

TO:	CHAIR AND MEMBERS COMMUNITY AND PROTECTIVE SERVICES COMMITTEE MEETING ON FEBRUARY 21, 2018
FROM:	LYNNE LIVINGSTONE MANAGING DIRECTOR NEIGHBOURHOOD, CHILDREN AND FIRE SERVICES
SUBJECT:	LONDON'S HOMELESS PREVENTION SYSTEM HOUSING STABILITY BANK UPDATE

RECOMMENDATION

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

PREVIOUS REPORTS PERTINENT TO THIS MATTER

- London's Homeless Prevention System Housing Stability Bank (CPSC: September 22, 2015)
- London's Homeless Prevention System Housing Stability Fund (CPSC: June 16, 2014)
- 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)

PURPOSE

The purpose of this information report is to provide an update regarding the Housing Stability Bank including the review of the data between July 1, 2014 and June 30, 2016 and changes to the services and rules for emergency utility assistance and rental assistance.

BACKGROUND

The City of London's Homeless Prevention System Implementation Plan is a coordinated and integrated individual and family centred housing stability approach that is outcome focused and designed to address, reduce and prevent homelessness in London. These efforts directly contribute to Council's 2015 - 2019 Strategic Plan for the City of London, including strengthening our community through caring and compassionate services. Our work with community agencies helps tenants to keep their existing housing and reduces and prevents homelessness in London.

A key element of housing stability is assisting individuals and families at risk of, or experiencing homelessness, in their efforts to secure and maintain housing. London's Housing Stability Bank is one of the ways that this assistance is provided. The Housing Stability Bank offers a limited grant program and interest-free loans for emergency utility assistance and, rental assistance to assist Londoners with low income to secure or retain housing. Eligibility criteria includes such things as meeting the income tests, having a demonstrated regular source of income, and being a resident of London.

Since 2005, The Salvation Army Centre of Hope has operated some type of a rent bank and emergency utility assistance program. In 2013, the program significantly expanded, primarily to respond to households on social assistance, as a result of the elimination of the social assistance benefit known as the Community Start-Up and Maintenance Benefit.

The City of London is the primary source of funding to the Housing Stability Bank for their loan program, along with the Province of Ontario's Community Homelessness Prevention Initiative. Additional funders include United Way London & Middlesex - Winter Warmth Program, London Hydro - Ontario's Low Income Emergency Assistance Program, City of London - Water Operations, and private donations.

In 2017, an evaluation of the use of the Housing Stability Bank took place, comparing the use of the funds distributed over a two-year period, from July 1, 2014 to June 30, 2016. The evaluation included: community consultations; key informant interviews; a review of the data; and, consideration of practices and guidelines to improve access to the service of the Housing Stability Bank. A working group of community advocates and service providers reviewed the results of the evaluation. The working group considered trends, such as London Hydro's new response to non-payment of bills during the winter months, and advocated for improvements to the Housing Stability Bank's practices particularly focused on additional benefits for households receiving Ontario Works. In addition, extensive discussions were held with the leadership team at the Housing Stability Bank to determine the costs and benefits of the proposed changes.

The Results of the Evaluation

Attached as Appendix A is the Housing Stability Bank Summary Evaluation Report. The following is a summary of the key findings:

i) Overview

- In total, 3,961 households applied for Housing Stability Bank assistance in 2014/2015, and 3,164 households applied for assistance in 2015/2016. Of those, 82% (n=3,234) were approved in 2014/2015 and 77% (n=2,437) were approved in 2015/2016.

ii) Household Income

- The most commonly reported monthly household income range was \$1,000 - \$1,499.
- The most common source of reported household income was Ontario Works, with almost half of all households receiving Ontario Works as a source of income.

iii) Use of Rental Assistance and Emergency Utility Assistance

- In both reporting years, 93% of households accessed only Rental Assistance or Emergency Utility Assistance, while 7% of households accessed both Rental Assistance and Emergency Utility Assistance.
- The total amount of financial assistance, including loans and grants, provided by the Housing Stability Bank to applicants was \$2,353,250 in 2014/2015 and \$1,751,800 in 2015/2016.
- The difference in the total amount of financial assistance and the number of households that received a grant between 2014/2015 and 2015/2016 is in part due to additional, one-time funds that were available for Emergency Utility Assistance grants in 2014/2015. These funds were not available in the 2015/2016 year.
- In 2015/2016, the total amount of loans distributed for Rental Assistance decreased by \$292,450, or 20% from the prior period. By contrast, the total amount of loans distributed for Emergency Utility Assistance more than tripled, increasing by \$141,550 between the two periods.
- Overall, between 2014/2015 and 2015/2016, both the number of households receiving a grant and the total amount of grants distributed decreased by 52%. The average grant amount remained constant at \$334 per household.
- Overall, between 2014/2015 and 2015/2016, 18% of loans were paid out and 82% had outstanding balances.

iv) General Response

- Overall, 93% of the applicants surveyed agreed they received service from the Housing Stability Bank within a reasonable amount of time. However, only 59% of community partners agreed that applicants received service in a timely manner.
- Survey respondents listed how the Housing Stability Bank assists them. The top three responses were: securing and maintaining housing; promoting financial stability; and, stabilizing family and personal circumstances.

Housing Stability Bank Program Changes

The following is a summary of the changes that are being implemented in 2018:

i) Administrative Changes

Changes to criteria are intended to improve the overall program and will include:

- Effective January 1, 2018 the Housing Stability Bank will accept urgent payment reminders issued by London Hydro to receive a Utility Assistance grant or loan. The current practice of eligibility is based on receiving a disconnect notice from London Hydro. This change in practice is in response to the current moratorium of disconnection in place by London Hydro between November and April.
- Effective April 1, 2018, the Low Income Measure will be applied for all types of assistance. This aligns with the criteria set by Ontario Hydro and simplifies the income threshold assessment from two assessment tools to one (Low Income Cut Off and Low Income Measure).
- Effective April 1, 2018, applicants will be eligible for a loan once every 12 months versus the current criteria of once every 24 months.
- Improved loan repayment incentives will be introduced including forgiving the remaining amount due if 50% of the loan has been paid; and, providing incentives throughout the loan payment period.
- Increased financial literacy opportunities will be made available through the use of money coaches and community partnerships.

ii) Accessibility to Housing Stability Bank Services

Improvements to the Housing Stability Bank services focus on meeting the unique needs of households and include:

- Increasing the number of community locations the Housing Stability Bank team will be available including public libraries, family centres, and the Landlord Tenant Board.
- Translating materials, including the application, into additional languages that are commonly requested.
- Having cultural translators available as needed.
- Implementing improved marketing strategies through the use of social media.

iii) Supporting Housing Stability

Improvements aimed at the long term housing stability of households using the services of the Housing Stability Bank include:

- Fostering community partnerships including case management practices with agencies and services providing ongoing assistance to participants.
- Maintaining a consistent practice for direct payments for both utility costs and rent.
- Improving access to service based on the experience and feedback provided by households and community services using the Housing Stability Bank.

iv) Technology, Data Collection and Evaluation

New technology and improved data collection and evaluation processes will be implemented and include:

- Introducing an improved database as part of the London Homeless Management Information System.
- Improving the application process through technology.

FINANCIAL IMPACT

The funding for Emergency Utility Assistance and Rental Assistance is available through the Provincial Community Homelessness Prevention Initiative and Municipal contribution of an annual commitment of up to \$3 Million per year and subject to available funds and demonstrated need.

CONCLUSION

The Housing Stability Bank 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, rising utility costs, change in practice by London Hydro, access to attainable housing, homelessness, mental health, addictions and/or trauma require an integrated multi-sectoral response.

Civic Administration will continue to work on informing and engaging Londoners in a collaborative manner to support the implementation of London's Homeless Prevention System and its actions to achieve our collective vision of strengthening our community through caring and compassionate services to address, reduce and prevent homelessness in London.

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

APPENDIX A