Nations Convention on Persons with Disabilities points out, is a natural human right. The conditions ODSP recipients suffer due to inadequate housing benefits would and could challenge the government on constitutional grounds; that the government is at the behest of ODSP recipients to provide for this population of our communities across Ontario. There is no reasonable and fair explanation to maintain the status quo with regards to the housing benefit, as this population survives on the cusp of becoming homeless. They are at risk because they are our most vulnerable.

The time for the government to act is now, and the ACORN membership strongly believes and will strongly advocate for a minimum increase of 152%-268%, which is less than required (depending on the city a recipient lives in) for ODSP recipient to live in a decent one bedroom apartment which, ACORN members argue, will give ODSP recipients the support they need to invest in their health and autonomy.

APA Citations

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Appendix I: Rent Affordability

Tables 1 through 4 adjusted for affordable rent criteria as indicated by the Canada Mortgage and Housing Corporation.

Table 1 (Single person on OW)

Location	OW Benefit for Single Person	CMHC's Affordable Rent Criteria⁶	Percentage increase required
Ottawa	\$376	\$900	239%
Toronto	\$376	\$1,010	268%

Table 2 (Family on OW)

Location	OW Benefit for couple with 2 teenage children	CMHC's Affordable Rent Criteria⁷	Percentage increase required
Ottawa	\$710	\$1,397	197%
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Location	ODSP Benefit for couple with 2 teenage children	CMHC's Affordable Rent Criteria⁹	Percentage increase required
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⁶<http://www.cmhc.ca/en/inpr/afhoce/fias/upload/Criteria.pdf>

⁷<http://www.cmhc.ca/en/inpr/afhoce/fias/upload/Criteria.pdf>

⁸<http://www.cmhc.ca/en/inpr/afhoce/fias/upload/Criteria.pdf>

⁹<http://www.cmhc.ca/en/inpr/afhoce/fias/upload/Criteria.pdf>