

# Housing Stability Bank

Summary Evaluation Report

Prepared By: **Kovacs Group Inc.**  
Commissioned By: **City of London**  
Prepared For: **The Salvation Army Centre of Hope**

Report Date:  
**January 2018**  
Evaluation Time Frame:  
**July 1, 2014 - June 30, 2016**

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## SECTION 1.0

# INTRODUCTION

## ABOUT THE HOUSING STABILITY BANK

The Housing Stability Bank offers financial assistance to low-income Londoners to obtain and retain their housing and offers financial assistance to those at risk of homelessness to remain housed. A program offering emergency utility assistance and last month's rent has been in place for many years. The current program, now known as the Housing Stability Bank, has been in operation since July 1, 2014. The Housing Stability Bank provides limited-time grants and interest-free loans to low-income Londoners requiring rental assistance or emergency utility assistance.<sup>1</sup>

## PURPOSE OF THE REPORT

This report presents the results of the Housing Stability Bank evaluation, representing the time frame between July 1, 2014 and June 30, 2016. The results of the evaluation can be used to inform evidence-based practice and decision-making. This report also provides a foundation for annual tracking and reporting.

## EVALUATION METHODOLOGY

The data collection methods used during the evaluation included:

- 1. Applicant Experience Surveys** – Completion of a survey by 112 Housing Stability Bank Applicants after they attended their appointment.
- 2. Community Partner Interviews and Surveys** – Participation in a 30-minute interview or completion of a survey by 41 Housing Stability Bank community partners.
- 3. Observation** – Observation of Housing Stability Bank application appointments.
- 4. Statistical Analysis** – Statistical analysis of financial and Applicant data from Housing Stability Bank databases.
- 5. Documentation Review and Process Mapping** – Review of Housing Stability Bank documentation and program files.

Both qualitative and quantitative data analysis techniques were used in the evaluation. Qualitative data was analyzed for common themes and descriptive statistics were prepared using quantitative data. Where available, data was compared between time periods to understand trends.

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<sup>1</sup> For more information about the Housing Stability Bank, please visit: <https://centreforhope.ca/services/housing>

## SECTION 2.0

### SNAPSHOT OF KEY FINDINGS



#### Number Of Applications

**3,961** households applied for assistance in 2014/2015

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**3,164** households applied for assistance in 2015/2016

#### Approved Households

**3,234** households were approved for assistance in 2014/2015



**2,437** households were approved for assistance in 2015/2016

#### Gender

**41%** 

of approved Applicants identified as **male** in both 2014/2015 and 2015/2016

**59%** 

of approved Applicants identified as **female** in both 2014/2015 and 2015/2016

#### Age

**39** was the average age of Applicants in 2014/2015

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**40** was the average age of Applicants in 2015/2016

#### Amount Of Loans Distributed

**\$1,485,000**

in loans was distributed in 2014/2015



**\$1,334,100**

in loans was distributed in 2015/2016

## Amount Of Grants Distributed

**\$868,250<sup>2</sup>**  
in grants was distributed  
in 2014/2015



**\$417,700**  
in grants was distributed  
in 2015/2016

## Referrals To Other Services And Supports



**1,775** referrals and warm transfers were  
provided to Applicants in 2014/2015

**3,489** referrals and warm transfers were  
provided to Applicants in 2015/2016



### Moving To New Housing

**457** households transitioned from being  
unsheltered, provisionally accommodated, or in  
emergency shelter into housing in 2014/2015

**297** households transitioned from being  
unsheltered, provisionally accommodated, or in  
emergency shelter into housing in 2015/2016

## Housing Stability



**99%** of survey respondents reported  
remaining housed six months after  
receiving assistance from the Housing  
Stability Bank in 2015/2016

**98%** of survey respondents  
reported feeling welcomed,  
accepted, and respected by  
Housing Stability Bank staff

<sup>2</sup> In the 2014/2015 year, additional, non-recurring funds were available to the Housing Stability Bank for distribution in the form of Emergency Utility Assistance grants. These funds were not available in the 2015/2016 year.

## SECTION 3.0

### WHO APPLIED TO THE HOUSING STABILITY BANK?

#### NUMBER OF HOUSEHOLDS THAT APPLIED FOR ASSISTANCE

	2014/2015	2015/2016	Change
Number of Approved Households <sup>3</sup>	3,234	2,437	-797 (-25%)
Number of Households With Closed Applications <sup>4</sup>	417	373	-44 (-11%)
Number of Households With Denied Applications <sup>5</sup>	287	328	41 (14%)
Number of Households With Both Closed and Denied Applications	23	26	3 (13%)
<b>Total Number of Households</b>	<b>3,961</b>	<b>3,164</b>	<b>-797 (-20%)</b>

In total, 3,961 households applied for Housing Stability Bank assistance in 2014/2015 and 3,164 applied for assistance in 2015/2016. Of those, 82% were approved in 2014/2015 and 77% were approved in 2015/2016.

#### APPROVAL BY TYPE OF ASSISTANCE

Type of Assistance	Number of Households Approved		
	2014/2015	2015/2016	Change
Rental Assistance	1,588	1,269	-319 (-20%)
Emergency Utility Assistance	1,417	1,004	-413 (-29%)
Both Rental Assistance and Emergency Utility Assistance	229	164	-65 (-28%)

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.

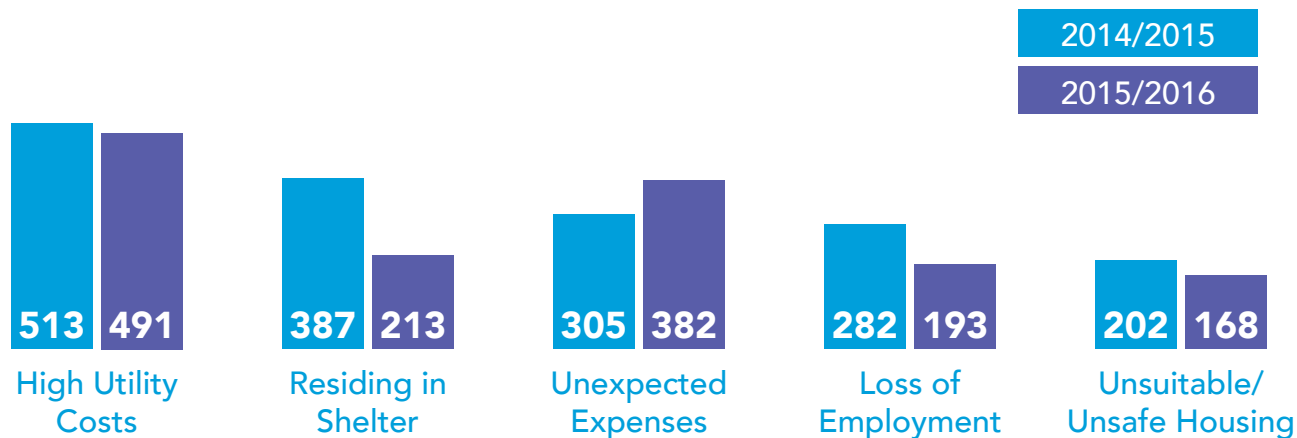
<sup>3</sup> The number of approved households is equivalent to the number of unique Primary Applicants who have applied for and received assistance.

<sup>4</sup> Closed means an application was initiated, but the application process was not completed. Applications that are closed may subsequently be re-opened and approved.

<sup>5</sup> Denied refers to an application that has not been approved.

## REASON FOR REQUIRING ASSISTANCE

### Main Reason For Requiring Housing Stability Bank Assistance



The top five reasons for requiring assistance from the Housing Stability Bank were the same in 2014/2015 and 2015/2016. In both years, high utility costs was the most commonly reported reason for requiring the assistance of the Housing Stability Bank.<sup>6</sup>

## REASONS WHY APPLICATIONS WERE DENIED

Across both 2014/2015 and 2015/2016, the five most common reasons, in order of frequency, an application was denied were:

Emergency Utility Assistance		%	Rental Assistance		%
1.	Applicant's income exceeds allowable limit	37%	Applicant's income exceeds allowable limit		18%
2.	Applicant received assistance from Ontario Works/Ontario Disability Support Program	20%	Last month's rent is not required		14%
3.	Applicant is not pending disconnection	15%	Applicant's income is inadequate for expenses		14%
4.	Applicant's income is inadequate to maintain housing	15%	Applicant's income is inadequate to maintain housing		13%
5.	Applicant received assistance in the previous 12 months	4%	Landlord is unwilling to stop eviction pending Housing Stability Bank loan		7%

<sup>6</sup> Another 38 possible reasons are listed as options for why an Applicant requires the assistance of the Housing Stability Bank at the time of application.

## REASONS WHY APPLICATIONS WERE CLOSED

Across both 2014/2015 and 2015/2016, the five most common reasons, in order of frequency, an application was closed were:

Emergency Utility Assistance		%	Rental Assistance		%
1.	Applicant received assistance from Ontario Works/Ontario Disability Support Program	21%	No further contact from the Applicant		29%
2.	No further contact from the Applicant	17%	Applicant's rental application was not approved by the landlord		16%
3.	Applicant did not make required \$50 payment	16%	Application closed at the request of the Applicant		12%
4.	Applicant did not have a final or disconnection notice	8%	Applicant did not move into the unit		11%
5.	Applicant did not provide required documentation	7%	Applicant did not provide required documentation		7%

***“The support from the Housing Stability Bank helps me and my children keep a roof over our heads and food on the table. It helps me focus more on finances.”***

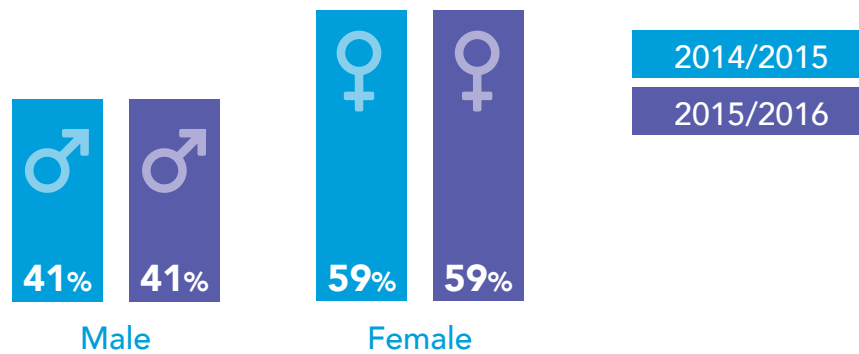
*~ Housing Stability Bank Applicant*



## SECTION 4.0

# WHO ACCESSED THE HOUSING STABILITY BANK?

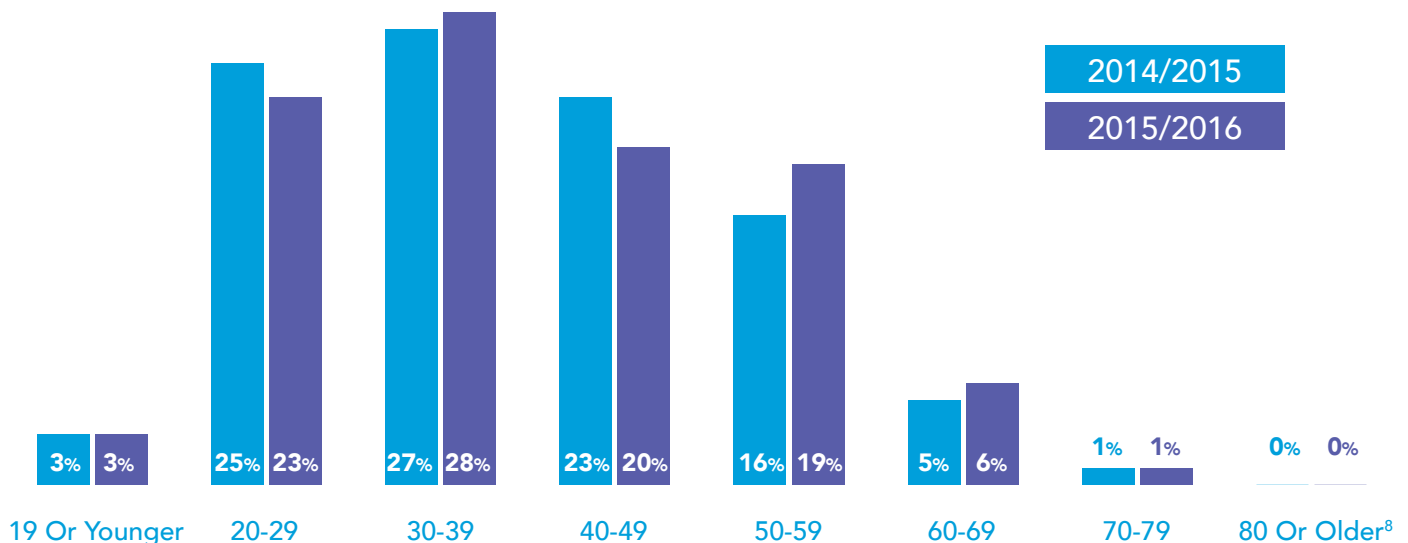
## GENDER OF APPROVED APPLICANTS



Between 2014/2015 and 2015/2016, the distribution of male and female Primary Applicants and Co-Applicants<sup>7</sup> receiving Housing Stability Bank assistance remained the same, with 59% of all Applicants approved for assistance identifying as female and 41% identifying as male.

## AGE OF APPROVED APPLICANTS

### Age Range

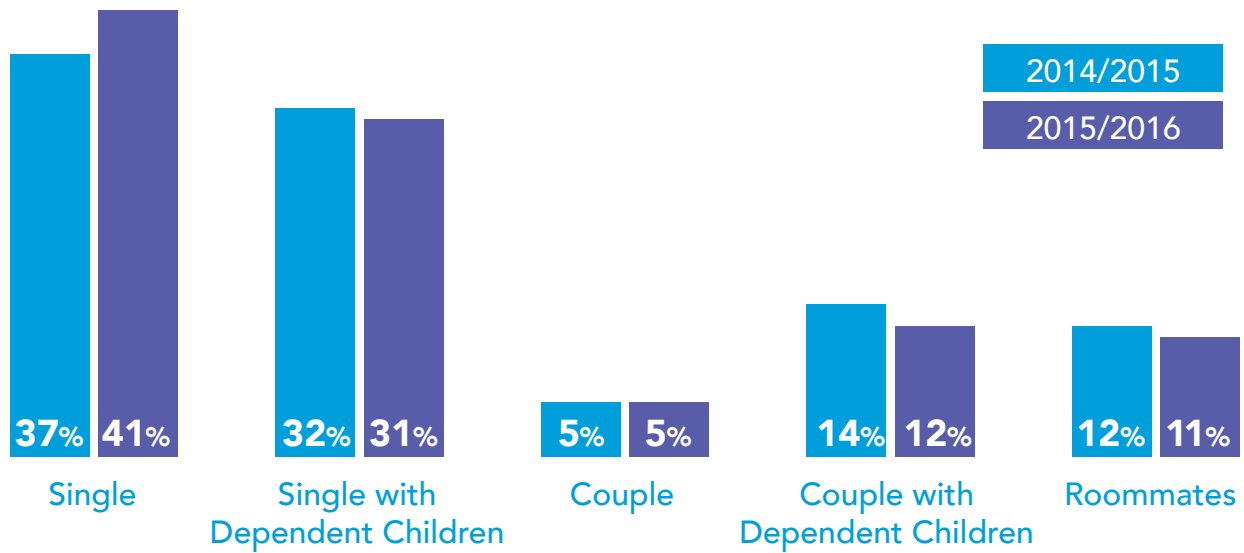


Between 2014/2015 and 2015/2016, the age distribution of Primary Applicants and Co-Applicants receiving Housing Stability Bank assistance remained fairly consistent.

<sup>7</sup> Each application must have a Primary Applicant. The number of Primary Applicants is equivalent to the number of households that have applied for and received assistance because the Primary Applicant represents a household. A Co-Applicant may also be named in an application. Co-Applicant refers to a spouse, partner, or roommate listed on an application.

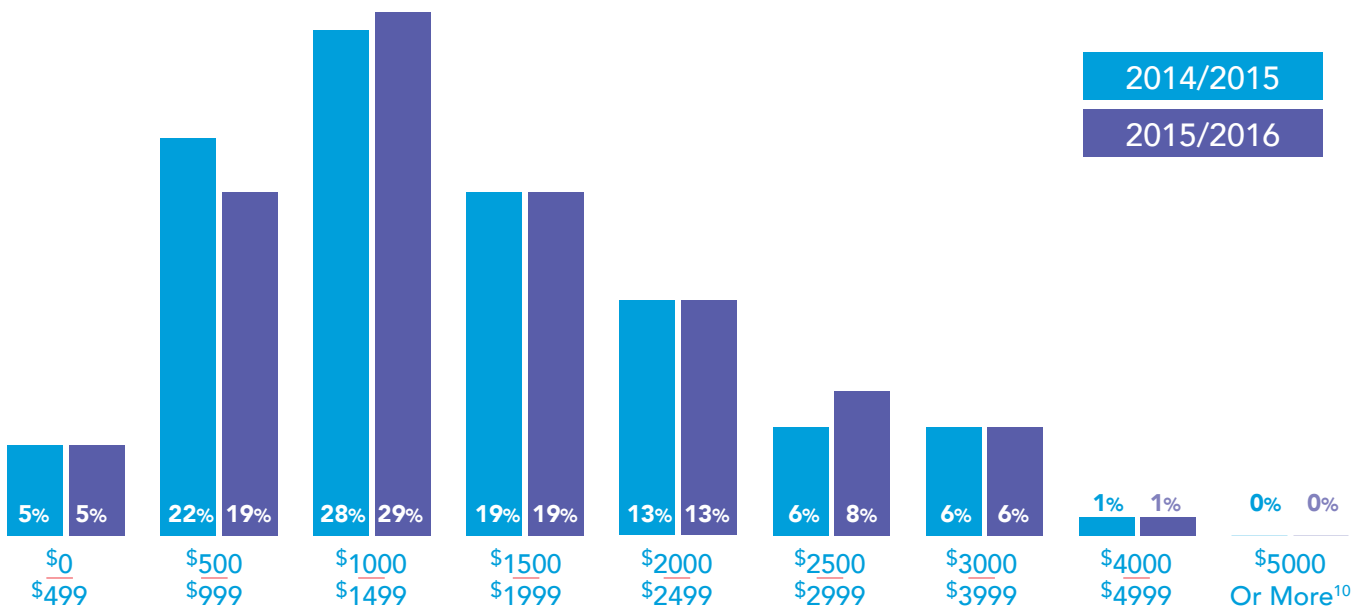
<sup>8</sup> The number of Applicants aged 80 or older shows as 0% due to rounding.

## HOUSEHOLD COMPOSITION



Single households, followed by single households with dependent children, were the most common types of household composition<sup>9</sup> reported in both 2014/2015 and 2015/2016.

## MONTHLY HOUSEHOLD INCOME RANGE

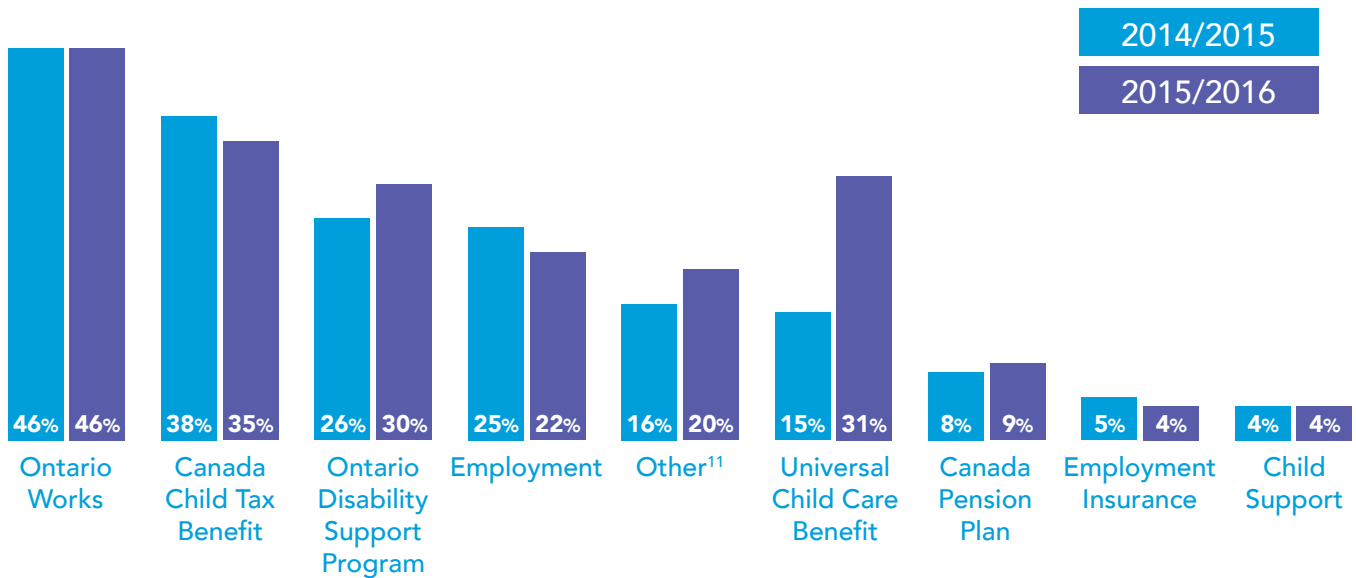


Across both 2014/2015 and 2015/2016, the most commonly reported monthly household income range was \$1,000 - \$1,499.

<sup>9</sup> Household composition refers to the configuration of household members.

<sup>10</sup> The number of households in the income range of \$5000 or more shows as 0% due to rounding.

## SOURCES OF INCOME



Between 2014/2015 and 2015/2016, the most common source of reported household income<sup>12</sup> was Ontario Works, with almost half of all households receiving Ontario Works as a source of income.

***“The Housing Stability Bank support will help me to live in an appropriate environment with my daughter.”***

*~ Housing Stability Bank Applicant*

<sup>11</sup> Other refers to another 30 possible sources of income listed as options from which an Applicant may receive income at the time of application.

<sup>12</sup> An Applicant may report more than one source of income.

## SECTION 5.0

# HOW HAS THE HOUSING STABILITY BANK BEEN USED?

## TOTAL AMOUNT OF FINANCIAL ASSISTANCE PROVIDED

2014/2015	2015/2016	Change
\$2,353,250	\$1,751,800	-\$601,450 (-26%) <sup>13</sup>

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.

## NUMBER AND AMOUNT OF LOANS DISTRIBUTED

Loan Distribution	2014/2015	2015/2016	Change
Number of Households that Received a Loan	1,934	1,966	+32 (2%)
Total Loan Amount Distributed	\$1,485,000	\$1,334,100	-\$150,900 (-10%)
Average Loan Amount Distributed	\$768	\$679	-\$89 (-12%)

Although the number of households receiving a loan increased between 2014/2015 and 2015/2016, the total amount of loans distributed decreased by 10%. The average loan amount also decreased by \$89.

## LOANS DISTRIBUTED BY PROGRAM

Program	Total Distributed in 2014/2015	Total Distributed in 2015/2016	Change
Rental Assistance	\$1,427,450	\$1,135,000	-\$292,450 (-20%)
Emergency Utility Assistance	\$57,550	\$199,100	\$141,550 (246%)

In 2015/2016, the total amount of loans distributed for Rental Assistance decreased by \$292,450, or 20%, from 2014/2015. By contrast, the total amount of loans distributed for Emergency Utility Assistance more than tripled, increasing by \$141,550 between 2014/2015 and 2015/2016.

<sup>13</sup> The difference in the total amount of financial assistance between 2014/2015 and 2015/2016 is in part due to additional, non-recurring funds that were available to the Housing Stability Bank for distribution in the form of Emergency Utility Assistance grants in 2014/2015. These funds were not available in the 2015/2016 year.

## NUMBER AND AMOUNT OF GRANTS DISTRIBUTED

Grant Distribution	2014/2015	2015/2016	Change
Number of Households that Received a Grant	2,594	1,249	-1,345 (-52%) <sup>14</sup>
Total Grant Amount Distributed	\$868,250	\$417,700	-\$450,550 (-52%) <sup>15</sup>
Average Grant Amount Distributed	\$335	\$334	-\$1 (-0.3%)

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 provided was virtually unchanged.

## LOAN COMPLETION RATE

Completed	Not Completed
18%	82%

Overall, between 2014/2015 and 2015/2016, 18% of loans were completed and 82% were not completed (i.e. non-collectible loans).

A loan is considered completed when an Applicant has repaid the loan in full and no outstanding payments remain. A loan is considered not completed when an outstanding balance remains on the loan and full repayment is not attainable. This analysis does not include loans currently in the process of being completed.

<sup>14</sup> The difference in the number of households that received a grant from the Housing Stability Bank between 2014/2015 and 2015/2016 is in part due to additional, non-recurring funds that were available to the Housing Stability Bank for distribution in the form of Emergency Utility Assistance grants in 2014/2015. These funds were not available in the 2015/2016 year.

<sup>15</sup> In the 2014/2015 year, additional, non-recurring funds were available to the Housing Stability Bank for distribution in the form of Emergency Utility Assistance grants. These funds were not available in the 2015/2016 year.

## SECTION 6.0

# WHAT HAS BEEN THE IMPACT OF THE HOUSING STABILITY BANK?

## NUMBER OF HOUSEHOLDS ASSISTED

2014/2015	2015/2016
3,234 households	2,437 households

Financial support provided by the Housing Stability Bank, through Rental Assistance and Emergency Utility Assistance, assisted 3,234 households in 2014/2015 and 2,437 households in 2015/2016.<sup>16</sup>

## REFERRALS AND WARM TRANSFERS<sup>17</sup>

Type of Assistance	Number of Referrals or Warm Transfers Provided	
	2014/2015	2015/2016
Referrals Made by Housing Stability Bank Workers	1,382	3,001
Warm Transfers Made by Housing Stability Bank Workers	393	488

The total number of referrals made by Housing Stability Bank Workers more than doubled between 2014/2015 and 2015/2016. The total number of warm transfers provided by Housing Stability Bank Workers increased by approximately one quarter since 2014/2015.

<sup>16</sup> The difference in the number of households assisted by the Housing Stability Bank between 2014/2015 and 2015/2016 is in part due to additional, non-recurring funds that were available to the Housing Stability Bank for distribution in the form of Emergency Utility Assistance grants in 2014/2015. These funds were not available in the 2015/2016 year.

<sup>17</sup> A warm transfer occurs when an Applicant is directly connected to a required service, ensuring a seamless referral to the right service at the right time.

# SUPPORT TO OBTAIN HOUSING

Number of Households Approved for Assistance Who Moved Into Housing From:	2014/2015	2015/2016
Being Unsheltered or Provisionally Accommodated	90	119
Emergency Shelter	367	178

In total, 457 households in 2014/2015, and 297 households in 2015/2016, transitioned from being unsheltered, provisionally accommodated,<sup>18</sup> or in emergency shelter into housing.

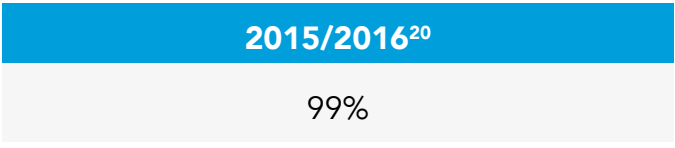
# SUPPORT TO RETAIN HOUSING

## Eviction Prevention

Number of Households that Avoided Eviction as a Result of Receiving Assistance for:	2014/2015	2015/2016
Rental Arrears	716	524
Utility Arrears	1,646	1,167

The Housing Stability Bank assisted households to avoid eviction and retain their housing by providing financial support for rental arrears to 716 households in 2014/2015 and 524 households in 2015/2016 and financial support for utility arrears to 1,646 households in 2014/2015 and 1,167 households in 2015/2016.<sup>19</sup>

## Housing Stability



In 2015/2016, 99% of survey respondents<sup>21</sup> reported remaining housed six months after receiving assistance from the Housing Stability Bank.

<sup>18</sup> The Canadian Observatory on Homelessness defines being unsheltered as “absolutely homeless and living on the streets or in places not intended for human habitation.” It defines provisionally accommodated as “referring to those whose accommodation is temporary or lacks security of tenure.” From: The Canadian Observatory on Homelessness (2012). *Canadian Definition Of Homelessness*. Retrieved from <http://homelesshub.ca/sites/default/files/COHhomelessdefinition.pdf>

<sup>19</sup> To be eligible to receive Emergency Utility Assistance, an Applicant must have received a disconnection notice from their utility provider. To be eligible to receive assistance through Rental Arrears, an Applicant must have received an eviction notice.

<sup>20</sup> Data for 2014/2015 is not available because this was a new data point added in 2015.

<sup>21</sup> The Housing Stability Bank completes a telephone survey with Applicants three months and six months after they have received services.

## REDUCING UTILITY COSTS TO PREVENT ARREARS

### Ontario Electricity Support Program Applications

1,086

The Housing Stability Bank provided support to complete a total of 1,086 Ontario Electricity Support Program<sup>22</sup> applications between October 26, 2015 and June 30, 2016.<sup>23</sup>

### London Hydro Home Assistance Program Warm Transfers

2,852

Since 2014, 2,852 warm transfers were made to the London Hydro Home Assistance Program.<sup>24</sup>

## CREATING A WELCOMING ENVIRONMENT

### Applicants Felt Welcomed, Accepted, and Respected

98%

When reporting on their experience with the Housing Stability Bank, 98% of Applicant Experience Survey respondents strongly agreed or agreed they felt welcomed, accepted, and respected by staff members.

***“The Housing Stability Bank has helped me to improve my living situation. Without them, I wouldn’t have been able to do so.”***

*~ Housing Stability Bank Applicant*

<sup>22</sup> The Ontario Electricity Support Program, offered by the Ontario Energy Board, helps low-income households to reduce the cost of their electricity bill through a monthly credit system. For more information about the Ontario Electricity Support Program, please visit: <https://ontarioelectricitysupport.ca/FAQ>

<sup>23</sup> The Ontario Electricity Support Program was not yet operating during the 2014/2015 reporting period.

<sup>24</sup> London Hydro offers the Ontario Power Authority's saveONenergy Home Assistance Program. The program offers energy efficiency upgrades to income qualifying customers. For more information about the Home Assistance Program, please visit: <https://saveonenergy.ca/Consumer/Programs/Home-Assistance-Program.aspx>



## PROVIDING TIMELY SERVICE

### Applicants Received Service in a Timely Manner

Applicants	93%
Community Partners	59%

Overall, 93% of Applicant Experience Survey respondents agreed they received service from the Housing Stability Bank within a reasonable amount of time. In addition, 59% of community partners agreed that Applicants received service in a timely manner.

## HOW THE HOUSING STABILITY BANK WILL MAKE A DIFFERENCE

Applicant Experience Survey respondents shared how the Housing Stability Bank would make a difference or have an impact on them.

### The Three Most Common Responses Were:

- 1. Securing and maintaining housing;*
- 2. Promoting financial stability; and*
- 3. Stabilizing family and personal circumstances.*

***“The support from the Housing Stability Bank allows me to not have to worry about my rental arrears and allows me to use the income I have to supply my household with our needs, like food and back-to-school prep.”***

*~ Housing Stability Bank Applicant*

## SECTION 7.0

### CONCLUSION

#### SUMMARY OF KEY FINDINGS

Evaluation results demonstrate the financial assistance provided by the Housing Stability Bank helps individuals and families avoid a housing crisis, such as eviction and the experience of homelessness.

Findings also suggest the financial assistance provided by the Housing Stability Bank helps individuals and families secure housing and remain housed. Through referrals and warm transfers, the Housing Stability Bank also increases access to supports for individuals and families seeking assistance.

The evaluation results in this report can be used to inform practice and support decision-making related to the operations of the Housing Stability Bank.

***“It was a big help and support from the Housing Stability Bank and it made a big difference in my life. Thank you so much.”***

*~ Housing Stability Bank Applicant*

## **ACKNOWLEDGEMENTS FROM THE SALVATION ARMY CENTRE OF HOPE**

We are grateful to the Housing Stability Bank Applicants and community agencies who generously provided their feedback during the evaluation process.

We would also like to thank our funders, the City of London and London Hydro, and our community partners. Without their support, the work of the Housing Stability Bank would not be possible.

# Housing Stability Bank

## Summary Evaluation Report

Prepared By:  
**Kovacs Group Inc.**

Commissioned By:  
**City of London**

Prepared For:  
**The Salvation Army  
Centre of Hope**



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