



Community Plan on Homelessness in London

October 2001

Prepared by Ginsler & Associates Inc.

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Executive Summary

This Community Plan on Homelessness¹ addresses needs in the City of London. It is the result of extensive consultation with community service providers, key representatives of the community, and most importantly, people who directly experience homelessness. In addition the consultant has undertaken an extensive literature review to identify best practices in meeting the needs of homeless and at-risk populations. It builds on the work of the Affordable Housing Task Force and provides a framework for the priorities developed at the Public Forums held on July 4 and September 12, 2001. The London Homeless Coalition has been instrumental in pulling together agencies and community, in setting a philosophical framework for the plan, and in determining principles around the process for the allocation of financial resources.

It is important to recognize that this Community Plan is a living document. As services are developed, as government policies change, and as the economy changes the document will have to be updated in order to keep it relevant.

Perhaps the most important recommendation in this plan is that the community must come to recognize its true socio-demographic make-up. London is not the comfortable, economically prosperous community that many of its residents imagine it to be. London is solidly in the lower tier of Ontario's urban municipalities in terms of income, housing need, and poverty – sitting on the wrong side of provincial averages of family income, poverty rate, core housing need, and several other key indicators.

For the most part, London's shelters are overflowing with homeless people, serving close to **4,000 individuals a year, including 625 children**. Although we believe that if all parties co-operate, homelessness can be all but eliminated in London in the next five years, significantly more emergency beds will have to be provided in the short term while more affordable housing is built for the longer term. **A system-wide analysis (September, 2001) including all major shelter providers has identified the need for an additional 190 beds, an increase of 56% over the current total available.** This is a staggering amount and is all but certainly impossible to address in the space of one year, however unless significant progress is made this year in addressing the need, the costs will continue to increase at a far greater rate in future years. As we enter what will likely be an extended period of economic slowdown, homelessness will inevitably increase. **Unless London approves a significant increase in shelter and prevention funding, and unless the federal SCPI funding is fully utilized, the level of homelessness in London, and the future costs associated with it, will increase dramatically over the next few years.**

¹ For the purpose of this plan, homelessness includes: those who are "visible" on the streets or staying in shelters; those who have been homeless in the recent past and continue to be at risk; those who live in unsafe, overcrowded, illegal, temporary, or ~~transient accommodation, and those at imminent risk of losing their housing.~~



We believe that the economic analysis of homelessness contained in this report should provide a convincing argument that it is more expensive to ignore homelessness than to deal with it. To use just one example, the chances for positive and productive adult lives for the 625 children whose lives have been uprooted as they pass through the shelter system are greatly reduced, and the likelihood that they will be much greater users of more costly education, health, social service, and social assistance systems is greatly increased. Appropriate and affordable housing options exist and are considerably less expensive than a lifetime of community support.

This Community Plan makes a number of recommendations in the areas of homelessness prevention, street-level services, emergency shelters, transition to housing, and stable long-term affordable housing. All of them require the co-operation and collaboration of stakeholders from across the community – government, business, labour, and non-profit. By recognizing the problem and working together, Londoners can make this community an example of best practices in meeting the housing needs of people on the edge. On the other hand, if Londoners continue to deny the extent of the problem, the community can become an example of how a community can be left behind as others recognize and deal with the problem.

Recommendations for Immediate Action

Five years of recommendations are laid out in this plan, along with a system of regular updates to extend it for a total of 20 years. While the recommendations for co-ordination and co-operation are very important, as are those for the development and implementation of multi-disciplinary teams and support services, with the need so great, we believe that the following recommendations should receive immediate attention.

A significant amount of the new funding for non-abuse-related shelter beds will eventually fall to the city, with assistance from local charitable service providers and community appeals. SCPI funding will be insufficient to meet the costs of the existing proposals, and the funding it does provide is time-limited. The total annual costs for the operation of the additional beds listed in the “Immediate Needs” section of this report are in the range of \$2.3 million.

The recommendations below refer to the need for shelter beds, and not to the design of the facilities in which they exist. Traditional, multi-user, segregated, and other options exist for meeting the needs of specific groups. For example, a group of former tent city occupants have indicated their desire to live collectively. This, as well as other innovative living options should be examined.

Youth age 16-21

- Increase the number of beds for young males by 15.
- Increase the number of beds for young females by 10.
- Separate the male and female youth beds.



Providing appropriate shelter for youth on the street is a key strategy in helping them during their current crisis and heading off even more serious problems. Many young women have indicated that they feel unsafe in close proximity to young males, and youth in general are fearful of some of the adults in shelters. Either two separate shelters, or two distinct areas in one building should be provided for all youth using shelters.

Annual Cost:²

- 15 male beds – \$198,195 (SCPI)³
- 10 female beds – \$132,130 (SCPI)

Abused Women

- Increase the number of beds for abused women by 40

The current 40-bed shelter is forced to find alternate accommodation for 140% more people than they serve. The alternatives are more disruptive to children and less safe for the women.

Annual Cost:

- 40 beds – \$1,472,000

Women (non-abuse related)

- Separate the shelters for single women and families
- Increase the number of beds for single women by 5

An increasing number of women are presenting with mental health issues. The current practice of mixing single women with families is becoming problematic for the families, and acts as a disincentive to them.

Annual Cost:

- 5 beds – \$110,157 (SCPI)

Families (lone and two-parent)

- Increase the number of units for families by 7, consisting of 25 beds.

Family homelessness is increasing across Ontario. The use of motels by some jurisdictions is totally unsatisfactory, and likely increases problems for the children in those families, necessitating even greater expenditures down the road.

² Refers to operating costs only.

³ These expenses may be eligible for SCPI funding.



Annual Cost:

- 25 beds – \$550,785 (SCPI)

Crash Beds

- An additional 5 beds for men and 5 beds for women are needed.

In a way, the crash bed system is becoming the shelter system for those who don't fit the shelter system – often because of mental illness. As such, these beds need to be looked at, not as overflow or seasonal, but rather as beds directed to a specific population of need. Appropriate services must be attached to these beds.

Annual Cost:

- 10 beds – \$132,130 (SCPI)

Single Men

- Increase the number of beds this year by 30
- Increase the number of beds next year by 30

The shelters have identified a system-wide need for 60 beds for men age 22 and over, although even this number may be conservative based on a dramatic increase in demand at Men's Mission since April 2001.

Annual Cost, Year 1 \$396,390 (SCPI)

Annual Cost, Year 2 \$792,780 (SCPI)

Aboriginal Community

- Increase the number of beds for Aboriginal women suffering abuse by 25.

The aboriginal community is still working on its community plan. At this time, this is the only recommendation that is available for this community.

Annual Cost:

- 25 beds – \$920,000 (SCPI)

Other

As well as the above, the community should assess the feasibility of providing a collective living situation for approximately 20 people formerly from the tent city. No cost estimate is available.

All the Above



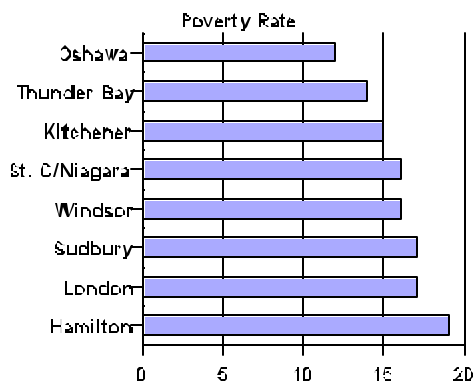
Beds, without appropriate levels and varieties of support services, are just an invitation to long-term expenditures.

- Provide a sufficient level of support funding to provide 4 staff for every 25 shelter users.
- Create multi-disciplinary service teams consisting of the following, that are available to all homeless shelters:
 - medical professionals (e.g. physician, psychologist, nurse and/or nurse practitioner, etc.)
 - Ontario Works advocate
 - Housing advocate
 - Nutritionist
 - Addictions counselor
 - Legal advocate
 - Occupational therapist

Prevention

As a result of the economic slow-down, pressure on people at risk of becoming homeless will increase significantly. For this reason it is vitally important that prevention strategies be funded to a level that will keep as many people housed as possible.

- Operate THAW year-round
- Create a rent bank using NCB Emergency Fund money
- Advertise these two initiatives widely

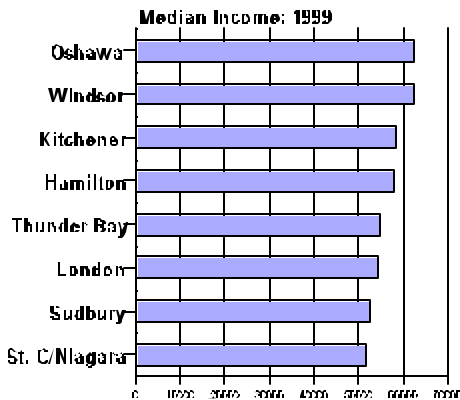


Summarizing the Problem

It is hard to imagine the general public's perception of London's social status and its actual social status being farther apart. Ask London's business leaders, academics, professionals, and even many of its labour leaders about London and they are likely to tell you that London is a prosperous community that looks after its citizens well. Its residents have decent incomes, and work and housing are available to suit the needs of its

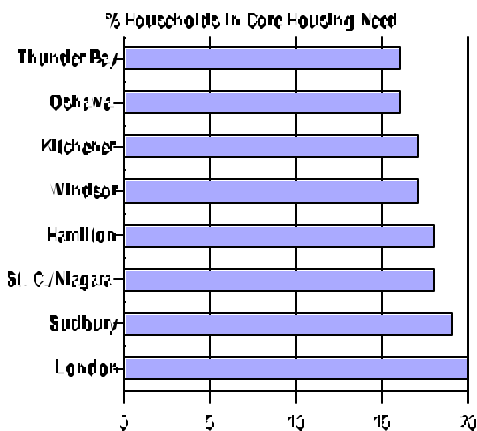
residents.

For a large and likely growing portion of London's population, this picture is fantasy. According to the last census, Londoner's median incomes were **below** those in most similar size communities in Ontario, and their poverty rate was **above** the provincial average. The poverty rate for lone-parent families was almost 60%, for people of Aboriginal descent 53%, for recent immigrants 49%. We have every reason to believe that these numbers have grown in the last half-decade.



According to the Canada Mortgage and Housing Corporation, of the twenty-five major urban areas in Canada, London's core housing need – the measure of the number of people whose housing is significantly inadequate – is tied for **second worst** with Toronto.

Since 1995 the minimum wage has remained unchanged while the cost of living has increased by about 10%. Social assistance incomes have fallen by 22.6%. The vacancy rate has fallen from a rate of 6% to a rate of 2% (virtually all urban communities in Ontario have very low vacancy rates), rents have increased, and twice as many rental units have been converted to condos than have been built new. No new assisted housing has been built at all during a period when need has increased significantly.



Here are a few examples of the impact of these forces on Londoners' housing. Last year, Women's Community House turned away 140% more abused women than they accepted because of a lack of space. Rotholme Women's and Family Shelter had a level of demand 15% higher than they could serve. Men's Mission had demand 6% higher than their capacity. At Glen Cairn

Community Resource Centre demand for emergency food kits is 50% above their ability to provide them; requests for advice about evictions and other housing problems are 13% higher than they can cope with; family support requests are 33% higher than their capacity. A study conducted two years ago showed that food banks were serving less than half the need.

This is the city inhabited by more than one in five Londoners; those who pay too much for their housing, have too little for food, can't afford a bus for a job interview or can't afford a phone so they can find out they have been offered one, wait on lists for decent housing that grow longer rather than shorter, and who firmly believe there is nothing they can do themselves to change their circumstances. The vast majority of them are right. They need the help and support of the other eighty percent in order to ever have a chance of getting decent housing. That is what this community planning process is all about.

Introduction



Having reviewed the literature, interviewed local service providers, met with consumers of services, and looked closely at the existing service sector in London, it is our belief that it is entirely possible for the government, organizations, and people of the City of London to enact strategies that will provide cost-effective solutions to the current problem of homelessness and significantly reduce future homelessness in the city.

Our recommendations fall into four areas: prevention, emergency shelters, transition and support to housing, and stable permanent housing. They build on the recommendations of the Affordable Housing Task Force and the priorities as developed at the Public Forum held on July 4, 2001. (See Appendix A) and the work of the London Homeless Coalition. (See Appendix D)

As a preamble to this plan it is important to understand the fact that there are a number of reasons for homelessness, several different kinds of homelessness, and a variety of community services that homeless people use – either voluntarily or not. It is also important to understand that social and economic policies in other arenas impact directly on homelessness and all these systems must be functioning in order to deal appropriately with the problem. Inadequate access to long-term care, the inadequacy of the minimum wage, and current landlord/tenant legislation, for example, all increase the amount of homelessness.

Some people become homeless for economic reasons – they can't find housing they can afford. Some are driven from their homes because of abuse and need safe shelter. Others lose their housing because addictions or mental health problems interfere with their ability to keep their housing. The responses to these origins of homelessness must address the particular needs of each group.

Over the last few years a growing body of research has begun to demonstrate that there are ways to prevent some kinds of homelessness, ways to shorten shelter use, and ways to cost-effectively house people who have been homeless.

This report will build on all these themes and will provide recommendations that are implementable through local strategies, and with the co-operation of the charitable, business, and labour communities along with all three levels of government.

The Economics of Homelessness

The **Background Report**⁴ on homelessness in London, published in June 2001 as an introduction to the first Public Forum held in July, painted a picture of economic forces that have contributed to the increase in homelessness in London over the last half-decade. On the one hand, the cost of rental accommodation has increased, the cost of living has increased, and the vacancy rate has decreased significantly. On the other hand, social

⁴ See Appendix F



assistance rates have been reduced significantly, the minimum wage has been frozen, no new assisted housing has been built, and existing rental housing has been converted to condo at three times the rate that new rental housing has been built.

On a per-capita basis, people who are homeless are high-volume users of health, social service, and justice/corrections services. The following are average monthly costs **per individual** for the kinds of services that are used by homeless people in London. (Parkdale Community Legal Services and local London costs)

- Psychiatric Facility \$10,800
- Youth Corrections \$7,917
- Community Homelessness Services \$4,593
- General Hospitalization \$4,500
- Adult Corrections \$3,720
- Supportive Housing (24-hour access) .. \$1,290
- Shelter/Hostel \$1,000

Clearly, all of these are expensive responses to homelessness. The fact that homeless people are over-represented in many of the most expensive services, and are the sole generators of the costs of others should be a clear incentive to reduce new homelessness and deal with existing homelessness.

The simple fact is that most homeless people are in the system somewhere, or are bouncing from friend to friend and bed to bed, or bad arrangement to bad arrangement. Very few homeless people in London are actually on the street full-time – often landing in the system after wearing out their welcome with friends and acquaintances.

The Government of British Columbia recently completed a comprehensive analysis of homelessness. The study points out that “*Issues arising from homelessness are more costly to deal with after the fact than if homelessness were prevented in the first place. It is essentially a problem of ‘pay now, or pay more later’* (British Columbia, V.1 2001). In fact, as the forces affecting people who are homeless are allowed to worsen, the services used, and the costs that are associated with them, increase tremendously, as the list above demonstrates.

Homeless adults have high levels of health care use and often obtain their care in emergency departments. Homeless people are admitted to hospital up to 5 times more than the general population and stay in hospital longer than other low-income patients. These prolonged stays in hospital result in significant excess health care costs. Unfortunately, homeless patients are sometimes discharged to shelters, even when their ability to cope in such a setting is marginal at best. (Hwang 2001)



Beyond the costs associated with service use, homelessness is also an issue for the business community. The Toronto Board of Trade, in its analysis of the impact of homelessness states: "*homelessness affects the size of our productive and motivated workforce. It has an impact on tourism and business, particularly the retail sector*".

Homelessness and Health

Homelessness has significant negative impacts on one's health. A number of recent studies have found strong correlations between homelessness and increased severity of health conditions and use of health services. Despite Canada's universal health coverage, many homeless people, because they often lose their identification and health cards, are denied health care.

One study in Toronto found that 7% of the homeless population had been refused health care. In addition, many people who are homeless do not take prescribed medicine because they can't afford it (Hwang 2001). In the Toronto study, *72% of homeless people with diabetes report difficulties managing their condition that are usually related to their diet and the logistic challenges of co-ordinating meals and medications*. According to a report in the New England Journal of Medicine, homeless people spent an average of four days longer per hospital visit than did comparable non-homeless people (Salit, et al. 1998).

Homelessness and Child Development

There is a strong relationship between pregnancy and homelessness. Homeless women have high rates of pregnancy. This means that a whole new generation of children will start their lives as part of the homeless population. (Golden 1999), (British Columbia, V.1) In addition, many young females who are homeless become pregnant. Early childbearing also increases the chances of homelessness. *In some cases, the heightened stress of caring for a newborn while living in an overcrowded or shared living situation forces women on the streets* (Bassuk and Weinreb 1993), (British Columbia, V.1).

It is not hard to imagine how difficult it is for a child to grow up homeless and develop normally. *Extensive research, including that based on (National Longitudinal Study on Children and Youth) NLSCY data, reveals that adequate, stable housing in safe, supportive neighbourhoods and communities is correlated with positive child outcomes in the areas of health, development, and well-being* (Cooper 2001). The reverse is also true.

Studies have shown that homeless children suffer from developmental lags compared to other children in terms of language development, fine motor co-ordination, gross motor



skills, and personal/social development (Bassuk and Gallagher 1990). They are also more likely than the general population to experience learning difficulties and higher rates of mental health problems (Vostanis 1998). (British Columbia, V.1) (T)he rate of developmental delay is two to three times higher among homeless children than among other poor children, and visual and neurological deficits are also more prevalent (Cooper 2001).

NLSCY data demonstrate a correlation between educational attainment and housing conditions. Specifically, only 68 percent of children aged four to 11 years living in insufficient housing do well in school, as compared to three of every four children in adequate housing (Cooper 2001). There is extensive evidence supporting a connection between housing instability, poor school performance, and behavioural problems among children (Cooper 2001).

The long-term costs of homelessness and inadequate housing on child development have not been quantified. But we do know that poor school performance is related directly to crime and unemployment, as are behavioural problems among children. Thus, the direct costs to society of providing a lifetime of services and intervention, and the indirect costs of lost revenue from potentially productive workers as a result of not addressing the housing of children, so far outweigh addressing the problem that it is financially irresponsible to ignore this need.

Duration of Low Income

Recent Canadian research has helped to clarify the characteristics of those who are poor in Canada. The largest group moves in and out of low income after a relatively short stay. A smaller group stay for a longer period of time. *In the six years between 1993 and 1998, just under 1 in 4 Canadians (24.2%) experienced low income at least once, double the rate of low income in the single year of 1998. Of this group experiencing low income at least once, about half (12.8%) spent 'only' one or two years in low income, while the other half spent a significant period of time of 3 - 6 years in low income. Just over 5%, or 1 in 20 Canadians, spent either 5 or 6 years of the entire 1993-1998 period in low income (Statistics Canada 1998).*

The groups at highest risk of long-term low income are those most likely to be dependent on social assistance or trapped in very low wage and insecure jobs for long periods of time: single parent families headed by women, persons with serious disabilities, and those particularly vulnerable to long-term unemployment such as youth and the near elderly with very low levels of education and skills. Continuing low income is highly likely to overlap with deep low income, particularly for social assistance recipients.



Analysis has shown that about half of all movements of families with children in and out of low income are driven by 'family formation events' such as marriage and divorce, and about half by 'labour market events' such as unemployment and changes in the number of earners in a family (Garnet Picot et al.). Studies analyzing flows in and out of low income have found that a relatively large group of working age Canadians seem to regularly move a little above and below the low income line as they alternate between relatively low paid and insecure employment on the one hand, and unemployment and dependence on EI or social assistance benefits. Setting aside relatively rare 'family formation events', the odds of falling below the low income line are much higher than average for those with incomes 25% or more below the median, while the odds of those with above median incomes falling into low income are quite low.

The persons most vulnerable to cycling in and out of low income are, as would be expected, those who have the greatest difficulty finding and keeping relatively well-paid and secure jobs: younger and older workers alike with limited education and skills; recent immigrants whose education and skills are either limited or unrecognized and who may experience language difficulties; Aboriginal persons; and persons with disabilities. Vulnerability is much greater for single persons and particularly single parents who are disadvantaged in the labour market (Jackson 2001).

Understanding this information is important in designing programs to prevent and combat homelessness. Prevention of homelessness for those who are more than 25% below the median income level can be done relatively inexpensively. Concentrated services need to be directed to those with the greatest difficulties in getting and staying housed, as listed above. Long-term approaches are needed for the 5% or so who experience long-term homelessness.

The Background Report for the first Public Forum detailed at some length the socio-demographic profile of the City of London and pointed out that it is far from being a well-off community. Family income figures published just this August, based on 1999 incomes, reinforce this fact. Of the ten census metropolitan areas in Ontario, the median⁵ family income for London falls fourth-lowest (and third lowest for lone parents), being less than neighbouring Kitchener, Windsor, and Hamilton and even falling behind Thunder Bay and Sudbury (The Daily, August 2001).

An Ounce of Prevention is Worth a Pound of Cure

Never has the saying been truer. It is especially true for those who are “economically homeless”, those whose income, either from government support, low-paid work, or a combination, is insufficient to stay housed. It is not unusual for people in this category to become homeless after a one-time emergency. A major appliance breaks and has to be

⁵ Half are above and half below.



replaced. An hourly-paid worker gets the flu and loses a week's pay, or must pay for a visit to a dentist for an emergency. Any of these can cause a tenant to miss a rent payment and may cause the landlord to initiate eviction proceedings. The number of Landlord and Tenant Applications filed in Ontario between 1992 and 1997 increased by 29%. With recent changes in the legislation, many community legal clinics are reporting a significant increase in evictions in the last two years.

The easiest way to prevent homelessness is to provide rental assistance and eviction prevention services to those families on the brink of homelessness because they can't make rent. Many times families only need rent assistance for a single month and then they are back on track (National Law Centre on Homelessness and Poverty). Prevention of homelessness has to be the first line of attack on the problem, and the more we put resources into prevention, the less we will have to pay on the others.

The Background Report to the first Homelessness Forum explained in some detail the costs of services designed to prevent homelessness and those designed to move people out of shelters and into housing. These "planned" expenditures, focused on the needs of at-risk and homeless people are small in comparison to the "unplanned" expenditures on homelessness – psychiatric hospital care, general hospital care, and the criminal justice system – all of which are used at a much higher rate by homeless people who do not have access to appropriate prevention and support services.

London's The Heat and Warmth (THAW) program is an excellent example of an effective prevention initiative that involves support from a number of community stakeholders. THAW is directed at households who accumulate arrears on their utility bill.

THAW 2001 Report⁶

Donors	Donation Amount
City of London	\$ 144,562.29
United Way of London & Middlesex	\$ 10,000.00
London Community Foundation	\$ 5,000.00
Sisters of St. Joseph	\$ 5,000.00
Individual Donations	\$ 24,123.85
Total:	\$ 188,686.14

⁶ Numbers provided by United Way of London and Middlesex



Year	1999	2000	2001
No. of weeks of providing help	9	10	14
No. of households helped	142	476	403
Amount of money disbursed	\$71,959.89	\$151,842.71	\$188,686.14
Average utility payment	\$506.75	\$269.22	\$363.82
Average \$ paid per week	\$7,995.55	\$15,184.27	\$13,477.58
No. of agencies participating	15	15	19
No. of non-agency partners (funders,	8	8	11

Of the 403 households helped by THAW in 2001, 193 were in receipt of Ontario Works (provincial social assistance) and 61 were in receipt of ODSP (provincial disability benefit). Seventy-six percent had household incomes of \$18,000 or less. The Background Report to the July Public Forum pointed out the insufficiency of the current housing allowances provided by both these assistance programs (see Appendix F).

It is also important to understand that 89 of the recipient households, or 22%, worked in 2001, averaging \$999 a month in income. These are households who are doing what is expected, and they still can't afford their housing. At an average payment of \$468 per household, THAW is a very cost-effective strategy for helping families remain housed.

Rent Banks

Rent banks have been proven to be successful at helping people stay housed and obtaining housing for those leaving the shelter system or the informal housing system (staying with friends, relatives, etc.).

For those who are housed, but are at risk of losing their housing because of current or potential arrears, rent banks operate in a similar fashion to THAW, except that they are not focused on utilities. Within policies that are developed by the provider, rent banks allow people to draw from a fund to pay rent arrears or to keep from falling into arrears. Usually, all potential clients are treated the same whether they are on some form of assistance or receive their income from employment. The purpose is to keep people housed. Repayment schedules, if any, and interest, if any, are determined by the provider and where repayment is a feature, monthly amounts are small. As the information from London's THAW program shown above illustrates, average payments are an extremely cost-effective way to keep people housed. Last year one-third of all eviction applications approved by the Rental Housing Tribunal were for arrears amounts of less than \$500.

Rent banks can also be used to provide first and last months' rent to help people obtain housing. The Community Start-Up Benefit is available through Ontario Works, but is only available to people who are receiving financial assistance from the province. In the year



2000, \$1,602,116 was allocated through this program. Those who do not qualify, either because they have too much income from employment, because they are on the street, or because they have been disqualified from assistance they were receiving, have no ability to accumulate the necessary amount. In a low-vacancy environment like London now finds itself, available units often go to the first person who shows up, so a system needs to be put into place that facilitates quick turn-around for those needing assistance for first and last months' rent.

Eviction Intervention

With the introduction of the new Tenant Protection Act in 1999 and the rent tribunal system, evictions for non-payment of rent have been increasing steadily. Often renters do not understand the information they are given because of language or literacy challenges, they don't understand the time constraints for replying, or they don't believe they have any effective recourse so they wait until they are evicted. Regardless of the reason for their non-payment, tenants at risk of losing their housing need access to information on their options in a language and format they can use, and they need access to legal representation where appropriate.

Supplementary Food and Meals

Food banks and hot meal programs help those with too little money to eat better while still paying the rent. A study of supplementary food use in London in 1999 found that food banks and hot meal programs served mainly people in the city's core, leaving out those further away. Even for those who lived in the core and had access, almost half said the food they received didn't meet their needs. The hot meal calendar listed here illustrates the difficulty that even core residents have in accessing meals. They are provided by numerous organizations in many different locations and at different times each day. People on the street, and people living in tenuous situations often lose track of the day and many have no watch, so missed meals are a recurring challenge.

Food Bank List⁷

Food Banks	Availability
Chalmers Presbyterian Church	1:30-2:30 Tu, Th – Residents of area only
Daily Bread Program	9:30-12:00 Mon-Fri
Families First in White Oaks	9:00-11:30 Mon-Fri baby food to residents only
Gethsemane United Church	9-12 Tu-Fri residents only, by appointment

⁷ Based on August 2001 Food Bank List and Meal Calendar from Information London



Community Plan on Homelessness in London

Food Banks	Availability
Glen Cairn Community Resource Centre	9-4:30 Mon-Fri baby food and community chest (at cost) to residents only
Living Foundation Christian Church	2-6 Thu; bread for south London walk-ins
London and Area Food Bank	9-4 Mon-Fri; 10-12 Sat for UWO/Fanshawe students only
Mission Services of London, Men's Mission	6 pm-6am Mon-Fri; 24 hr weekends & holidays
Salvation Army, Community and Family Services	9-3:45 Mon-Fri; closed 11:45-12:30
Smart Start for Babies	9-4:30 Mon-Fri baby food by appointment
St Vincent de Paul Society Vouchers	Food voucher after needs assessment
White Oaks United Church	9-1 Mon-Fri residents only
Youth Action Centre	7-10 am & 12:30-3:45 Mon-Sat; 1-6 pm Sat from 15 th to end of month (16-23 yr)

Meal Programs

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 4 pm Salvation Army*	2	3 5:30-6:30 Metropolitan United	4 9-11 am St James Westminster 5-6 pm St John
5 4 pm Salvation Army*	6 5:30 pm First St Andrew's	7 5:30-7 pm Robinson Memorial 5:30 pm YAC (16-23 yr)	8 4 pm Salvation Army*	9	10 5:30-6:30 pm Metropolitan United	11 9-11 am Wesley Knox & Redeemer 5-6 pm St John
12 4 pm Salvation Army*	13 5:30 pm First St Andrew's 5:30 pm YAC (16-23 yr)	14 5:30-7 pm Robinson Memorial 5:30 pm YAC (16-23 yr)	15 4 pm Salvation Army*	16 6-7 pm New Life Centre	17 5:30-6:30 pm Metropolitan United	18 9-11 am Calvary United & Gethsemane 9-11 am Rowntree 5-6 pm St John



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
19 4 pm Salvation Army* 5-6:30 pm St Martin	20 5:30 pm First St Andrew's 5:30 pm YAC (16-23 yr)	21 5:30-7 pm Robinson Memorial 5:30 pm YAC (16-23 yr)	22 4 pm Salvation Army*	23	24 5:30-6:30 pm Metropolitan United	25 9-11 am St Martin 5-6 pm St John
26 4:30 pm Salvation Army*	27 5:30 pm First St Andrew's 5:30 YAC (16-23 yr)	28 5:30-7 pm Robinson Memorial 5:30 YAC (16-23 yr)	29 4 pm Salvation Army*	30	31	* participants attend Salvation Army Chapel service

Daily Meals

- 7-8:30 pm Mon-Sat; 2 pm Sun (except last Sun of month) Ark Aid Street Mission
- 7-10 am Mon-Fri Youth Action Centre (16-23 yr)
- 9:30-11 am & 12 noon - 2:45 pm Mon-Fri; 10-11:45 Sat. St Joseph's Hospitality Centre

Other

- Collective kitchens are available at some community resource centres.

Street Level Services

A portion of the homeless population either does not use formal shelter services or is prevented from using such services because of the behavioural problems they present. This group of people needs access to a wide variety of street-level services to help them deal with the multiple challenges of street life.

They need a variety of health services related not only to the effects of exposure, but also to their decreased ability to ward off disease. They need drug counselling, access to support services, and in many ways, the same kinds of team-based intervention as we are recommending for those in shelters.

Emergency Shelters

Emergency Shelters are a key element in the continuum of services for homeless people. Although the information is incomplete, it is safe to assume that London's emergency shelters serve close to 4,000 separate people in a year (625 of whom are children). Collectively, the shelters spend over \$4,000,000 annually (almost \$2,000,000 from the



City) providing services to homeless Londoners. It is likely that with more space, and more appropriate space, they would be serving significantly more.

We must recognize that within the shelter system there are specific groups with specific challenges – this is not a homogeneous population. Youth have specific needs, single women have specific needs, as do older women age 55 plus. In many cases, specific populations need specific shelters focused on their needs. The corollary to this is that some individuals will not use mixed shelters because of the fear that exposure to other groups creates for them.

It is well known that the longer a person stays on the street, the more difficult it is to get that person into stable housing. So it is very important to ensure that shelter beds are sufficient in number and also appropriate to the user group. We have learned from homeless youth that they often fear adult shelters. Beds for two-parent families are virtually non-existent, so these families are often broken up. It is obvious from looking at utilization statistics that the number of beds needs to be increased for each user group.

As well as providing shelter, hostels can become a location for co-ordinated intervention. The first Public Forum pointed out the need for skill diversification among shelter staff. It also highlighted the need to assemble multi-disciplinary teams to work with the people in the shelters to help prepare them for transition to better forms of housing.

In order to provide the best service to clients, the hostels need to develop common information protocols and they need to share information among themselves. It was more difficult than it should have been to collect information on hostel use, and to provide comparable information across organizations.

Without comparable information among providers it is impossible to develop a system-plan for emergency shelters. Additional beds are needed, but they should be provided in a planned manner that reflects the needs of the system, not just the needs of a particular organization. The Ontario Professional Planners Institute notes that: *The most meaningful solutions must involve all community partners and integrate mutually supportive concepts, strategies, and initiatives* (Starr – Environmental Scan).

Funders also have to realize that space must be allocated in quantities that allow their use to be cost-effective. A variety of staff are needed to serve the people who use shelters, and staff cannot be added in small fractions of a person. Funding for additional spaces, therefore needs to be in quantities that allow the recipient organization to staff-up appropriately.

For the same reason, funding based on a fixed amount per bed, per day (per diem funding) is inherently cost-ineffective. Organizations develop their budgets based on the human, physical, and other resources needed to operate at a certain percent of capacity – these days, probably 100%. When occupancy drops below the planned rate funding decreases, but staff must still be paid, insurance premiums met, etc. The funders of those



shelters that are funded on a per diem basis should meet with the agencies to try to develop a sustainable funding model that allows service providers to work more cost-effectively.

Currently, almost all emergency shelters operate at levels beyond their official capacity. Mission Services, Salvation Army, and Women’s Community House are all currently in the planning stages for expansion. Capital funding for renovation to existing shelters is available from Canada Mortgage and Housing for up to \$18,000 per unit in forgivable loans. For new construction, CMHC may contribute up to 100% of the capital cost, secured by a 15 year forgivable loan. It is extremely important that these three organizations, that provide the bulk of the shelter beds in London, co-ordinate their efforts.

London’s Emergency Shelter System

Organization/Service	Number of Beds	Average Occupancy	Average Length of Stay	Individuals Served
Men’s Mission–Males age 16+ Emergency Shelter	54	106% in 2000-01 115% in first Q 2001-02	24 days	1,016
Men’s Mission–Males 16+ Transition to Longer Term Spaces	25		150 days	
Men’s Mission/CMHP–Male Crash Beds	5		6.5 days	
Men’s Mission/CMHP–Female Crash Beds	3		10 days	
Rotholme–Emergency Shelter for Single Women	20 (more with cots)	110%	21 days	323
Rotholme–Emergency Shelter for Families ⁸	21 (more with cribs)		23 days	473
Salvation Army Emergency Shelter for Men	100	97% (110% for last 6 mo.)	20 days	934
Salvation Army Cross Zone Youth Shelter	20 (plus 6 overflow)	90% (130% for last 3 mo.)	NA	NA
Global House Rooms for Refugees	8 rooms; 24-25 beds		NA	350
Women’s Community House – Abused Women and their Children	42	94%	18 days	673

⁸ Only 1 bed suitable for male lone parent families



Organization/Service	Number of Beds	Average Occupancy	Average Length of Stay	Individuals Served
Zhaawanong–Emergency Shelter for Native Women and their Children	16	NA	NA	NA
Total regular beds available	342			
Total Individuals Served in One Year				approximately 3,900

In September, the **Emergency Shelter Priority Committee** of the London Homeless Coalition, met to develop a comprehensive analysis of the **additional** beds “required to meet the system needs for emergency shelter in the following areas:

- violence against women
- youth – female
- youth – male
- families (lone and two-parent)
- single women
- males 22 and older
- newcomers – families
- newcomers – singles
- aboriginal”

They also included an analysis of what **additional** resources are needed to equip the shelters to provide the best services.

Additional beds needed in the system

Target Group	Beds/Units Needed
Violence Against Women (General)	40 beds
Violence Against Women (Native)	20-30 beds
Youth – Female	10 beds
Youth – Male	15 beds
Families (lone and two-parent)	7 units with 25 beds
Single Women	5 beds



Single Men	60 beds ⁹
Crash Beds – Men	5
Crash Beds – Women	5
Newcomers	N/A
Total Beds Needed	190

Following this process, discussions with the former tent city dwellers who are, as of this writing, living in a warehouse behind the Salvation Army hostel, have identified a need for an additional 20 beds provided in a collective formation.

Supportive Resource Needs

Many of the highest priority recommendations in this report focus on the need for additional shelter beds. The community consultation process has made it clear that beds, without the support of skilled teams of support personnel, may keep people from dying on the street, but won't deal with the long-term problem of homelessness. People who are homeless need a wide range of support services from advocacy to life skills, to many kinds of counselling and health services. Unless these are in place, people will continue to re-enter the homelessness service system as they pass through shelters and into short-term housing, only to lose that housing and enter the system again, either through the street, hospitals, or the criminal justice system.

The shelters have collectively developed an analysis of the support services that are needed to complement the additional beds needed in the system. Their analysis is presented below.

- Provide a sufficient level of support funding to provide 4 staff for every 25 shelter users.
- Create multi-disciplinary service teams consisting of the following that are available to all homeless shelters:
 - medical professionals (e.g. physician, psychologist, nurse and/or nurse practitioner, etc.)
 - Ontario Works advocate
 - Housing advocate
 - Nutritionist
 - Addictions counselor
 - Legal advocate
 - Occupational therapist

⁹ A dramatic increase in use at Men's Mission may result in this estimate in being low. It should be reviewed in January, 2002.



The clients served in shelter are vulnerable, disenfranchised, marginalized, sometimes new to London, have language or literacy barriers and safety concerns. In addition, there may be mobility issues, health and mental health concerns, which make it difficult for the client to access needed resources. The following are working principles for the provision of services:

A broad range of professional services are required that would be user specific. Ideally the services would be available on-site as part of the staff compliment or under contract with a regular visiting schedule.

Transportation costs to facilitate attendance at appointments in the community would need to be a budget item. On-site and off-site services are equally important for both the immediate needs of the client and the future integration of the client into the community.

On-site services must be accompanied with sufficient administrative support. Language, in the event that English is not the first language of residents, should not be an additional barrier to service.

A set of multi-disciplinary services would include the following:

Shelter Staff: Generally, shelter-staffing levels are stretched. The Committee discussed the need to set in place minimum standards in regards to 'house' staff skill sets/training, preferred standards for skill sets/training and minimum staffing compliments for 'house' staff.

Minimum Standards: CPI (Crisis Prevention Intervention), First Aid/CPR, Occupational Health and Safety and Ethics/Boundary setting.

Preferred Standards: Suicide Intervention, Critical Incident Debriefing, Family and Children and Services Act, Communicable Diseases, Record Keeping, Mental Health and Addictions, Diversity Training, training in Harassment/Sexual Assault and Medications.

Staffing Compliments: The Committee noted that the ideal staff compliment for 'house' staff is 4 staff for every 25 clients in shelter

Transition and Support

A study conducted in California followed clients from a period one year before moving into supported housing to one year after. It found a 57% decrease in emergency room visits, a 58% drop in the number of inpatient days, and a 100% drop in the use of public residential mental health program facilities. Another study tracked the impact of providing housing plus services to nearly 900 homeless people with severe mental illness. It found a 50% decrease in inpatient hospitalization, emergency room visits, and incarceration. Similar findings were revealed in studies of homeless people suffering from substance abuse



(Corporation for Supportive Housing). Clearly, supported independent living is a cost-effective way to bridge the transition from the health care system, the street, or a shelter to full independent living—even for hard-to-serve residents.

Current Supply of Beds/Units

The following is a list of the known Transitional Housing beds for London.

Provider	Number of Beds	Duration of Stay
Mission Services – Men’s Mission ¹⁰	25 beds for men	Indefinite
WOTCH (Western Ontario Therapeutic Hostels)	23 beds for men and women	Up to 2 years
Sisters of St. Joseph’s Residence	6 beds for women	Up to 3 months
St. Francis Residence	4 beds for men	Up to 4 years
St. Claire Residence	3 beds for women	Up to 4 years
Salvation Army Hostel	15 beds for males	
Second Stage Housing	25 apartment units for women and their children	
Total beds	101	

It is important to note that while some of these beds are in independent living units, others exist within a traditional shelter environment. Based on their waiting lists, the providers collectively estimate that an additional adult 150 beds (75 for men and 75 for women) could easily be filled if they were appropriately funded along with the necessary support services. The duration of stay would need to be up to two years. Additional beds are needed for youth.

There is currently only one organization focusing on the transitional needs of youth as they move from shelter to more permanent housing. Independent living beds under public or non-profit auspices for youth are non-existent. This is a group that is at considerable risk, many experiencing problems of abuse or mental health to name two, with a high proportion involved in criminal activity.

¹⁰ This number duplicates the transitional beds noted above in the Emergency Shelter section.



As pointed out earlier, community support services are not only effective, they are considerably less expensive than the health and criminal justice systems that are used by default if supports and housing are not available.

Supports are also needed in the transition from street to shelter. Research has shown that outreach treatment (Progressive Assertive Community Treatment) represents an effective and efficient alternative to hospital treatment for people with intellectual disability and psychiatric disorders. Assertive community outreach treatment or intensive care (caseload, 10-15) significantly decreased the bed use and hospital admission in people with borderline intelligence and psychiatric illness when compared with those who receive standard community care (caseload 25-35). (Health Canada)

It also must be noted that transitional beds and units are only useful if there are transitional support staff available in sufficient number and with sufficient skills to work closely with people in transition. It is not true that time heals all wounds. But time, with support, in an affordable living unit is very effective. It follows therefore, that funding new transitional units without funding the support staff to go with them is an ineffective use of money.

Stable Long-Term Housing

None of the above strategies will work without an increase in the amount of stable affordable housing in London. Rent banks become long-term housing subsidies if the only housing one can find is unaffordable. People leaving shelters need an affordable place to go. Supported independent living has to take place in affordable housing. As the Background Report illustrated, no new affordable housing has been built in London in over five years. More rental housing has disappeared than has been built new. The cost of rental accommodation is increasing at the same time as the incomes of renters are decreasing. This equation simply does not compute. Without a viable strategy to increase the amount of long-term stable affordable housing in London there can be no plan to combat homelessness. Without more affordable housing, London will have to increase its shelter beds by several hundred percent over the next ten years at a cost that is several times as much as building affordable housing, without the attendant benefits of stable housing.

Although London has some developers building at the lower end of private housing, the development industry has made a strong case that in today's market, taking into account the cost of land, construction, financing, and various charges, pure market rental accommodation cannot be built at an affordable cost with the rate of return that most developers expect. In addition, with the real estate market still growing, and high-end housing moving, there is no need for developers to build at the low end. As the Urban Development Institute states:



Developments targeted at high-end renters are the most economically attractive for developers and thus are usually the only projects that the private sector is willing to build on its own.

The economics of the rental market are such that regardless of the business climate, developers will tend to build at the high end of the market, where economic viability is greatest. Improvement in business climate conditions will encourage an increase in new rental development but will not increase the relative attractiveness of building low end rental market housing: even in the most favourable business climate, it will generally be more profitable to build for the high end of the market. (Urban Development Institute 2001)

Clayton Research recently published a study on the Ontario housing experience. The pro-forma budget below is based on medium quality low-rise housing in Mississauga. Low cost housing would likely provide an even lower rate of return, if it generated any profit at all.

Pro-forma Budget, Privately Initiated Rental Project (Medium Quality Low-Rise)
(Clayton Research)

Development Costs and Financing	
Land	17,426
Construction	87,287
GST (does not reflect rebate)	<u>7,332</u>
Project Costs	112,081
Equity	36,307
Financing	75,774
Mortgage Insurance Fee	<u>2,273</u>
Mortgage	78,047
First Year Revenues and Cash Flow	
Revenues	12,368
Maintenance and Operations	3,060
Property Taxes	<u>1,257</u>
Total Operating Costs	4,317



Net Operating Income	8,015
Return on Project Cost (Net operating income as % of project costs)	7.2%
Required return on Project Cost	10%

There are many alternatives, however to straight private or government housing development.

Models of Affordable Housing

CMHC has outlined five currently developing types of affordable housing. It describes them as follows.¹¹

Life Leases

This arrangement first emerged in Saskatchewan and Manitoba in the late 1980s. Currently, Manitoba has 72 life lease projects, the most in Canada, followed by Ontario with 66, British Columbia with 22, 17 in Saskatchewan and 12 in Alberta. The Manitoba government used to have a combined life lease-rent supplement program, which helped to encourage the presence of life leases in that province. Life leases have a very high potential for further growth in Canada.

There is a difference of opinion as to whether those with life leases are tenants or owners. Manitoba regards them as tenants, subject to its Landlord Tenant Act. The Ontario New Home Warranty Program will not enrol units because they involve leases, and life lease dwellings in Ontario are assessed as rental property. Saskatchewan and Alberta view life lease residents as neither owners nor tenants, but as purchasers of a life interest in their housing. In British Columbia, life lease residents qualify for the Homeowner Grant.

Entrance fee amounts and arrangements differ widely. Some projects require payment in full on move-in and others allowing financing. Variations also exist on refunding. An administration fee of some amount is deducted in all cases studied, from 4 to 10%. Guaranteed buy-backs are common, especially west of Ontario, but not universal. It is uncommon to find a project without any support services at all, just as it is to find one providing a full spectrum of services, short of being a full-care facility. Meal availability is valued but problematic for sponsors to provide economically. All tend to have a strong focus on independent living.

¹¹ From: National Housing Research Committee, Spring 2000 Research Summary



Equity Co-ops

The first equity co-op projects started in Vancouver in the late 1980s, although several equity co-ops in British Columbia have recently converted to strata title because of poor market conditions since 1994. This option has found a niche in Alberta and Quebec where individual title to dwelling units in co-op housing projects avoids joint and several liabilities issues and the need to manage blanket mortgages.

Leaseholds

Housing is built on leased land. Sponsors include municipal governments, the federal government (e.g. Harbourfront in Toronto), First Nations, universities and Ontario private sector retirement communities. Leaseholds may increase in Ontario with the new Condominium Act allowing new forms of condominiums, including on leased land.

Shared Equity

There are only a few examples and the research focused on two. This arrangement allows people to earn equity in their housing over a period of about five years, without having to make a down payment. After five years, title can be issued in the occupant's name.

Cohousing

Four cohousing communities are operating in British Columbia and one in Ottawa. Another 17 or 18 are under development. Residents provide direction on all aspects of development, and use consensus for decision making. Cohousing combines small private spaces with large public spaces, the latter including kitchen and dining areas, workshops, playgrounds, guest rooms and laundry facilities.

Impact on Affordability

Equity co-ops and life lease models can become very affordable relative to the market, depending on the operating model used. Leasehold arrangements are a means of providing more affordable housing because land is not owned by the resident. Some cohousing communities have implemented internal subsidy schemes, and some shared equity programs can create housing ownership for those on social assistance.

Infill and Redevelopment

We also cannot overlook the potential to build affordable housing on existing sites and to convert existing buildings to housing. Churches in many urban-centre areas in Canada are finding that their congregations are aging and shrinking. Some are beginning to look at using their property to provide affordable housing in addition to their current religious activities – either by converting existing space or by building on existing land.



Municipalities as well as senior governments often own land and/or property in urban areas that can be converted to housing.

Federal Funding Support

Canada Mortgage and Housing Corporation (CMHC) offers a number of supports for affordable housing initiatives. Non-profits can often obtain reduced financing rates by accessing mortgage insurance through CMHC to cover up to 85% of the loan. CMHC also provides loans of up to \$75,000 to cover the cost of proposal development for new projects. Under the Residential Rehabilitation Assistance Program (RRAP), CMHC can provide partially or fully forgivable loans to cover the repair and rehabilitation of low cost housing for owners and landlords. Funds are also available to support the conversion of non-residential property to low cost residential.

City Support

It is important for non-profit and private housing developers to know that the city will do everything it can to facilitate the building of affordable housing. Whether it is through land or building banking, eliminating development charges, fast-tracking approvals, or any of the other means listed later in this report, the city needs to send a clear message that affordable housing is a priority. If it fails to act on the recommendations in this report, the city will be indicating that it is not interested in affordable housing for London. The result would be continual growth in shelters and in people on the street.

Other Communities of Interest

The Aboriginal Community

This community planning process has been all-inclusive. Members of the Aboriginal community have attended planning meetings in the summer and fall and both public forums have been open to the community – and attended by representatives of the Aboriginal community. Local planning with the friendship centre – N’Amerind – is ongoing, and HRDC continues to work with Peter Dinsdale – provincial co-ordinator, through Ontario’s Friendship Centres using SCPI contributions.

The aboriginal community approaches planning processes in a different way than the community at large. Although we approached representatives of aboriginal organizations a number of times, and held sessions with representatives of N’Amerind, including 6 homeless individuals, we do not believe that the information we have on this community and its needs is comprehensive. For this and other reasons, we cannot be confident that the recommendations set out below encompass all their needs. We believe that a separate planning process, organized and conducted by London’s aboriginal community, and financially supported by HRDC, should be undertaken in order to ensure that the needs of this community are fully recognized.



Updates to this plan will continue to be made throughout the implementation process.

Seniors

Many seniors are in danger of losing their homes to increasing costs of home ownership or of rent. The provincial policy requiring the re-distribution of property taxes off commercial property and onto residential property will likely create an increase in property tax rates for home-owning seniors, many of whom are on fixed pensions and can't absorb the increase. Seniors who have to relocate for financial reasons after the death of a spouse are faced with increasing rents.

Because seniors are generally outside the general social assistance policy framework, their needs can often be missed. The city and local agencies must make sure that seniors are aware of the financial and other supports that are available to help people remain in their homes.

As the demographic information in the background paper illustrated, London will be experiencing a significant increase in its senior population beginning ten years from now. By fifteen years from now London's senior population will be 40% greater than it is now, while the city's population will only have grown by about 15%.¹² The largest proportion of seniors are, and will continue to be, healthy and living independently. However, fixed pensions and minimal government support will ensure that today's low income middle-aged Londoners will become tomorrow's low income seniors. Barring a drastic change in the economy or in senior government policy, a rapidly growing number of seniors will need access to affordable housing.

Cultural, Linguistic, and Ethnic Populations

The housing challenge facing low-income Londoners from diverse backgrounds is compounded by language, unfamiliarity with the community and customs, and, as in all other communities racism. For those who have difficulty with information material produced in English, guides on access and negotiating the housing system should be available in the major languages in the community. For those dealing with landlord-tenant issues, interpretation needs to be available.

For those just entering the community, especially for sponsored refugees, the current system is unrealistically harsh. Financial support is insufficient to find suitable market housing and the availability of short-term housing is insufficient in quantity and in the allowable duration of residence. It is cruel to welcome people to Canada as they flee life-threatening circumstances and then create a situation where they are likely to become homeless or ill-housed.

¹² Source: Statistics Canada



The City's Role

Before significant progress can be made, the community of London must accept two realities. First, London has a significant homelessness problem. Second, as a result of provincial downloading – not only of former provincially owned housing stock, but also of the **responsibility** for housing – the city must ensure that new affordable housing is built and that a full set of policies and programs are implemented to see that the need is addressed. Many stakeholders doubt that the city considers homelessness to be a significant problem, or that it will undertake any significant initiatives to deal with homelessness. The city has spent much of the last year dealing with the requirements of having the responsibility for housing thrust upon them. Considerable time has been spent creating new structures and operations to handle this responsibility.

To the outsider, this internal preparation is invisible. To those concerned about homelessness, the city's apparent slowness in dealing with the recommendations of its own Affordable Housing Task Force reinforces the belief among many that homelessness is not a priority. Now that the new bureaucracy is in place, the city must act, and act soon, to demonstrate that it recognizes the severity of the homelessness problem in London and its role in addressing it.

London's Strategic Plan begins: *We are a caring, responsive community committed to the health and well-being of all Londoners.* The goal "A Caring Community" states that *Our goal is to ensure a safe and healthy community and to provide a range of services (cultural, education, health, housing, protective, recreation, social, and transportation) to develop the body, mind, and soul.* The London Community Services Plan (Vision '96) states under the heading "Housing": *Londoners value a supply of affordable, accessible, safe housing, which is designed to meet a range of physical, social and financial needs and which is supported by effective municipal services.* The first housing goal is: *To ensure a variety of housing types and densities at various price levels is available in neighbourhoods and is integrated throughout the community.*

In 1997, the Mayor's Anti-Poverty Action Group made a number of recommendations in the area of housing. These included:
existing social/affordable housing stock be maintained and enhanced
a mix of affordable housing be included as a part of any new development within the City of London

No new policies need to be created. No new research needs to be done. It is clear that London has made a promise to its low income residents to take into account their need for affordable housing and to act on that need. It is time to act.

The Ontario Professional Planners Institute (OPPI) sets out the list below as recommended activities for local governments to meet their housing responsibility. (Starr)



Research Activity

- Special Purpose Task Force/Body
- Housing Forums
- Design Charettes/Ideas Competition
- Housing Statements and Studies Information and Monitoring

Policy Initiatives

- Housing First Policy
- Housing Levy

Regulatory Change

- Second Suites
- Density Bonusing
- Inclusionary Zoning Exaction Programs or Housing Linkages
- Demolition Control By-Law
- Infill Development
- Alternate Development Standards
- Performance Based Planning
- Streamlining Approval Process

Financial Incentives

- Exemption of Fees (e.g. Development Charges)
- Special Tax Rates
- Redevelopment Incentive Programs
- Housing Grants and Loans
- Housing Trust Funds and Land Trusts

Administrative Measures

- Direct Administration and Funding of Various Housing Programs

Advocacy

- Housing Task Force
- Community Action Plans
- Municipal/Housing Sector Activities
- Political Leadership

Community Education

- Community Forums
- Information Videos

Public/Private Partnerships

- Demonstration Projects
- Proposal Calls
- Municipal Not-for-Profit/Private Sector Initiatives

The city needs to move on these kinds of initiatives. In the area of research activity, the city formed the Affordable Housing Task Force but has yet to implement the kinds of recommendations (housing first policy, housing fund, etc.) that are made. The list of regulatory changes provided by OPPI are by and large absent in London's policy portfolio, and most, if not all, should be implemented. Many of the ideas suggested under financial incentives are recommended in the AHTF report and should be acted on. Many of the other measures, as well, should be reviewed and added to the city's housing mandate.

Municipal Cost-Benefit of Selected Practices



The OPPI has developed the table below to rate the cost and benefit of a number of possible municipal initiatives. Most of those recommended for the city in this and in the Affordable Housing Task Force report are rated “high”.

Practice	Direct Cost to Municipality			Benefit
	Low	Medium	High	
Housing First Policy		X		High
Second Suites	X			Med-High
Housing Levy			X	High
Inclusionary Zoning	X			High
Density Bonusing	X			High
Demolition Control	X			Low
Exaction Programs	X			High
Infill	X			Med
Alternate Development Standards	X			High
Streamlining Approval Process		X		High
Performance Based Planning	X			Med
Exemption of Fees and Charges		X		High
Tax Credits		X		High
Grants and Loans			X	High
Trust Funds		X		Med
Advocacy	X			Med
Direct Provision			X	High
Public/Private Partnerships		X		High

City Funding

A significant amount of the new funding for non-abuse-related shelter beds will eventually fall to the city, with assistance from local charitable service providers and community



appeals. SCPI funding will be insufficient to meet the costs of the existing proposals, and the funding it does provide is time-limited. The total annual costs for the operation of the additional beds listed in the “Immediate Needs” section of this report are in the range of \$2.3 million.

We don’t want it to seem that London pays no attention to those in need. In fact, the city financially supports a number of initiatives directed to people at risk of homelessness. The city funds a number of initiatives under the Mayor’s Anti-Poverty Action Group (MAPAG) umbrella.

**Mayor’s Anti-Poverty Action Group (MAPAG)
Funding** \$445,548

MAPAG funds are 100% City dollars which are allocated to support initiatives that address poverty issues as identified by the Mayor’s Anti-Poverty Action Group report of 1997. The following provides a breakdown of the initiatives funded in 2000 and 2001 which relate directly to the prevention of homelessness:

The Heat and Warmth (THAW) Program supports London families in need of assistance for payment of utility bills in winter months. THAW clients are linked to other helping agencies as additional needs are identified.	\$244,562
Emergency food and food security-related initiatives (e.g., community gardens, the Green Market Basket program)	\$150,361
The Health Access Group Voucher Program provides assistance to low-income Londoners to purchase pharmaceutical products that are not covered by the Ontario Drug Benefits Program or that cannot be obtained through another source.	\$50,625

Provincial Role and Funding

The provincial government has a significant role at the policy level in meeting the challenges of homelessness among its residents. The growth in homelessness in Ontario is due in no small part to provincial policy decisions. Chief among these are the reduction in social assistance rates, freezing the minimum wage, ending rent control, and ending support for non-profit affordable housing. At the same time as the province is approving automatic rent increases of 3.9% this year, and salary increases of 25% for MPPs, the government must recognize that those at the lowest end of the income scale have been frozen out of their housing by social assistance and minimum wage rates that have not changed in six years. This must change or efforts to stem the growth in homelessness will be counteracted by increasing need.



Provincial funding of London's Initiatives Related to Homelessness¹³

The following summary outlines, by program, the types of initiatives that received allocations of provincial or municipal funds in **2000 and 2001 (to date)**. The figures presented at the beginning of each section represent the total amounts allocated during this time period.

Hostel Redirection Fund \$248,440

Hostel Redirection funding is used to fund the Housing Access Centre, which provides information on the availability of social, not-for-profit, and low rent private housing. The centre is administered by the London Housing Corporation, under the leadership of the Planning and Development Department of the City of London. The cost of the Hostel Redirection Fund is shared by the Ministry of Community and Social Services, at 80%, and the City of London, contributing 20%. \$149,064 is available annually.

Homelessness Initiatives Fund \$687,804

100% provincial dollars are used to fund various initiatives that exist to prevent homelessness and to move people from the streets into shelters, and from shelters into permanent housing. \$272,000 is available annually. The following initiatives received allocations from the Homelessness Initiative Fund between January, 2000 and July, 2001:

- men's and women's crash bed programs \$194,465
- start-up costs for the *Cross Zone* youth shelter \$80,000
- community support services to assist youth who are transitioning out of emergency shelters (2001-2002) \$78,263
- a needs assessment of homelessness in Middlesex County; and, \$25,000
- a contribution to the social housing reserve fund \$310,076

¹³ Information provided by Community Planning and Program Development, Department of Community Services; last updated: July 13, 2001



Off the Street, Into Shelter

\$88,159

Off the Street, Into Shelter is a new provincial homelessness initiative which is funded by 100% Provincial dollars in 2001, and will be cost-shared on an 80-20 provincial-municipal basis effective January 1, 2002. The program funds community agencies for the provision of outreach services for people who are homeless to encourage them to access emergency shelters and other supports. \$88,159 is available annually.

Community Services Innovation Fund (CSIF) Seed and Core Grants

\$188,854

Community Services Innovation Funding and core grants within the Community Services Department support initiatives which contribute to community well being and celebrate multiculturalism and diversity. \$188,854 in funding was allocated in 2000 and 2001 for initiatives such as those offering emergency financial assistance, credit counselling/debt management, crisis/mainstream counselling and aftercare, referral, outreach, and emergency food to community members, including street youth, who are in need of assistance. Planning, volunteer coordination and community development to assist low income Londoners in accessing additional supports and services are also supported by seed and core grants.

Federal Funding (SCPI)

The following is a summary of Federal homelessness funding and allocations for London through July 9, 2001.¹⁴

HRDC Summary Report on Homelessness Funds Allocation, July 9, 2001

Community Planning Agreement:

Corporation of the City of London
Start date: 1 May 2001
End date: 9 Dec 2001
Current year amount: \$40,000
Total HRDC Agreement Contribution: \$40,000
Total Project Value: \$51,160

Contracted SCPI Urgent Need Agreements:

- i) At'Nohsa Native Family Healing Services
Start date: 4 Feb 2001

¹⁴ Provided by HRDC



End date: 9 June 2001
2000-1 Year Amount: \$46,795 2001-2 Fiscal Year: \$ 9,205 *
Total HRDC Agreement Contribution: \$56,000
Total Project Value: \$112,000

ii) Mission Services of London
Start date: 4 Feb 2001
End date: 31 August 2001
2000-1 Year Amount: \$69,620 2001-2 Fiscal Year: \$60,920 *
Total HRDC Agreement Contribution: \$130,540
Total Project Value: \$261,080

iii) Women's Community House
Start date: 26 Feb 2001
End date: 15 June 2001
2000-1 Year Amount: \$36,803 2001-2 Fiscal Year: \$12,267 *
Total HRDC Agreement Contribution: \$49,070
Total Project Value: \$109,400

iv) The Salvation Army Cross-Zone Shelter
Start Date: 17 April 2001
End Date: 15 October 2001
2001-2 Year Amount: \$5,930
Total HRDC Agreement Contribution: \$5,930
Total Project Value: \$11,860

Total SCPI Budget Commitment for 2000-1 fiscal year: \$153,218
Total SCPI Budget Commitment to date 2001-2 fiscal year: \$88,322

* **Please note:** HRDC's fiscal year is 1 April - 31 March. As a result, if project time frame overlaps two fiscal years there is a fiscal year split.

Contracted Youth Homelessness Agreements:

i) The Salvation Army Cross Zone Youth Shelter
Start date: 4 June 2001
End date: 30 December 2001
2001-2 Year Amount: \$35,025
Total HRDC Agreement Contribution: \$35,025
Total Project Value: \$35,025

ii) Youth Opportunities Unlimited
Start date: 4 June 2001
End date: 30 December 2001



2001-2 Year Amount: \$42,000
Total HRDC Agreement Contribution: \$42,000
Total Project Value: \$44,252

Total Youth Homelessness Commitment to date 2001-2 fiscal year: \$77,025

London’s HRDC Homelessness Allocation for each of three fiscal years starting 2000-2001:

SCPI Allocation: \$526,715
Youth Allocation: \$87,853
Total: \$614,568

Please note: Funds not utilized in fiscal year 2000-1 have been re-profiled to this fiscal year. As a result:

SCPI: \$373,497 of the 2000-1 SCPI Allocation has been re-profiled to this fiscal year’s allocation of \$526,715 for a total this fiscal year of \$900,212. Note: \$88,322 from this year’s budget has been committed as identified above.

Youth Homelessness: \$87,853 which is all of the 2000-1 Youth Homelessness Budget has been re-profiled to this year’ allocation for a total this fiscal year of \$175,706. Note: \$77,025 from this year’s budget has been committed as identified above.

The total amount remaining to be allocated under the three-year SCPI funding is:

Remaining Allocation	2001-2002	2002-2003	Total Remaining
SCPI Allocation	\$811,890	\$526,715	\$1,338,605
Youth Allocation	\$98,681	\$87,835	\$186,516
Total Allocation	\$910,571	\$614,550	\$1,525,121

National Child Benefit (NCB) Emergency Fund \$2,500,000

The National Child Benefit Emergency Fund provides financial assistance to participants of Ontario Works and the Ontario Disability Support Program who have a child or children under the age of 18. The funds may be used to assist with important needs, such as shelter (rent, moving, storage, deposits), food, clothing, furniture, transportation, personal care, telephone, school and/or job search activities. In 2000 and 2001 (to date), \$2,500,000 has been allocated to this fund. This fund is administered by the Memorial Boys and Girls Club on behalf of the City.

Of these funds, an average of \$842,675 is spent annually on shelter costs.



System-Wide Expenditures¹⁵

Below, we have tried to put all the major expenditures on homelessness in one table. By far the largest portion goes to emergency shelters, with transition services coming next. The funding of prevention services is quite far back.

	Prevention	Shelter	Transition	Housing	Other
THAW	188,686				
Shelter operations		4,000,000			
WOTCH			880,000		
MAPAG	256,898				
Hostel Recirection			248,440		
Crash Beds		194,465			
Cross Zone		120,955			
Youth Transition			78,263		
Needs					65,000
Housing Reserve				310,076	
Off the Street			88,159		
CSIF	188,854				
At^lohsa	112,000				
Mission Services		60,920			
Women's Community House		12,267			
YOU	42,000				
Margaret's Haven				90,000	
Total	788,438	4,388,607	1,294,862	400,076	65,000
Grand Total	6,936,983				

¹⁵ Some numbers are approximate.



Sustainability

Outside of capital dollars, the significant costs of operationalizing the recommendations of this community plan must be recognized. The cost of additional hostel beds alone is considerably greater than provided for under SCPI. The benefit of SCPI funding, however, is that it allows the municipality and charitable funders to progress into the full cost of meeting the real community need.

Once the Homeless Coalition approves the plan, it will be forwarded to the City of London for review and action. As we have noted elsewhere, this is a living plan and it will be updated as funders commit to future contributions.

As we described under Local Vetting, it is not currently expected that there will be a formal community entity, nor a formal partnership arrangement. It will be the responsibility of each individual service proponent, therefore, to convince HRDC that it has addressed the sustainability of its proposal, if such a proposal is for operating funding.

Evaluating the Community Plan

The recommendations in this plan are structured along the continuum from prevention to long-term housing and are set out in an annual format. One organization, ideally the community entity (see below) should be responsible for measuring progress against the recommendations. It is important that the results of the annual evaluation be made public – possibly in the form of a public report card indicating each goal and the progress to date. This will serve as a reminder of what was recommended and what has been done. In order to make a proper evaluation realistic, and to make system planning more comprehensive, it will be necessary for the major service organizations to develop common information collection policies and procedures. No one should have to spend two days going through file cards (as was the case for one organization for this plan) in order to provide basic user information. It should not be too difficult for the shelters, for example, to agree on a short-list of meaningful service indicators and to collect them on a regular basis. Such information will make evaluation more meaningful and will make the allocation of funds more equitable. In order to start the discussion, we believe that all shelters should collect at least the following information.

- Name
- Age
- Gender
- Marital status
- Number and ages of children, if any
- Place of last residence
- Year the client was last adequately housed
- Length of stay/service



- Type of housing following service

This kind of information should be collated quarterly and sent on to the coalition for planning and advocacy.

Marketing and Communications

It was pointed out in the Background Report that many of the decision makers in London are in denial about the true state of their community. A significant effort must be made to change their attitudes. Without change many of London's leaders may lobby against the changes that need to be made to municipal policies and funding in order to implement this plan. The socio-demographic and economic impact information presented in the Background Report and in this document are an effort to begin laying the groundwork for this change. A group of service providers and recipients, however, has little ability to craft the kind of social marketing campaign that is needed in this community. We have reached out and found a willing partner – a professional marketing and communications firm in London – that has agreed to develop material without charge. It is this kind of partnership that shows the potential of this community to work together to meet the challenge of homelessness.

Local Vetting

One of the expectations under the federal government's SCPI funding process is that there be local vetting of proposals for funding. Two formats are proposed by HRDC. In the "Shared" model a local organization vets the proposals (with input from a community based advisory group) and makes recommendations to HRDC. HRDC then contracts directly with each agency. In the "Community Entity" model, a separately incorporated organization contracts with the federal government for SCPI funds and determines which service providers receive funding.

The Homeless Coalition has spent considerable time consulting with stakeholders in order to establish principles for community consultation and participation. Although the principles of the Community Plan are well in hand, this community's model will be different. The essence of the process will be that the Homeless Coalition will set up priorities, and HRDC will follow their normal process through community consultations. This understanding will be committed to paper by March 31, 2002. It is understood by both the community and by HRDC, that this plan will serve as basis by which HRDC makes its allocations. This model will have to be consistent with the Coalition's philosophy, which is:

- To maintain a participatory, respectful, and inclusive process in the planning, development, and ongoing activities of the coalition.
- To keep motivated through action-oriented, result focused activities.
- To prevent conflict by identifying broad funding priorities and not approving agency funding requests.
- To maintain liaison with all levels of government and support their active participation.



- To incorporate the coalition's definition of homelessness¹⁶ into all of its actions and activities.

RECOMMENDATIONS

Principles and Values

The right of everyone to an adequate standard of living for him(her)self and his(her) family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. (International Covenant on Economic, Social, and Cultural Rights, United Nations. 1976; Ratified by Canada, 1976)

Services and supports should be designed to meet the needs of specific population groups as well as the general population.

Goals and Objectives

Goal

By 2006 no resident of London will be homeless.

Recommendations¹⁷

Recommendations for the Province of Ontario

Successfully surviving a borderline economic existence means constantly balancing the basic elements of daily living. If it was an equation, it would look like this: $\text{rent} + \text{food} + \text{clothing} + \text{other essentials} = \text{necessary income}$. For people on OW, ODSP, and for the working poor, the province controls major elements on both sides of the equation. On the right side, provincial policy sets social assistance and minimum wage rates. On the left side, the province controls (or decides not to control) the rate of increase in the cost of rental accommodation, and contributes to (or decides not to contribute to) the supply of assisted housing. For the last six years the province has frozen the supply of rental housing, while letting the cost increase. At the same time, it has frozen both social

¹⁶ See Appendix D

¹⁷ It should be understood that recommendations for 2003 and beyond may be revised as a result of the annual evaluation and review process.



assistance and the minimum wage. To stem the growth in homelessness, the province must lift the cap on the right side of the equation.

- 1 Increase the shelter allowance. The increase in the cost of living since 1995, the increase in average rents, and the decrease in the vacancy rate serve to ensure that those who are not already homeless are likely to become so at some time. The Ontario Works and ODSP shelter allowance must be brought into line with actual rents in the community.
- 2 Increase the minimum wage. For the same reasons as above, the minimum wage must be increased to a level that allows one to live in decent housing.
- 3 Increase funding for supportive independent living. We have tried to show that supportive independent living is a cost-effective way to move people from shelters or the street to permanent housing. Without funding for more support services, however, the existing, more expensive alternatives will continue to be used.

By December 31, 2002:

Recommendations for Immediate Action

Five years of recommendations are laid out in this plan, along with a system of regular updates to extend it for a total of 20 years. While the recommendations for co-ordination and co-operation are very important, as are those for the development and implementation of multi-disciplinary teams and support services, with winter coming, we believe that the following recommendations should receive immediate attention.

A significant amount of the new funding for non-abuse-related shelter beds will eventually fall to the city, with assistance from local charitable service providers and community appeals. SCPI funding will be insufficient to meet the costs of the existing proposals, and the funding it does provide is time-limited. The total annual costs for the operation of the additional beds listed in the "Immediate Needs" section of this report are in the range of \$2.3 million.

The recommendations below refer to the need for shelter beds, and not to the design of the facilities in which they exist. Traditional, multi-user, segregated, and other options exist for meeting the needs of specific groups. For example, a group of former tent city occupants have indicated their desire to live collectively. This, as well as other innovative living options should be examined.

Youth age 16-21

- Increase the number of beds for young males by 15.
- Increase the number of beds for young females by 10.



- Separate the male and female youth beds.

Providing appropriate shelter for youth on the street is a key strategy in helping them during their current crisis and heading off even more serious problems. Many young women have indicated that they feel unsafe in close proximity to young males. Either two separate shelters, or two distinct areas in one building should be provided for all youth using shelters.

Abused Women

- Increase the number of beds for abused women by 40

The current 40-bed shelter is forced to find alternate accommodation for 140% more people than they serve. The alternatives are more disruptive to children and less safe for the women.

Women (non-abuse related)

- Separate the shelters for single women and families
- Increase the number of beds for single women by 5

An increasing number of women are presenting with mental health issues. The current practice of mixing single women with families is becoming problematic for the families, and acts as a disincentive to them.

Families (lone and two-parent)

- Increase the number of units for families by 7, consisting of 25 beds.

Family homelessness is increasing across Ontario. The use of motels by some jurisdictions is totally unsatisfactory, and likely increases problems for the children in those families, necessitating even greater expenditures down the road.

Crash Beds

- An additional 5 beds for men and 5 beds for women are needed.

In a way, the crash bed system is becoming the shelter system for those who don't fit the shelter system – often because of mental illness. As such, these beds need to be looked at, not as overflow or seasonal, but rather as beds directed to a specific population of need. Appropriate services must be attached to these beds.

Single Men



- Increase the number of beds this year by 30
- Increase the number of beds next year by 30

The shelters have identified a system-wide need for 60 beds for men age 22 and over, although even this number may be conservative based on a dramatic increase in demand at Men's Mission since April 2001.

Aboriginal Community

- Increase the number of beds for Aboriginal women suffering abuse by 25.

The aboriginal community is still working on its community plan. At this time, this is the only recommendation that is available for this community.

Other

Discussions with the former tent city dwellers who are, as of this writing, living in a warehouse behind the Salvation Army hostel, have identified a need for an additional 20 beds provided in a collective living design.

All the Above

Beds, without appropriate levels and varieties of support services, are just an invitation to long-term expenditures.

- Provide a sufficient level of support funding to provide 4 staff for every 25 shelter users.
- Create multi-disciplinary service teams consisting of the following that are available to all homeless shelters:
 - medical professionals (e.g. physician, psychologist, nurse and/or nurse practitioner, etc.)
 - Ontario Works advocate
 - Housing advocate
 - Nutritionist
 - Addictions counselor
 - Legal advocate
 - Occupational therapist

In Addition:

Prevention

- 1 Community agencies and the City will have developed a protocol and plan to ensure that Community Start-Up cheques for first and last months rent can be provided on a same-day basis.



- 2 Print and on-line Information on food banks, hot meal programs, THAW, rent banks, and other prevention services will be available at all libraries, community centres, and agencies serving people with low incomes, in all major languages, and in simple terminology.
- 3 Free legal advocacy, and information on how to access it, will be available to all those at risk of losing their housing.

Shelters¹⁸

- 1 Forty additional separate beds will be available for abused women and their children.
- 2 The hostels and shelters, in consultation and co-operation with community services providing social work, substance abuse, mental health services, and relapse prevention will have developed a plan for shared staffing resources to facilitate the development of multi-disciplinary teams in the hostels and shelters.
- 3 All hostels will have developed a joint plan for staff training and development to increase the skill-sets available to their clients.
- 4 All shelters will have developed a common statistical format for user data and will publish a joint annual report on shelter use.
- 5 Shelters funded on a per diem basis and their funders will have met to develop a more appropriate funding model.

Transition and Support

- 1 People looking for housing will be able to access Community Start-Up funds on a same-day basis through local social service agencies.
- 2 All shelters will have a strong team of funded multi-disciplinary transition counsellors.
- 3 Funding available for PACT teams will increase by 25%

Stable Affordable Housing

- 1 This plan is designed to supplement the recommendations of the Affordable Housing Task Force, and needs those recommendations to be implemented if it is to succeed. Therefore, the City of London will implement the recommendations of the Affordable Housing Task Force.
- 2 The Roman Catholic Separate School Board will reduce development charges on affordable new housing by 50%.
- 3 Non-profit and for-profit housing providers will be using a range of tenure options to facilitate access to different kinds of affordable housing.
- 4 Policies in areas of discretion around the allocation of city-controlled assisted housing will be developed in consultation with agencies and consumers.

¹⁸ These and other recommendations assume that the need for funding for capital improvements, additions, or new space and for long-term operating costs is implicit in the recommendation.



- 5 A protocol for the delivery of Rent Geared to Income assistance will be developed in consultation with service providers.
- 6 The city will develop policies to ensure that there is a clear separation of authority and control between the city and the public housing provider to ensure that the latter cannot automatically seize OW income to cover rent defaults.

Other

- 1 A broadly based, multi-media social marketing initiative will have been launched to educate the public about the importance of addressing homelessness and the advantage to the public of doing.
- 2 The London Community Foundation will establish and promote a “Homelessness Fund” for individuals, businesses, and labour groups in London who want to support efforts to prevent homelessness and to meet the needs of Londoners who are homeless.
- 3 United Way of London and Middlesex will review its funding priorities and allocations to ensure that it is allocating appropriately to homeless prevention and services.
- 4 A body will be in place, supported by the stakeholders involved in addressing homelessness, to secure funding through contributions by HRDC and others.

By December 31, 2003:

Prevention

- 1 Sufficient support will be available through utility funds, rent funds, and emergency funds that no one will lose their current housing solely because of an inability to pay the rent.

Emergency Shelters

- 1 Multi-disciplinary teams including social work, employment placement, and housing advocacy will be available in all shelters and hostels.

Transition and Support

- 1 Sufficient supports will be available to ensure that 40% of the people who become homeless in London solely because of an inability to pay the rent will be re-housed within six weeks.
- 2 Funding available for PACT teams will increase by a further 25%.

Stable Affordable Housing

- 1 The City of London will have begun a land banking program to support affordable housing of all types.



- 2 The City and local charitable funders will have developed a plan to assist people with low-income to save towards a down payment on an affordable housing unit.



By December 31, 2004:

Transition and Support

- 1 Sufficient PACT teams will be available to provide ongoing service to all agencies that need them.

By December 31, 2005:

Stable Affordable Housing

- 1 Annual construction of affordable units¹⁹ of all kinds will have reached a rate of 700 per year.

By December 31, 2006:

Transition and Support

- 1 Sufficient supports will be available to ensure that 100% of the people who become homeless in London solely because of an inability to pay the rent will be re-housed within two weeks.

2007 and Beyond

It is unlikely at best that the housing environment beyond 2006 will be the same as it is today, and it would be fruitless to carry on in the same direction without a re-examination of the housing environment and need in London at that time. We therefore recommend that:

- 1 Using the information in the annual report cards produced by the Community Entity, a new study, similar to this one, be prepared during 2006 in order to set the community direction on homelessness and affordable housing for the following five-year period, and that this be repeated in 2011 and 2016.

¹⁹ Fifty percent of which will be affordable to those below 30% of the median family income for London, and the remainder affordable for those between 30% and 60% of the median family income.



Conclusion

The community of London has an opportunity to become a leading example of how government, business/labour, and the non-profit sector can work together to meet the needs of homeless and at-risk residents in a mid-size Ontario city. To do so, the seriousness of the problem needs to be recognized and acknowledged, the local government needs to see the development and expansion of services and housing for this population as having a level of importance (especially for those living in and using the urban core) similar to building markets and entertainment complexes, charitable funders need to recognize that supporting services that meet the needs of homeless and at-risk people is a key element in reducing social need overall in London, and the business community needs to recognize that dealing with homelessness is good for the local economy.

If this can be accomplished, the principles and strategies developed through this community planning process have a real chance of succeeding.



Appendix A

Priorities for Change – Public Forum #1: July 4, 2001

Recommendations

Prevention

1. Reverse Ontario Works budget cuts
2. Eliminate Quit/Fired Penalty
3. Reduce/Eliminate “blame the poor”
4. All levels of government must take financial responsibility

Shelters

1. Versatile staff who can fulfill many functions
2. Sufficient funding for needed services
3. Develop a marketing plan to educate the public about the need
4. Shelters must become innovative in the way they meet the need
5. Shelters must work together to co-ordinate services and eliminate gaps

Transition/Support

- 1 Support community initiatives around direct action (broadly defined) to increase financial resources and housing options
- 2 Develop a co-ordinated community strategy on housing so we are all working to meet the same goals
 - public awareness
 - continuum of services
 - review and evaluation
 - enough permanent, affordable, housing
- 3 Municipality needs to encourage innovative/creative partnerships around transitional housing through strategies they control, e.g., bylaws, incentives, funding, zoning, flexibility



- 4 Provide transition and support throughout the community
 - portable supports linked to individuals
 - co-ordinated services
 - range of supports
 - ensure access to supports for all people

Stable Affordable Housing

- 1 Public Awareness Campaign
- 2 Sell the Benefits of Affordable Housing to the Community (eg. London Economic Development Corporation, Chamber of Commerce, Council...)
- 3 Encourage Partnerships (Public Private Partnerships, Public/Non-profit...) in the development of housing
- 4 Municipal Responsibilities/Initiatives (e.g. as listed in the Affordable Housing Task Force recommendations)

Women

- 1 Co-ordinated Services focused on women, taking into account the needs of women specifically need to be fostered and funded
- 2 Community Awareness/Sensitivity/Gender Analysis initiatives need to be undertaken to help the community understand the need for funding and providing services directed to women
- 3 Sustained Job Training and Support is necessary to increase the income potential of currently under-trained and under-experienced women.
- 4 Safety issues must be recognized in order to provide women with safe and affordable housing opportunities
- 5 A Women's Centre to co-ordinate women's initiatives and to carry forward the public advocacy agenda on behalf of women is needed.
- 6 Money for Programs to support women's needs has to be increased and to be ongoing.
- 7 Paid Full-Time Work is the best solution to the affordability problem facing women.



Cultural, Linguistic, and Ethnic Populations

- 1 Short-Term
 - Education about what exists, through Internet, forums, links with agencies
 - Direct client advocacy on needs
 - Connect government and community services better
 - Access available language and interpretation services
 - Develop more short-term transitional housing (SCPI)
- 2 Medium Term
 - Develop better data and construct profiles of needs
 - Promote selected educational initiatives in communities and schools
 - Increase the number of affordable units
- 3 Long-Term
 - More affordable units targeted to needs, size, and diversity
 - Comprehensive educational programs for cultural communities and the community-at-large
- 4 Continuing
 - Develop ongoing political and strategic advocacy

Families

- 1 Community awareness strategy
- 2 Follow the Affordable Housing Task Force recommendations
- 3 Undertake political lobbying of all governments
- 4 Establish an emergency housing fund
- 5 Ensure adequate support services
 - child care
 - transportation subsidies
 - access to phones and computers
 - access to housing information
 - access to life skills counselling

People with Challenges

- 1 Need a commitment to funding, participation, and leadership
- 2 Need to increase community awareness through a marketing strategy and public education



- 3 Need a broad range of community supports
- 4 Need more permanent affordable housing
- 5 Need consistency of supports

Youth

- 1 Flexibility
 - within the service system
 - diversity of services
 - flexibility around eligibility criteria and mandates
 - youth-focused services (not part of adult programs)
- 2 Paradigm shift to empower autonomy
 - self-determination
 - individuality
 - Listen and trust
- 3 More supported independent housing options
 - Choices that are youth-focused



Appendix B

Gap Analysis

Organization	Capacity	Demand	Gap/Surplus
Street Connection <ul style="list-style-type: none"> • Meals • Laundry • Personal Hygiene • Haircuts • Drop-In Centre 	<ul style="list-style-type: none"> • 10,400 • 2,912 • 2,912 • 1,248 • 13,520 	<ul style="list-style-type: none"> • 5,200 • 1,456 • 1,456 • 624 • 8,320 	<ul style="list-style-type: none"> • +5,200 • +1,456 • +1,456 • +624 • +5,200
London & Middlesex Non-Profit Housing Network			
Mission Services <ul style="list-style-type: none"> • Crash Beds (male) • Crash Beds (female) • Men's Mission • Rotholme • Emergency Food Service 	<ul style="list-style-type: none"> • 1,825 • 1,095 • 28,835 • 41 beds – 14,965 nights • 7,200 	<ul style="list-style-type: none"> • 1,570 • 793 • 30,569 • 17,276 • 7,200 	<ul style="list-style-type: none"> • 255 • 302 • (1,734) • (2,811 bed nights) • 0
WOTCH	78 Beds/23 residences	60 referrals	(32 unserviceable requests)



Community Plan on Homelessness in London

Organization	Capacity	Demand	Gap/Surplus
Women's Community House <ul style="list-style-type: none"> • Wellington Rd. Shelter • Second Stage Housing • 24-hr. Hate Crime Help Line 	<ul style="list-style-type: none"> • 14,600 bed/nights 715 people • 25 unit apartment – 40 people/yr • 500/yr 	<ul style="list-style-type: none"> • 1,715 people • 40 people/yr 	<ul style="list-style-type: none"> • (1,000 people) • 0
Native Inter-Tribal Housing Co-operative	<ul style="list-style-type: none"> • 62 units 		(2-year wait list)
Christ Anglican Church Community Breakfast	<ul style="list-style-type: none"> • 40-50 people 	<ul style="list-style-type: none"> • 40-50 people 	0
Salvation Army <ul style="list-style-type: none"> • ARC Emergency Shelter (men) • Cross Zone Youth Shelter • Drop-In Meals 	<ul style="list-style-type: none"> • 100 beds/night • 20 bed/night + 6 overflow • 30 meals/night 	<ul style="list-style-type: none"> • 80-90/night • 25-30 beds/night • 25-30 meals/night 	<ul style="list-style-type: none"> • 10-20 emergency cots • 6 overflow • 0
Global House	<ul style="list-style-type: none"> • 8 rooms – 24-25 individuals – 350+/yr 	<ul style="list-style-type: none"> • <350 	<ul style="list-style-type: none"> • gap sent to hotels
Trinity Place	<ul style="list-style-type: none"> • 66 units – 49 of which are RGI 	<ul style="list-style-type: none"> • 120/yr 	<ul style="list-style-type: none"> • (54 units)



Community Plan on Homelessness in London

Organization	Capacity	Demand	Gap/Surplus
Glen Cairn CRC <ul style="list-style-type: none"> • Emergency Food Kits • Clothing Exchange • Baby Food Bank • Info and Referral • Family Support • Community Chest • Day Old Bread 	<ul style="list-style-type: none"> • 100 • 500 visits • 350 visits • 7,500 people • 150 families • 250 visits • 2,600 pkgs 	<ul style="list-style-type: none"> • 150 • 500 visits • 350 visits • 8,500 people • 200 families • 250 visits • 2,600 pkgs 	<ul style="list-style-type: none"> • (50) • 0 • 0 • 1,000 people • 50 families • 0 • 0
Across Languages Translation and Interpretation Service <ul style="list-style-type: none"> • Interpretation Services • Interpretation Training and Certification 	<ul style="list-style-type: none"> • 7,500 hours • 250 hours 	<ul style="list-style-type: none"> • 10,000 hours • 400 hours 	<ul style="list-style-type: none"> • (2,500 hours) • (150 hours)
Native Inter-Tribal Housing Co-operative <ul style="list-style-type: none"> • Housing Co-operative 	<ul style="list-style-type: none"> • 62 units 		<ul style="list-style-type: none"> • (2 year wait list)



Appendix C

Community Forum Participants (July 4, 2001 and September 12, 2001)

A. (Arnie) Gallo	Kim Walker
A. Lawlor	Leaurie Noordermeer
Alice Brone	Libbey Fowler
Alison McKenzie	Libby Joplin
Ben Billings	Lincoln Faulkner
Bob Sexsmith	Louise Stevens
Bonnie Baynham	M. Brown
Bonnie Baker	Manley Sadler
Bronwyn Coughlan	Marianne MacEachern
Bruce Wright	Marshall Phinney
Bryan Sangster	Martha Connoy
Bryan Dragon	Mary Williamson
Cathie Walker	Matt Paquiz
Cheryl Legate	Melanie Brown
Dagmar Stagelmann	Melissa Hardy-Trevenan
Dale Elviss	Michael Hines
Dan Hilton	Michal Gee
Darlene Bellerose???	Michelle Collett
Deborah Ashford	Mike Carson
Debra Johnston	Mike Sauer
Dominic Mender	Neil Watson
Don Hunter	Patti Mills
Edyta Wawrzyn	Paul Hubert
Elizabeth Antunes	Rev. Steve Green
Elizabeth Sexton	Robert Sexsmith
Ellen Hartie	Robin Honey
Ellen Haq	Rosalie Harris



Community Plan on Homelessness in London

Fred Hagglund	Rudy Gordon
G. McGinn-McTeer	Ruth Young
Genevieve Simms	S. Milos
Gertie Brains	S. Rosky
Gil Warren	Sameet Jain
Gordana Cvetkovic	Sandi Ellis
Gordon Russell	Sandra McNee
H. Bervoets	Sheila Lupson
Harold P. Koehler	Shelley Yeo
Heather Fredin	Stephen Holland
J Parsons	Steve Cousins
James Molineux	Suchita Jain
Jamie Quigley	Susan Eagle
Jan Richardson	Susan Smith
Jeff Schlemmer	Susan Dill
Jen Fernando	Tammylyn McCullough
Jeremy McNaughton	Tanya Mitchner
Jim Freaer	Ted Town
John Hancock	Terry Fenn
John George	Todd Valade
Joy Lang	Tom Ainsley
Judith Binder	Tom Appleyard
Katherine Turner	Trevor Johnson
Kathleen Vansicle	Van Johncox
Kathleen Fortin	Warren Brooke
Kathy Milczarek	Wayne Watson
Kathy Gelinias	Wolfgang Vincent
Kim Hall	



Appendix D

London Homeless Coalition Terms of Reference

MISSION

The London Homeless Coalition exists to advise, shape and coordinate community responses to homelessness, and related needs to the London area.

The London Homeless Coalition will make a long-term commitment through strategic initiatives with a vision toward eliminating homelessness that respects and involves the collective research, expertise and experience of the City of London and its community.

DEFINITIONS OF HOMELESSNESS

Absolute Homelessness refers to individuals or families living on the streets, including those living in tents, cars, vacant buildings, emergency shelters, hostels, or temporarily living with friends or family.

Relative Homelessness occurs when the individual or family does not have safe, secure, adequate, accessible permanent housing; shelter does not provide the economic and social supports that a home normally affords; where damage to health is likely; when paying 50% or more for shelter costs.

Situational Homelessness exists when a state of being without a home is temporary and can be resolved as a specific situation in life.

Periodical Homelessness occurs when people live fairly disadvantaged lives, which leaves them at constant risk of being homeless.

Chronic Homelessness occurs when people live a great deal of their lives on the street and have many issues that impede their ability to find and maintain housing and reconnect with their communities.

The Homeless includes those who are on the streets or in shelters, those who have been homeless in the recent past and continue to be at risk, those who live in unsafe, overcrowded, illegal, temporary, or transient accommodation, and those at imminent risk of losing their housing.



PHILOSOPHY

- To maintain a participatory, respectful and inclusive process in the planning, development and ongoing activities of the coalition.
- To keep motivated through action-oriented, result focused activities.
- To prevent conflict by identifying broad funding priorities and not approving agency funding requests.
- To maintain liaison with all levels of government and support their active participation.
- To incorporate the coalition's definition of homelessness into all of its actions and activities.

PURPOSE

The homeless coalition will engage in actions and activities that:

- 1) Support efforts that shape and monitor homeless services for the City of London by facilitating cooperation that will:
 - increase the supply of transition and affordable housing
 - ensure everyone has alternatives to living on the street
 - reduce the number of people who must rely on emergency shelters
 - address the diverse needs of homeless people
 - improve the well-being of people who are homeless
 - help people leave long-term homeless behind
 - meet the needs of homeless people in communities across the city
 - identify gaps and services and challenges and seek solutions
 - minimize overlaps of service
 - set a comprehensive homeless health strategy
- 2) Build professional expertise at the City of London and in the community, and raise public awareness and understanding about homeless.
- 3) Enhance homeless prevention and support systems that:
 - are consistent with the Community Plan for homeless, which includes monitoring the development and implementation of the community plan
 - build on community based and public service
 - build on homeless service planning already underway
 - results in more and better partnerships to address homeless
 - ensure broad based community participation
- 4) Generate funding models that support the broad funding priorities of the Community Plan that:
 - complement a diverse range of funding sources
 - implement strategies outline in the Community Plan



- 5) To support a process that builds on collaboration and community development. The coalition will not review or support funding applications made by agencies, individuals or corporations.

TERMS OF REFERENCE

1. COMPOSITION

Members of the Coalition will include all community stakeholders. Stakeholders represent a diverse group including and not limited to:

- all three levels of government
- community resource groups
- youth
- First Nations/Aboriginal
- health/mental health
- multilingual/multicultural service associations
- advocacy groups
- police
- religious/spiritual community
- seniors
- community members
- housing
- business
- emergency housing providers
- correctional services

2. QUALIFICATIONS

Any person who has a general interest in the issue of homelessness. Persons represent their specific agency or resource and do not represent their sector.

3. ELECTION AND ROLE OF CHAIR AND VICE CHAIR

The London Homeless Coalition will elect from among its membership, a Chair and Vice Chair at its first meeting each year. The Chair, or as delegated to the Vice Chair, will serve as the public spokesperson for the coalition, set the agenda, receive the committee reports and respond to administrative matters, including maintaining the liaison with the City of London.

4. MEETINGS

The coalition will meet a minimum six times during a calendar year, at City Hall, at a date and time established by the Coalition Chair and Vice Chair.

5. REMUNERATION

Coalition members will serve without remuneration.



6. DUTIES

The coalition shall:

- receive reports from the Community Priority Committees.
- provide a forum for the exchange of information on homeless issues and initiatives and recommend potential responses and directions;
- monitor and obtain information on the local conditions and identify trends and recommend action where appropriate;
- commit to fulfilling the priorities as identified in the Community Plan;

7. COMMUNITY PRIORITY COMMITTEES

The Community Priority Committees will meet in response to the Community Plan, or on an interim basis to support the development of the Community Plan.

From time to time the Coalition may establish Community Priority Committees based on the membership interest or a need for action in a specific area. At the first meeting of the Community Priority Committee, the purpose, tasks and representation will be developed and submitted to the Chair.

Representatives may include both members and non-members of the Coalition.

Recommended Community Priority Committees include but are not limited to:

- a) Emergency Shelter Priority Committee
- b) Health Priority Committee
- c) Youth Priority Committee
- d) First Nations/ Aboriginal Priority Committee
- e) Street Outreach Priority Committee
- f) Transitional Support/Housing
- g) Justice Response



8. COMMUNICATION

Minutes will be posted on the City of London web site. The City of London will distribute and make available reports/minutes to coalition members and interested parties.

MEMBERS

Deborah Ashford
Bonnie Baynham
Darlene Bellerose
Lincoln Faulkner
Kathy Gelinias
Rudy Gordon
Rev. Steve Green
Fred Hagglund
Cindy Haynes
Stephen Holland

Mary Ellen James
Trevor Johnson
Sheila Lupson
Jane Martin
Kathy Milczarek
Shelly Milos
Leaurie Noordemeer
Marshall Phinney
Dick Raskin
Jan Richardson

Gordon Russell
Mike Sauer
Robert Sexsmith
Katherine Turner
Todd Valade
Michele VanBeers
Wolfgang Vincenti
Cathie Walker
Leone Westby



Appendix E

Assisted Housing In London

Private Non-Profit

Seniors

Andover Gardens Senior Apartments Inc, 1 Andover Drive, London N6J 4H2, (519) 668-0137 Apartments for senior citizens (some accessible units).

Argyle Manor Corporation, 363 Clarke Side Road, London N5W 6A9, (519) 455-6080 Apartments for seniors (some accessible units).

Bethany Christian Residences of London, 2040 Wavell Street, London N5V 4R7, (519) 455-6080 Apartments for seniors.

Chelsea Green Home Society Inc., 560 Wellington Street, 5th Floor, London N6A 3R4, (519) 661-1040 Apartments for seniors.

Lambeth Seniors Housing Corporation, 11 Howard Avenue, Lambeth N0L 1S2, (519) 652-9913 Apartments for seniors (1 accessible unit).

London Jewish Community Village, 536 Huron Street, London N5Y 4J5, (519) 673-3313 Apartment units for senior citizens (some accessible units).

London Polonia Towers Inc., Advance Property Management, 560 Wellington St, 5th Floor, London N6A 3R4, (519) 661-1040 Rowhouse and apartment units for seniors/families/singles (some accessible units).

Londset Non-Profit Housing Corporation, 90 Baseline Road West, London N6J 1V2, (519) 432-9456 Apartment units for senior citizens (some accessible units).

Lutheran Independent Living (London), 600 Lawson Road, London N6G 4A3, (519) 474-0177 Apartment units for families/ seniors/singles (some accessible units).

Sherwood Forest (Trinity) Housing Corporation, 570 Gainsborough Road, London N6G 4X2, (519) 657-4214 Apartment units for senior citizens (some accessible units).

Warner Place Senior Residence Association, 430 William Street, London N6B 3E2, (519) 652-0535 Apartments for senior citizens (some accessible units).

WLK Seniors Assistance Association Ltd., 75 Albert Street, London N6A 1L7, (519) 641-2247 Apartment units for senior citizens.



William Mercer Wilson Non-Profit Centre (London) Inc., 331 Commissioners Rd. W., Suite 105, London N6J 4Y2, (519) 474-0567 Apartment units for singles/seniors.

Wonderland Non-Profit Housing Corporation, 555 Springbank Drive, London N6J 1H3, (519) 455-6080 Apartment units for seniors (some accessible units).

Zerin Development Corporation, 303 Commissioners Road West, London N6J 1Y4, (519) 641-2247 Apartment units for seniors (1 accessible unit).

Families, Couples & Singles

Community Habitat of London, 374 Simcoe Street, London N6B 1J7, (519) 542-7463 Apartments for families/couples

Forest Quarter Family Residences Inc., 65 Centre Street, London N6J 1T4, (519) 652-1192 62 rowhouse units for families (3 accessible units).

Goods News Community Homes, 45-975 Railton Avenue, London N5V 4R9, (519) 452-0693 51 rowhouse units for families (some accessible units).

Homes Unlimited (London) Inc., 924 Oxford Street East, London N5Y 3J9, (519) 455-6080 Apartment units for singles/ couples/ families.

Inter Faith Homes (London) Corporation, 728-792 Ladybrook Crescent, London N6J 2C6, (416) 391-3482 Maisonette style units for families.

Kinwell Place Non-Profit Housing Corporation, 425 King Street, London N6B 1S5, (519) 432-6483 Apartment units for singles.

Latin American/Canadian Non-Profit Housing (London) Inc., 126 Bonaventure Drive, London N5V 4R6, (519) 661-1040 Rowhouse units for families.

LIFT Non-Profit Housing of London Inc., 749 Little Simcoe Street, London N5Z 1P5, (519) 679-2427 Apartments for singles & couples.

London Non-Profit Multicultural Residences, 786 Shelborne Street, Unit 23, London N5Z 4Y5, (519) 686-7610 Rowhouse units for families (some accessible units).

London Polonia Towers Inc., Advance Property Management, 560 Wellington St, 5th Floor, London N6A 3R4, (519) 661-1040 Rowhouse and apartment units for seniors/families/singles (some accessible units).

Lutheran Independent Living (London), 600 Lawson Road, London N6G 4A3, (519) 474-0177 Apartment units for families/ seniors/ singles (some accessible units).



Marconi Non-Profit Housing Corporation, Advance Property Management 560 Wellington Street, 5th Floor, London N6A 3R4, (519) 661-1040 Rowhouse units for families (some accessible units).

Margaret's Haven, 956 Dundas St., London, On N5W 3C0 (519) 434-2396 Apartments for single women with mental health support needs.

Odell-Jalna Residences of London Multiple Locations, (519) 432-1801 Rowhouse/apartment units for families/couples/singles.

P.A.M. Gardens, Non-Profit Housing Inc. Multiple Locations, Area Property Management, (519) 681-6403 Rowhouse units for families (some accessible units).

William Mercer Wilson Non-Profit Centre (London) Inc., 331 Commissioners Rd. W., Suite 105, London N6J 4Y2, (519) 474-0567 Apartment units for singles/seniors.

Co-operative Non-Profit

Housing co-operatives are created by groups of individuals who form non-profit co-op corporations under Ontario legislation. Non-profit housing co-operatives are similar to other non-profit housing corporations in that they try to get a mix of people with varying household incomes in their developments.

Families, Couples & Singles, London

Bridge End Housing Co-operative Inc. 90 Chapman Court, Unit 17, London N6G 4X5, (519) 473-6035 Rowhouse units for families/singles.

Brookfield Housing Co-operative Inc. 23-30 Silverbrook Drive, London N5X 3A9, (519) 660-6594 Rowhouse units for families.

Byron Meadows Community Co-operative Inc. 434 Griffith Street, London N6K 2S4, (519) 657-2667 Rowhouse units for families.

Chisolm Place Housing Co-operative Inc. 1290 Sandford Street, London N5V 3X9, (519) 659-4494 Rowhouse units for families.

Country Spirit Co-operative Homes of London Inc. 14 Spiritwood Court, Unit 27, London N5Z 4Z8, (519) 681-1009 Rowhouse units for families.

Delta Place Co-operative Homes of London Inc. 166 Berkshire Drive, London N6J 4X8, (519) 472-5690 Apartment units for singles/seniors.



Forest City Housing Co-operative Inc. 200 Banbury Road, Unit 29A, London N5Z 4R9, (519) 681-1716 Rowhouse units for families.

Genesis (London) Housing Co-operative Inc. 61Bbow Street, Unit 49, London N5V 4N7, (519) 659-2383 Rowhouse units for families.

London Town Co-operative Homes Inc. 550 Sarnia Road, Unit 74, London N6G 4X6, (519) 657-0898 Rowhouse units for families/singles.

Mary Campbell Co-operative Inc. 587 Talbot Street, London N6A 2T2, (519) 438-8941
Apartment units for families/singles/seniors.

Medway Housing Co-operative Inc. 555 Lawson Road, Unit 43, London N6G 3W2, (519) 471-4262 Rowhouse units for families.

New Brighton Housing Co-operative 473 Baker Street, Unit 4, London N6C 1X9, (519) 433-0255 Apartment units for families/singles.

Northbrook Village Housing Co-operative 2081 Phillbrook Drive, Unit 31, London N5X 3A4, (519) 660-4097 Rowhouse units for families.

Oaklands Housing Co-operative Inc. 1199 Hamilton Road East, Unit 112, London N5W 5Z9, (519) 659-6209
Rowhouse units for families/singles.

Phoenix Housing Co-operative Inc. 1601 Huron Street East, London N5V 3A4, (519) 451-0438 Rowhouse units for families.

St. Martin's Co-operative Homes of London 82 Jensen Road, Units 32, London N5V 4R8, (519) 455-9190 Rowhouse units for families.

Talisman Woods Housing Co-operative Inc. 201-235 Marconi Boulevard, London N5V 1A6, (519) 659-8586 Apartments for singles and families.

Tanglewood Orchard Co-operative Homes Inc. 24 Spiritwood Court, Unit 77, London N5Z 4Z9, (519) 649-1878 Rowhouse units for families

"The Spirit of 1919" Housing Co-operative Inc. 2 Bonaventure Drive, Unit 75, London N5V 3Z8, (519) 453-0928 Rowhouse units for families.

Tolpuddle Housing Co-operative Inc. 380 Adelaide Street North, Unit 15, London N6B 3P6, (519) 439-9871 Apartment units for families/seniors/singles.



Twin Pine Village Co-op 1233 Sandford Street, Unit 301, N5V 2J8, (519) 451-5292 Rowhouse units for families.

Westminster Housing Co-operative Inc. 300 Westminster Ave, Unit 36, London N6C 5H3, (519) 434-0004 Rowhouse units for families.

Westmount Community Housing Co-operative 715 Viscount Road, Unit 22, London N6J 4H7, (519) 472-4996 Rowhouse units for families.

Whiteoak Heritage Housing Co-operative Inc. 1414 Ernest Avenue, Unit 62, London N6E 3C3, (519) 681-6630 Rowhouse units for families.

Windy Woods Co-operative Homes of London Inc. 115 Belmont Drive, London N6J 4X9, (519) 668-2381 Rowhouse and apartment units for families/singles/seniors.

Woodfield Housing Co-operative Inc. 100 Highview Avenue East, Unit 7, London N6C 5K8, (519) 686-2629 Rowhouse units for families.

Seniors

Delta Place Co-operative Homes of London Inc 166 Berkshire Drive, London N6J 4X8, (519) 472-5690 Apartment units for singles/seniors.

50 Plus Housing Co-operative of London, Ontario Inc. 980 Huron Street, London N5Y 5L5, (519) 432-5922

Mary Campbell Co-operative Inc. 587 Talbot Street, London N6A 2T2, (519) 438-8941 Apartment units for families/singles/seniors.

Tolpuddle Housing Co-operative Inc. 380 Adelaide Street North, Unit 15, London N6B 3P6, (519) 439-9871 Apartment units for families/seniors/singles.

Windy Woods Co-operative Homes of London Inc. 115 Belmont Drive, London N6J 4X9, (519) 668-2381 Rowhouse and apartment units for families/singles/seniors.

First Nations (Families), London

First Nations Housing Co-operative 665 Lorne Avenue, London N5W 3K4, (519) 645-2549 Single detached homes for native families.

Native Inter-Tribal Housing Co-operative 37 Tecumseh Avenue West, London N6J 1K8, (519) 667-3328 Single family/semi-detached/duplex/apartment/rowhouse units for native families.



Rent Supplement Units

Owned by the private sector, and occupied on a rent geared-to-income basis under agreements with the local housing authority. Also, owned by co-ops and non-profits sponsored by CMHC and administered by the regional office of the Ministry of Municipal Affairs and Housing.

Adult

872 William Street 48 bachelor units, 23 one bedroom units

580 Dundas Street 125 bachelor units, 25 one bedroom units

136 Albert Street 59 bachelor units, 22 one bedroom units

241 Simcoe Street 2 handicapped apartments, 217 one bedroom units

39 Tecumseh Ave. East 19 bachelor units, 19 one bedroom units

200 Berkshire Drive 89 one bedroom units

304 Oxford Street West 109 one bedroom units

349 Wharncliffe Road 145 one bedroom units

345 Wharncliffe Road 145 one bedroom units

Family Communities

1481 Limberlost Road 23 two bedroom units, 85 three bedroom units, 42 four bedroom units, 10 five bedroom units

Building 1-16, Huron Street 67 two bedroom units, 43 three bedroom units

160-430 Boullee Street 100 three bedroom units, 22 four bedroom units, 14 five bedroom units

Marconi Apartments, 243-311 Cascade Avenue 37 three bedroom units, 10 four bedroom units, 4 five bedroom units

152-218 Marconi Apartments, Cascade Avenue 20 three bedroom units, 10 four bedroom units, 4 five bedroom units



Allan Rush Gardens, 1-34 Barberry Court & 35-48 Ivy Court 86 three bedroom units, 14 four bedroom units

370 Pond Mills Road 15 two bedroom units, 50 three bedroom units, 16 four bedroom units

1047-1211 Southdale Road East & 551-605 Millbank Dr. 42 two bedroom units, 109 three bedroom units, 21 four bedroom units

Seniors

202 McNay Street 15 handicapped apartments, 252 one bedroom units

632 Hale Street 146 one bedroom units

170 Kent Street 212 one bedroom units

30 Base Line Road 251 one bedroom units

1194 Commissioners Road West 126 one bedroom units

85 Walnut Street 10 handicapped apartments, 232 one bedroom units

Emergency Housing

Temporary shelter for individuals or families who find it necessary to leave their normal living arrangements for short periods of time in times of stress, emergency or transition.

London Second Stage Housing Corporation (519) 686-8333 For abused women and their children.

Men's Mission and Rehabilitation Centre 459 York Street, London N6B 1R3, (519) 672-2500 For men 16 years and older.

Merrymount Children's Centre 1064 Colborne Street, London N6A 4B3, (519) 434-6848

A family support service providing a range of residential (temporary accommodation for children) and non-residential services to children aged infant through 12 years and their families who are experiencing periods of stress, crisis or transition.

Rotholme Women's Shelter 42 Stanley Street, London N6C 1B1, (519) 673-4114 For women, 16 years and older, and families (emergency only).



Community Plan on Homelessness in London

Salvation Army Bethesda Centre 54 Riverview Avenue, London N6J 1A2, (519) 438-8371 Accommodation and day programs for pregnant teens during and after pregnancy.

Salvation Army Transition Hostel 185 Horton St, (519) 661-0343 Emergency accommodation and long-term board and lodging to men aged 16 years and over.

Sisters of St. Joseph Home 534 Queens Avenue, London N6B 1Y6, (519) 679-9570 For women, 20 years and over, in transition.

Women's Community Housing 101 Wellington Road, London N6C 4M7, (519)642-3003
For abused women and their children. Crisis Line (519) 642-3000 Toll Free Line 1-800-265-1576

Zhaawanong Shelter Atenlos Native Family Violence Services 109-343 Richmond Street, London N6A 3C2, (519) 432-2270 Short term housing and counseling for native women, who have experienced abuse, and their children. Toll Free Line 1-800-605-7477



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Appendix G



London's Community Plan on Homelessness

Background Report for the Community Forum July 4, 2001

Summarizing the Problem

It is hard to imagine the general public's perception of London's social status and its actual social status being farther apart. Ask London's business leaders, academics, professionals, and even many of its labour leaders about London and they are likely to tell you that London is a prosperous community that looks after its citizens well. Its residents have decent incomes, and work and housing are available to suit the needs of its residents.

For a large and likely growing portion of London's population, this picture is fantasy. According to the last census, Londoner's incomes were **below** the provincial average and their poverty rate was **above** the provincial average. The poverty rate for lone-parent families was almost 60%, for people of Aboriginal descent 53%, for recent immigrants 49%. We have every reason to believe that these numbers have grown in the last half-decade.

According to the Canada Mortgage and Housing Corporation, of the twenty-five major urban areas in Canada, London's core housing need – the measure of the number of people whose housing is significantly inadequate – is tied for **second worst**.

Since 1995 the minimum wage has remained unchanged while the cost of living has increased by about 10%. Social assistance incomes have fallen by 22.6%. The vacancy rate has fallen from a rate of 6% to a rate of 2%, rents have increased, and twice as many rental units have been converted to condos than have been built new. No new assisted housing has been built at all during a period when need has increased significantly.

Here are a few examples of the impact of these forces on Londoners' housing. Last year, Women's Community House turned away 140% more abused women than they accepted because of a lack of space. Rotholme Women's and Family Shelter had a level of demand 15% higher than they could serve. Men's Mission had demand 6% higher than their capacity. At Glen Cairn Community Resource Centre demand for emergency food kits is 50% above their ability to provide them; requests for advice about evictions and other housing problems are 13% higher than they can cope with; family support requests are 33% higher than their capacity. A study conducted two years ago showed that food banks were serving less than half the need.

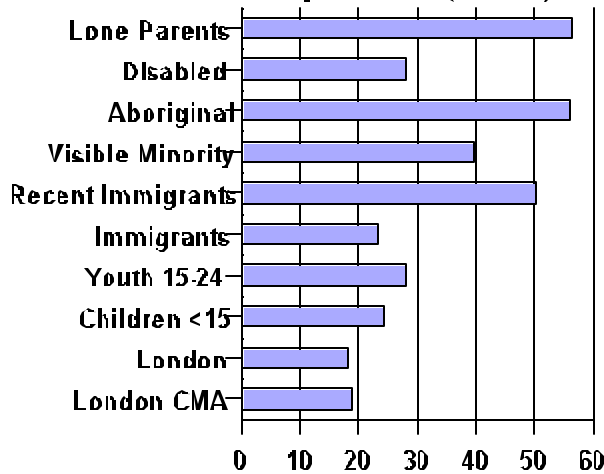
This is the city inhabited by more than one in five Londoners; those who pay too much for their housing, have too little for food, can't afford a bus for a job interview or can't afford a phone so they can find out they have been offered one, wait on lists for decent housing that grow longer rather than shorter, and who firmly believe there is nothing they can do themselves to change their circumstances. The vast majority of them are right. They need the help and support of the other eighty percent in order to ever have a chance of getting decent housing. That is what this community planning process is all about.

Overview

In developing a community plan, it is important to have an overall context in which the plan sits. The Official Policies Plan, housing studies, planning studies, economic development studies, etc., all influence the long-term possibilities for affordable housing. An understanding of the socio-demographic characteristics of London is essential to the development of a plan that responds to the different characteristics of homeless people in London.

According to the last census, 21,600 unattached individuals and 14,800 families in the

London's Poverty Rates (1995)



London CMA were poor. The poverty rate for children 5 and under was 24%; it was 20% for children age 6-17. For recent immigrants, the poverty rate was 49%, for visible minorities 39%, for those with an aboriginal identity, 53%; and for people with disabilities it was 27%. Most of these figures are comparable to Ontario as a whole, with the exception of the poverty rate for people with an aboriginal identity, which was 36% provincially.²⁰

The effects of poverty in London are made worse by the general slow-down in the creation of rental, and especially

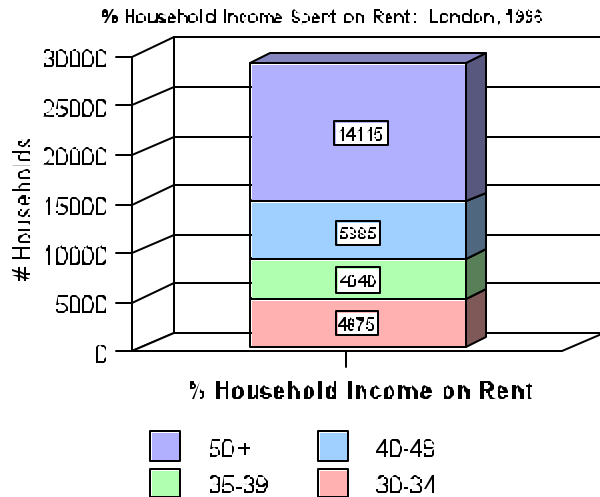
affordable rental housing in Ontario. At the same time, the incomes of renters in Ontario has been steadily decreasing while rents have been increasing. For London, average rents increased by 25% between 1989 and 1999 while between 1992 and 1998 the incomes of renters decreased by 11%.²¹

²⁰ From: Urban Poverty In Canada, Canadian Council on Social Development, 2000.

²¹ Source: A National Affordable Housing Strategy, Federation of Canadian Municipalities, October 2000

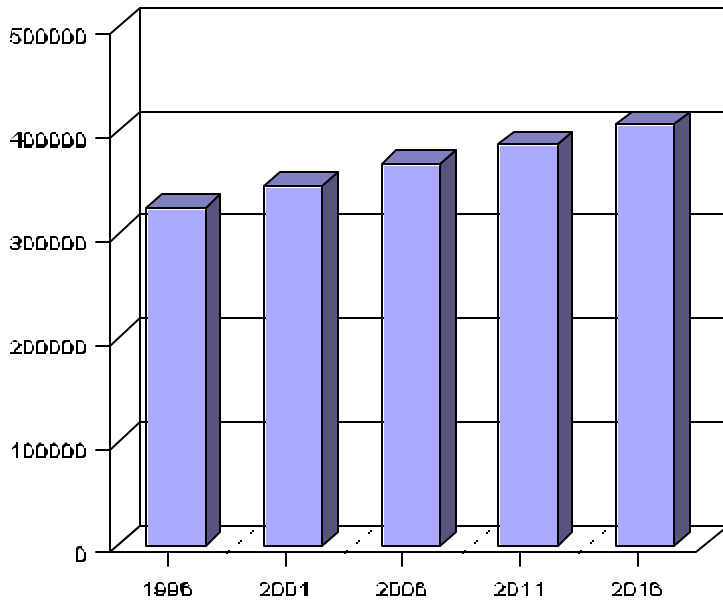
Income Spent on Rental Housing

A significant proportion of the community spends 30% or more of their household income on rent. As the graph below illustrates, almost twenty-nine thousand



households in London spent 30% or more in 1996, with over fourteen thousand spending fifty percent or more of their household income on rent. It is almost certain that all these numbers have increased in the last five years. This means that at least fourteen thousand households are presently one accident, one broken major appliance, one family breakdown away from imminent homelessness.

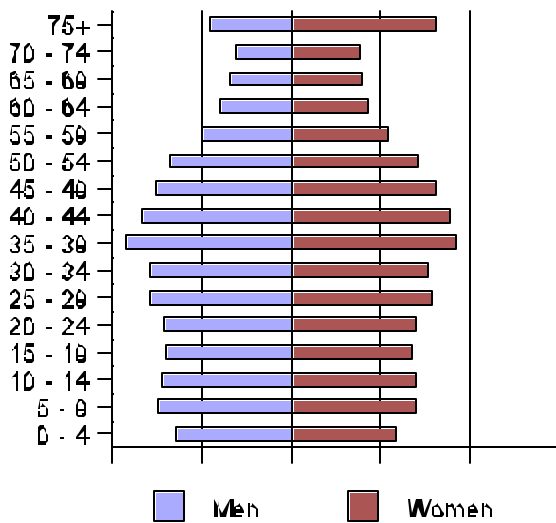
London's Population and Projections: 1996 - 2016



London is projecting a modest population growth over the next fifteen years, averaging about one percent per year. While this means that population will remain relatively steady, it also means that the residential tax base is not likely to expand significantly. Within the current "no tax increase" public climate, this may place a serious strain on the needs of and services for an expanding low-income population and an aging population.

London's Age Profile

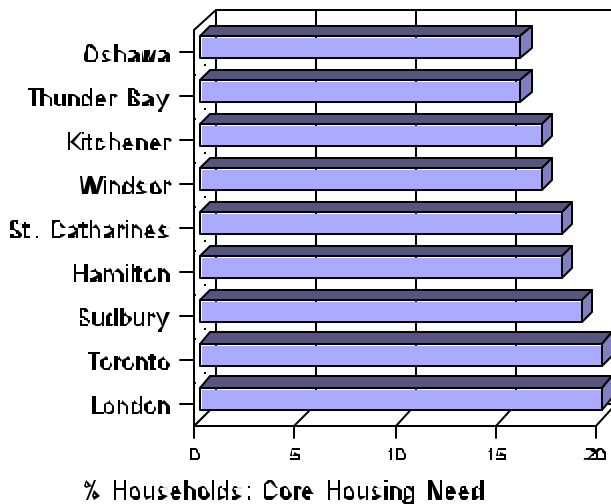
London's age pyramid reflects the typical boom-bust-echo pattern of the Canadian



community. The first Baby Boomers turn 55 next year. It is this 20-year population group that is responsible for the surge in housing over the last two decades. The Boomers and their parents have occupied most of the well-paying jobs.

Beginning in about 10 years, the front edge of the Boom will begin looking for seniors housing and will be increasing the demand on that supply. London needs to begin planning now to ensure that appropriate, affordable housing stock for seniors is available when the boomers begin to turn 65.

Core Housing Need in London



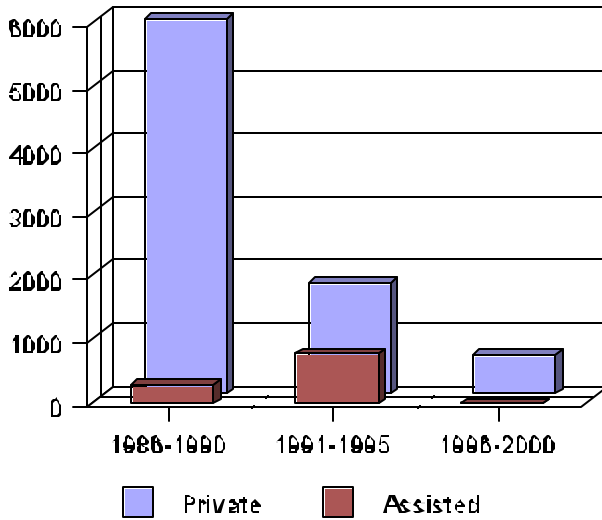
The Canada Mortgage and Housing Corporation evaluates communities based on their "core housing need". "A household is considered to be in core housing need if it falls below at least one of the adequacy, suitability, or affordability standards **and** it would have to spend more than 30% of after tax income to pay the average rent of alternative local market housing that meets all three standards."²² The standards are: *adequate* in condition, *suitable* in size (has enough bedrooms), and *affordable* (costs less than 30% of after-tax income).

According to the 1996 census, the London CMA had the highest rate of households in core need (20%) of all five medium size CMA's in Ontario.²³ This, despite having average rents that are in the middle of the five CMA's.

²² Source: Research Highlights: Socio-Economic Series, Issue 55-2, Canada Mortgage and Housing Corporation

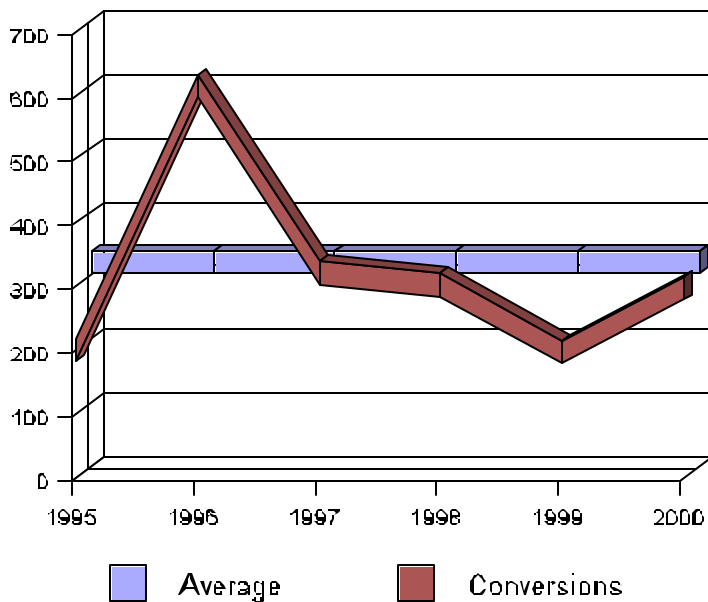
²³ London ties with Toronto for highest of all 9 CMA's in Ontario.

New Apartment Completions: 1986-2000



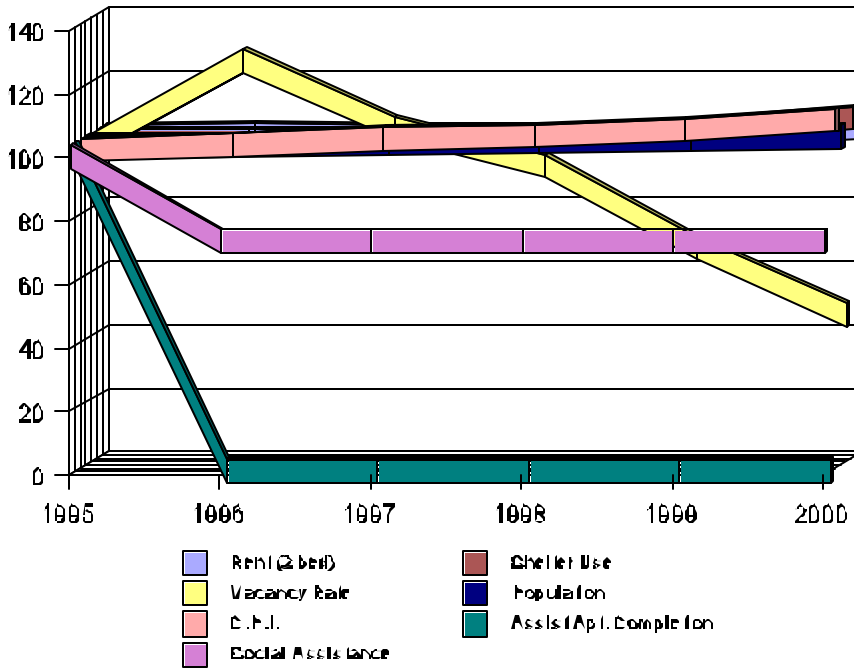
At the same time as all apartment construction has decreased significantly since the 1980's, assisted housing came to a complete halt between 1996 and 2000. There are no plans for any significant increase in assisted housing in the works.

Rental to Condo Conversion: 1995-2000



Close to 2000 rental units have been converted to condo in London since 1995. Only 615 were built between 1996 and 2000, so even with the addition of what was built in 1995, it is likely that London has lost almost three times as much rental housing as has been built since 1995, with a net loss of over a thousand units.

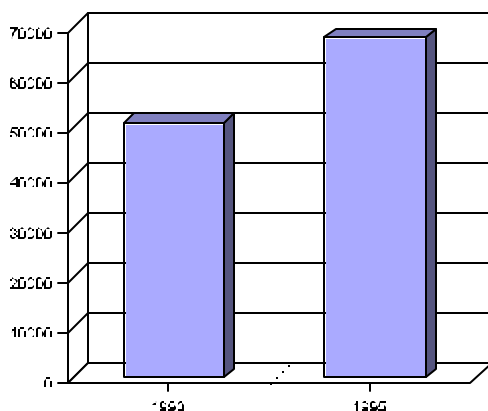
Rate of Change



Social assistance income, the vacancy rate, and new assisted housing completions have all fallen significantly since 1995. At the same time, shelter use, the cost of rent, the population, and the consumer price index have all increased. This means that for an individual or family on social assistance, at the same time as the purchasing power of their income has

decreased by about 33% since the beginning of 1995, the cost of their rent, food and other expenses have increased by about 10 percent. The problem this creates for maintaining one's housing is obvious.

Low Income Population: 1990 and 1995



London's low income population grew by a third in the five years between 1990 and 1995. Although figures for 2000 are not available, it is reasonable to assume that the number has increased yet again with minimum salary rates frozen and the cost of living increasing at about 2% per year.

In 1995 London's poverty rate was higher than the provincial average. Nothing has happened to make one believe that this will change when the statistics are in for the year 2000.

Hearing From People Who Are Homeless

Over the last two months, we have talked to many people who were, are, and fear becoming homeless. It is their experiences and their understanding of their own situations that provide a clear indication of what needs to be done.²⁴

Youth 16-22

Finding a place to live is the most difficult issue. Many landlords won't rent to youth; finding rent money, especially the last month's rent is extremely difficult. Transportation, whether to job interviews or for apartment hunting is difficult without sufficient money. The lack of a telephone for call-backs makes it even more difficult.

Drugs are not a problem for homelessness; homelessness is a problem for drugs.

Even with we don't get OW (Ontario Works), we still need to see a doctor, a dentist, and an eye doctor.

There was general agreement that youth need shelters of their own, and those who had been housed with older individuals, many with mental health and/or addictions preferred to be on the street than be in that environment.

Police tell us to go find a bench, but then they took away all the benches.

(Youth Service) is smelly and dirty but when you are hungry, you can eat.

Many youth had addiction problems, but found detox and rehab to be unhelpful because they didn't get clean and there wasn't enough support after the program.

I was always thinking where am I going to sleep? It was so depressing.

Many youth need support in getting welfare (Ontario Works), in getting to and from places, and all lacked information on what was available to them and how to access it.

I moved into an apartment before I received my CSU (Community Start-Up) because the landlord understood my situation. But then Ontario Works wouldn't pay the CSU because I was already in the place, so I lost it.

Men

About ten to fifteen percent of the men who use the Salvation Army and Men's

²⁴ The quotes in this section reflect how consumers view the system. Their understanding of government policy and the actual policies may differ, but the selected quotes are representative of how the users understand how the system works.

Mission shelters are temporarily “down on their luck”. Many of the rest are dealing with addiction, mental health, and physical disability problems. The length of stay for those who were interviewed ranged from a few days to a number of years.

Many of the men agreed that with the income they receive while in the shelter, they simply can't find housing. The time-lag between approval of Community Start-Up and receiving the money often causes them to lose an

Hostels should have full-time staff to help with employment and housing, not just visiting staff from other agencies.

available rental unit to someone else. Even getting Ontario Works is difficult, especially from the street. The men often don't have enough money for a pay phone, and it is very difficult to get through to make an appointment when they do try.

Finding employment is very difficult from a shelter. You have to be at Labour Ready at 5:00 a.m., but the buses don't run then. One of the shelters provides bus tickets for a doctor's appointment, but not to get to work. Once a man does find a job, Ontario Works claws so much back, the pay isn't much of an incentive.

There should be a rent bank we can use for first and last month's rent. Then we could pay it back from our CSU.

The men saw the solution to their problem as being housing. Their wants were simple, seeing fixed-up unused buildings as being sufficient and appropriate. Bachelor and one bedroom units that they could afford to maintain were all they needed.

Female Young Offenders

Often the choices for youth are between an unsafe situation and unsafe housing. At a shelter rate of \$325, they often **have** to share, because there are no other options. There are a number of young women who refuse to go to shelters because they feel that shelters are unsafe. Because they have so little to

A woman on the street cannot not be pregnant.

spend on housing, they end up trading sex for a roof. They are especially vulnerable to men who take on a parental role. Their choices of where they live, and with whom, are almost non-existent. With all the assaults, or even consensual sex, and the lack of birth control protection, it is almost impossible for a young female not to get pregnant if she lives on the street.

One couple, who were quite supportive of each other live on the third floor of a building. There are holes in the floor, the ceiling leaks, there are no screens, and the windows don't work. They are having a baby and want to move to a safer place but can't find one they can afford.

A 16 year old woman was turning her life around, living in London Housing, when a series of tragedies struck. Two close relatives died within a short period and she was sexually assaulted by a peer and, as an outcome, missed a fair bit of school. The school ended her registration because of her poor attendance and, as a result she lost her Ontario Works benefit. Now she is on the street.

Many of these young women are dealing with the effects of sexual and physical abuse, poor if any housing, lack of education, mental health challenges a result of their experiences and they have no safe affordable choices available to them.

Immigrants

Government sponsored immigrants have little time to find housing once they arrive in London. At the sponsorship rate of \$325 for shelter for an individual, adequate housing is rare.

When you give yourself to government, you don't expect anything, you don't know anything.

One individual wound up living in a basement with no phone and, because the unit is not considered an address by the post office, he can't receive mail. In this gentleman's culture living underground is like living with the dead or with animals.

Many of these immigrants wind up in illegal housing, but of course no one calls to report it because it is necessary for their survival. Many landlords require a deposit with a application for housing. It is not unusual to have to wait two weeks in order to get the deposit back if you are not accepted. As new residents, they have no references and often no one to co-sign a lease if they can find housing.

The lack of a family shelter that accepts both parents increases the stresses that already act on these families.

Women

The available shelter spaces for women, especially women with children are seriously over capacity. Women leaving abusive situations often leave without a credit rating, since property was in their partner's name and this makes it very difficult to find housing. The time limits on residential spaces mean that women often have to move several times and young children are often uprooted from their schools several times a year.

My children and I were treated like homeless people; like we're worth nothing.

You shouldn't have to rely on being in the right place at the right time. Finding appropriate housing is all about luck.

A number of the women felt that the services at one shelter were geared towards homeless single women and that many of the expectations and requirements were inappropriate for women with children, yet they had no alternative. Even women with priority status with London Housing find they have to wait a year or more before housing is offered. If a woman refuses an offering more than twice she can lose her priority status. Housing is sometimes turned down because the location would prevent the woman and/or her children from accessing needed services, or because a child is doing well in a current school and the mother doesn't want to risk yet another change.

What if you earn enough money so you don't have to live on OW? Then you aren't eligible for Community Start-Up, dental, or medication. What's the good of that?

A number of the women felt the shelters should offer a more "residential" type setting where they had access to a kitchen, had food they felt was appropriate, and as in the case of one provider, were not subject to surprise room searches.

Aboriginal People

The needs for housing, support, and other services are the same as with other groups with the added necessity of cultural appropriateness. The same issues came out in this discussion regarding long waiting lists, the difficulty of getting OW without a bank account, the difficulty of getting a bank account without an address, and the difficulty of getting an address with no income. An added problem facing some is the requirement of OW that property on reserve be sold in order to qualify for an OW benefit, but no one on reserve is interested in buying the property so they can't sell it.

The system itself oppresses the people.

Families at Risk of Losing Housing

Although these sole-support families live in London Housing units, many still had difficulty affording the rent along with other necessities. Units that aren't rent-geared-to-income can still cost a significant part of a family's income. One woman found a place but had to use her food budget in order to move her belongings. These women report that London Housing will not give references to potential landlords, so potential housing is lost.

If only it wasn't a crime to live in a low-income housing unit.

Just because we're on low income doesn't mean we're pieces of shit.

One woman was told by her OW worker to take what housing was offered or she would get nothing. This woman has a daughter with a mobility disability, but OW refused to pay for a bus pass. She received a letter from OW telling her to find work, but with her youngest not yet in school, and with no accessible child care, this is extremely difficult. One prospective employer asked her why she wanted to work when she had a baby at home.

People with Mental Health and Other Challenges

Life for people with mental health challenges, developmental challenges, physical challenges, addictions, etc. is difficult enough when stable housing is not a problem. Add insecure housing, or a total lack of housing and the problems become insurmountable for most. In the mental health services arena, particularly lacking are services for those who have not been diagnosed with a serious mental illness. The lack of supports on discharge from an institution adds to their difficulty in finding housing. For those who are dually diagnosed – mental health challenge plus a developmental challenge or an addiction – finding appropriate support and/or housing is almost impossible.

I.D.

The problem of identification affected everyone who was on the street. Proper I.D. is essential in order to obtain Ontario Works, health care, access to hostels and food banks, to open a bank account, etc. The fees attached to replacing lost I.D. put it beyond most people who are homeless and even when it is replaced, it is often lost or stolen again. Safe keeping for I.D. is an essential component of service provision for homeless people.

Issues to be Considered

A community plan such as the one that is being developed must distinguish between the issues that **must** be looked at and the issues that are merely interesting. The first Community Forum is designed to determine the major issues facing people who are homeless and at risk of becoming homeless in London. Over the summer, the consultants will prepare a plan to address these issues based on the community's input at this Forum. A draft of the plan will be discussed at the second Community Forum in September.

It would be a mistake to suggest that all, or even most, people dealing with homelessness are similar, or share similar challenges. In order to provide a better analysis of what is needed, discussion on the morning of the forum will be divided into four areas on the continuum of homelessness: prevention, shelters, transition and support, and stable affordable housing. Different people are at different places on this journey and the participants will be able to choose from any of these four groups for this discussion. In the afternoon, the participants will be divided into discussions of different population groups. Each group may face particular challenges not common to the others. Each group may have different sub-groups within it. Discussions in the afternoon will focus on the particular challenges for each of these groups that must be addressed, and again participants will choose which session to attend.

In the morning, each group will be asked to consider how their part of the continuum would be operating differently if it was fully meeting the need in London. What would need to change? And finally, which changes are most important? In the afternoon participants in each group will be asked what particular initiatives need to be implemented in order to meet the needs of their particular group, which initiatives are most important, and what changes have to be made.

As the interviews with consumers have illustrated, many of the same issues are experienced by all these groups. Accessing available housing without first and last months' rent and the difficulty of getting it fast enough is a problem for all. The inadequacy of the rent portion of Ontario Works is problematic for many. Both these are controlled by Provincial policy.

At the local level, it became apparent to the consultants that there is a need for an increased level of support for individuals moving from one part of the system to another. It goes without saying that more decent, safe, affordable housing is an absolute necessity. Many of the service providers would be able to eliminate or significantly reduce their waiting lists if their current clients had places to move to.

What are Other Communities Doing?

It is important to learn from those communities that have been working successfully on homelessness strategies for some time. We will seek out successful strategies to present to consultation participants as part of the background research package. Although we will encourage home-made solutions for London, successful projects and practices from other communities can often be adapted to suit the needs of another community.

Examples of such practices from Ontario communities were developed at a meeting sponsored by HRDC in April, 1999. According to the report from that meeting:

Perhaps the two most frequently mentioned attributes of success were:

- *coordination and cooperation among agencies, including ways of sharing resources, joint training programs, and ensuring a continuum of services while avoiding unnecessary duplication;*
- *the involvement of clients and former clients in developing and delivering programs: one group used the expression "wounded healers" to describe peer counselling services delivered by formerly homeless people.*

Other important lessons that had been learned included:

- *allowing time for planning and relationship-building – not rushing the process;*
- *balancing the needs of the individual and the needs of the larger community;*
- *being clear about what a program can and cannot achieve, not creating unrealistic expectations;*
- *creating flexible programs that can change to meet new needs;*
- *creating infrastructure to support networking;*
- *dealing with the whole person, using a multi-service approach;*
- *ensuring that programs are culturally relevant to the people they serve (for example, special programs may be needed for Aboriginals or same-sex couples);*
- *getting the entire community involved and drawing resources from the community;*
- *going beyond band-aid solutions to dealing with root causes of homelessness and working on prevention;*
- *keeping in mind that individuals may not move through programs in a linear way but use services in a cyclical way;*
- *not getting locked into programs: if something stops working, stop doing it.*

Models of Affordable Housing

CMHC has outlined 5 currently developing types of affordable housing. It describes them as follows.²⁵

Life Leases

This arrangement first emerged in Saskatchewan and Manitoba in the late 1980s. Currently, Manitoba has 72 life lease projects, the most in Canada, followed by Ontario with 66, British Columbia with 22, 17 in Saskatchewan and 12 in Alberta. The Manitoba government used to have a combined life lease-rent supplement program, which helped to encourage the presence of life leases in that province. Life leases have a very high potential for further growth in Canada.

There is a difference of opinion as to whether those with life leases are tenants or owners. Manitoba regards them as tenants, subject to its Landlord Tenant Act. The Ontario New Home Warranty Program will not enrol units because they involve leases, and life lease dwellings in Ontario are assessed as rental property. Saskatchewan and Alberta view life lease residents as neither owners nor tenants, but as purchasers of a life interest in their housing. In British Columbia, life lease residents qualify for the Homeowner Grant.

Entrance fee amounts and arrangements differ widely. Some projects require payment in full on move-in and others allowing financing. Variations also exist on refunding. An administration fee of some amount is deducted in all cases studied, from 4-10%. Guaranteed buy-backs are common, especially west of Ontario, but not universal. It is uncommon to find a project without any support services at all, just as it is to find one providing a full spectrum of services, short of being a full-care facility. Meal availability is valued but problematic for sponsors to provide economically. All tend to have a strong focus on independent living.

Equity Co-ops

The first equity co-op projects started in Vancouver in the late 1980s, although several equity co-ops in British Columbia have recently converted to strata title because of poor market conditions since 1994. This option has found a niche in Alberta and Quebec where individual title to dwelling units in co-op housing projects avoids joint and several liabilities issues and the need to manage blanket mortgages.

Leaseholds

Housing is built on leased land. Sponsors include municipal governments, the federal government (e.g. Harbourfront in Toronto), First Nations, universities and Ontario

²⁵ From : National Housing Research Committee, Spring 2000 Research Summary

private sector retirement communities. Leaseholds may increase in Ontario with the new Condominium Act allowing new forms of condominiums, including on leased land.

Shared Equity

There are only a few examples and the research focused on two. This arrangement allows people to earn equity in their housing over a period of about five years, without having to make a down payment. After five years, title can be issued in the occupant's name.

Cohousing

Four cohousing communities are operating in British Columbia and one in Ottawa. Another 17 or 18 are under development. Residents provide direction on all aspects of development, and use consensus for decision making. Cohousing combines small private spaces with large public spaces, the latter including kitchen and dining areas, workshops, playgrounds, guest rooms and laundry facilities.

Impact on Affordability

Equity co-ops and life lease models can become very affordable relative to the market, depending on the operating model used. Leasehold arrangements are a means of providing more affordable housing because land is not owned by the resident. Some cohousing communities have implemented internal subsidy schemes, and some shared equity programs can create housing ownership for those on social assistance.

**Report of the Housing Supply Working Group
Urban Development Institute
March 19, 2001**

This is a summary of a recent report by the research and advocacy group representing the development industry.

- There is increasing pressure on all levels of government for assistance to low income households so that they can afford suitable and adequate housing.
- There is increasing pressure on other social services from poorly housed or homeless individuals who, in the absence of adequate housing, lose their ability to cope with other aspects of life.
- Job-creating investment is put at risk when corporations consider the adequacy of the housing stock in making locational decisions and find limited choices and an aging housing stock.
- There is an increasingly limited ability to house new immigrants – a major component of Canada's labour force – as the bulk of new comers seek rental housing.
- Opportunities for compact urban development are lost, as rental development, which typically promotes intensification by occurring in more built up areas, close to – and thus supporting – public transit, is forgone.

If unmitigated, the shortfall in rental housing will have significant implications.

- Competition for existing affordable rental units will intensify, giving tenants at the lowest end of the income spectrum little choice or no choice – homelessness and the resultant pressure on shelters and other social services will increase.
- The number of individuals in existing rental units will increase, along with the potential for public health and social problems associated with overcrowded housing conditions.
- Household formation will be delayed as young people are unable to find affordable rental accommodation.

Developments targeted at high-end renters are the most economically attractive for developers and thus are usually the only projects that the private sector is willing to build on its own.

The economics of the rental market are such that regardless of the business climate, developers will tend to build at the high end of the market, where economic viability is greatest. Improvement in business climate conditions will encourage an increase in new rental development but will not increase the *relative* attractiveness of building low end rental market housing: even in the most favourable business climate, it will generally be more profitable to build for the high end of the market.