Housing Stability Bank Discussion

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Agenda

1. Why we are here?

2. Overview of current Housing Stability Bank program

3. Current community data

4. Considerations for updated Housing Stability Bank program

5. Next Steps
Housing Stability Bank
- Why Are We Here -

**Project Objective:**
- Support the review of the housing Stability Bank program, seek community and those with lived and living experiences feedback.

**Challenge:**
- Mental health, addictions, trauma and violent behaviours of participants challenge current delivery model.
- Demand for current Housing Stability Bank program exceeds available resources.

**Goal:**
- Work collaboratively with our community partners, people with lived and living experience and other organizations to update the current Housing Stability Bank program.
Homelessness in Canada

WHO ARE CANADA’S HOMELESS?

IT IS ESTIMATED

235,000

PEOPLE EXPERIENCE HOMELESSNESS IN CANADA PER YEAR

Source: London, Ontario, Canada

35,000

CANADIANS EXPERIENCE HOMELESSNESS ON ANY GIVEN NIGHT

Source: Research 4 Results

50,000

MAKE UP THE “HIDDEN” HOMELESSNESS

This includes people who are not counted in official statistics, such as those living in shelters or on the streets.

20%

OF THE HOMELESS POPULATION ARE YOUNG PEOPLE BETWEEN THE AGES OF 16-24

Source: National Anti-Poverty Project

IN 2019, THE HOMELESSNESS PARTNERING STRATEGY REPORTED

147,000

UNIQUE INDIVIDUALS STAYED IN AN EMERGENCY SHELTER.

Source: Homelessness Partnering Strategy

INDIVIDUALS OF FIRST NATION, INUIT & METIS DESCENT ARE DRAMATICALLY OVERREPRESENTED IN CANADA’S HOMELESS POPULATION

Source: London, Ontario, Canada

39 YRS

THE AVERAGE LIFE EXPECTANCY OF A PERSON EXPERIENCING HOMELESSNESS IN CANADA

Source: London, Ontario, Canada

$7 BILLION

AMOUNT HOMELESSNESS COSTS THE CANADIAN ECONOMY EACH YEAR

Source: London, Ontario, Canada

CONTRARY TO POPULAR MISCONCEPTION, SCHIZOPHRENIA IS ONLY PRESENT IN APPROXIMATELY 6% OF TORONTO’S HOMELESS POPULATION

Source: London, Ontario, Canada

Source: https://www.homelesshub.ca/blog/infographic-who-are-canadas-homeless
Current Community Data

• City of London uses the Homeless Individual and Family System to document experiences of homelessness and interactions with service system resources.

• As of July 5, 2021, there were a total of 1290 individuals on the City’s By-Name List.

• 791 men on BNL
• 485 women on BNL
• 14 LGBTQ2+ on BNL
• 160 individuals in families on the BNL
• 264 indigenous individuals on the BNL
• 702 individuals on our Coordinated Access list
• 408 individuals on our Coordinated Access Priority list
Current Housing Stability Bank Program

**Housing Stability Bank:**
- Operated by Salvation Army Centre of Hope.
- Offers financial assistance to low-income Londoners/at risk of homelessness to obtain and retain their housing.
- Program focuses on rental assistance, utility arrears, Ontario electricity support program, money coaching & connections and referrals to community resources.
- Operating on a forgivable loan/grant-based model. When loan repayment reaches 50% of loan, the rest of the loan is forgiven.
- Predominately Municipally funded.
- Other funders include Enbridge Gas & London Hydro.

**2020:**
- 2090 individuals and families were served by the Housing Stability Bank in 2020.
Current Eligibility Requirements

Eligibility criteria includes the following:

- Meet the income requirements

<table>
<thead>
<tr>
<th>HOUSEHOLD AFTER TAX INCOME ($)</th>
<th>NUMBER OF PEOPLE LIVING IN HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Less than 28,000</td>
<td>Eligible</td>
</tr>
<tr>
<td>28,001 - 39,000</td>
<td>Ineligible</td>
</tr>
<tr>
<td>39,001 - 48,000</td>
<td>Ineligible</td>
</tr>
<tr>
<td>48,001 - 52,000</td>
<td>Ineligible</td>
</tr>
</tbody>
</table>
Current Eligibility Requirements

- Employed or receiving a regular source of income like Ontario Works (OW), Ontario Disability Support Program (ODSP), Canada Pension Plan (CPP), or a pension

- Have lived in London for at least six months

- Are moving within the City

- Have paid back previous loan(s) to the Housing Stability Bank

- Attend an eligibility appointment

- Arrange for direct payment of rent (if applicable) and utilities and loan repayment

- Access to Housing Stability Bank loans/grants once every 12 months unless loans are repaid

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### Housing Stability Bank 2020 Program Data

<table>
<thead>
<tr>
<th># of Households supported</th>
<th>Program Expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rental Assistance:</strong></td>
<td></td>
</tr>
<tr>
<td>Rental Arrears</td>
<td>447</td>
</tr>
<tr>
<td>First and Last Months Rent</td>
<td>582</td>
</tr>
<tr>
<td>Legal fees</td>
<td>112</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>1141</td>
</tr>
<tr>
<td><strong>Emergency Utility Assistance:</strong></td>
<td></td>
</tr>
<tr>
<td>Union Gas (Loan)</td>
<td>12</td>
</tr>
<tr>
<td>London Hydro (Loan)</td>
<td>170</td>
</tr>
<tr>
<td>London Hydro (Grant)</td>
<td>454</td>
</tr>
<tr>
<td>CAP Grant</td>
<td>288</td>
</tr>
<tr>
<td>Other Program (Loan)</td>
<td>4</td>
</tr>
<tr>
<td>Other Program (Grant)</td>
<td>21</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>949</td>
</tr>
</tbody>
</table>
Considerations

• What is the Housing Stability Program doing well?

• What would you change about Housing Stability Bank?

• What kind of services should be offered through a Housing Stability Bank model?

• Should the Housing Stability Bank model be a loan-based model with a forgivable grant portion, or should the program be a grant-only based model?

• How should eligibility for Housing Stability services be defined?

• How often should individuals be allowed to access the services if a loan-based program? If a grant-based program?

• In your opinion, what are the 3 most important things that the Housing Stability Bank should have/do?

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What We have heard so far!

• Offer online application form

• Move to grant based program so long as less people aren't assisted

• Program needed in community

• It's doing what it is supposed to be doing - providing no interest loans and grants for last month's rents etc.

• Clearer exceptional circumstances process

• Higher loan amounts for Hydro

• Review income limits

• Immediate check issuance so units are not lost in the competitive London market
Next Steps

• Link to Surveys (Surveys will remain open to mid-July)
  • Emergency Shelters:  https://www.surveymonkey.com/r/ZW5SHK7
  • Outreach Program:  https://www.surveymonkey.com/r/ZN7H3GN
  • Housing Stability Bank:  https://www.surveymonkey.com/r/53SCCMR

• Work continuing with community partners and those with lived and living experience to complete the survey.

• After survey closes City staff will collate all responses and draft the requirements for the formal Request for Proposals to be released in the fall of 2021.