

# Homelessness Prevention

Nov 2, 2016

# Housing & Prevention

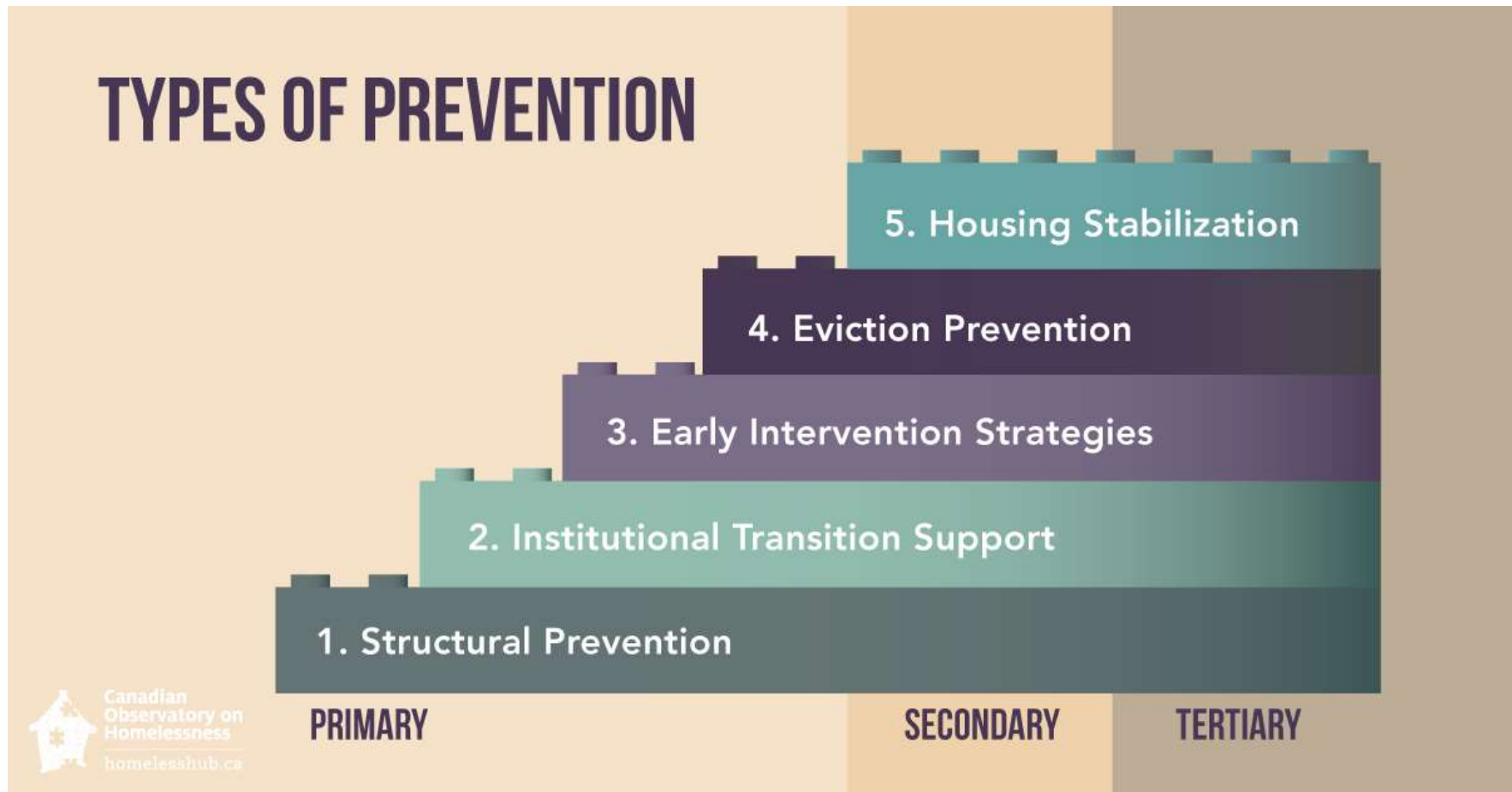
**Primary Prevention:** Addressing structural and systems factors that more broadly contribute to housing precarity and the risk of homelessness.

**Secondary Prevention:** Strategies and interventions directed at individuals and families either at imminent risk of homelessness or who have recently experienced homelessness, such as early intervention and evictions prevention.

**Tertiary Prevention:** Supporting individuals and families who are chronically homeless to access housing and supports, thereby reducing the risk that they will become homeless again.

*(Gaetz, 2016)*

# Typology of Homelessness Prevention



(Gaetz, 2016)

# Eviction Prevention in Toronto

## Developing Effective Interventions to Prevent Homelessness

Ashleigh Dalton and Laural Raine  
Shelter, Support and Housing Administration  
City of Toronto

# Overview

1. Toronto Service System Context
2. Eviction Prevention Framework
  - Definition
  - Jurisdictional Review
  - Client Journey Mapping
3. Components of Eviction Prevention
4. Gaps and Solutions
5. Final Considerations

# Housing Instability in Toronto

- 2.8 million people (4<sup>th</sup> largest North American city)
- 45% renters and 55% home owners
- 1 in 5 in core housing need
- Average rent for a 1 bedroom apartment \$1,110
- More than 97,000 households on the social housing waiting list
- Low vacancy rate: 1.6%
- Estimated total # homeless people: 5,253 on any given night - 447 sleeping rough
- More than 16,000 different people use the shelter system each year
- Average nightly shelter occupancy increasing year to year since 2011

# City of Toronto's Shelter, Support and Housing Administration Division

SSHA helps low-income and vulnerable residents find and keep permanent housing by investing in, and coordinating, a range of housing and homelessness services and supports.



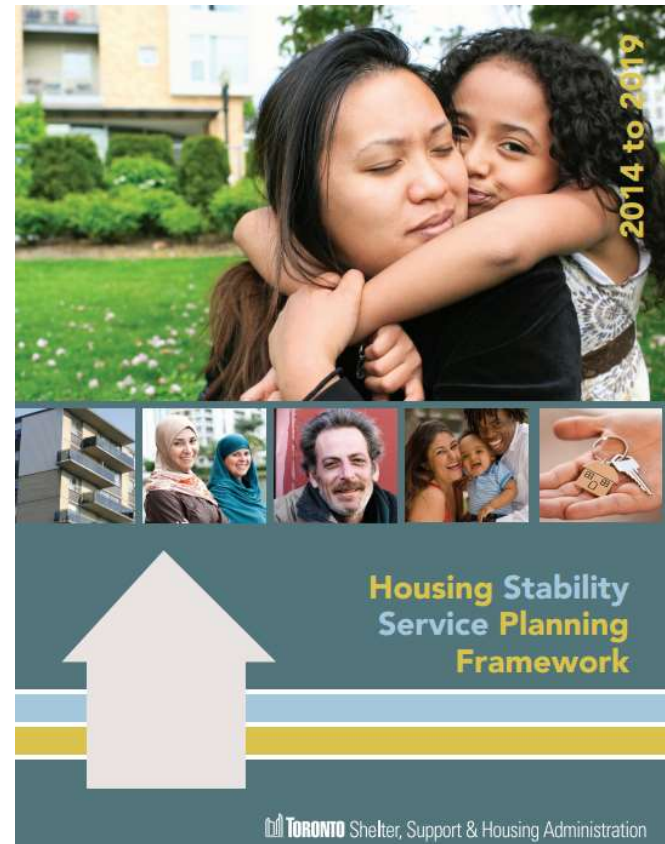
# Housing and Homelessness Service System

- Social Housing
  - Fund 240 housing providers—including Toronto Community Housing – home to more than 94,000 households
- Emergency Shelter
  - More than 4,000 beds available each night, provide shelter to more than 16,000 people each year
- Streets to Homes
  - Housed more than 4,750 people since 2005
- Funding for community based services
  - Administer more than 115 grants for services such as housing help and drop-ins



# Housing Stability Service Plan, 2014-2019

- Guides the transformation of Toronto's housing and homelessness services service system
- Sets strategic directions with linked key actions to support and strengthen programs and the service delivery system
- Shifts focus to preventative approaches to homelessness

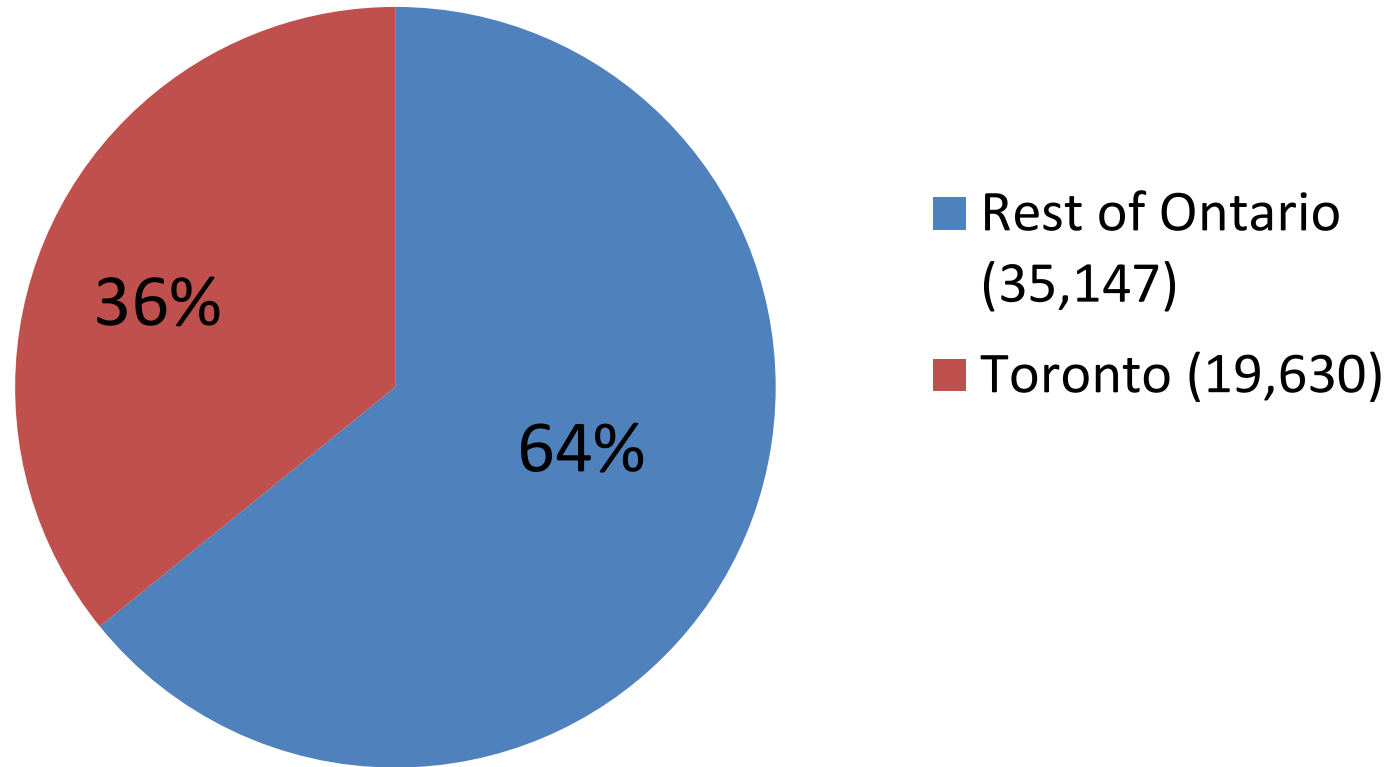


# Direction 1. Preventing Homelessness

## *Strategic Action 1.1:*

The development of a comprehensive **eviction prevention strategy** that builds on relationships with Toronto Community Housing, non-profit and cooperative housing providers, private sector landlords, community service partner agencies and other City divisions that encounter vulnerable households.

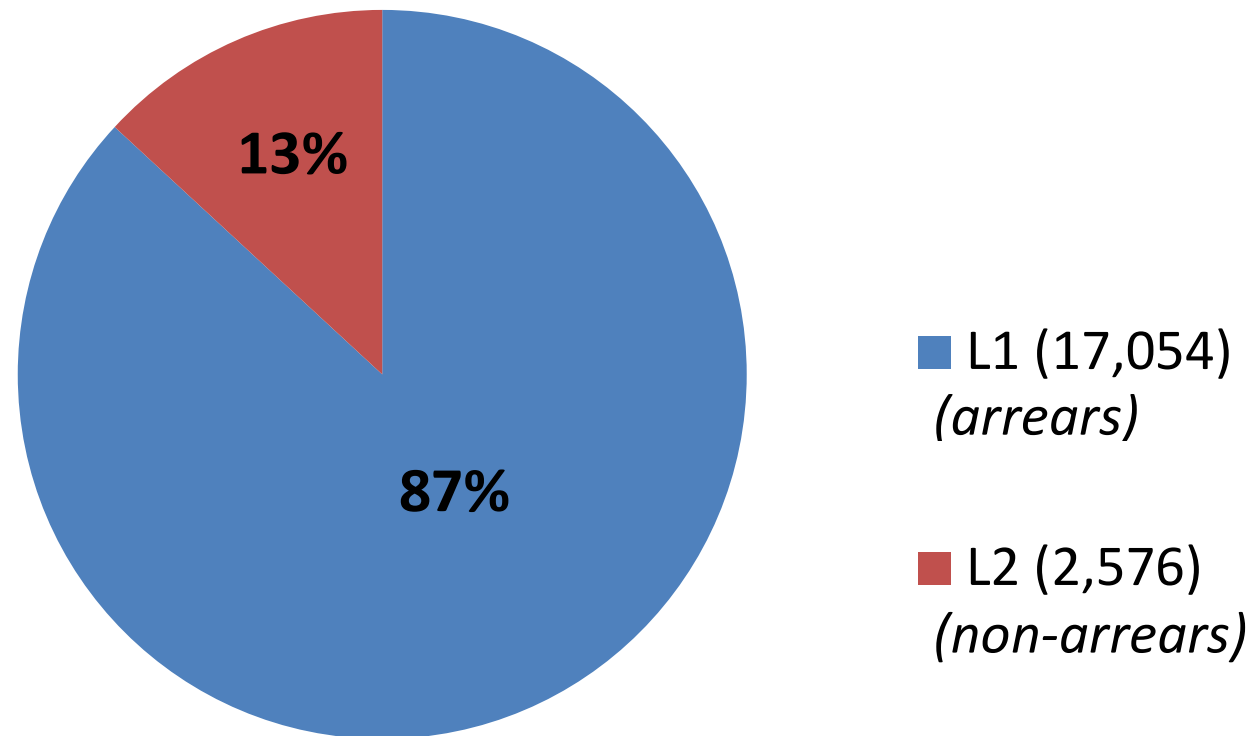
# Total Eviction Applications (2014)



*Source: Ontario Landlord and Tenant Board*

Both L1 (arrears) and L2 (non-arrears)

## Evictions by Type in Toronto (2014)

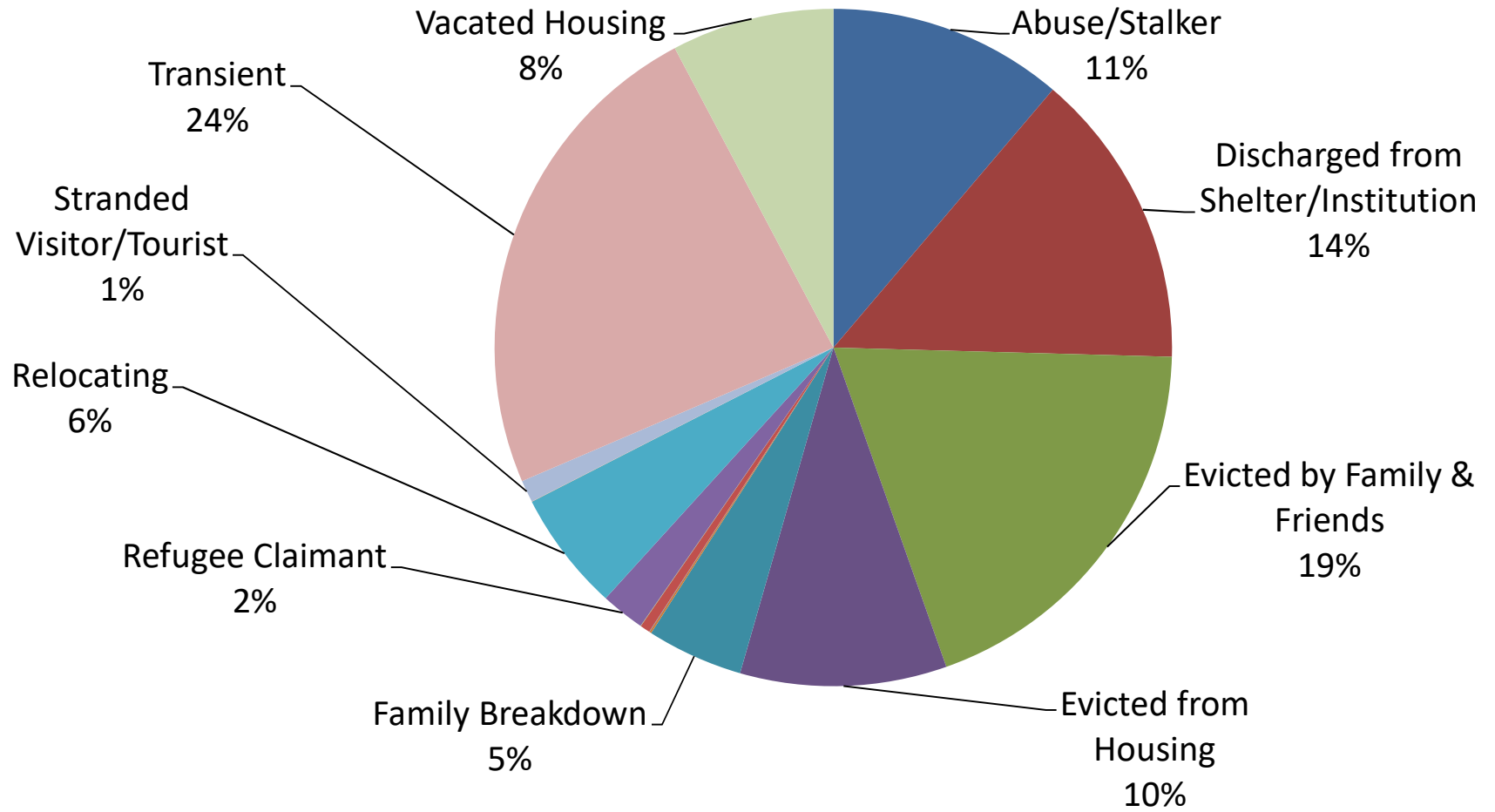


Source: Ontario Landlord  
and Tenant Board

# Current Services to Support Eviction Prevention in Toronto

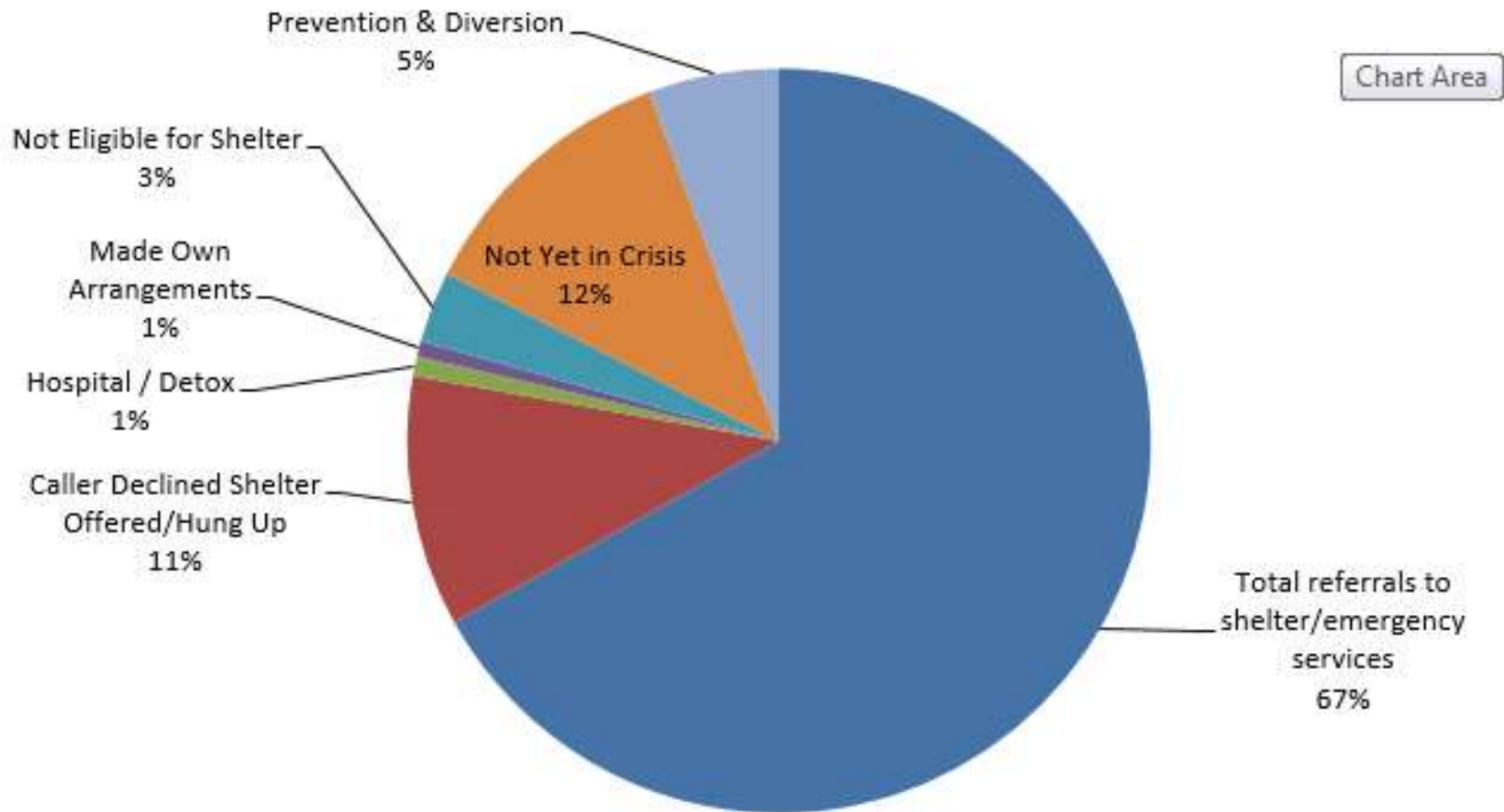
- Tenant Hotline
- Central Intake
- Rent Bank
- Housing Stabilization Fund
- Emergency Energy Fund
- Trusteeships
- Housing Help services
- Specialized Program for Inter-Divisional Enhanced Response to Vulnerability (SPIDER)
- Extreme Clean
- Furniture Bank
- Tenant Duty Counsel

# Reason for Homelessness, Central Intake, All Intakes, 2014



Data source: SSHA Central Intake Summary Reports, 2014

## Intake Dispositions, Central Intake, All Intakes, 2014



Data source: SSHA Central Intake Summary Reports, 2014

# EVICTIION PREVENTION FRAMEWORK

August 2016

Shelter, Support & Housing Administration





# Definition

- Eviction prevention is defined as services directly linked to support housing retention or assist a household to be re-housed, where the household is at imminent risk of eviction.
- Imminent risk of eviction is defined as having a formal eviction notice, or at-risk of losing housing within 60 days.

# Jurisdictional Review

- Examined municipalities across North America to identify the range of good practices in eviction prevention services and programs



# Client Journey Mapping

## Objective:

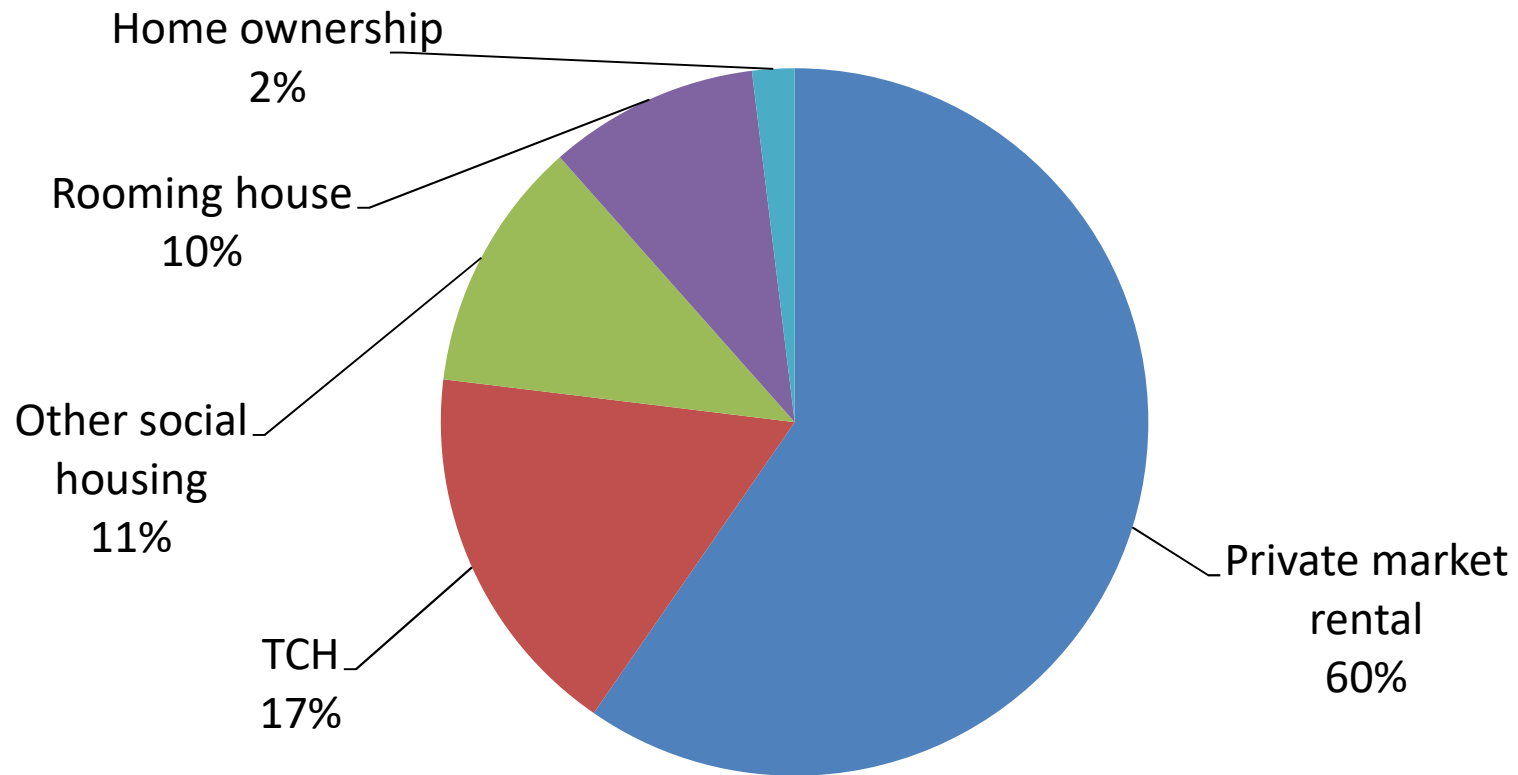
- To understand the client experience, test assumptions about how service delivery works, and create client journey maps representing typical or composite client journeys, common issues, and areas for improvement to help people avoid evictions and maintain their housing

## Methods:

- Interviewed 52 clients who experienced or were at imminent risk for eviction

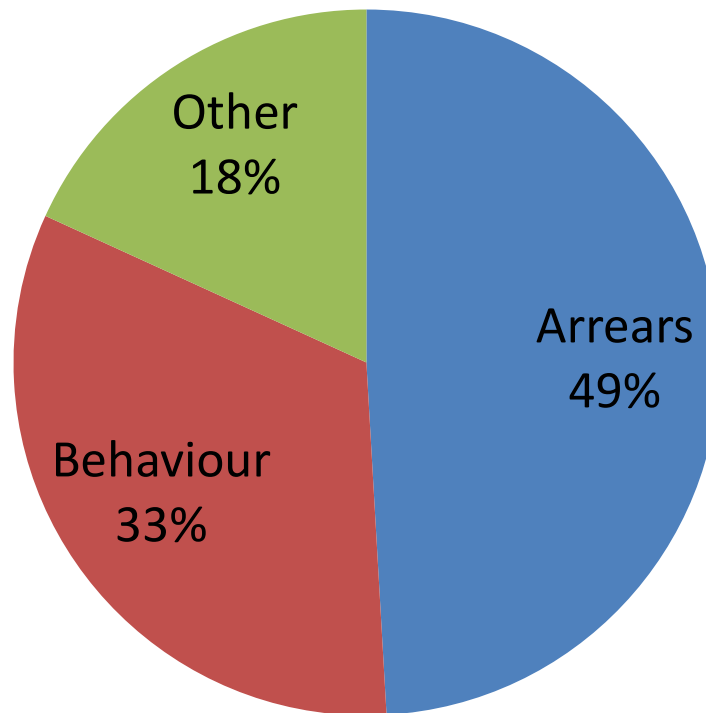
## Housing Situation before Eviction (n=52)

Private market rental	TCH	Other social housing	Rooming house	Home ownership
31	10	6	5	1



## Self-reported Reason for Eviction (*n=55\**)

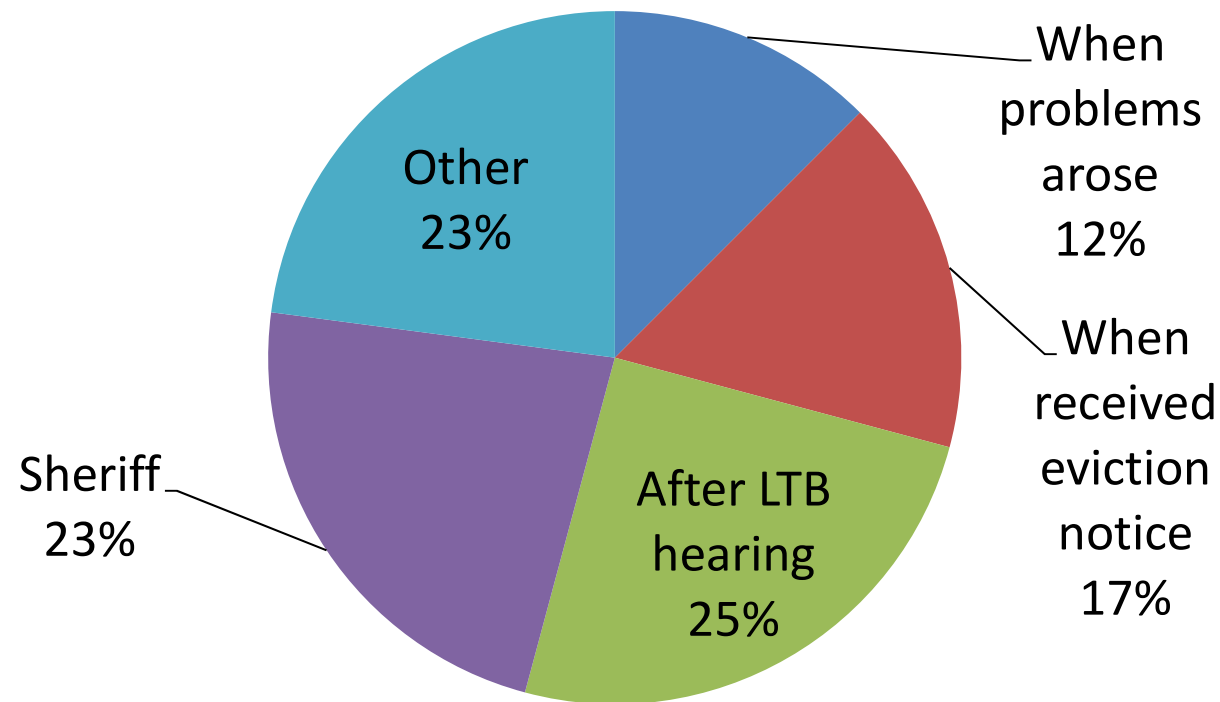
Arrears	Behaviour	Other
27	18	10



\*some respondents identified more than one reason for eviction

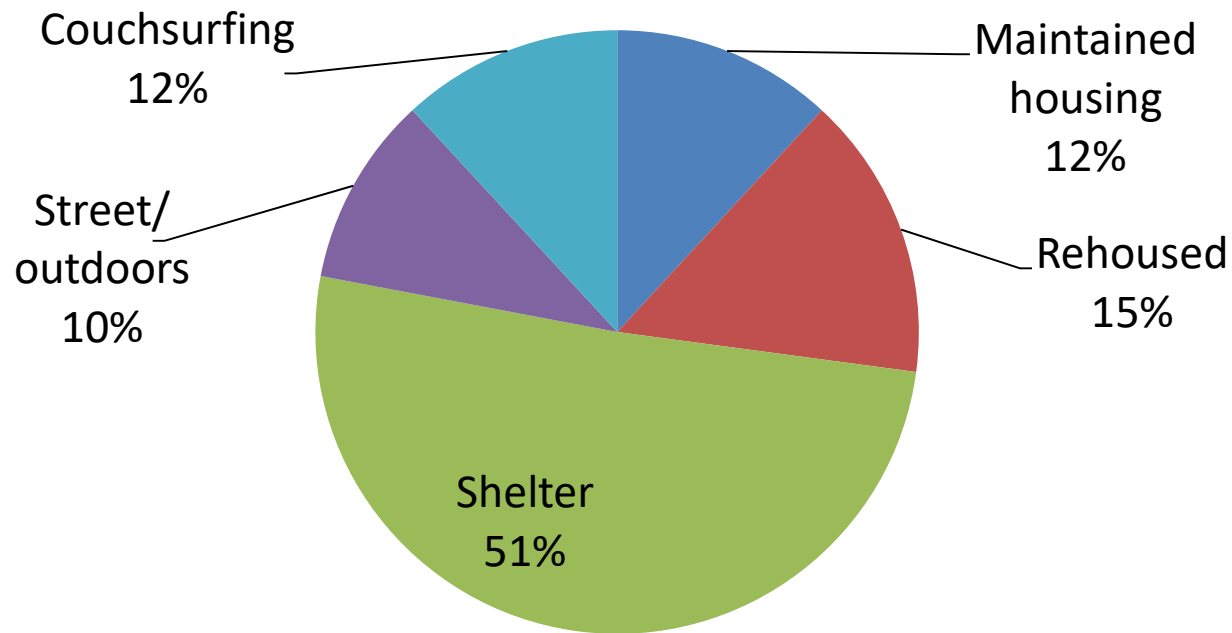
## When did the Tenant Leave their Unit? (n=46)

When problems first arose	After receiving a notice of eviction	After attending the LTB hearing	With Sheriff enforcement	Other
6	8	12	11	11



## Outcome (n=57\*)

Maintained housing	Re-housed	Shelter	Street/outdoors	Couch-surfing
7	9	30	6	7



\*some respondents identified more than one outcome, e.g. combination of shelter/street/couch-surfing

# Composite Journey Maps

- Newcomers;
- Families with children;
- Seniors;
- LGBTQ;
- Aboriginal people;
- People who did not access services;
- People who accessed services and didn't get the help needed (failed attempt);
- People who accessed services and maintained their housing;
- People who accessed services and stabilized in new housing without shelter.



# Composite Journey Map: Families with Children

Client Journey Stages	Received an Eviction Notice				
	Housing At-Risk	Received an Eviction Notice	Information Search	Accessed Services	Outcome
	Arrears, problems with landlord, overcrowding	Notice of eviction	Finding information about services	What services were used	Maintain housing or be de-housed
Thinking Feeling Experience	<p>"I hadn't filed taxes, we weren't getting our benefits/tax credits."</p> <p>"I was taking food away from the kids to pay the rent."</p> <p>"I always thought you couldn't be evicted in winter, or if you have kids. But you can."</p>	<p>"I was embarrassed by the eviction notice. I avoided my worker because I didn't want the counsellor to know how bad it was."</p> <p>"When evicted, I stayed in a hotel for 9 months with my kids – it was only because I knew the owner of the hotel that we were allowed to stay."</p>	<p>"I know where to get help for kids – e.g. glasses, disabilities - but didn't know where to go to for housing."</p> <p>"Housing worker gave me the advice: stay at the shelter until you save some money and stabilize."</p>	<p>"The social worker helped when they were going to cut off the Hydro. They called and turned the hydro back on."</p> <p>"I used the food bank once, they ask for your postal code, they ask how much \$ you get from child benefits. There should be a place where you should be able to go without providing a postal code."</p>	<p>"CAS was involved, suggested going to Family Residence."</p> <p>"The Sheriff showed up and kicked us out. I was at home with my daughter and youngest child. I felt terrible. I didn't have any info about where to go. A neighbour advised about the shelter."</p>
Opportunities for the City	"It is important to pay your rent – you can always go to drop-ins, food banks, but need a roof over your head."				
	Promote different channels of information: user-friendly pamphlets, resources in library or schools or community centres – places where parents are.	Encourage budgeting classes through high schools, community centres and housing help services.		Better promotion of options for help, e.g. Housing Outreach Team at Family Residence	

**John's Story:** John is a senior who has been living in Toronto Community Housing for 25 years. John's housing became at risk 5 years ago when he was using his ODSP cheque for drugs and not paying rent. He experiences both addiction and depression. Since he has turned 65, his income is OAS and CPP. He is very knowledgeable about the service system and accesses a lot of services. He has received multiple eviction notices but remains housed.



S  
T  
A  
R  
T

John's housing became at-risk because he was not paying rent.

TCH sent letters when he fell behind on rent. All communication between TCH and John was by mail.

John became sick and was hospitalized.

While John was in hospital, TCH issued him a notice of eviction.

John didn't learn about the eviction notice until he was released from hospital. He initially went to the LTB alone.



Tom would meet John at a Tim Horton's and was very helpful. He referred John to a social worker at Regent Park.

Street Health referred John to Community Outreach Solutions for Seniors (COSS), where he met a worker named Tom.

John was depressed and wouldn't leave his couch.

The lawyer made an agreement for John to stay in his RGI unit and make re-payments for his outstanding arrears.

The LTB referred John to Community Legal Services. He went to meet them at the Queen Street location and then they went to the LTB hearing together.



The social worker made a referral to a public trustee and John went to the interview but didn't like the worker or the requirements to travel across town every week. He refused the service.

TCH insisted that John was hoarding and threatened to evict him again. Extreme Clean was called but John felt they were rude. He wouldn't let them in.

A referral to another Extreme Clean organization was made and they were better.

John still owes \$4500 in arrears to TCH

The social workers at COSS and Regent Park referred John to Neighbourhood Information Post. John hadn't done his income tax in a long time and the worker helped him to sort through documents and forms.



**John's words:** If someone is having a problem with rent, wouldn't it be helpful to go to the door and talk to them? I wish they just gave me a call. I only received letters by mail. They should tell you who to call or what to do, not just send a letter.

E  
N  
D

John has had a trustee for 2 years now. He is still in his unit. He was never evicted.

John is on the wait list for addiction services.

Neighbourhood Information Post helped John sign up for the trusteeship program. They pay rent and arrears to TCH each month, pay the bills, and give John the extra money. John likes using the money he gets to buy stuff for his dog.

# Findings

- Different service pathways
- Barriers to accessing services
- People need access to information before they are in crisis
- Challenges with system navigation
- What makes an 'effective' intervention

# Key Components of Eviction Prevention

Accessible information and education



# Key Components of Eviction Prevention

Timeliness of intervention



# Key Components of Eviction Prevention

Access to financial and legal supports



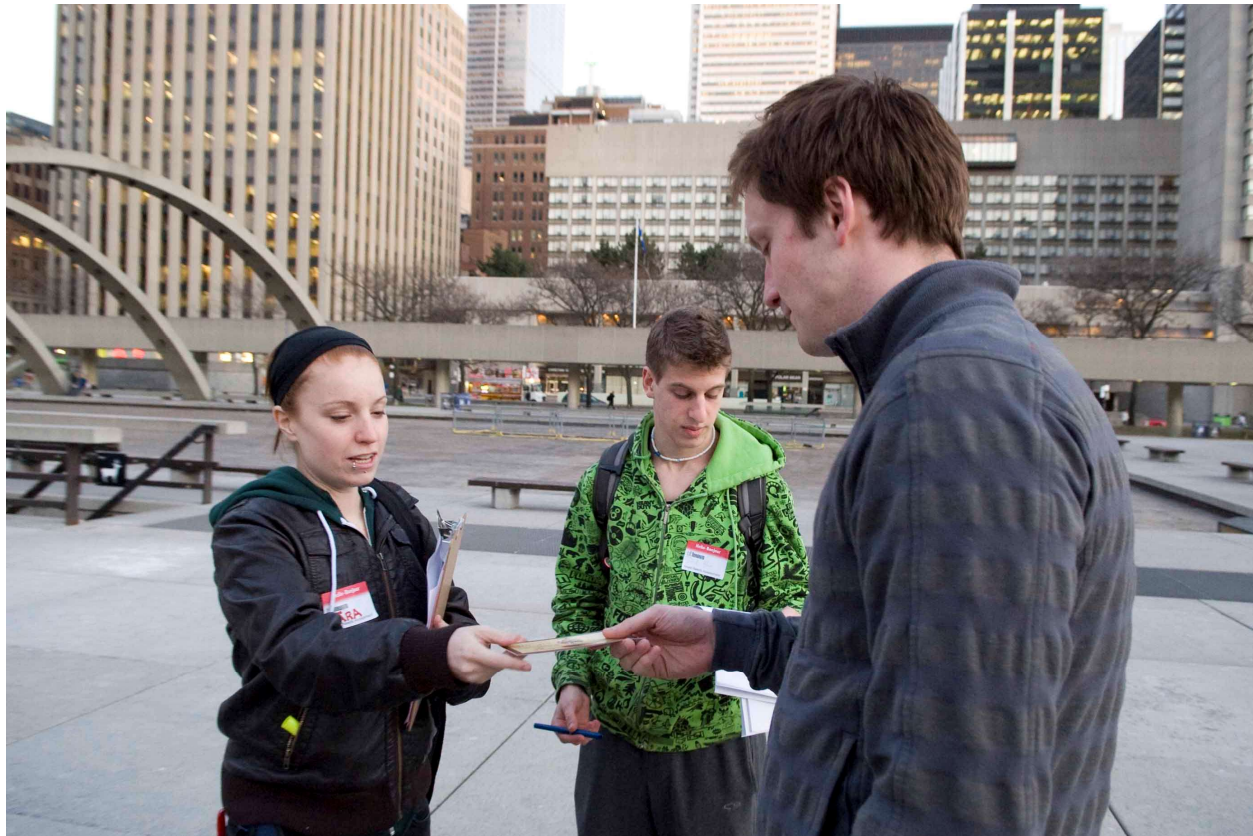
# Key Components of Eviction Prevention

Building effective landlord relationships



# Key Components of Eviction Prevention

Coordinated approach





# Key Components of Eviction Prevention

System level support and solutions



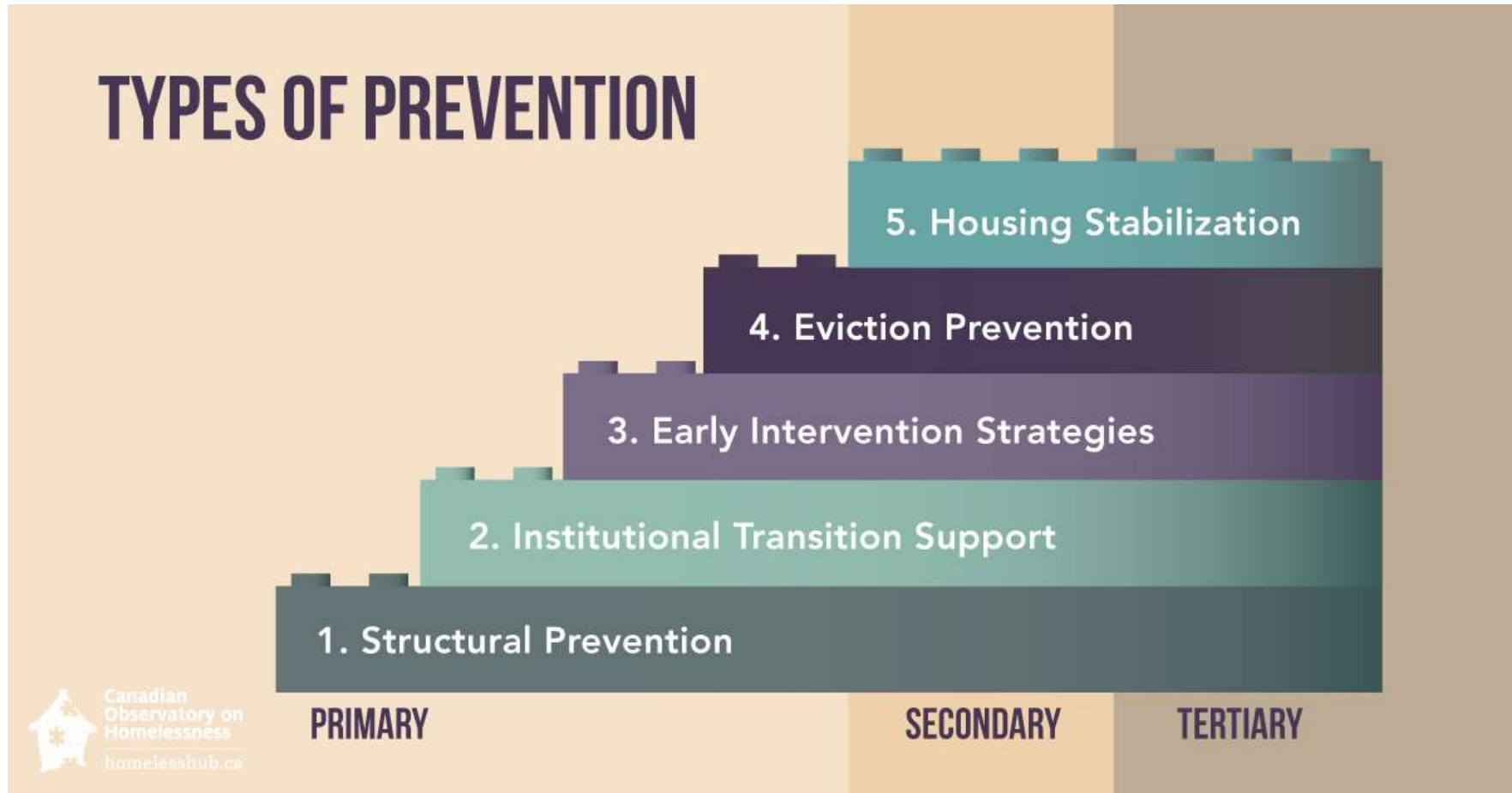
## Next Steps

- Engagement on the Eviction Prevention Framework (Link: <http://goo.gl/2kV3z2>)
- Development and implementation of a comprehensive eviction prevention strategy
- Implementation of Eviction Prevention in the Community Pilot
  - Test and evaluate interventions that are effective to help prevent evictions

# Gaps and Solutions in Eviction Prevention

- Identifying challenges/gaps in our current system
  - Who is most at risk of becoming homeless due to eviction vs. who can face evictions and find their own solutions?
  - How to target interventions more effectively?
- Identifying solutions to barriers
  - Coordinated range of services and programs
  - Program design considerations

# Applying Prevention in our Service System



(Gaetz, 2016)

# Considerations in Eviction Prevention

- Tension in funding priorities
  - Commitment to prevention but in the context of ongoing crisis response
- Outcome measurement
  - How do we track progress and measure outcomes in eviction prevention? How to measure something that didn't happen?

# Questions?

## **Contact:**

Laural Raine

Manager, Strategic Policy and Service Planning, SSHA  
[lraine@toronto.ca](mailto:lraine@toronto.ca)

Ashleigh Dalton

Policy Development Officer, SSHA  
[adalton@toronto.ca](mailto:adalton@toronto.ca)