

Report to Community and Protective Services Committee

To: Chair and Members, Community and Protective Services Committee
From: Kevin Dickins, Deputy City Manager, Social and Health Development
Subject: Housing Stability Services - Housing Stability Bank Single Source Procurement SS21-48
Date: December 14, 2021

Recommendation

That, on the recommendation of the Deputy City Manager, Social and Health Development, that the following actions be taken with respect to the Housing Stability Services - Housing Stability Bank Single Source Procurement SS21-48 report of December 14, 2021;

- (a) For Housing Stability Bank services, a funding agreement extension **BE APPROVED** for the existing Purchase of Service Agreement with The Salvation Army at a total estimated amount of \$450,000 (excluding HST) effective as of December 22, 2021 to March 31, 2022, as per the Corporation of the City of London Procurement Policy Section 14.4.d
- (b) That Civic Administration, **BE AUTHORIZED** to undertake all administrative acts necessary to wind down the current Housing Stability Bank including transitioning client interest free loan program to a grant program for the period of January 1, 2022 to March 31, 2022;
- (c) That the approval given herein **BE CONDITIONAL** upon the Corporation of the City of London entering and/or amending a Purchase of Service Agreement with The Salvation Army Centre of Hope.

Executive Summary

A single source funding agreement extension is being sought to renew the municipal Purchase of Service Agreement for administration of the Housing Stability Bank with The Salvation Army Centre of Hope effective December 22, 2021 to March 31, 2022.

This report also provides an update on changes to the administration of the Housing Stability Bank program which, since 2013, has operated to assist clients by offering a limited grant program and interest-free loans for emergency utility assistance and, rental assistance to help Londoners with low income to secure or retain housing. A Request for Proposal process is currently underway, and a new program is anticipated to begin on April 1, 2022. The current Housing Stability Bank program therefore will be winding down in order to effectively transition to a new model, and in doing so, the following proposed program changes include:

- Temporarily transitioning from a client interest free loan program to a grant only program for the period of January 1, 2022 to March 31, 2022, to provide additional COVID-19 financial relief to individuals and families at risk of homelessness; and
- Wind-down of the existing program to be completed by March 31, 2022 to allow for a new program to begin April 1, 2022.

The City of London Housing Stability Services - Housing Stability Bank program supports individuals and families in London who are experiencing and at risk of homelessness to secure permanent housing, to stay housed through the provision of interest free loans

covering the cost of rental and utility arrears for those at risk of losing their housing due to arrears.

Linkage to the Corporate Strategic Plan

2019-2023 Strategic Plan for the City of London

The City of London identifies 'Strengthening Our Community' and 'Building a Sustainable City' as strategic areas of focus.

Londoners have access to the supports they need to be successful.

Londoners have access to the services and supports that promote well-being, health, and safety in their neighbourhoods and across the city.

Housing Stability for All: The Housing Stability Action Plan for the City of London (2019-2024)

London's Homeless Prevention and Housing Plan, Housing Stability for All: The Housing Stability Action Plan for the City of London (Housing Stability for All Plan), is the approved guiding document for homeless prevention and housing in the City of London and was developed in consultation with Londoners.

Links to Community Recovery

The City of London's Housing Stability Action Plan, Strategic Initiative 1.1: "Work collaboratively across systems to address the immediate needs of individuals and families at risk of or experiencing homelessness" and Strategic Initiative 3.1: "Help individuals and families access housing stability services and solutions that best meet their needs."

Providing the right level of support at the right time to decrease the use of emergency services and divert individuals and families from experiencing homelessness are strategic areas of focus within the 2019 – 2024 Housing Stability Action Plan.

Analysis

1.0 Background Information

1.1 Previous Reports Related to this Matter

- Housing Stability for All Plan 2020 Update (CPSC: May 11, 2021)
- Homeless Prevention COVID-19 Response and Funding Overview (CPSC: April 28, 2020)
- Municipal Council Approval Of The Housing Stability Plan 2019 to 2024 as Required Under The Housing Services Act, 2011 (CPSC: December 3, 2019)
- London's Homeless Prevention System - Housing Stability Bank Update (CPSC: February 21, 2018)
- 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)

2.0 Discussion and Considerations

2.1 Purpose

The purpose of this report is to:

- Provide an update of the program wind-down;
Seek approval to enter into a renewed agreement effective December 22, 2021 to March 31, 2022 and;
- Inform Council of Housing Stability Bank program updates.

2.2 Background

The Housing Stability Bank

The Housing Stability Bank offers a range of services to low-income earners that include interest free loans for first and last months rental assistance, rental arrears funding, and emergency utility assistance in the form of grant, or interest free loan as well as Money Coaching services and connections and referrals to other community services as appropriate.

Since 2005, The Salvation Army Centre of Hope has operated various iterations of a rent bank and emergency utility assistance program in the City of London. 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 (CSUMB).

Housing Stability Bank Program Updates

The Housing Stability Bank is currently guided by the Housing Stability for All Plan and the Guiding Principles of the Housing Stability Bank and operates with a responsive client-centred focus. A client-centred service approach includes fairness, respect, meeting clients' needs and providing consistent services. The Housing Stability Bank provides financial supports to assist eligible Londoners to secure and maintain housing including an Exceptional Circumstances process to assess eligibility for Londoners with income levels above the low-income threshold who demonstrate a need for the services.

2.3 COVID-19 Update

In response to the COVID-19 pandemic, the Housing Stability Bank has issued approximately 1800 interest free loans and grants to low-income Londoners to assist with housing stability during the COVID-19 crisis for a total of approximately, \$2.6 million in funding. The noted amounts have been provided to the City from Salvation Army reports and are subject to audit.

The program rollout has been challenged due to eviction moratoriums; ongoing Landlord and Tenant Tribunal Board appeals as well as the Housing Stability Bank reducing operations during summer of 2020 due to COVID-19 related staffing challenges.

Social Services Relief Fund (SSRF) Phase 1 and 2 funding has been provided to the Housing Stability Bank to assist with COVID related arrears in the form of a grant. In 2020/2021, \$685,000 was allocated to the Housing Stability Bank through Ontario Social Services Relief Funding to provide COVID-19 related grants. This funding provided grants to individuals and families directly affected by COVID-19, which in turn impacted their ability to pay for rent and/or utilities.

3.0 Financial Impact/Considerations

3.1 Funding

Civic Administration has undertaken a financial analysis based on records provided by The Salvation Army Center of Hope, of the current Housing Stability Bank program in order to assess funding needs to support the program transition into 2022.

Based on this analysis and the forecasted funding needs for the program during the transitional period, \$450,000 (excluding HST) is estimated to be required to fund the Housing Stability Bank program through to the end of the calendar year under current program guidelines and to temporarily provide grants for the period of January 1, 2022 to March 31, 2022.

Funding for the Housing Stability Bank program for this period is provided through the existing approved budget resulting in no financial impact to the City's approved 2021 budget.

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