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SECTION 1.0
INTRODUCTION

ABOUT THE HOUSING STABILITY BANK

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

PURPOSE OF THE REPORT

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

EVALUATION METHODOLOGY

The data collection methods used during the evaluation included:

1. Applicant Experience Surveys – Completion of a survey by 112 Housing Stability Bank Applicants after they attended their appointment.
2. Community Partner Interviews and Surveys – Participation in a 30-minute interview or completion of a survey by 41 Housing Stability Bank community partners.
3. Observation – Observation of Housing Stability Bank application appointments.

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

¹ For more information about the Housing Stability Bank, please visit: https://centreofhope.ca/services/housing
### Number Of Applications

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Households</th>
<th>Households Applied for Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014/2015</td>
<td>3,961</td>
<td>3,234</td>
</tr>
<tr>
<td>2015/2016</td>
<td>3,164</td>
<td>2,437</td>
</tr>
</tbody>
</table>

### Approved Households

- **3,234** households were approved for assistance in 2014/2015
- **2,437** households were approved for assistance in 2015/2016

### Gender

- **41%** of approved Applicants identified as **male** in both 2014/2015 and 2015/2016
- **59%** of approved Applicants identified as **female** in both 2014/2015 and 2015/2016

### Age

- **39** was the average age of Applicants in 2014/2015
- **40** was the average age of Applicants in 2015/2016

### Amount Of Loans Distributed

- **$1,485,000** in loans was distributed in 2014/2015
- **$1,334,100** in loans was distributed in 2015/2016
**Amount Of Grants Distributed**

- **$868,250**² in grants was distributed in 2014/2015
- **$417,700** in grants was distributed in 2015/2016

**Referrals To Other Services And Supports**

- 1,775 referrals and warm transfers were provided to Applicants in 2014/2015
- 3,489 referrals and warm transfers were provided to Applicants in 2015/2016

**Moving To New Housing**

- 457 households transitioned from being unsheltered, provisionally accommodated, or in emergency shelter into housing in 2014/2015
- 297 households transitioned from being unsheltered, provisionally accommodated, or in emergency shelter into housing in 2015/2016

**Housing Stability**

- 99% of survey respondents reported remaining housed six months after receiving assistance from the Housing Stability Bank in 2015/2016
- 98% of survey respondents reported feeling welcomed, accepted, and respected by Housing Stability Bank staff

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² In the 2014/2015 year, additional, non-recurring funds were available to the Housing Stability Bank for distribution in the form of Emergency Utility Assistance grants. These funds were not available in the 2015/2016 year.
SECTION 3.0

WHO APPLIED TO THE HOUSING STABILITY BANK?

NUMBER OF HOUSEHOLDS THAT APPLIED FOR ASSISTANCE

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

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

APPROVAL BY TYPE OF ASSISTANCE

<table>
<thead>
<tr>
<th>Type of Assistance</th>
<th>Number of Households Approved</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2014/2015</td>
</tr>
<tr>
<td>Rental Assistance</td>
<td>1,588</td>
</tr>
<tr>
<td>Emergency Utility Assistance</td>
<td>1,417</td>
</tr>
<tr>
<td>Both Rental Assistance and Emergency Utility Assistance</td>
<td>229</td>
</tr>
</tbody>
</table>

In both reporting years, 93% of households accessed only Rental Assistance or Emergency Utility Assistance, while 7% of households accessed both Rental Assistance and Emergency Utility Assistance.

\(^3\) The number of approved households is equivalent to the number of unique Primary Applicants who have applied for and received assistance.

\(^4\) Closed means an application was initiated, but the application process was not completed. Applications that are closed may subsequently be re-opened and approved.

\(^5\) Denied refers to an application that has not been approved.
Main Reason For Requiring Housing Stability Bank Assistance

The top five reasons for requiring assistance from the Housing Stability Bank were the same in 2014/2015 and 2015/2016. In both years, high utility costs was the most commonly reported reason for requiring the assistance of the Housing Stability Bank. Another 38 possible reasons are listed as options for why an Applicant requires the assistance of the Housing Stability Bank at the time of application.

ReasOns Why Applications Were Denied

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

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

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

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

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

~ Housing Stability Bank Applicant
SECTION 4.0

WHO ACCESSED THE HOUSING STABILITY BANK?

GENDER OF APPROVED APPLICANTS

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

AGE OF APPROVED APPLICANTS

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

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

\(^8\) The number of Applicants aged 80 or older shows as 0% due to rounding.
Single households, followed by single households with dependent children, were the most common types of household composition\textsuperscript{9} reported in both 2014/2015 and 2015/2016.

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

\textsuperscript{9} Household composition refers to the configuration of household members.

\textsuperscript{10} The number of households in the income range of $5000 or more shows as 0% due to rounding.
Between 2014/2015 and 2015/2016, the most common source of reported household income\(^{12}\) was Ontario Works, with almost half of all households receiving Ontario Works as a source of income.

\[\text{Ontario Works: 46\%} \quad \text{Canada Child Tax Benefit: 38\%} \quad \text{Ontario Disability Support Program: 26\%} \quad \text{Employment: 30\%} \quad \text{Other: 25\%} \quad \text{Universal Child Care Benefit: 16\%} \quad \text{Canada Pension Plan: 31\%} \quad \text{Employment Insurance: 9\%} \quad \text{Child Support: 5\%} \]

\(2014/2015\)

\(2015/2016\)

\(^{11}\) Other refers to another 30 possible sources of income listed as options from which an Applicant may receive income at the time of application.

\(^{12}\) An Applicant may report more than one source of income.

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

~ Housing Stability Bank Applicant
SECTION 5.0

HOW HAS THE HOUSING STABILITY BANK BEEN USED?

TOTAL AMOUNT OF FINANCIAL ASSISTANCE PROVIDED

<table>
<thead>
<tr>
<th></th>
<th>2014/2015</th>
<th>2015/2016</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Amount</td>
<td>$2,353,250</td>
<td>$1,751,800</td>
<td>-$601,450 (-26%)</td>
</tr>
</tbody>
</table>

The total amount of financial assistance, including loans and grants, provided by the Housing Stability Bank to Applicants was $2,353,250 in 2014/2015 and $1,751,800 in 2015/2016.

NUMBER AND AMOUNT OF LOANS DISTRIBUTED

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

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

LOANS DISTRIBUTED BY PROGRAM

<table>
<thead>
<tr>
<th>Program</th>
<th>Total Distributed in 2014/2015</th>
<th>Total Distributed in 2015/2016</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Assistance</td>
<td>$1,427,450</td>
<td>$1,135,000</td>
<td>-$292,450 (-20%)</td>
</tr>
<tr>
<td>Emergency Utility Assistance</td>
<td>$57,550</td>
<td>$199,100</td>
<td>$141,550 (246%)</td>
</tr>
</tbody>
</table>

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

The difference in the total amount of financial assistance between 2014/2015 and 2015/2016 is in part due to additional, non-recurring funds that were available to the Housing Stability Bank for distribution in the form of Emergency Utility Assistance grants in 2014/2015. These funds were not available in the 2015/2016 year.
**NUMBER AND AMOUNT OF GRANTS DISTRIBUTED**

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

Overall, between 2014/2015 and 2015/2016, both the number of households receiving a grant and the total amount of grants distributed decreased by 52%. The average grant amount provided was virtually unchanged.

**LOAN COMPLETION RATE**

<table>
<thead>
<tr>
<th>Completed</th>
<th>Not Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>18%</td>
<td>82%</td>
</tr>
</tbody>
</table>

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

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

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

15 In the 2014/2015 year, additional, non-recurring funds were available to the Housing Stability Bank for distribution in the form of Emergency Utility Assistance grants. These funds were not available in the 2015/2016 year.
SECTION 6.0

WHAT HAS BEEN THE IMPACT OF THE HOUSING STABILITY BANK?

NUMBER OF HOUSEHOLDS ASSISTED

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Households Assisted</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014/2015</td>
<td>3,234</td>
</tr>
<tr>
<td>2015/2016</td>
<td>2,437</td>
</tr>
</tbody>
</table>

Financial support provided by the Housing Stability Bank, through Rental Assistance and Emergency Utility Assistance, assisted 3,234 households in 2014/2015 and 2,437 households in 2015/2016.16

REFERRALS AND WARM TRANSFERS17

<table>
<thead>
<tr>
<th>Type of Assistance</th>
<th>Referrals or Warm Transfers Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Referrals Made by Housing Stability Bank Workers</td>
<td>1,382</td>
</tr>
<tr>
<td>Warm Transfers Made by Housing Stability Bank Workers</td>
<td>393</td>
</tr>
</tbody>
</table>

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

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

17 A warm transfer occurs when an Applicant is directly connected to a required service, ensuring a seamless referral to the right service at the right time.
SUPPORT TO OBTAIN HOUSING

<table>
<thead>
<tr>
<th>Number of Households Approved for Assistance Who Moved Into Housing From:</th>
<th>2014/2015</th>
<th>2015/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being Unsheltered or Provisionally Accommodated</td>
<td>90</td>
<td>119</td>
</tr>
<tr>
<td>Emergency Shelter</td>
<td>367</td>
<td>178</td>
</tr>
</tbody>
</table>

In total, 457 households in 2014/2015, and 297 households in 2015/2016, transitioned from being unsheltered, provisionally accommodated,\(^{18}\) or in emergency shelter into housing.

SUPPORT TO RETAIN HOUSING

Eviction Prevention

<table>
<thead>
<tr>
<th>Number of Households that Avoided Eviction as a Result of Receiving Assistance for:</th>
<th>2014/2015</th>
<th>2015/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Arrears</td>
<td>716</td>
<td>524</td>
</tr>
<tr>
<td>Utility Arrears</td>
<td>1,646</td>
<td>1,167</td>
</tr>
</tbody>
</table>

The Housing Stability Bank assisted households to avoid eviction and retain their housing by providing financial support for rental arrears to 716 households in 2014/2015 and 524 households in 2015/2016 and financial support for utility arrears to 1,646 households in 2014/2015 and 1,167 households in 2015/2016.\(^{19}\)

Housing Stability

<table>
<thead>
<tr>
<th>2015/2016(^{20})</th>
<th>99%</th>
</tr>
</thead>
</table>

In 2015/2016, 99% of survey respondents\(^{21}\) reported remaining housed six months after receiving assistance from the Housing Stability Bank.

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

\(^{19}\) To be eligible to receive Emergency Utility Assistance, an Applicant must have received a disconnection notice from their utility provider. To be eligible to receive assistance through Rental Arrears, an Applicant must have received an eviction notice.

\(^{20}\) Data for 2014/2015 is not available because this was a new data point added in 2015.

\(^{21}\) The Housing Stability Bank completes a telephone survey with Applicants three months and six months after they have received services.
REDUCING UTILITY COSTS TO PREVENT ARREARS

**Ontario Electricity Support Program Applications** 1,086

The Housing Stability Bank provided support to complete a total of 1,086 Ontario Electricity Support Program applications between October 26, 2015 and June 30, 2016.22

**London Hydro Home Assistance Program Warm Transfers** 2,852

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

CREATING A WELCOMING ENVIRONMENT

**Applicants Felt Welcomed, Accepted, and Respected** 98%

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

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

~ Housing Stability Bank Applicant

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

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

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

<table>
<thead>
<tr>
<th>Applicants Received Service in a Timely Manner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicants</td>
</tr>
<tr>
<td>Community Partners</td>
</tr>
</tbody>
</table>

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

HOW THE HOUSING STABILITY BANK WILL MAKE A DIFFERENCE

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

The Three Most Common Responses Were:

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

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

~ Housing Stability Bank Applicant
SECTION 7.0

CONCLUSION

SUMMARY OF KEY FINDINGS

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

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

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

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

~ Housing Stability Bank Applicant
ACKNOWLEDGEMENTS FROM THE SALVATION ARMY CENTRE OF HOPE

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

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

Prepared By:
Kovacs Group Inc.

Commissioned By:
City of London

Prepared For:
The Salvation Army
Centre of Hope

For more information about this report, please contact:

Housing Stability Bank
The Salvation Army Centre of Hope
519-964-3663 ext. 300
housing@centreofhope.ca

Homeless Prevention
Neighbourhood, Children, and Fire Services
City of London
homelessprevention@london.ca