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TO:	CHAIR AND MEMBERS COMMUNITY AND PROTECTIVE SERVICES COMMITTEE MEETING ON JUNE 16, 2014
FROM:	LYNNE LIVINGSTONE MANAGING DIRECTOR NEIGHBOURHOOD, CHILDREN & FIRE SERVICES
SUBJECT:	LONDON'S HOMELESS PREVENTION SYSTEM HOUSING STABILITY FUND

RECOMMENDATION

That, on the recommendation of the Managing Director of Neighbourhood, Children & Fire Services, the following report **BE RECEIVED** for information purposes.

PREVIOUS REPORTS PERTINENT TO THIS MATTER
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- Homeless Prevention System for London Three Year Implementation Plan (CPSC: April 22, 2013)
- Community Homelessness Prevention Initiative (CPSC: December 17, 2012)
- Community Homelessness Prevention Initiative Funding Allocation for January 1, 2013 to March 31, 2014 (CSC: October 22, 2012)
- Elimination of Community Start-Up and Maintenance Benefit (CSC: October 22, 2012)
- Community Homelessness Prevention Initiative Homelessness Social Assistance Regulation Amendments (CSC: September 10, 2012)
- Housing Services Act (CSC: December 19, 2011)
- London Community Housing Strategy 2011 Community Update Report (CNC: May 17, 2011)
- London Community Plan on Homelessness (CPSC: November 8, 2010)
- City of London Community Housing Strategy (CPSC: June 21, 2010)

BACKGROUND

The purpose of this report is to outline the recent review of the Housing Stability Fund and the recommended changes to the program.

BACKGROUND AND CONTEXT

Changes to funding for homelessness by the Province of Ontario

On January 1, 2013, the Ministry of Municipal Affairs and Housing (MMAH) introduced the Community Homelessness Prevention Initiative (CHPI). Consolidating homelessness related programs is a part of Ontario's Long Term Affordable Housing Strategy and aimed at transforming the housing and homeless prevention system through a Housing First and individual and family first approach.

Also, on January 1, 2013 the Community Start-Up and Maintenance Benefit (CSUMB) was eliminated as a benefit under Ontario Works (OW) and the Ontario Disability Support Program (ODSP). This mandatory benefit was available to OW and ODSP recipients to assist in establishing a new principal residence, or to prevent eviction or the discontinuance of utilities or heating in an existing residence. CSUMB could also be issued where there was a threat to the health or welfare of a household in a non-start up situation.

The total amount of CSUMB issued to London and the County of Middlesex OW and ODSP participants in 2011 was approximately \$4.47M. At that time, the London and Middlesex social assistance caseload was just over 22,000. Currently, there are roughly 23,000 households on social assistance in London and the County of Middlesex.



The impact of the elimination of CSUMB and the immediate gap in available funding for social assistance recipients who were experiencing, or at risk of homelessness was considered as part of the development of London's Homeless Prevention System. While there was no obligation to provide a replacement for CSUMB, a program to support low-income Londoners, including social assistance recipients, was introduced as part of our efforts to achieve the outcomes under our homeless prevention system.

London's Homeless Prevention System

The City of London's Homeless Prevention System, approved by Council in May 2013, is aimed at addressing, reducing and preventing homelessness for individuals and families through strong systems and services and based on a shared vision that the solution to homelessness is housing with support. The primary outcomes are that individuals and families experiencing homelessness obtain and retain housing, and those at risk of homelessness remain housed.

A key element of this Housing First or housing stability approach is assisting individuals and families at risk of, or experiencing homelessness in their efforts to secure and maintain their housing. The London Housing Stability Fund provides one of the ways in which this assistance is provided.

REVIEW OF THE HOUSING STABILITY FUND AND RECOMMENDED CHANGES

With the elimination by the Province of the CSUMB program, between January 1 and March 31, 2013 the Housing First Temporary Support Fund (HFTSF) provided an immediate alternative to households receiving OW and ODSP. The Housing First Temporary Support Fund was a temporary bridge fund to assist recipients of OW and ODSP in establishing a new residence, or to prevent eviction or the discontinuation of utilities in an existing residence.

Based on the experience of the HFTSF, the City introduced the Housing Stability Fund (the Fund) on April 1, 2013. The Fund is administered by The Salvation Army Centre of Hope, in partnership with the City of London, the Province of Ontario, London Hydro and Union Gas. The Housing Stability Fund offers grant and loan programs to low income Londoners to assist with rental arrears, last month's rent, emergency utility assistance and moving expenses.

When the Housing Stability Fund was first introduced, Civic Administration indicated a review would be undertaken at the one year point to consider the use, demand and effective operation within existing resources. This program review included four phases: setting the context; data gathering; analysis; and, reporting. Data related to the Housing Stability Fund is from April 1, 2013 to March 31, 2014. Historical data from THAW and Rent Bank is from April 2010 to March 2013. Appendix I provides additional details regarding the analysis.

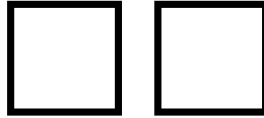
Through the review process consultations were held with The Salvation Army Centre of Hope, the London Homeless Prevention System Implementation Team, The Salvation Army Housing Support Services Advisory Committee, and at two community meetings attended by members of the London Homeless Coalition, the OW/ODSP Advocates, and homeless serving and social service organizations. The feedback from these discussions was used to further refine the Housing Stability Fund framework.

Current Housing Stability Fund

The current Housing Stability Fund offers financial assistance to low income Londoners to obtain and retain their housing and for those at risk of homelessness to remain housed. Certain eligibility criteria are applied as part of the approval of an application. These include: meeting the income test; having a demonstrated regular source of income; being a resident of London; moving within the City; and, have not used the Fund in the past 12 months.

Eligibility

The Low Income Cut Off (LICO) scale is applied as the income test to determine eligibility for the Housing Stability Fund. Low Income Cut Offs (LICOs) is Statistics Canada's approach of setting an income threshold below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. Current eligibility for the Housing Stability Fund is LICO+15%.



For the period April 1, 2013 to March 31, 2014 there were 4,333 primary applicants or households to the Housing Stability Fund, of which there were 3,133 females (59%) and 2,176 (41%) males.

The Fund was used most often by singles and singles with dependent children. Social assistance was the main source of income for the majority of applicants. Rental assistance was the highest use of the Fund followed by emergency utility assistance.

There are currently three forms of assistance under the Housing Stability Fund including rental assistance, emergency utility assistance and moving assistance.

i) Rental Assistance

There are currently four different types of assistance available under rental assistance. There were 2,721 unique households that accessed rental assistance accounting for 63% of the total expenditure of the Housing Stability Fund. Of the different types of rental assistance available rental arrears, or those households that have been served eviction notices, accounted for the greatest use of the program. This was followed by households requiring last months' rent to secure new housing in London.

Many of the households accessing the rental assistance program are moving because of such things as change in relationship status, moving to improved housing, or to a new neighborhood and do not identify any problems related to maintaining their tenancy.

The rental assistance program currently operates as a combination of grant and loan depending on a household's income level. Slightly over half of the rental assistance expenditure went towards a grant and the remaining half towards an interest free loan where individuals are offered a flexible repayment schedule of up to 36 months. The total loan repayment amount is 13%.

By comparison, between 1996 and 2012 a rent bank loan program was available to low income Londoners excluding households receiving OW or ODSP. The number of households accessing rental assistance significantly increased under the Housing Stability Fund (from 139 in 2012/2013 to 2,721 in 2013/2014).

ii) Emergency Utility

In total, there were 2,384 approved applications for a grant to restore a utility to a household. Households are eligible for assistance under any of the supported utilities of hydro, gas and water and, therefore, may have received multiple grants. The majority of use of the Fund, or 67% of the total amount spent under emergency utility assistance, was for hydro.

iii) Moving Assistance

Moving assistance supports eligible low income Londoners with their move to a new home in London. Applicants must be establishing a new principal residence in London and provide an estimate for moving costs from an approved moving company. In total, 855 unique households accessed this program.

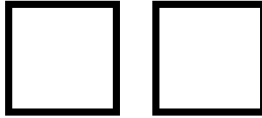
Cost of the Housing Stability Fund 2013/2014

As part of the 2013/2014 budget for London's Homeless Prevention System, \$2M was forecasted for the Housing Stability Fund. This was based on an initial evaluation of the use of CSUMB by London social assistance households and the use of the temporary fund put in place for the first quarter of 2013.

The total expenditure for 2013/2014 was \$3,992,919. The expenditure for rental assistance was \$2,037,089 representing 51% of the total Housing Stability Fund budget. Emergency utility assistance expensed \$976,137 or 24% of the total expenditure. The \$693,550 spent on Administration represents 17% of the total expenditures. Moving assistance cost \$286,143 and represents an average grant per household of \$387, or 7% of the total expenditure.

Summary of Key Issues

The Housing Stability Fund provides immediate relief to a particular household crisis without any control over broader system issues and mitigating factors that may limit the housing stability of its applicants. Issues such as income levels, access to affordable housing, mental health, addictions or trauma require an integrated multi-sectoral response.



2013 was an unprecedented year for London. This was the first year the new Fund was in place and the first year OW and ODSP households did not have access to CSUMB. A start-up year also brings with it inefficiencies in administration, particularly when the need for the Fund was greater than projected. The extraordinarily cold winter, coupled with the increase in utility rates, along with slow economic recovery also contributed to the increase in the overall demand of the Housing Stability Fund.

In addition to these key issues, the following provides a summary of some of the other compelling issues related to the existing guidelines and use of the Housing Stability Fund which are addressed under recommended changes:

- The total expenditure of the Housing Stability Fund, over a twelve month period, was over twice the amount forecasted or over budget by \$2M.
- The Fund is currently available every 12 months as compared to the historical program which provided assistance every 24 months.
- There is little support to assist households with budgeting practices and debt management, or efforts to prevent a future crisis.
- The majority of both participant use and growth in the demand for the Fund is from households receiving Ontario Works (45%) followed by households receiving Ontario Disability Support Program (23%). The elimination of CSUMB is considered a main factor in the increase in use of the overall demand on the Housing Stability Fund.
- The current loan recovery rate of 13% is low. Loan collection practices are not proactive or focused on assisting with housing stability and normalizing debt management. Direct payments are an effective means to assist with budget and debt management.
- The Low Income Cut Off (LICO) is a generally accepted income screening tool. The income data shows that the annual average household income of individuals and families accessing the Housing Stability Fund is 28% lower than LICO. This demonstrates the Fund serves very few individuals or families whose income is at, or above the current income eligibility criteria.
- Moving assistance does not include either moving preparation or move in support to assist households through what is generally a stressful event or a crisis.

Recommended Changes

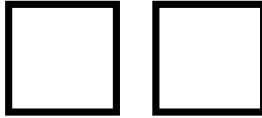
To address the issues identified in the review and still provide this important assistance, the following changes are proposed for the Housing Stability Fund. The Housing Stability Fund has a role in preventing homelessness through partnership, collaboration and leadership to assist households through a responsive client centred service response. Attached as Appendix II, are the details regarding the criteria for pre 2013 program, the current Housing Stability Fund and the proposed revised program.

A recommendation derived from the consultation process is a proposed name change from the Housing Stability Fund to the Housing Stability Bank. It is thought that the name change would better reflect role, purpose and accountability.

The Housing Stability Bank will continue to provide financial assistance in the form of interest free loans to low income Londoners experiencing a rental or utility crisis. All changes to the Housing Stability Bank will be effective July 1, 2014.

The following guiding practices will be put in place:

- Funding will combine monies from Ontario Hydro (LEAP), Union Gas (Winter Warmth) and the City of London (CHPI);
- LEAP and Winter Warmth will be exhausted first;
- A fiscal cap will be set on City funds;
- Improved cost sharing from other sources of funding will be actively explored;
- An active loan recovery system will be in place;



- An active referral practice to relevant services will be maintained;
- Accurate data and tracking practices will be in place;
- Debt and financial counselling will routinely be made available to applicants;
- The immediate 21 day (no cutoff) hold for utilities will be maintained; and,
- A direct payment for utilities, rent and rent re-payment will be required, including OW and ODSP. There would be no approval unless a direct payment is set up.

i) Eligibility to the Housing Stability Bank

Effective July 1, 2014 the following are the criteria for eligibility:

- The Low Income Cut-off (LICO) will be applied. Households with an income at or below LICO may be eligible for a loan;
- A regular source of income such as employed, receiving OW, ODSP, EI, CPP must be in place;
- Households must be living in London for a minimum of 6 months and moving within the City of London;
- Applicants have not used the Housing Stability Bank in the past 24 months, or have repaid an existing Housing Stability Bank loan; and,
- Applicants will attend an assessment appointment and meet with a Financial Advisor for a financial/housing assessment.

ii) Rental Assistance

Londoners who are behind in their rent and facing eviction, or are moving to a new home in London, may be eligible for an interest free loan to help pay past due rent or last month's rent if moving, or first month's rent if receiving ODSP. The following are the criteria for the Rental Assistance Fund:

- Applicants must be pending eviction or establishing a new principal residence;
- Up to two month's rent is available for rental arrears, based on current rent;
- Up to one month's rent is available for last month's rent based current rent;
- Up to one month's rent is available for first month's rent based on current rent (ODSP clients only);
- Applicants will be required to set up a direct ongoing payment to their landlord; and,
- Loan repayment terms are available of up to a maximum of 36 months.

iii) Emergency Utility Assistance

An interest free loan may be made available to eligible low income Londoners if a utility including hydro, gas and/or water, is pending disconnection. The following are the specific criteria:

- Applicants must be the person named on the bill and have made a minimum \$50 payment in the previous four months;
- Assistance up to a maximum of \$500 per utility or \$600 for electrically heated homes;
- Applicants will be required to set up a direct ongoing payment to the utility company; and,
- Interest free loan repayment terms are available up to a maximum of 36 months.

iv) Moving Assistance

The Moving assistance program will be eliminated from the Housing Stability Bank.

v) Loan Repayment

The monies from the loan repayment would be applied to the cost of administering the Housing Stability Bank. Going forward, efforts will focus on shifting to a pro-active loan-based program with an active collection of loans to assist with housing stability and normalizing debt management.

NEXT STEPS

The Housing Stability Bank, including the new guidelines, will come into effect July 1, 2014 and will continue to be operated by The Salvation Army Centre of Hope. To assist in ensuring the management and operation of the Housing Stability Bank remain competitive and efficient with clear links to London's Homeless Prevention System, a Request for Proposal will be issued in 2014.

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Over the next several months, working groups will be established to consider such things as: the loan recovery practices; exceptional circumstances; rules and processes; community partnerships; and, the ongoing evaluation model.

The Housing Stability Fund is one of many approaches and services available to low income Londoners. It is not fully understood in London the range of supports and types of assistance available to low income Londoners specific to subsidies, loans, grants or gifts. This includes such interests as the Housing Stability Fund, Discretionary Benefits, Health Access Voucher program and other funds or programs that provide supplies from special interest groups and faith based organizations. While some of these funds and programs complement each other, there is some discussion regarding overlap and duplication. Civic Administration will be proceeding to conduct a Community Needs Assessment, including a community mapping exercise with recommendations on what is economically, technologically, socially, feasible and viable for low income Londoners.

FINANCIAL IMPACT

Through the Ministry of Municipal Affairs and Housing, the Community Homelessness Prevention Initiative (CHPI) has provided the City of London, as Service Manager, an approved three year service contract and a 2014/2015 fiscal allocation of \$8,162,244.

In addition to the 100% Provincial CHPI funding allocation, in the 2014 Homeless Support and Emergency Shelters budget is 1,341,220 to support the London Homeless Prevention Implementation Plan.

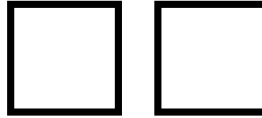
A number of remedial efforts are in place to help manage the costs, including a monthly review of use of the Housing Stability Bank and expenditures. This active monitoring will assist in alerting Civic Administration of pressures that may require further restriction to the Housing Stability Bank including capping the allocation and/or seeking additional coverage to manage the demand of low-income Londoners. A potential shortfall could exist if the costs of the program exceed the total funding allocated. We will continue to actively monitor the costs of the program and identify any pressures through the City's Operating Budget Status Quarterly report.

CONCLUSION

When the Housing Stability Fund was introduced, Civic Administration committed to undertake a review at the end of the first year of operation. The result of that review is a number of changes that will allow for the continued support of individuals experiencing or at risk of homelessness in London.

We greatly appreciate the involvement of our community in our discussions on how to meet the needs of low income Londoners, the use and practices for a fund such as our Housing Stability Bank and the interest to work together to develop lasting solutions.

SUBMITTED BY:	RECOMMENDED BY:
JAN RICHARDSON MANAGER, HOMELESS PREVENTION NEIGHBOURHOOD, CHILDREN & FIRE SERVICES	LYNNE LIVINGSTONE MANAGING DIRECTOR NEIGHBOURHOOD, CHILDREN & FIRE SERVICES



Appendix I

LONDON’S HOMELESS PREVENTION SYSTEM HOUSING STABILITY FUND

The following data provides additional detail regarding who used the Housing Stability Fund, a breakdown of expenditure by program and relevant historical data. To complete the review, data was collected from multiple sources including phone logs, databases, financial spreadsheets, and other sources. The use of multiple data sources resulted in areas of inconsistencies in descriptive statistics between variables and, therefore, the data cannot be considered to be 100% accurate.

1.1 Household Composition

April 1, 2013 – March 31, 2014

Household Composition	Unique Households	
	Total	Percentage
Single	1,781	41%
Single With Dependent Children	1,337	31%
Couple with Dependent Children	595	14%
Roommates	300	7%
Couple	257	6%
Unknown	63	1%
Total	4,333	100%

In total, there were 4,333 primary applicants or unique households for the twelve month period. Primary applicant refers to the main applicant for the application. There were 979 co-applicants, which refer to an individual who lives in the household, spouse, partner, or roommate who was also listed on the application. Finally, there were 4,001 dependents. Dependents refer to children in the care of the applicants and/or co-applicant.

Of the 4,333 unique households, 41% (n=1781) were singles, 31% (n=1,337) were singles with dependent children, 14% (n=595) were couples with dependent children, 7% (n=300) were roommates, 6% (n=257) were couples and 1% (n=63) did not report household composition.

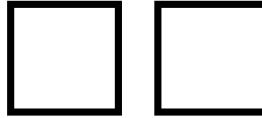
1.2 Unique Households by Program Use and Expenditures

April 1, 2013 – March 31, 2014

HSF Program	Unique Households	Total Expenditure	% of Total Budget
Rental Assistance	2,721	\$2,037,089	51%
Emergency Utility Assistance	1,886	\$976,137	24%
Administration	n/a	\$693,550	17%
Moving Assistance	855	\$286,143	8%
Total	4333	\$3,992,919	100%

During this twelve month period, 2,721 unique households accessed Rental Assistance, 1,886 unique households accessed Emergency Utility Assistance and 855 unique households accessed Moving Assistance.

The number of unique households for each program is not equal to the total unique households. There is a difference of 1,129 households because some households accessed more than one Housing Stability Fund program. For example, a household that accessed Rental Assistance and Moving Assistance would be noted as a unique household in Rental Assistance and Moving Assistance. However, in the total unique household calculation they would have been included only once.



1.3 Income Source as compared to household and percentage of total Households
 April 1, 2013 – March 31, 2014

Main Income Source	Households	% of Total Budget
OW	1,930	45%
ODSP	1,002	23%
Employment	695	16%
Other	585	13%
Employment Insurance	121	3%
Total	4,333	100%

Income source refers to the main overall household income source as determined by the Housing Stability Worker at the initial appointment. In total, there were 32 possible income sources included on the main income source list. The chart above represents the top five main income sources.

There were 1,930 households whose main income source was OW. 1,002 households received ODSP as their main income source. Employment was the main income source of 695 households. A total of 585 reported an “other” income source which includes all other income sources besides OW, ODSP, Employment and Employment Insurance. This includes, but is not limited to, CPP, OSAP, Long-Term Disability, Child Support, Canada Child Tax Benefit etc. Finally, 121 households had Employment Insurance as their main income source.

To be eligible for the Housing Stability Fund an applicant’s income cannot be more than LICO+ 15%. For example, LICO for a two-person household is set at \$25,353 (before tax). Therefore, to be eligible for the Housing Stability Fund, the income of a two-person household must not be more than \$28,648 (LICO +15%).

1.4 Rental Assistance Program

1.4 i) Rental Assistance Program as compared to expenditure by component
 April 1, 2013 – March 31, 2014

Rental Assistance	Total Expenditure	% of Total Budget
First Months’ Rent (ODSP)	\$54,939	3%
Legal Fees	\$54,441	3%
Last Months’ Rent	\$917,642	45%
Rental Arrears	\$1,010,067	19%
Total	\$2,037,089	100%

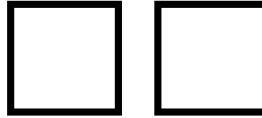
1.4 ii) Rental Assistance Program by expenditure type
 April 1, 2013 – March 31, 2014

Expenditure Type	Amount	Average Loan/Grant Amount
Loan	\$1,053,024	\$387
Grant	\$929,624	\$337
Legal Fees	\$54,441	n/a
Total	\$2,037,089	n/a

The amount allocated for loans was \$1,053,024, grants \$929,624, and legal fees \$54,441. The average loan amount was \$381 and the average grant amount was \$337.

The total loan repayment amount was \$136,784. Loan repayment amount refers to the total amount that has been paid back by applicants from April 2013 to March 2014. Loans are currently provided on 12, 18, 24, and 36 month terms.

1.4 iii) Comparison of the number of households by expenditure of the Housing Stability



Fund’s Rental Assistance Program with three years of Rent Bank Data
 April 1, 2010 – March 31, 2014

	HSF Rental Assistance April 2013 – March 2014	Rent Bank April 2012 – March 2013	Rent Bank April 2011 – March 2012	Rent Bank April 2010 – March 2011
Households	2,721	139	122	83
Total Expenditure	\$2,037,089	\$169,917	\$216,366	\$172,952

There were 2,721 unique households that accessed Rental Assistance. Unique household refers to the individual households that accessed the program. The total expenditure for the Rental Assistance program was \$2,037,089. Total expenditures refer to the total amount expended for this program.

There were 2,938 accepted program applications referring to the total number of approved applications for all programs combined. The total number of accepted program applications is higher than the total number of applicants because some applicants accessed more than one program within Rental Assistance.

While the number of applicants increased over the three-year period of Rent Bank from April 2010 to March 2013, there was a significant increase in applicants for Rental Assistance between April 2013 and March 2014. The elimination of CSUMB is thought to be a main factor in the increase in uptake of the Rental Assistance program.

1.5 Approved applications for each program within Emergency Utility Assistance by expenditure and the average grant amount

April 1, 2013 – March 31, 2014

Program	Approved Applications	Amount	Average Grant Amount
Hydro	1,773	\$655,501	\$356
Gas	577	\$191,089	\$236
Water	548	\$129,546	\$348
Total	2384	\$976,136	

In total, 1,886 unique households accessed the program. Unique household refers to the individual household that accessed the program.

There were 2,384 accepted program applications. Accepted program applications refer to the total number of approved applications for all programs combined. The total number of accepted program applications is higher than the total number of applicants because some applicants accessed more than one program within Emergency Utility Assistance.

Total expenditures for the Emergency Utility Assistance was \$976,137. Total expenditures refer to the total amount expended for this program.

1.6 Comparison of the number of applicants by total expenditures of the Housing Stability Fund’s Emergency Utility Assistance Program with three years of THAW data.

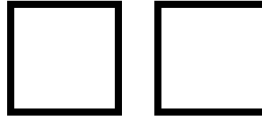
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April 1, 2010 – March 31, 2014

	HSF Emergency Utility Assistance April 2013 – March 2014	THAW April 2012 – March 2013	THAW April 2011 – March 2012	THAW April 2010 – March 2011
Applicants	1,886	1,101	1,004	1,040
Total Expenditure	\$976,136	\$339,846	\$488,542	\$402,078

The Heat and Warmth Program (THAW), in operation from 1996 – 2013, was a program that provided emergency financial relief to cover the cost of utility bill arrears in order to avoid disconnection of service. THAW funding was available to London area households every 24 months. Applicants had to meet income criteria and had to have received a final disconnection notice, paid at least \$50 in the past four months towards the utility and be the person named on the bill. THAW expenditures also include Winter Warmth and LEAP. Prior to April 1, 2013 the maximum amount was \$350 per utility. As of April 1, 2013 it is \$500.

While the number of applicants increased over the three-year period of THAW from April 2010 to March 2013, there was a significant increase in applicants for Emergency Utility Assistance between April 2013 and March 2014. It is hypothesized that the elimination of CSUMB is the main factor for the increase in uptake of the Emergency Utility Assistance program.



Appendix II

A COMPARISON OF HISTORICAL PROGRAMMING - THE CURRENT HOUSING STABILITY FUND AND THE PROPOSED HOUSING STABILITY BANK

The following information provides the comparison of eligibility criteria between pre-2013 programs such as THAW, Rent Bank and CSUMB, the current guidelines and the proposed guidelines or rules effective July 1, 2014.

Eligibility

Pre 2013	Current – Housing Stability Fund	Proposed – Housing Stability Bank – Effective July 1, 2014
LICO + 15% Are employed, receiving OW, ODSP, EI, CPP or other regular sources of income.	LICO + 15% Are employed, receiving OW, ODSP, EI, CPP or other regular sources of income.	At LICO or below Are employed, receiving OW, ODSP, EI, CPP or other regular sources of income.
A resident of London.	Living in London for a minimum of 3 months and moving within the City of London.	Living in London for a minimum of 6 months and moving within the City of London.
Have not used the Fund in the past 24 months.	Have not used the Fund in the past 12 months.	Have not used the Bank in the past 24 months or have repaid an existing Housing Stability Bank loan.
Attend an assessment appointment.	Attend an assessment appointment with the Housing Stability Fund delivery agency.	Attend an appointment with a Financial Advisor for a financial/housing assessment.

Until December 31, 2012 CSUMB provided assistance up to a maximum of \$1,500 for a family (with dependents) or \$799 for an individual or couple (with no dependents) in a 24 month period.

Rental Assistance

Pre 2013	Current – Housing Stability Fund	Proposed – Housing Stability Bank – Effective July 1, 2014
Londoners who are behind in their rent and facing eviction, or are moving to a new home in London, will be eligible for an interest free loan program to help pay past due rent or last month's rent if moving. OW/ODSP applied CSUMB.	Londoners who are behind in their rent and facing eviction, or are moving to a new home in London, may be eligible for this interest free loan/grant program to help pay past due rent or last month's rent if moving.	Londoners who are behind in their rent and facing eviction, or are moving to a new home in London, will be eligible for an interest free loan program to help pay past due rent or last month's rent if moving (or first month's rent if receiving ODSP).
Applicants must be pending eviction or establishing a new principal residence. OW/ODSP applied CSUMB.	Applicants must be pending eviction or establishing a new principal residence.	Applicants must be pending eviction or establishing a new principal residence.
Up to two month's rent is available for rental arrears, based on CMHC Average Market Rent Schedule and unit size. OW/ODSP applied CSUMB – at current rent.	Up to two month's rent is available for rental arrears, based on CMHC Average Market Rent Schedule and unit size.	Up to two month's rent is available for rental arrears, based on current rent.
OW/ODSP applied CSUMB – at current rent.	Up to one month's rent is available for last month's rent based on CMHC Average Market Rent Schedule and unit size.	Up to one month's rent is available for last month's rent based current rent.

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Emergency Utility Assistance

Pre 2013	Current – Housing Stability Fund	Proposed – Housing Stability Bank – Effective July 1, 2014
<p>If a utility service is pending disconnection or has been disconnected, Londoners may be eligible for this grant program.</p> <p>OW/ODSP applied CSUMB and/or cost shared with the Fund.</p>	<p>If a utility service is pending disconnection or has been disconnected, Londoners may be eligible for this grant program.</p>	<p>If a utility service is pending disconnection or has been disconnected, Londoners may be eligible for this interest free loan program.</p>
<p>Applicants must be the person named on the bill and have made a minimum \$50 payment in the previous four months.</p>	<p>Applicants must be the person named on the bill and have made a minimum \$50 payment in the previous four months.</p>	<p>Applicants must be the person named on the bill and have made a minimum \$50 payment in the previous four months.</p>
<p>Assistance up to a maximum of \$350 per utility.</p> <p>OW/ODSP applied CSUMB and/or cost shared with the Fund.</p>	<p>Assistance up to a maximum of \$500 per utility or \$600 for electrically heated homes.</p>	<p>Assistance up to a maximum of \$500 per utility or \$600 for electrically heated homes.</p>
<p>Applicants may be required to set up a direct ongoing payment to the utility company.</p>	<p>Applicants may be required to set up a direct ongoing payment to the utility company.</p>	<p>Applicants will be required to set up a direct ongoing payment to the utility company.</p>
<p>Repayment terms not applicable.</p>	<p>Repayment terms not applicable.</p>	<p>Loan repayment terms of a maximum of 36 months.</p>