

Community and Protective Services Committee

Report

14th Meeting of the Community and Protective Services Committee
October 13, 2021

PRESENT: Councillors J. Helmer (Chair), S. Lewis , M. Salih, S. Hillier

ABSENT: Mayor E. Holder

ALSO PRESENT: J. Bunn, M. Butlin, H. Chapman, C. Cooper, S .Corman, K. Dickins, M. Schulthess, C. Smith and J. Taylor

1. Disclosures of Pecuniary Interest

That it BE NOTED that no pecuniary interests were disclosed.

2. Consent

Moved by: S. Lewis

Seconded by: S. Hillier

That Items 2.1, 2.2 and 2.3 BE APPROVED.

Yeas: (4): J. Helmer, S. Lewis, M. Salih, and S. Hillier

Absent: (1): E. Holder

Motion Passed (4 to 0)

2.1 8th Report of the Accessibility Advisory Committee

Moved by: S. Lewis

Seconded by: S. Hillier

That the 8th Report of the Accessibility Advisory Committee, from its meeting held on September 23, 2021, BE RECEIVED.

Motion Passed

2.2 7th Report of the London Housing Advisory Committee

Moved by: S. Lewis

Seconded by: S. Hillier

That the 7th Report of the London Housing Advisory Committee, from its meeting held on September 28, 2021, BE RECEIVED.

Motion Passed

2.3 Introduction to London's Coordinated Access (CA)

Moved by: S. Lewis

Seconded by: S. Hillier

That, on the recommendation of the Deputy City Manager, Social and Health Development, the staff report dated October 13, 2021, with respect to an Introduction to London's Coordinated Access (CA), BE RECEIVED. (2021-S11)

Motion Passed

3. Scheduled Items

None.

4. Items for Direction

None.

5. Deferred Matters/Additional Business

5.1 Deferred Matters List

Moved by: S. Lewis

Seconded by: S. Hillier

That the Deferred Matters List for the Community and Protective Services Committee, as at October 4, 2021, BE RECEIVED.

Yeas: (4): J. Helmer, S. Lewis, M. Salih, and S. Hillier

Absent: (1): E. Holder

Motion Passed (4 to 0)

6. Confidential

Moved by: S. Lewis

Seconded by: S. Hillier

That the Community and Protective Services Committee convene, In Closed Session, for the purpose of considering the following:

6.1. Solicitor-Client Privilege

A matter pertaining to advice subject to solicitor-client privilege, including communications necessary for that purpose.

6.2. Personal Matter/Identifiable Individual

A personal matter pertaining to identifiable individuals, including municipal employees, with respect to the 2022 Mayor's New Year's Honour List.

6.3. Personal Matter/Identifiable Individual

A personal matter pertaining to identifiable individuals, including municipal employees, with respect to the 2022 Mayor's New Year's Honour List.

6.4. Personal Matter/Identifiable Individual

A personal matter pertaining to identifiable individuals, including municipal employees, with respect to the 2022 Mayor's New Year's Honour List.

Yeas: (4): J. Helmer, S. Lewis, M. Salih, and S. Hillier

Absent: (1): E. Holder

Motion Passed (4 to 0)

The Community and Protective Services Committee convened, In Closed Session, from 4:09 PM to 4:13 PM.

7. Adjournment

The meeting adjourned at 4:15 PM.

Accessibility Advisory Committee

Report

8th Meeting of the Accessibility Advisory Committee

September 23, 2021

Advisory Committee Virtual Meeting - during the COVID-19 Emergency

Attendance PRESENT: J. Menard (Chair), T. Eadinger, D. Haggerty, N. Judges, A. McGaw, B. Quesnel, P. Quesnel, D. Ruston, K. Steinmann and J. Teeple and J. Bunn (Committee Clerk)

ALSO PRESENT: D. Baxter, J. Dann, K. Husain, C. Jaimes, S. Maguire, R. Morris, A. Roseburgh, M. Schulthess and M. Stone

ABSENT: M. Bush, P. Moore and K. Pereyaslavskia

The meeting was called to order at 3:00 PM.

1. Call to Order

1.1 Disclosures of Pecuniary Interest

That it BE NOTED that no pecuniary interests were disclosed.

2. Scheduled Items

2.1 Audible Pedestrian Signal Priority List

That it BE NOTED that the Memo, dated September 16, 2021, from S. Maguire, Division Manager - Roadway Lighting and Traffic Control, with respect to an Audible Pedestrian Signal Priority List, was received.

2.2 Rapid Transit Stations and Stops

That it BE NOTED that the presentation, dated September 23, 2021, from J. Dann, Director, Construction and Infrastructure Services, with respect to Rapid Transit Stations and Stops, was received.

2.3 Get Involved Site - 2022-2025 Accessibility Plan

That it BE NOTED that the presentation from M. Stone Accessibility Specialist (AODA), as appended to the Added Agenda, with respect to 2022-2025 Accessibility Plan Outreach and the Get involved site, was received.

3. Consent

3.1 7th Report of the Accessibility Advisory Committee

That it BE NOTED that the 7th Report of the Accessibility Advisory Committee, from its meeting held on August 26, 2021, was received.

3.2 Public Meeting Notice - Zoning By-law Amendment - 755-785 Wonderland Road South (Westmount Mall)

That it BE NOTED that the Public Meeting Notice, dated September 1, 2021, from C. Parker, Senior Planner, with respect to a Zoning By-law Amendment, related to the property located at 755-785 Wonderland Road South (Westmount Mall), was received.

4. Sub-Committees and Working Groups

None.

5. Confidential

5.1 Personal Matters / Identifiable Individual

The Accessibility Advisory Committee convened in closed session from 4:09 PM to 4:26 PM after having passed a motion to do so, with respect to a personal matter pertaining to identifiable individuals, including municipal employees, with respect to the 2022 Mayor's New Year's Honour List.

6. Adjournment

The meeting adjourned at 4:27 PM.

London Housing Advisory Committee

Report

The 7th Special Meeting of the London Housing Advisory Committee
September 28, 2021
Advisory Committee Virtual Meeting - during the COVID-19 Emergency

Attendance PRESENT: B. Harris (Chair), J. Banninga, M. Joudrey, C. O'Brien, B. Odegaard, and J. Peaire; A. Pascual (Committee Clerk).

ABSENT: J. Lane, W. Latuszak, D. Peckham, and M. Richings.

ALSO PRESENT: M. Schulthess

The meeting was called to order at 12:07 PM; it being noted that the following members were in remote attendance: J. Banninga, B. Harris, M. Joudrey, C. O'Brien, B. Odegaard, and J. Peaire

1. Call to Order

1.1 Disclosures of Pecuniary Interest

That it BE NOTED that no pecuniary interests were disclosed.

2. Consent

2.1 4th Report of the London Housing Advisory Committee

That it BE NOTED that the 4th Report of the London Housing Advisory Committee, from its meeting held on July 14, 2021, was received.

2.2 5th Report of the London Housing Advisory Committee

That it BE NOTED that the 5th Report of the London Housing Advisory Committee, from its meeting held on September 8, 2021, was received.

2.3 6th Report of the London Housing Advisory Committee

That it BE NOTED that the 6th Report of the London Housing Advisory Committee, from its meeting held on September 14, 2021, was received.

3. Confidential

That the London Housing Advisory Committee convene, In Closed Session, for the purpose of considering the following:

3.1 Personal Matters/Identifiable Individual

A personal matter pertaining to identifiable individuals, including municipal employees, with respect to the 2022 Mayor's New Year's Honour List.

The London Housing Advisory Committee convened, In Closed Session, from 12:10 PM to 12:12 PM.

4. Adjournment

The meeting adjourned at 12:14 PM.

Report to Community and Protective Services Committee

To: Chair and Members, Community and Protective Services Committee Meeting
From: Kevin Dickins, Deputy City Manager, Social and Health Development
Subject: Introduction to London's Coordinated Access (CA)
Date: October 5, 2021

Recommendation

That, on the recommendation of the Deputy City Manager, Social and Health Development, that this report Introduction to London's Coordinated Access (CA) BE RECEIVED for information purposes.

Executive Summary

The purpose of this report is to introduce Coordinated Access (CA) and the Coordinated Access System and provide an update on the program deliverables to date. Coordinated Access is an enterprise-wide approach to address the municipality's housing and homelessness needs. Coordinated Access is a new initiative of The City of London (January 2020) aimed at preventing and diverting Londoners from experiencing homelessness; striving to make the experience of homelessness as short as possible by tailoring housing resources to meet an individual's unique need and achieve housing stability.

Linkage to the Corporate Strategic Plan

City of London Strategic Plan

Coordinated Access contributes to the City of London's strategic plan by administering a new, enterprise-wide support encompassing prevention, diversion and housing supports under one umbrella.

Core Area Action Plan

Coordinated Access contributes to the Core Area Action Plan in supporting Londoners experiencing homelessness and health issues to get help.

Links to Community Recovery

The City of London is committed to working in partnership with the community to identify solutions that will drive a strong, deep and inclusive community recovery for London as we move out of and beyond the global COVID-19 pandemic. This report, and the items within, are linked to Housing affordability in London and supports recovery efforts by leveraging opportunities in creating partnerships and exploring affordable multi-unit housing spaces to create more affordable living options. This work will help address the homeless crisis facing London and find safe and affordable housing options.

Analysis

1.0 Background Information

1.1 Previous Reports Related to this Matter

- Municipal Council Approval of The Housing Stability Plan 2019 to 2024 as Required Under, The Housing Services Act, 2011 (CPSC: December 3, 2019)
- Core Area Action Plan (SPPC: October 28, 2019)
- Homeless Prevention and Housing Plan 2010 – 2024 (CHLC: November 18, 2013)

- Homeless Prevention System for London Three Year Implementation Plan (CPSC: April 22, 2013)

2.0 Discussion and Considerations

2.1 Built for Zero Canada

Coordinated Access is a part of Built for Zero Canada (BFZ-C) which is an ambitious national change effort helping a core group of leading communities end chronic homelessness and veteran homelessness – a first step on the path to eliminating all homelessness in Canada.

BFZ-C is focused on helping communities adopt proven practices, deploying existing resources more efficiently, and using real-time data, rapid cycle testing and human-centered design to improve performance.

2.2 London's Coordinated Access Overview

A Coordinated Access System is the process by which individuals and families who are at risk or currently experiencing homelessness are:

- Directed to access points of service.
- Supported through triage and assessment to access the right community resources
- Supported to access specific housing resources which Coordinated Access manages centrally.

Coordinated Access supports a housing first model in connecting Londoners to housing resources including social housing, supportive housing, transitional housing, housing finders, housing stability workers and rent supplements. By centralizing housing resources, the Coordinated Access System can ensure Londoners are made eligible for a spectrum of housing solutions under one umbrella eliminating pre-existing barriers to accessing housing services.

2.3 Coordinated Access List and Prioritization

Due to the demand of housing resources outweighing the supply, Coordinated Access leads a multi-sectoral community prioritization process involving leaders in housing, homelessness, health, corrections, lived experience, child welfare, indigenous, veterans and violence against women's sectors. Prioritization is an internal administrative process that sorts individuals and families into a rank ordered list for each vacancy that becomes available. This prioritization is determined by the local community and serves to identify the order in which vacancies are filled by specific population criteria. On February 18th, 2021, over 70 local leaders came together to engage in discussion and determine the Coordinated Access Systems Priorities in 2021 outlining the following as priorities for housing services:

- Current youth priorities include Indigenous, Chronic Homelessness, Veterans, Urgent Safety, New to Homelessness, Unsheltered, Tri-morbidity and Ageing into and out of Care (Ages 23 and 24).
- Current family priorities include Indigenous, Chronic Homelessness, Veterans, Unsheltered, Urgent Safety, Tri-Morbidity, Emergency Services and First Time Homelessness.
- Current single adult priorities include Indigenous, Chronic Homelessness, Veterans, Urgent Safety, New to Homelessness, Unsheltered, Chronic Health Condition and Tri-morbidity.

Coordinated Access hosts a yearly discussion with local leaders to re-prioritize and evaluate the issuance of housing resources. The re-evaluation process ensures that the

housing resources administered through Coordinated Access continue to meet the changing needs of Londoners looking to access housing services. Through the efforts of the community prioritization process with matching Londoners to the right level of housing support, the Coordinated Access System has been able to house 311 Londoners who were considered at risk or currently experiencing homelessness in 2021 thus far.

2.4 Coordinated Access Initiative

Coordinated Access was an initiative started by The City of London in January 2020, comprised of 1 staff member with the goal to prevent and divert Londoners from experiencing homelessness while improving the process of making individuals eligible for housing services. Initially Coordinated Access would receive fewer than 5 daily inquiries and maintained a successful 25% prevention and diversion rate in providing supports to either maintain an individual's existing accommodations or connecting them to safe accommodations elsewhere while being made eligible for additional housing services. Since that time Coordinated Access has grown to fielding over 30 inquiries a day and through dedicated staffing resources has been able to achieve a 44% prevention and diversion rate. Coordinated Access is recognized as a leader in bringing housing and homeless services under one umbrella and adopting a multi-sectorial approach to serving an individual's unique needs. Coordinated Access continues to be challenged by the need for housing resources outweighing what is available for Londoners to access through the more than 3,300 inquiries and 535 intakes that were received between January 1st to September 17th, 2021.

2.5 No-Fixed Address Program

Coordinated Access plays a lead role in the No-Fixed Address Program supporting two outreach workers stationed at London Health Science Centre who work to prevent and divert Londoners from being discharged from hospital into homelessness. While many challenges still exist in working in tandem with sectors beyond the municipality, some preliminary experiences indicate that the closer linked the health sector can be to supporting those in precarious housing or risk of homelessness, the more the system benefits in totality through diversion away from emergency medical needs. The City of London Coordinated Access team currently provides services for both in-patient and ambulatory mental health care at London Health Sciences Centre (LHSC) Victoria Campus and St. Joseph's Health Care at the Parkwood campus.

Since January 2021, 52 intakes were completed, and workers were able to achieve a 30% prevention and diversion rate in either maintaining an individual's housing placement or securing an alternative placement to emergency shelter at the time of discharge. Most of the Coordinated Access Calls are received directly from the participants themselves. The second largest volume of calls received are direct referrals from community partners, Agencies and from the Health Care settings. Participants can connect directly with Homeless Stability Services Coordinate Access for most for triage and assessment in supporting those experiencing homelessness and health issues.

2.6 COVID 19 Response

In collaboration with Middlesex London Health Unit's COVID 19 Response, Coordinated Access supported the homeless sector by triaging all sheltered and unsheltered individuals to emergency response services. Coordinated Access continues to support this initiative referring individuals to emergency response hotel shelters, isolation, and monitoring spaces.

2.7 Coordinated Informed Response

Coordinated Access works in close partnership with the City of London Coordinated Informed Response Team (CIR) ensuring Londoners being supported through street outreach and Resting Spaces are achieving eligibility for housing services. Coordinated Informed Response is one of the primary "front doors" for The Coordinated Access System for Londoners who struggle to connect with services through traditional forums. By partnering with Coordinated Informed Response, the Coordinated Access System has

been able to provide housing resources and supports to individuals who otherwise were unknown to our system.

Coordinated Access supported the municipality's 2020-2021 Winter Response in the triage, assessment, and placement of eligible Londoners into this emergency shelter option.

3.0 Financial Impact/Considerations

3.1 Coordinated Access Funding

Coordinated Access is 100% funded through provincial and federal funding streams, including Community Homeless Prevention Initiative (CHPI) and Reaching Home.

There are no financial impacts at this time.

4.0 Key Issues and Considerations

4.1 Housing Support Services

Coordinated Access supports an array of individuals at risk or currently experiencing homelessness. In order for this initiative to have continued success, consideration for a spectrum of housing resources is recommended, as not each Londoner requires the same level of support. For example, a senior on a fixed income who is struggling to make rent payments would benefit greater by a rent supplement in maintaining their accommodations than being relocated to an affordable unit. These themes align with the City of London's Housing Stability Action Plan and ongoing data from CA is used and relayed to community organizations, local Homeless Prevention coalition planning, and Municipal Housing Strategies.

Coordinated Access has recognized the following themes in individuals calling for service:

- Housing Affordability
- Lack of affordable housing
- Lack of natural supports
- Unable to navigate housing and homeless serving systems

Civic Administration will provide updates regarding Coordinated Access at future meetings.

Conclusion

Civic Administration will continue to use data coming from Coordinated Access work to inform best practices in the community with an array of service providers as well as with internal City priorities. Civic Administration continues to engage with multiple sectors in the community including strengthening the relationships with various Provincial Ministries including Health, Municipal Affairs and Housing, and Ministry of the Solicitor General.

Prepared by: John D'Oria, Manager Coordinated Access, Housing Stability Services
Submitted by: Craig Cooper, Director, Housing Stability Services
Recommended by: Kevin Dickins, Deputy City Manager, Social and Health Development

DEFERRED MATTERS

COMMUNITY AND PROTECTIVE SERVICES COMMITTEE

as of October 4, 2021

File No.	Subject	Request Date	Requested/Expected Reply Date	Person Responsible	Status
1.	<p><u>Proposed Accessible Vehicle for Hire Incentive Program – Update</u> That, on the recommendation of the Managing Director, Development and Compliance Services and Chief Building Official the following actions be taken with respect to the staff report dated September 10, 2019 related to an update on a proposed accessible vehicle for hire incentive program:</p> <p>b) the Civic Administration BE DIRECTED to hold a public participation meeting at a future meeting of the Community and Protective Services Committee with respect to amending the Vehicle for Hire By-law to make the necessary changes to implement an incentive program for accessible vehicles for hire.</p>	September 10, 2019	TBD	Anti Racism, Anti Oppression Service area	
2.	<p><u>Special Events Policies and Procedure Manual</u> That the following actions be taken with respect to the “Special Events Policies and Procedure Manual”:</p> <p>a) the communication dated September 6, 2019 from Councillor A. Kayabaga, with respect to the “Special Events Policies and Procedures Manual” BE RECEIVED; and,</p> <p>b) the Civic Administration BE DIRECTED to review the City’s “Special Events Policies and Procedures Manual” and report back on possible amendment to the Manual to address the following matters:</p> <p>i) the disruption caused by special events being held in the evenings prior to a work and/or school day;</p>	September 10, 2019	June 2022	C. Smith J.P. McGonigle	

File No.	Subject	Request Date	Requested/Expected Reply Date	Person Responsible	Status
	ii) the application of the same rules/restrictions that are in place for Victoria Park to Harris Park; and, iii) increased fines and penalties for special events that contravene the Manual.				
3.	<p><u>Short-Term Accommodations - Proposed Regulations</u></p> <p>That, on the recommendation of the Managing Director, Development and Compliance Services and Chief Building Official, the following actions be taken with respect to the staff report dated February 19, 2020 related to short-term accommodations:</p> <p>a) the Civic Administration BE DIRECTED to amend all necessary by-laws to address short-term accommodations and hold a public participation meeting at a future meeting of the Community and Protective Services Committee;</p> <p>b) the Civic Administration BE DIRECTED to continue consulting with short-term accommodation platforms on the further collection of Municipal Accommodation Tax;</p>	February 19, 2020	Q4 2021/ Q1 2022	G. Kotsifas O. Katolyk	
4.	<p><u>Graphic, Unsolicited Flyer Deliveries to Residential Properties</u></p> <p>That the following actions be taken with respect to graphic, unsolicited flyer deliveries to residential properties:</p> <p>a) the Civic Administration BE DIRECTED to investigate options to address community concerns around graphic, unsolicited flyer deliveries to residential properties and report back to a future meeting of the Community and Protective Services Committee, outlining information and options including, but not limited to:</p> <p>i) steps taken by other municipalities with respect to this matter; and,</p> <p>ii) potential amendments to the existing municipal nuisance by-law or introduction of a new by-law with respect to this matter;</p> <p>b) the communication, dated November 1, 2020, from Councillor van Holst, with respect to this matter,</p>	November 3, 2020	Q3 2021	Legal Department	

File No.	Subject	Request Date	Requested/Expected Reply Date	Person Responsible	Status
	<p>BE REFERRED to the Civic Administration for consideration;</p> <p>c) the delegation request by M. McCann, London Against Abortion, BE REFERRED to a future public participation meeting with respect to this matter; it being noted that a communication from M. McCann, dated October 30, 2020, with respect to this matter, was received;</p>				
5.	<p><u>London Community Recovery Network - Ideas for Action by Municipal Council</u></p> <p>That, on the recommendation of the Managing Director, Neighbourhood, Children and Fire Services, the Acting Managing Director, Housing, Social Services and Dearness Home, and the Managing Director, Parks and Recreation, the following actions be taken with respect to the staff report dated February 9, 2021 related to the London Community Recovery Network and ideas for action by Municipal Council:</p> <p>ii) the implementation plan for item #2.3 Downtown Recovery – free transit to the downtown, as it relates to transit initiatives to the downtown, BE REFERRED back to the Civic Administration to continue working with the London Transit Commission on this matter, with a report back to a future meeting of the Community and Protective Services Committee (CPSC) when additional details are available; and,</p> <p>iii) implementation plan for item #2.3 Downtown Recovery – free transit to the downtown, as it relates to parking initiatives in the downtown BE REFERRED back to the Civic Administration with a report back to a future meeting of the CPSC when additional details are available;</p>	February 9, 2021	TBD	C. Smith K. Dickins S. Stafford	
6.	<p><u>Affordable Housing Units in London</u></p> <p>That the following actions be taken with respect to the creation of affordable housing units in London:</p> <p>b) the Civic Administration BE DIRECTED to report back to a future meeting of the Community and Protective Services Committee with an</p>	March 30, 2021	TBD	K. Dickins	

File No.	Subject	Request Date	Requested/Expected Reply Date	Person Responsible	Status
	implementation plan, inclusive of financial impacts, that sets out the best supports for the development of affordable housing units;				
7.	<p><u>Animal By-law PH-3</u> That the communication, dated April 1, 2021, from Councillor M. Cassidy, with respect to By-law PH-3, being "A by-law to provide for the regulation, restriction and prohibition of the keeping of animals in the City of London", BE REFERRED to the Civic Administration for review and a report back at a future meeting of the Community and Protective Services Committee related to revisions or updates that could be made to the by-law; it being noted that a communication from K. and K. Beattie, as appended to the Added Agenda, with respect to this matter, was received.</p>	April 20, 2021	Q4, 2021	G. Kotsifas O. Katolyk	
8.	<p><u>School Planning</u> That the Civic Administration BE DIRECTED to provide an information report at a future meeting of the Community and Protective Services Committee with respect to the roles and responsibilities of the local school boards and how the City of London interacts with the boards related to the items listed in the communication, as appended to the Agenda, from Councillors S. Lewis and P. Squire; it being noted that the above-noted communication, with respect to this matter, was received.</p>	June 22, 2021	TBD	C. Smith	
9.	<p><u>Recognizing the Impact of Hosting the COVID-19 Assessment Centres at Oakridge Arena and Carling Heights Optimist Community Centre</u> That the following actions be taken with respect to the communication, dated July 6, 2021, from Councillors S. Lehman and J. Helmer and Mayor E. Holder, related to Recognizing the Impact of Hosting COVID-19 Assessment Centres at Oakridge Arena and Carling Heights Optimist Community Centre: a) the Civic Administration BE DIRECTED to consult residents, especially those close to the COVID-19</p>	July 27, 2021	TBD	C. Smith	

File No.	Subject	Request Date	Requested/Expected Reply Date	Person Responsible	Status
	<p>assessment centres, about priorities for new recreational amenities or upgrades to existing recreational amenities in the general area; and,</p> <p>b) the Civic Administration BE DIRECTED to explore potential provincial and federal funding opportunities for recreational infrastructure and to report back with recommended new or upgraded recreational amenities in the general area of both testing centres, along with a recommended source of financing;</p>				
10.	<p><u>Property Standards Matters (March 2021 Council Resolution)</u> That the following actions be taken with respect to the staff report dated September 21, 2021, related to Property Standards Matters (March 2021 Council Resolution):</p> <p>a) the Civic Administration BE DIRECTED to report back at a future meeting of the Community and Protective Services Committee on how a RentSafeLondon by-law enforcement program, modelled after the RentSafeTO program, could be implemented, including proposed fees for registration and building audits;</p>	September 21, 2021	TBD	G. Kotsifas	
11.	<p><u>Flyer Deliveries to Residential Properties</u> That the following actions be taken with respect to the staff report dated September 21, 2021, with respect to Flyer Deliveries to Residential Properties:</p> <p>a) the matter of flyer deliveries to residential properties BE REFERRED to a future meeting of the Community and Protective Services Committee (CPSC) to provide an opportunity for further discussion of this matter; and,</p> <p>b) the delegation requests from A. Marchand, as appended to the Agenda, and D. Ronson, as appended to the Added Agenda, BE REFFERED to a future meeting of the CPSC;</p>	September 21, 2021	TBD	G. Kotsifas B. Card	