

# Housing Help Glossary



This document was produced by East York East Toronto Family Resources and is part of RENT's Essential Resources at [www.housingworkers.ca](http://www.housingworkers.ca). RENT is one of the many housing services available at EYET; to find out about our full spectrum, please visit [www.eyetfrp.ca](http://www.eyetfrp.ca).

This glossary is intended to help those new to the housing help sector and is not meant to provide a list of static definitions. It is a living document and, as such, will be updated as necessary.

The concept for this glossary was inspired by the 2012 spring TESHH participants; we value and appreciate the courage sometimes required for adult learners to admit their learning needs. Thank you.

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# Housing Help Glossary

## Table of Contents

### A ..... 5

Advocacy Centre for Tenants of Ontario (ACTO) .....	5
Affordable Housing .....	5
Agency for Co-operative Housing .....	5
Anti-Oppression .....	5
Anti-Oppression Terms .....	5
Assistive Devices Program (ADP) .....	6
The Access Point .....	6

### C..... 6

Centre for Addictions and Mental Health (CAMH) .....	6
Centralized Access to Residential Services (CARS) .....	7
Community Care Access Centre (CCAC) .....	7
Canadian Council for Refugees (CCR) .....	7
Canada Child Benefit (CCB) .....	7
Central Intake .....	8
Centre for Equality Rights in Accommodation (CERA).....	8
Co-operative Housing Federation of Toronto (CHFT) .....	8
Community Legal Education Ontario (CLEO).....	8
Canadian Mental Health Association (CMHA) .....	9

Canada Mortgage and Housing Corporation (CMHC) .....	9
City of Toronto, Shelter Support and Housing, Committees (Housing Related) .....	9
Concurrent Disorder.....	9
Consumer, (/) Survivor, or Psychiatric Survivor .....	10
Co-operative Housing.....	10
Cost Analysis of Homelessness .....	10
Canada Pension Plan (CPP) .....	11
Canadian Pension Plan Disability Benefit (CPP-D).....	12
Cultural Competency.....	12

### D ..... 12

Drop-In.....	12
Dual Diagnosis .....	13
Duty Counsel or Tenant Duty Counsel.....	13

### E..... 13

Employment Insurance (EI) .....	13
Emergency Housing .....	13
Eviction Prevention .....	14
East York East Toronto Family Resources (EYET) .....	14

### F..... 14

Federation of Metro Tenants' Associations (FMTA).....	14
---	----

# Housing Help Glossary

<b>G</b> .....	<b>15</b>	Legal Aid .....	23
Guaranteed Income Supplement (GIS) .....	15	LGBTTIQQ2S (SA) .....	23
<b>H</b> .....	<b>15</b>	Landlord Self Help Centre (LSHC) .....	23
Housing Help Follow-Up .....	15	Landlord Tenant Board (LTB) .....	23
Harm Reduction .....	15	<b>M</b> .....	<b>24</b>
Housing Allowance Program (HAP) .....	15	Market Rent .....	24
Hidden Homeless .....	16	Mental Health .....	24
Homelessness .....	16	Mental Illness .....	24
Hostels and Shelters .....	17	Municipal Licensing and Standards Division (ML&S) .....	24
Housing Opportunities Toronto (HOT) .....	17	<b>N</b> .....	<b>25</b>
Housing Access .....	17	Newcomer .....	25
Housing Connections .....	18	<b>O</b> .....	<b>25</b>
Housing First .....	18	Old Age Security Program (OAS) .....	25
Housing Help .....	19	Ontario Child Benefit (OCB) .....	25
Housing Help Centre .....	19	Ontario Disability Support Program (ODSP) .....	26
Housing Policy .....	20	Ontario Human Rights Code (OHC) .....	26
Housing Services Act (HSA) .....	20	Ontario Human Rights Commission (OHRC) .....	26
Housing Stabilization .....	20	Ontario Works (OW) .....	26
<b>I</b> .....	<b>21</b>	<b>P</b> .....	<b>27</b>
ID Clinic .....	21	Peer Support .....	27
Illegal Migrant/Immigrant/Alien .....	21	People-First Language .....	27
Indigenous Peoples .....	21	Person with Lived Experience .....	28
Information Sharing .....	22		
Income Security Advocacy Centre (ISAC) .....	22		
<b>L</b> .....	<b>22</b>		
LandlordConnect .....	22		

# Housing Help Glossary

Person without Status/Non-Status		Special Priority Household	
Person: .....	28	Category (SPHC) .....	34
Private Non-Profit .....	28	SSHA .....	35
Property Standards .....	28	Status Indian .....	35
<b>R .....</b>	<b>29</b>	Subsidized Housing/Social Housing .....	35
RDSP .....	29	Supportive Housing .....	36
Referral .....	29	<b>T.....</b>	<b>36</b>
Refugee .....	29	Toronto Community Housing Corporation	
Resources Exist for Networking and		(TCHC) .....	36
Training (RENT) .....	30	Tenant Defense Fund (TDF).....	36
Rent Bank .....	30	Toronto Drop-In Network (TDIN) .....	37
Rent-Geared-to-Income Housing (RGI).....	31	Toronto Hostels Training Centre (THTC) .....	37
Rooming House .....	31	Trafficking .....	37
Residential Tenancies Act (RTA) .....	31	Trans .....	37
<b>S.....</b>	<b>32</b>	Transitional Housing .....	38
Streets to Homes (S2H) .....	32	Trusteeship .....	38
Safety Planning .....	32	<b>W .....</b>	<b>39</b>
Self-Care .....	33	Wellesley Institute .....	39
Senior Citizen .....	33	WRAP .....	40
Service Provider (Front-line Employee).....	33	WSIB .....	40
Service User (Client) .....	33	<b>V .....</b>	<b>40</b>
Sex Work .....	33	VAW .....	40
Supportive Housing and Diversity		<b>Y .....</b>	<b>41</b>
Group (SHAD).....	34	Youth .....	41
Streets to Homes Assessment and			
Referral Centre (SHARC) .....	34		
Smuggling .....	34		

# Housing Help Glossary

## A

### **Advocacy Centre for Tenants of Ontario (ACTO)**

[www.acto.ca](http://www.acto.ca)

The Advocacy Centre for Tenants of Ontario (ACTO) works for the advancement of human rights and justice in housing for low-income Ontarians through legal advice & representation, law reform, community organizing, training and education.

### **Affordable Housing**

The Canada Mortgage and Housing Corporation (CMHC) defines affordable housing as costing less than 30% of before-tax household income, and includes temporary as well as permanent housing.

### **Agency for Co-operative Housing**

[www.agency-public.coop/](http://www.agency-public.coop/)

This Agency is the not-for-profit administrator of federal co-operative housing programs in PEI, Ontario, Alberta and B.C. under a contract with Canada Mortgage and Housing Corporation.

### **Anti-Oppression**

Anti-Oppression work seeks to recognize the oppression that exists in our society and attempts to mitigate its affects and eventually equalize the power imbalance in our communities.

### **Anti-Oppression Terms**

**Source:** SOA Watch - [http://soaw.org/index.php?option=com\\_content&view=article&id=629](http://soaw.org/index.php?option=com_content&view=article&id=629)

This link provides a non-exhaustive, yet wide-ranging, list of terms and definitions involved in anti-oppression work.

# Housing Help Glossary

## **Assistive Devices Program (ADP)**

[www.health.gov.on.ca/en/public/programs/adp/](http://www.health.gov.on.ca/en/public/programs/adp/)

Assistive Devices Program (ADP) is run by the Ontario Ministry of Health and Long-Term Care to help people who have long-term physical disabilities get needed equipment and supplies.

In some cases ADP pays 75 per cent of the cost of items like orthopedic braces, wheelchairs, and breathing aids. In other cases, such as artificial limbs and hearing aids, ADP contributes a fixed amount up to a maximum contribution. For some kinds of supplies, such as ostomy and needles and syringes for insulin-dependent seniors, ADP pays an annual grant directly to the person.

If you are receiving social assistance benefits under Ontario Works (OW), Ontario Disability Support Program (ODSP) or Assistance to Children with Severe Disabilities (ACSD), you may be eligible to receive further assistance up to 100% of the cost.

## **The Access Point**

<http://theaccesspoint.ca/>

The Toronto Mental Health and Addictions Access Point is a centralized point where you can apply for individual mental health and addictions support services and supportive housing. It also provides coordinated access to a number of services within the large network of service providers through one application and intake assessment process.

## **C**

## **Centre for Addictions and Mental Health (CAMH)**

[www.camh.ca](http://www.camh.ca)

Centre for Addictions and Mental Health (CAMH) is Canada's largest mental health and addiction teaching hospital, as well as one of the world's leading research centres in the areas of addiction and mental health.

# Housing Help Glossary

## **Centralized Access to Residential Services (CARS)**

[www.delisle youth.org/pages/cars](http://www.delisle youth.org/pages/cars)

Centralized Access to Residential Services is a program operated by Delisle Youth Services on behalf of the Toronto office of the Ministry of Children and Youth Services. CARS provides a single point of entry for residential placement, eliminating the need for parents and case managers to call multiple residences to find openings for children and youth needing residential care.

## **Community Care Access Centre (CCAC)**

[www.ccac-ont.ca](http://www.ccac-ont.ca)

Community Care Access Centre (CCAC) connects seniors, adults, children and their families with care needed at home. CCACs can help people stay in their homes by coordinating health care within their communities, including specialized support services. They can also provide information about long-term health care options, for seniors, if it becomes too difficult to live independently.

## **Canadian Council for Refugees (CCR)**

[www.ccrweb.ca](http://www.ccrweb.ca)

The Canadian Council for Refugees (CCR) is a non-profit umbrella organization committed to the rights and protection of refugees and other vulnerable migrants in Canada and around the world and to the settlement of refugees and immigrants in Canada. The membership is made up of organizations involved in the settlement, sponsorship and protection of refugees and immigrants. The Council serves the networking, information-exchange and advocacy needs of its membership.

## **Canada Child Benefit (CCB)**

[www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html)

The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18. The CCB may include the child disability benefit (CDB) and any related provincial and territorial programs.

# Housing Help Glossary

## Central Intake

416-338-4766 or dial 311

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=e29dd4b4920c0410VgnVCM10000071d60f89RCRD>

Central Intake is a City of Toronto program that monitors beds available in hostels and shelters daily and makes referrals for individuals and families needing emergency shelter.

## Centre for Equality Rights in Accommodation (CERA)

[www.equalityrights.org/cera](http://www.equalityrights.org/cera)

Centre for Equality Rights in Accommodation (CERA) is a not-for-profit charitable organization dedicated to preventing evictions and ending housing discrimination across Ontario. Their intake program, funded by the City of Toronto, provides assistance and support to individuals who are experiencing housing issues related to eviction and human rights.

## Co-operative Housing Federation of Toronto (CHFT)

<http://chft.coop/>

The Co-operative Housing Federation of Toronto (CHFT) is a small organization promoting the development of new co-ops and providing the education and assistance needed by the growing co-operative housing sector. The CHFT is a member-supported organization representing more than 45,000 people living in more than 160 non-profit housing co-operatives located in Toronto and York Region.

## Community Legal Education Ontario (CLEO)

[www.cleo.on.ca](http://www.cleo.on.ca) and [www.yourlegalrights.on.ca](http://www.yourlegalrights.on.ca) and <http://stepstojustice.ca/>

Since 1974, Community Legal Education Ontario (CLEO) has developed clear, accurate, and practical legal rights education and information to help people understand and exercise their legal rights. CLEO provides free resources, online and in-print, to non-



# Housing Help Glossary

profit organizations. Multiple pamphlets and fact sheets are available on housing legislation.

## Canadian Mental Health Association (CMHA)

[www.cmha.ca](http://www.cmha.ca)

Canadian Mental Health Association (CMHA) is a nation-wide, voluntary organization that promotes the mental health of all and supports the resilience and recovery of people experiencing mental illness. The CMHA accomplishes this mission through advocacy, education, research and service.

## Canada Mortgage and Housing Corporation (CMHC)

[www.cmhc.ca](http://www.cmhc.ca)

The Canada Mortgage and Housing Corporation (CMHC) is Canada's authority on housing, they contribute to the stability of the housing market and financial system, provide support for Canadians in housing need, and offer objective housing research and advice to Canadian governments, consumers and the housing industry.

## City of Toronto, Shelter Support and Housing, Committees (Housing Related)

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=bad1ab2cedfb0410VgnVCM10000071d60f89RCRD>

- **HHSN** Housing and Homeless Services Network
- **IRHC** Immigrant and Refugee Housing Committee
- **RHWG** Rooming House Working Group
- **RHAC** Rental Housing Advisory Committee

## Concurrent Disorder

A concurrent disorder describes a condition in which a person has both a mental illness and a substance use problem. This term is a general one and refers to a wide range of

# Housing Help Glossary

mental illnesses and addictions. For example, someone with schizophrenia who abuses cannabis has a concurrent disorder, as does an individual who suffers from chronic depression and who is also an alcoholic. Treatment approaches for each case could be quite different.

Another term for concurrent disorder is comorbidity. In the United States, the terms dual diagnosis, dual disorder, or mentally ill chemical abuser are used to refer to concurrent disorders. In Canada, dual diagnosis usually refers to someone with a mental disorder and a co-occurring developmental disability.

## **Consumer, (/) Survivor, or Psychiatric Survivor**

The psychiatric survivors movement (more broadly known as the consumer/ survivor movement) is a diverse group of individuals who either currently access mental health services (known as consumers or service users), or who consider themselves survivors of interventions by psychiatry, or who identify themselves as ex-patients of mental health services.

## **Co-operative Housing**

The Co-operative Housing Federation of Toronto defines co-op housing as member controlled housing. The members who live in a co-op are the ones responsible for running the co-op. Each member has a vote and every year members elect a Board of Directors from the membership. Co-ops may be covered by portions of the Residential Tenancies Act (RTA). Some co-ops (federally sponsored) are administered through the Agency for Co-operative Housing (see above).

## **Cost Analysis of Homelessness**

Research has been done that explores the cost of housing someone in jail, hospitals or the shelter system compared to housing them in social or supportive housing. In four Canadian cities, institutional responses (jails, hospitals, etc.) cost \$66,000-\$120,000 annually; emergency shelters cost \$13,000-\$42,000 annually whereas supportive and transitional housing cost \$13,000-\$18,000 and affordable housing without supports was a mere \$5,000-\$8,000.

# Housing Help Glossary

Average monthly cost of housing someone while homeless:

- **Shelter Bed** \$1,932
- **Provincial Jail** \$4,333
- **Hospital Bed** \$10,900
- **Rental Supplement** \$701
- **Social Housing** \$199.92

**Source:** <http://homelesshub.ca/about-homelessness/homelessness-101/cost-analysis-homelessness>

## Canada Pension Plan (CPP)

<http://www.esdc.gc.ca/en/cpp/index.page>

The Canada Pension Plan (CPP) is a contributory, earnings-related social insurance program. It forms one of the two major components of Canada's public retirement income system, the other component being Old Age Security (OAS). It provides contributors and their families with partial replacement of earnings in case of retirement, disability, and death. The amount received is based on how much has been contributed and how long the person has been making contributions to the CPP at the time they become eligible.

There are three kinds of Canada Pension Plan benefits:

- disability benefits (which include benefits for disabled contributors and benefits for their dependent children);
- retirement pension; and
- survivor benefits (which include the death benefit, the survivor's pension and the children's benefit).

# Housing Help Glossary

## Canadian Pension Plan Disability Benefit (CPP-D)

<http://www.esdc.gc.ca/en/cpp/disability/index.page>

Canada Pension Plan Disability (CPP-D) provides financial assistance to CPP contributors who are unable to work because of disability. People who access this program must have a severe and prolonged disability, be under the age of 65, and meet the CPP contributions requirements.

## Cultural Competency

Cultural Competence is an approach that ensures agencies and programs are appropriate for people from a broad range of cultures. It is an ongoing and evolving process which includes learning about different cultures and developing behaviours, attitudes, policies, and practices to create a "system of care". Agencies, programs, and individuals that display cultural competence develop and adapt services which are appropriate for the cultural needs of specific people, and make it possible for more diverse groups of people to access services and programs.

## D

## Drop-In

While different drop-ins vary in their approach and organizational cultures, all provide access to basic needs to people who are socially marginalized and/or coping with poverty. Many drop-ins also link people to enhanced medical and/or legal services as well as social services, and community supports. The drop-in approach is distinct from a case management approach and involves a certain amount of intentional informality. Drop-ins are flexible and responsive, take a holistic approach to working with people, and emphasize the fundamental importance of treating socially marginalized people with the same respect granted to everyone else. Drop-ins have been found to be effective in supporting people to achieve positive outcomes through developing three core personal capacities: Personal health and safety, social connection and identity/sense of self.

# Housing Help Glossary

## Dual Diagnosis

In Canada, dual diagnosis usually refers to an individual with a mental illness and a co-occurring developmental disability.

## Duty Counsel or Tenant Duty Counsel

[www.legalaid.on.ca](http://www.legalaid.on.ca) or [www.acto.ca](http://www.acto.ca)

Duty counsel are private bar or Legal Aid Ontario staff lawyers who can give immediate legal assistance to low-income people who appear in court without a lawyer. The Tenant Duty Counsel Program is a program of ACTO. It provides information and limited legal assistance to eligible tenants appearing at the Landlord and Tenant Board.

## E

## Employment Insurance (EI)

[www.servicecanada.gc.ca/eng/sc/ei/index.shtml](http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml)

Employment Insurance (EI) provides temporary financial assistance to unemployed Canadians who have lost their job, through no fault of their own, while they look for work or upgrade their skills. Canadians who are sick, pregnant, or caring for a newborn or adopted child, as well as those who must care for a family member who is seriously ill with a significant risk of death, may also be assisted by Employment Insurance.

## Emergency Housing

Emergency shelters and hostels provide temporary accommodation to individuals and families who must leave their homes during a crisis or who do not have a permanent place to live. For many people, shelters and hostels are their only housing option; it can at least provide a bed for the night. Emergency shelters and hostels vary in terms of length of time residents may stay and populations they serve. They also range in size with small shelters having a handful of beds to large shelters in big cities with many hundreds of beds.

# Housing Help Glossary

## Eviction Prevention

Eviction prevention is defined as preventing those who are housed from losing their home. Eviction prevention services may include, but are not limited to providing information and education on landlord/tenant rights, performing mediation work with landlords, and making referrals to community legal clinics and income supports, as needed.

It is recommended that professionals are thoroughly knowledgeable about:

- Residential Tenancies Act (RTA)
- Landlord & Tenant Board
- Income Supports
- Community Legal Clinics
- Communication, Mediation, and Conflict Resolution

## East York East Toronto Family Resources (EYET)

[www.eyetfrp.ca](http://www.eyetfrp.ca)

As a multi-service organization, East York East Toronto Family Resources (EYET) provides family resource programs, Ontario Early Years Centres, community services, parent/child drop-ins, childcare programs, and an integrated continuum of housing programs, including the East York Housing Help Centre, RENT, and Landlordconnect.

## F

## Federation of Metro Tenants' Associations (FMTA)

<http://torontotenants.org/>

The Federation of Metro Tenants' Associations (FMTA) is a non-profit organization which advocates for better rights for Tenants. Founded in 1974, it is the oldest and largest Tenant Federation in Canada. The FMTA is comprised of affiliated Tenant Associations and of individual Members. It has over 3,000 members and continues to grow.

- **Tenant Hotline:** 416-921-9494

# Housing Help Glossary

## G

### **Guaranteed Income Supplement (GIS)**

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>

The Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit, on top of the Old Age Security pension, to low-income seniors living in Canada. To be eligible for the GIS benefit, you must be receiving the Old Age Security pension and meet specific income requirements.

## H

### **Housing Help Follow-Up**

Housing help follow-up work is a key tool in helping people to stay housed. It is often used to describe the strategic housing stabilization and eviction prevention services offered by many agencies that provide housing help to assist the people who access services to maintain safe, affordable, and appropriate housing after they are housed.

### **Harm Reduction**

Harm reduction is defined as an approach aimed at reducing the risks and harmful effects associated with substance use and addictive behaviours for the individual, the community, and society as a whole, without requiring abstinence. Harm reduction is deemed a realistic, pragmatic, humane, and successful approach to addressing issues of substance use. Harm reduction principles and practices can also be applied to safer sex, domestic violence, and other risky environments/behaviours.

### **Housing Allowance Program (HAP)**

[www.toronto.ca/housing/social\\_housing/housingallowance.htm](http://www.toronto.ca/housing/social_housing/housingallowance.htm)

A housing allowance is a subsidy to qualifying residents to help make the rent more affordable. The amount varies depending on the housing allowance program. The

# Housing Help Glossary

subsidy goes to the individual household, and not to the landlord. This makes the subsidy portable. Unlike the subsidy with a rent-geared-to-income (RGI) unit, which is permanent, there is a defined funding period for housing allowances which must be extended for funding past the end of the funding period.

## Hidden Homeless

Hidden homelessness refers to people living in overcrowded, substandard conditions at serious risk of becoming homeless. It also refers to people who live temporarily with relatives, friends, neighbours or strangers (a practice often known as “couch surfing”) because they have no other option. They are “hidden” because they do not access homeless supports and services even though they are improperly or inadequately housed.

Because they do not access services, they do not show up on statistics regarding homelessness. It is estimated that over eighty percent of Canada’s homeless people experience hidden homelessness as opposed to “absolute homelessness” (have no shelter at all and are accessing homelessness supports and services).

Every community in Canada has homeless people, even if you don’t see them on the street.

## Homelessness

Homelessness is an extreme form of poverty characterized by the instability of housing and the inadequacy of income, health care supports, and social supports. This definition includes people who are absolutely homeless (those living on the streets, sometimes referred to as “rough sleepers”); shelter dwellers (people staying temporarily in emergency shelters or hostels); the “hidden homeless” (people in overcrowded situations or staying temporarily with friends or family), and others who are described as under housed or “at risk” of homelessness.



# Housing Help Glossary

## Hostels and Shelters

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=cf2ed4b4920c0410VgnVCM10000071d60f89RCRD>

Hostel Services provides shelter and assistance to homeless individuals and families with children. Meals and basic necessities are provided in a secure environment, as well as case management, counselling, and support programs for adults and children. Housing workers help clients in pursuing permanent housing opportunities.

## Housing Opportunities Toronto (HOT)

[www.toronto.ca/affordablehousing/hot.htm](http://www.toronto.ca/affordablehousing/hot.htm)

- **Housing Opportunities Toronto:** An Affordable Housing Action Plan the Toronto Housing Charter - Opportunity for All is a key component of the Housing Opportunities Toronto HOT Action Plan 2010-2020, adopted by City Council August 5, 2009.

The Charter is designed to guide Council and staff in their efforts to assist those who often face challenges finding affordable housing, from newcomers and single parents to seniors and those with disabilities.

HOT contains 67 recommended actions to be undertaken by the City of Toronto and the federal and provincial governments. It calls for new investment of \$484 million annually for the next 10 years to help 257,700 households struggling with high housing costs or inadequate accommodation.

HOT will serve as a roadmap to guide federal and provincial investments, as well as public and private sector activity.

## Housing Access

RENT defines housing access as assisting people to find safe, affordable, and appropriate housing for the person's needs, in addition, helping with specialized housing applications, crisis intervention, and resources for moving. To efficiently support the people we serve with housing access it is recommended that workers are thoroughly

# Housing Help Glossary

knowledgeable about:

- Housing Legislation
- Social Housing Applications & Eligibility Requirements
- Landlord Outreach and Recruitment
- Private and Public Housing Opportunities
- Crisis Intervention and Emergency Housing
- Specialized and Alternative Housing Programs
- Community Mapping

## Housing Connections

[www.housingconnections.ca](http://www.housingconnections.ca)

Housing Connections manages the centralized waiting list for subsidized housing in the City of Toronto. Housing Connections supports singles, seniors and families through the process of applying for and waiting for subsidized housing. The wait for subsidized housing can be more than 10 years.

In addition to assessing eligibility for subsidized housing, Housing Connections supports households on the waiting list by making referrals to other services and supports to help address immediate housing needs.

In Toronto, there are about 185 social housing providers that are mandated to use the waiting list system to fill in their rent-geared-to-income units.

Housing Connections works with private non-profit providers, federally/provincially funded co-ops, and Toronto Community Housing Corporation.

## Housing First

Housing First is an approach to ending homelessness that centres on quickly providing homeless people with housing and then providing additional services as needed. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. This is as true for homeless people and those with mental health and addictions issues as it is for anyone. According to Pathways to

# Housing Help Glossary

Housing, "The Housing First model is simple: provide housing first, and then combine that housing with supportive treatment services in the areas of mental and physical health, substance abuse, education, and employment." Streets to Homes are an example of a Housing First program.

## Housing Help

RENT defines Housing Help as services that assist people who are homeless or at risk of homelessness to find and keep safe, affordable, and appropriate housing. Housing Help includes housing access, housing stabilization, and eviction prevention. In this way, Housing Help is both homelessness prevention and poverty reduction work.

The City of Toronto defines Housing Help as services which assist people find and keep permanent housing by:

- providing information on available affordable housing
- assisting with liaison with landlords
- advising on housing issues, income support programs and eviction prevention
- Assistance to apply for utility grants and/or ongoing assistance with utility bills if clients are eligible
- helping to complete applications for social housing and accessing Toronto Rent Bank loans.
- Housing Help Workers are located in shelters, drop-in centres and a number of community agencies and Housing Help Centres throughout the city

## Housing Help Centre

[www.toronto.ca/housing/housing-help-services.htm](http://www.toronto.ca/housing/housing-help-services.htm)

The City of Toronto defines Housing Help Centres as non-profit agencies that help people find and keep affordable housing and avoid eviction. Housing Help Services provide vacancy listings and informal mediation. Most centres have Toronto Rent Bank services. Toronto has 9 Housing Help Centres located throughout the City.

- **Map:** <https://www1.toronto.ca/wps/portal/contentonly?vgnextoid=62add4b4920c0410VgnVCM10000071d60f89RCRD>

# Housing Help Glossary

## Housing Policy

<http://homelesshub.ca/solutions/affordable-housing/housing-policy>

Housing policy refers to the actions of government, including legislation and program delivery that have a direct or indirect impact on housing supply and availability, housing standards and urban planning. Through legislation, the allocation of resources, tax policies and housing policy can also impact house prices and affordability, as well as the availability of an adequate supply of rental housing. In terms of the latter, housing policy can result in an investment in social housing, support for alternative types of rental housing (such as coops) or tax policies to encourage the private sector to build and operate more rental housing.

In Canada, responsibility for housing policy is shared amongst all three levels of government, and as a result there is no strong pan-Canadian approach to housing. Housing policy has a direct impact on homelessness, because the availability of safe affordable housing is key to ensuring people who live in extreme poverty are able to obtain and maintain shelter. While most developed countries have a strong national housing strategy funded by the Federal Government, Canada does not.

## Housing Services Act (HSA)

<https://www.ontario.ca/laws/statute/11h06>

The Housing Services Act (HSA), 2011 came into force on January 1, 2012. This Act replaced the Social Housing Reform Act (SHRA) and provides a legislative framework for the delivery of housing programs in Ontario. The Housing Services Act gives local municipalities and housing agencies greater flexibility in providing social housing. It also governs rent-geared-to-income assistance in the province.

## Housing Stabilization

RENT defines housing stabilization as support to prevent homelessness, address hidden housing issues and make the transition from homelessness to housing. Short-term supports could involve housing orientation, community mapping, and appropriate referrals. While long-term supports could mean ongoing housing stability monitoring and mediation with landlords.

# Housing Help Glossary

To effectively support people who access housing stabilization services it is recommended that workers are thoroughly knowledgeable about (as it relates to housing):

- Housing Standards
- Community Resources Life Skills Counselling
- Community Health Care Services (including Mental Health)
- Education Programs
- Employment Services and Programs
- Community Legal Clinics
- Income Supports

## I

### **ID Clinic**

Identification is needed to access most services in Toronto. ID clinics provide people who access these services with assistance on applications for many forms of identification, such as Canadian birth certificates, SIN cards, records of landing, birth registration, Interim Federal Health Program coverage and Indian status cards. Not all ID clinics offer the same applications.

### **Illegal Migrant/Immigrant/Alien**

These terms are problematic because they criminalize the person, rather than the act of entering or remaining irregularly in a country. International law recognizes refugees may need to enter a country without official documents or authorization. It would be misleading to describe them as “illegal migrants.” Similarly, a person without status may have been coerced by traffickers: such a person should be recognized as a victim of crime, not treated as a wrong-doer.

### **Indigenous Peoples**

This is a collective name for the original peoples of North America and their descendants. The Canadian constitution recognizes three groups of Indigenous people: First Nations, Métis, and Inuit. Each Nation amongst these groups is distinct, with unique histories, languages, cultural practices, traditional lands, and spiritual beliefs. More than one million people in Canada identify themselves as an Indigenous person.

# Housing Help Glossary

## Information Sharing

A process by which a service provider shares information about resources to assist a person who accesses services in making informed decisions about solving a problem or accessing other services.

## Income Security Advocacy Centre (ISAC)

[www.incomesecurity.org](http://www.incomesecurity.org)

The Income Security Advocacy Centre (ISAC) is a community legal clinic funded by Legal Aid Ontario. It was established in 2001 with a provincial mandate to advance the systemic interests and rights of low-income Ontarians around income security programs, through test-case litigation, policy advocacy, and community organizing. These programs include Ontario Works (OW), the Ontario Disability Support Program (ODSP), Employment Insurance, and the Canada Pension Plan (CPP).

ISAC has advocated for improvements to the income security of all low-income people in Ontario through reform of programs and benefits systems, rate increases in income security programs, and improvements to minimum, wages and employment standards.

## L

## LandlordConnect

[www.landlordconnect.ca](http://www.landlordconnect.ca)

Landlordconnect.ca is a program of East York East Toronto Family Resources Organization (EYET), piloted in 2006/07 to help reduce homelessness through the on-line connection of landlords with affordable units that are willing to work with housing workers and house people who access housing help services.

In addition, the website is a centre of information, providing support to partnerships between landlords and housing help services. The aim of landlordconnect.ca is to have more units of housing in the private rental market found and kept by the clients served in the housing help sector.

# Housing Help Glossary

## Legal Aid

[www.legalaid.on.ca](http://www.legalaid.on.ca)

Legal Aid Ontario provides legal assistance for low-income people. Services include:

- legal representation for eligible clients who appear in court without a lawyer,
- legal aid applications and information over the phone,
- legal resources and referrals to other social assistance agencies, and
- a certificate program for complex and serious cases. (see CLEO).

If Legal Aid Ontario cannot help, it will refer people to somewhere that can.

## LGBTTIQQ2S (SA)

Lesbian, Gay, Bisexual, Transgender, Transsexual, Intersexed, Queer, Questioning, 2-Spirited (Spawn and Allies)

## Landlord Self Help Centre (LSHC)

[www.landlordselfhelp.com](http://www.landlordselfhelp.com)

Landlord's Self-Help Centre (LSHC) provides landlords with information and advice on their rights and responsibilities under the Residential Tenancies Act. The staff also provide landlords with advice on how to enforce their rights through notices, mediation and applications to the Landlord and Tenant Board.

## Landlord Tenant Board (LTB)

[www.ltb.gov.on.ca](http://www.ltb.gov.on.ca)

The Landlord and Tenant Board (LTB) resolve disputes between residential landlords and tenants. It also resolves eviction applications filed by non-profit housing co-operatives. The LTB also provides information about its practices and procedures and rights and responsibilities of landlords and tenants under the Residential Tenancies Act (RTA).

# Housing Help Glossary

## M

### **Market Rent**

The rental income that a property would command on the open market with a landlord and a tenant ready and willing to consummate a lease in the ordinary course of business; indicated by the rents that landlords were willing to accept and tenants were willing to pay in recent lease transactions for comparable space.

### **Mental Health**

This term is often used in place of referring to specific emotional and/or intellectual struggles people experience due to trauma and/or other forms of mental illness. CAMH defines mental health as finding a balance in all aspects of life including physically, mentally, emotionally, and spiritually. It is the ability to enjoy life and deal with everyday challenges - whether that involves making choices and decisions, adapting to and coping in difficult situations, or talking about one's needs and desires.

### **Mental Illness**

CAMH defines mental illness as changes in a person's thinking, mood and/or behavior that cause a lot of distress and make it difficult to do daily tasks.

### **Municipal Licensing and Standards Division (ML&S)**

[www.toronto.ca/licensing](http://www.toronto.ca/licensing) or call 311

The City of Toronto's Municipal Licensing and Standards Division is the branch of City services that monitors property standards and rooming house licensing.



# Housing Help Glossary

## N

### Newcomer

A newcomer is an immigrant or refugee who has been in Canada for a short time, usually less than 3 or 5 years. Newcomers have access to lots of services at settlement agencies, like language and immigrant help.

**Source:** <http://www.newyouth.ca/immigration/settlement-services/what-immigrant-refugee-newcomer-undocumented-person>

## O

### Old Age Security Program (OAS)

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

The Old Age Security program (OAS) is the Government of Canada's largest pension program. It provides a monthly payment to seniors aged 65 and older who meet the Canadian legal status and residence requirements. You must have lived in Canada for at least 10 years since the age of 18 to be eligible.

- **International Agreements:** <http://www.servicecanada.gc.ca/fi-if/index.jsp?app=lst&grp=ibc&lang=eng>

### Ontario Child Benefit (OCB)

[www.children.gov.on.ca/htdocs/English/topics/financialhelp/ocb/index.aspx](http://www.children.gov.on.ca/htdocs/English/topics/financialhelp/ocb/index.aspx)

The Ontario Child Benefit (OCB) provides direct financial support to low to moderate income families – whether they are working or not. It helps parents with the cost of raising their children. The Ontario Child Benefit supports about one million children in over 500,000 families. It provides a maximum payment of \$1,356 per child per year.

- **Calculator:** <http://www.fin.gov.on.ca/en/taxcredits/CalculatorQuestions.asp>

# Housing Help Glossary

## Ontario Disability Support Program (ODSP)

<http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/>

The Ontario Disability Support Program (ODSP) provides income and employment support to people with disabilities.

- **Social Assistance Office Locator:** <http://appow.mcass.gov.on.ca/OfficeLocator/index.aspx>

## Ontario Human Rights Code (OHC)

The Ontario Human Rights Code (OHC) is a provincial law that gives everybody equal rights and opportunities without discrimination in specific social areas such as jobs, housing, services, facilities, and contracts or agreements. The Code's goal is to prevent discrimination and harassment because of race, sex, disability, and age, to name a few of the seventeen grounds. All other Ontario laws must agree with the Code.

## Ontario Human Rights Commission (OHRC)

<http://www.ohrc.on.ca/en>

The Ontario Human Rights Commission works to prevent discrimination and to promote and advance human rights in Ontario. The OHRC is one pillar of Ontario's human rights system, alongside the Human Rights Tribunal of Ontario (HRTTO) and the Human Rights Legal Support Centre (HRLSC).

## Ontario Works (OW)

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=36b2d08099380410VgnVCM10000071d60f89RCRD>

The City of Toronto defines Ontario Works (OW) as a province-wide social assistance program. "Welfare" is an older term for social assistance. Employment and Social Services delivers the Ontario Works program in Toronto according to the rules in

# Housing Help Glossary

the Ontario Works Act. The program includes Employment Services and Financial Assistance.

- **Social Assistance Office Locator:** <http://appow.mcass.gov.on.ca/OfficeLocator/index.aspx>

## P

### Peer Support

Peer support is any organized support provided by and for people with mental health and/or addictions challenges. Peer support is sometimes known as self-help, mutual aid, co-counselling or mutual support.

Peer support workers serve as educators, advocates, bridges to community resources, and partners in facilitating recovery. They build on the client's strengths, resources, and shared experiences to reshape the client's story from one of illness to one of recovery and ability. They offer empathy, compassion, and experience. Above all, they offer themselves.

### People-First Language

People-first language is a values-based method of describing labels and situations which started from social justice movements within (dis)Ability communities. Some examples of people first language:

#### Instead of...

#### Homeless person

Epileptic

Addict

Queer

#### Person experiencing homelessness

Person with epilepsy

Person struggling with substance use

Person who identifies as queer

# Housing Help Glossary

## Person with Lived Experience

This term is used to describe the first-hand accounts and impressions of living as a member of a minority or oppressed group. It is most often used within mental health systems, organizations, and communities: It is a term used to describe individuals who have lived through the experience of being given a mental health diagnosis, extreme states, trauma, being a 'client' or 'consumer' within the mental health system, and so on. It is meant to be an open term that includes a variety of experiences and allows individuals to self-identify the labels and language they do or don't want to use for themselves.

## Person without Status/Non-Status Person:

A person without status often refers a person who has not been granted permission to stay in the country, or who has stayed after their visa has expired. The term can cover a person who falls between the cracks of the system, such as a refugee claimant who is refused refugee status but not removed from Canada because of a situation of generalized risk in the country of origin.

## Private Non-Profit

'Private non-profit' often refers to housing owned and operated by community-based non-profit corporations, such as churches, seniors' organizations, and ethno-cultural groups. The YWCA or Fred Victor is examples of agencies that offer forms of private non-profit housing in Toronto.

## Property Standards

[www.toronto.ca/apartmentstandards/index.htm](http://www.toronto.ca/apartmentstandards/index.htm)

The standards for property maintenance and occupancy prescribed in Toronto. People experiencing low-income vulnerabilities may reside in sub-standard conditions and can receive assistance from the City's Municipal Licensing and Standards (ML&S) division by following the complaints process outlined on the website.

# Housing Help Glossary

## R

### RDSP

<http://www.esdc.gc.ca/eng/disability/savings/index.shtml>

Registered Disability Savings Plan (RDSP) helps Canadians with disabilities and their families save for the future. If you are a Canadian resident under age 60 and are eligible for the Disability Tax Credit (Disability Amount), you may be eligible for an RDSP (if you are 59, you must apply before the end of the calendar year in which you turned 59). Earnings accumulate tax-free, until you take money out of your RDSP. Parents or guardians may open an RDSP for a minor. With written permission from the holder, anyone can contribute to the RDSP. Once you open an RDSP, you may apply for Canada Disability Savings Grants and Bonds.

### Referral

A process involving a service provider assisting someone who accesses their services to gain access to a different agency, program, or service the original provider does not offer. Self-referral can be completed by people who access services themselves. The steps in referring someone to another worker involve:

1. Consent to release the personal information of the person requesting a referral is first granted.
2. The second agency, program, or service provider is contacted on behalf of the person's request. Often, an intake process follows through the second worker.
3. The first service provider follows-up in a determined amount of time to ensure the person is satisfied with the referral and there are no gaps in service.

### Refugee

A refugee is a person who is forced to flee from their home country due to persecution and who is located outside of their home country.

- **Convention Refugee:** A convention refugee is a person who meets the

# Housing Help Glossary

refugee definition in the 1951 Geneva Convention relating to the Status of Refugees. This definition is used in Canadian law and is widely accepted internationally. To meet the definition, a person must be outside their country of origin and have a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion.

- **Refugee Claimant or Asylum Seeker:** A refugee claimant is a person who has fled their country and is asking for protection in another country. We don't know whether a claimant is a refugee or not until their case has been decided. 'Claimant' is the term used in Canadian law.

## Resources Exist for Networking and Training (RENT)

[www.housingworkers.ca](http://www.housingworkers.ca)

Resources Exist for Networking and Training (RENT) is one of the housing programs of East York East Toronto Family Resources Organization (EYET). RENT builds the capacity of the housing help sector by coordinating a network of over 1,300 housing help workers in Toronto and beyond, offering specialised training and workshops in housing, and online resources about housing help such as fact sheets, videos, and information brochures.

## Rent Bank

[www.toronto.ca/housing/rentbank.htm](http://www.toronto.ca/housing/rentbank.htm)

A City of Toronto program, delivered by Rent Bank workers at most Housing Help Centres, the Rent Bank provides limited, interest free repayable loans to eligible low-income households facing imminent eviction for rental arrears. The maximum loan available to a household is two months' rent.

The Rent Bank Program also provides emergency rental deposit loans to eligible low-income households requiring first and/or last months' rent deposit to move into more affordable/stable housing. SSHA's Community Initiatives Unit funds Housing Help Centres in Toronto to provide Rent Bank services.

# Housing Help Glossary

## Rent-Geared-to-Income Housing (RGI)

Rent-geared-to-income (RGI) housing is subsidized housing. The rent is based directly on the tenant's income, usually 30 per cent of the gross monthly household income. If you receive social assistance, the rent charges are based on the rent benefit set by the Ontario government, rather than 30 per cent of the gross monthly income. RGI housing subsidies are most often available in publicly-owned social housing, but are also available in co-operative, non-profit and private housing.

## Rooming House

[www.toronto.ca/licensing/rooming\\_houses.htm](http://www.toronto.ca/licensing/rooming_houses.htm)

Also referred to as multi-tenant housing. Chapter 285 Rooming Houses, Toronto Municipal Code, provides a definition for the term and compliance standards for property owners to meet. The chapter defines a rooming house as:

A building that contains dwelling rooms and may also contain one (1) or more dwelling units, where:

- A. The dwelling rooms, in total, are used or designated or intended for use as living accommodation by more than three (3) persons; and
- B. The living accommodation is provided in exchange for remuneration.

The Rooming House Chapter states that no person shall use, permit to be used, rent or offer to rent any rooming house unless a rooming house license is in force. The Chapter also states that no person shall use a licensed rooming house except for any purpose for which the license was issued.

The administration and enforcement of Chapter 285, in the former City of Toronto, falls under the jurisdiction of the Municipal Licensing & Standards Division.

## Residential Tenancies Act (RTA)

<http://www.mah.gov.on.ca/Page137.aspx>

Residential Tenancies Act (RTA) is the law in Ontario that is intended to provide

# Housing Help Glossary

protection for residential tenants from unlawful rent increases and unlawful evictions, to establish a framework for the regulation of residential rents, to balance the rights and responsibilities of residential landlords and tenants and to provide for the adjudication of disputes and for other processes to informally resolve disputes.

- **Service Ontario E-Laws, Residential Tenancies Act, 2006:**  
<https://www.ontario.ca/laws/statute/06r17>

## S

### **Streets to Homes (S2H)**

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=479dd4b4920c0410VgnVCM10000071d60f89RCRD>

Streets to Homes (S2H) Program work with street-involved, homeless individuals using a Housing First strategy. Provides and coordinates mobile street outreach services in the downtown core and in other parts of the city.

### **Safety Planning**

Safety planning refers to a key practice that aims to reduce the negative health, social, and economic consequences that may ensue from being engaged in risky behaviours and/or environments. These may include recreational drug use, sex work, or domestic violence.

Safety planning seeks to reduce or eliminate the range of risks or harm people may face, not just physical violence, and includes strategies for remaining engaged with risky situations, not just avoiding them. Safety planning with someone who has accessed services may include (but is not limited to) planning safe calls, using respite care services for mothers, planning exit strategies, housing first policies and practices, teaching children how to call 911, and accessing safer drug/sex items.



# Housing Help Glossary

## **Self-Care**

Self-care is a specific practice used as part of managing stress and building personal resiliency. The basic premise is simply that we are taking time to nurture ourselves instead of others by attending to personal physical, spiritual, emotional, and intellectual needs to maintain and enhance our health and well-being.

## **Senior Citizen**

[www.seniors.gc.ca](http://www.seniors.gc.ca)

The definition of senior citizen varies from one government site to another. The age at which senior discounts start is usually 55. However, for many government benefits you have to be at least 60 or 65 years of age in order to qualify. For the purposes of government benefits, the age of qualification for senior's benefits is currently 65.

## **Service Provider (Front-line Employee)**

A service provider is an employee in their professional role providing services to someone else - sometimes referred to as service users or clients.

## **Service User (Client)**

A service user is a person who accesses services while not in their professional role.

## **Sex Work**

Sex work is defined by the Canadian Union of Employees (CUPE) as an umbrella term that includes erotic dancing, erotic modeling and acting, telephone sex, massage, and escorting. Prostitution is but one form of sex work. Sex workers are frequently exploited and at risk, working under difficult conditions. Yet they have no protection because certain aspects of their work are deemed illegal and they are oftentimes regarded as criminals.

# Housing Help Glossary

## Supportive Housing and Diversity Group (SHAD)

<http://www.loftcs.org/about/resources/>

Supportive Housing and Diversity Group (SHAD) is a group of 9 Toronto-based agencies whose objective is to improve housing stability for people from racialized groups with mental health and addictions issues who access housing help services.

- **SHAD Toolkit:** [www.loftcs.org/publications/SHAD-toolkit-final-web\[1\].pdf](http://www.loftcs.org/publications/SHAD-toolkit-final-web[1].pdf)

## Streets to Homes Assessment and Referral Centre (SHARC)

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=d75dd4b4920c0410VgnVCM10000071d60f89RCRD>

A City of Toronto program, the Streets to Homes Assessment and Referral Centre (SHARC) offers services to the most vulnerable people who are street involved. Many services are available, but the goal of SHARC is to assist with accessing permanent housing quickly.

## Smuggling

Human smuggling is a business transaction between two willing parties involving movement across borders, usually by illegal means. It occurs with the consent of a person(s), and the transaction usually ends upon arrival. Despite best efforts, smuggled persons may become victims of human trafficking at any point in the smuggling process which makes initial consent irrelevant for prosecution.

## Special Priority Household Category (SPHC)

[www.housingconnections.ca/pdf/SPHC%20-%20how%20to%20meet%20requirements.pdf](http://www.housingconnections.ca/pdf/SPHC%20-%20how%20to%20meet%20requirements.pdf)

The Special Priority Household Category (SPHC) is a program of Housing Connections that gives priority to those who experienced abuse; lives with or has lived with their abuser; and, plans to live permanently apart from the abuser.

# Housing Help Glossary

## SSHA

[www.toronto.ca/housing/index.htm](http://www.toronto.ca/housing/index.htm)

A branch of the City of Toronto, the Shelter, Support and Housing Administration (SSHA) coordinates and oversees all aspects of services and funding regarding social housing, shelters, and homelessness services in Toronto. This includes (but is not limited to): Community Initiatives, Emergency Human Services, Homelessness Partnering Strategies, Housing and Homelessness Supports and Initiatives, Hostel Services, Social Housing, Streets to Homes, and Tenant and Landlord Resources.

## Status Indian

An individual recognized by the federal government as being registered under the Indian Act is referred to as a Registered Indian (commonly referred to as a Status Indian). Status Indians are entitled to a wide range of programs and services offered by federal agencies and provincial governments. Over the years, there have been many rules for deciding who is eligible for registration as an Indian under the Indian Act. Important changes were made to the Act in June 1985, when Parliament passed Bill C-31,

An Act to Amend the Indian Act, to bring it in line with the Canadian Charter of Rights and Freedoms, and again in 2011 with the coming into force of Bill C-3: Gender Equity in Indian Registration Act.

## Subsidized Housing/Social Housing

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=310fab2cedfb0410VgnVCM10000071d60f89RCRD>

In Toronto, subsidized housing is often also referred to as social housing. Responsible for the funding and administration of social housing programs in the City of Toronto, the Social Housing Unit makes sure that housing providers adhere to program requirements; establishes operating policies and provides housing organizations with advice and guidance. Applications for rent-geared-to-income (RGI) assistance are processed through Housing Connections' centralized waiting list.

# Housing Help Glossary

Social housing refers to non-profit or co-operative housing communities where some or all the rents are subsidized. Households pay about 30% of gross income on shelter.

## Supportive Housing

<http://www.tosupportivehousing.ca/>

Supportive housing is broadly described as any housing options that fill the wide gap between independent living in the community and dependent living in an institutional setting. It is permanent (no limit or length of stay) affordable housing, in any housing configuration (high-rise, single, low-rise, etc.), with some form of care component that is designed to help people maintain their housing. It includes a cost-effective combination of affordable housing and services that help people live more stable, productive lives.

## T

### Toronto Community Housing Corporation (TCHC)

[www.torontohousing.ca](http://www.torontohousing.ca)

Toronto Community Housing Corporation is a non-profit corporation owned by the City of Toronto. The TCHC is governed by a Board of Directors appointed by City Council.

Toronto Community Housing is the largest social housing provider in Canada and the second largest in North America. It is home to about 110,000 low and moderate-income tenants in nearly 60,000 households.

### Tenant Defense Fund (TDF)

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=7450a98a21ab0510VgnVCM10000071d60f89RCRD>

The Tenant Defense Fund (TDF) assists tenants to challenge rent increases above the guideline, demolitions or condo conversions. The TDF is a program established by the City of Toronto that helps tenants preserve affordable rental housing. The Fund supports a Tenant Support Grant Program and a Tenant Outreach and Organizing Program.

# Housing Help Glossary

## Toronto Drop-In Network (TDIN)

[www.tdin.ca](http://www.tdin.ca)

The Toronto Drop-In Network (TDIN) is an active coalition of over 50 drop-in centres throughout the City of Toronto that works with people who are homeless, marginally housed or socially isolated. Our Network includes drop-ins of all sizes and with a diversity of philosophies that serve men, women, transgender people, youth, seniors and families.

## Toronto Hostels Training Centre (THTC)

[www.thtcentre.com](http://www.thtcentre.com)

The Toronto Hostels Training Centre offers practical, financially accessible training curriculum for hostel/shelter staff, managers, volunteers, students in job placements and agency board members. The Training Centre produces two calendars annually, providing over 120 workshops in a wide range of subjects.

## Trafficking

Trafficking or human trafficking is often described as a modern form of slavery. It involves the recruitment, transportation, and/or harbouring of persons for the purpose of exploitation, typically for sexual exploitation or forced labour. Victims are forced to provide their services (often sexual) or labour under circumstances where they fear for their safety or that of someone known to them if they refuse to provide that service or labour. Victims suffer physical, sexual and emotional abuse including threats of violence or actual harm, which is compounded by their living and working conditions.

## Trans

An umbrella term that describes people with diverse gender identities and gender expressions that do not conform to stereotypical ideas about what it means to be a girl/woman or boy/man in society. The word trans is used to include people who might also call themselves any of these very different words: transsexual/transgender/genderqueer/ genderfluid/bigender/ queer/cross-dresser/drag queen/drag king. It can

# Housing Help Glossary

also include some people who identify as Two Spirit.

- **Media Reference Guide – Discussing Trans and Gender-Diverse People:** [https://rainbowhealth.wpengine.com/wp-content/uploads/woocommerce\\_uploads/2016/01/Media-Reference-Guide-Trans-and-Gender-Diverse-People.pdf](https://rainbowhealth.wpengine.com/wp-content/uploads/woocommerce_uploads/2016/01/Media-Reference-Guide-Trans-and-Gender-Diverse-People.pdf)

## Transitional Housing

For people who have been homeless transitional housing is seen as an intermediate step between shelter living (or being on the streets) and having one's own place, which in some cases may mean supportive housing. Transitional housing typically is short term (with limits on the length of stay), offers people their own private rooms, and is intended to provide a supportive living environment, as well as tools and opportunities for social and skills development.

## Trusteeship

Trusteeship occurs when an individual's finances are managed by/with another individual, agency, or government branch. There are different types of trusteeship:

1. **Voluntary Trusteeship:** This is a homelessness prevention program and a harm reduction tool designed to help individuals who are at high risk of falling into rental arrears and become homeless as a result of money management issues. People who choose to access this kind of program can have their income directed to the agency that offers trusteeship and plan with service providers how they want their money paid to them throughout the month. Staff can also pay for bills and goods as needed. These programs are often client-centered and harm reduction based. The aim is to help people gain budgeting skills, save money, maintain housing and move toward traditional banking. Financial Literacy workshops and counselling is also often offered in conjunction to trusteeship programs.
2. **Non-Voluntary Trusteeship:** A trusteeship occurs when an employee at the Ontario Disability Support Program (ODSP) appoints a person or organization (like The Office of the Public Guardian and Trustee) to manage income

# Housing Help Glossary

support from ODSP on behalf of a recipient. According to the Mental Health Act or the Substitute Decisions Act, a doctor or capacity assessor may make a legal finding that someone is incapable of managing property under the conditions that they are not able to understand information relevant to making financial decisions and cannot appreciate the consequences of such decisions. If someone is found to be incapable of managing property, you have the right to challenge this finding before an administrative tribunal called the Consent and Capacity Board. **Source:** [www.attorneygeneral.jus.gov.on.ca/english/family/pgt/](http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/)

- 3. Continuing Power of Attorney for Property:** Power of Attorney is a legal document that gives someone else the power to act on one's behalf. This person is called an "attorney". One can assign a Power of Attorney for Property if one becomes mentally incapable to help manage finances "Property" includes money, home, and anything else owned Power of Attorney for Property can be given for a limited time or indefinitely.

**Source:** [www.cleo.on.ca/en/publications/continuing](http://www.cleo.on.ca/en/publications/continuing)

## W

### Wellesley Institute

[www.wellesleyinstitute.com](http://www.wellesleyinstitute.com)

Wellesley Institute works in research and policy to improve health and health equity in the GTA through action on the social determinants of health. Its mission is to advance population health and reduce health inequities by driving change on the social determinants of health through applied research, effective policy solutions, knowledge mobilization, and innovation.

# Housing Help Glossary

## WRAP

[www.gersteincentre.org/wrap.html](http://www.gersteincentre.org/wrap.html)

Wellness Recovery Action Program is about living in new and different ways that promote growth, recovery, and wellness. It's an opportunity for participants to focus on hope, personal responsibility, education, self-advocacy, and building support. In a group setting, people develop a list of wellness tools that can be used to plan how they will keep themselves feeling well in day-to-day life, employment, volunteering, or education and training opportunities.

## WSIB

[www.wsib.on.ca](http://www.wsib.on.ca)

The Workplace Safety and Insurance Board administers Ontario's no-fault workplace

## V

insurance for employers and their workers. As part of this system, we provide disability benefits, monitor the quality of health care, and assist in early, safe return to work for workers injured on the job or who contract an occupational disease. We are entirely funded by employer premiums.

## VAW

Violence Against Women (VAW) is the broader term for the experiences of—and subsequent consequences of experiencing—assault and/or violent acts committed against women. . This can include, but is not limited to: physical violence, sexual assault, emotional abuse, spiritual abuse, etc.. These forms of violence can sometimes result in post-traumatic stress disorder, mental health struggles, involvement with child welfare agencies, legal costs, financial costs, and social isolation.

- **Assaulted Women's Helpline:** 416.863.0511 or 1.866.863.0511



# Housing Help Glossary

## Y

### Youth

- [www.youth.gc.ca/eng/home.shtml](http://www.youth.gc.ca/eng/home.shtml)
- <http://www.youthpolicy.org/factsheets/country/canada/>

Statistics Canada defines youth between 16-28 years, whereas for Human Resources and Skills Development Canada it is 15-24.

- **Justice for Children & Youth Age-Based Laws:** [www.jfcy.org/PDFs/AgeBasedLawsJune2012.pdf](http://www.jfcy.org/PDFs/AgeBasedLawsJune2012.pdf)