



## **Business Case: Reviewing select models to meet the needs of individuals with lived homeless experience while optimizing limited resources in the Homeless Prevention & Homeless-Serving Network (HPHSN)**

10 July, 2016

*Please note: this report is currently an internal confidential draft that is undergoing further development and review. No finding in this report is currently finalized and so should not be construed as such.*

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## Executive summary

Based on the analysis completed to date, the Streetohome team has put forward five recommendations as part of a business case. The intention is to make the case for a potential implementation of Moving Up (an initiative designed to assist supportive housing tenants successfully transition to independent housing, as also supported by initial work underway through Supporting Tenants, Enabling Pathways, (STEP)) and Homeward Bound pilot initiatives alongside an evolving Vancouver Rent Bank model as integral components of the Homeless-Serving System (HSS) in Vancouver thereby contributing to a more comprehensive, integrated and robust system.

### 1. Implement

- **Pilot “Homeward Bound” initiative in 2017 (year 1);**
  - **Phased pilot of “Moving Up” initiative in 2018** (year 2, incorporating lessons learned and supporting data analysis from 2016-2017 STEP (Supporting Tenants, Enabling Pathways)<sup>1</sup> Initiative that will seek to provide a database mapping of the supportive housing inventory and promotes shared governance
  - **Renewed VRB model**, with a pilot grant/micro loan fund to target vulnerable and high risk populations
2. **Integrate Moving Up and Homeward Bound initiatives with existing resources and staff**, considering integration with the second generation Vancouver Rent Bank Model among other integration options, utilizing cross-trained staff, shared administration, etc.
  3. **Shift towards system integration with a streamlined referral networks** through formalized agreements with key HSS providers (e.g. street outreach teams; drop-in centres; meal providers; healthcare; education; corrections; emergency shelters; supportive housing providers; job/skill training; and employment services) to limit duplication/disaggregation of services.
  4. **Agree on initial baseline system metrics and assumptions and reasonable outcome targets, revising or completing key research or data analysis as required**

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<sup>1</sup> Current initiative involving collaboration between Vancouver Coastal Health, BC Housing, City of Vancouver and Streetohome to develop an integrated strategy to support transitions from supportive housing to independent housing. City of Vancouver. (2016, March 7). Project Charter: STEP (Supporting Tenants, Enabling Pathways) Pilot - DRAFT. Vancouver, BC, Canada.

5. **Develop performance tracking mechanisms that focus on individual outcomes** (e.g. housing stability after 2 years) and aggregate anonymous data reporting to drive continuous improvement

Anticipated System Impacts:

System Impacts			
Potential Direct Impacts	150 - 170 loans provided 50 - 60 transitioned home	160 - 180 loans provided 20 - 30 transitioned to independent housing 70 - 80 transitioned home	170 - 190 loans provided 40 - 50 transitioned to independent housing 90 - 100 transitioned home
System Capacity Impacts	+ 50 – 60 shelter beds in the system	+ 20 - 30 supportive housing beds in the system + 90 – 110 shelter beds in the system	+ 40 - 50 additional supportive housing beds in the system + 130 – 150 shelter beds in the system
Potential Target Outcomes	20-40% retain housing stability after 2 years	50-60% retain housing stability after 2 years	50-60% retain housing stability after 2 years
System Savings	\$ 106260 – 125580 shelter beds capital costs	\$ 368000 – 552000 supportive housing capital costs \$ 139104 – 158424 shelter beds capital costs	\$ 736000 – 920000 supportive housing capital costs \$ 171948 – 191268 shelter beds capital costs
Net System Savings	<i>(-149140) – (-201220)</i>	<i>126604 - 222124</i>	<i>434000 - 565768</i>

Total Capital Needs for Integrated Model

Year	FY17E (\$)	FY18E (\$)	FY19E (\$)
<b>Total</b>	\$ 255,400 – \$ 326,800	\$ 380,500 – \$ 488,300	\$ 434,000 – \$ 545,500

Anticipated Draft Budget Estimates

Year	2017	2018	2019
<b>Operational Budget</b>	\$ 176,000 – \$ 199,800	\$255,400 – \$290,900	\$276,200 – \$315,000

<b>Capital Budget</b>	\$ 79,400 – \$ 127,000	\$125,100 – \$197,400	\$157,800 – \$230,500
<b>Capital Breakdown by initiative</b>			
Vancouver Rent Bank	\$65,800 – \$110,200	\$65,700 – \$99,600	\$72,300 – \$101,400
Moving Up	\$ 0 <i>*Moving Up not initiated in 2017</i>	\$40,000 – \$75,000	\$60,000 – \$100,000
Homeward Bound	\$13,600 – \$16,800	\$19,500 – \$22,800	\$25,500 – \$29,100

Please see the *Financial Plan* Section for to understand high level methodology, assumptions and further context.

## 1. Streetohome context and mandate

Established in 2008 as a collaboration between the Vancouver Foundation, City of Vancouver, BC Housing, Vancouver Coastal Health and more than 60 representatives from the non-profit sector, Streetohome launched its 10-Year Plan on January 25, 2010. Streetohome studied best practices and outcomes from other cities and committed to 3 key goals<sup>2</sup> that would define a path towards solving homelessness in Vancouver:

- **Goal 1:** Provide permanent stable housing with appropriate support services
- **Goal 2:** Prevent people who are most vulnerable from becoming homeless
- **Goal 3:** Build broad public support and commitment for permanent solutions to homelessness

To date, StreetoHome has been committed to achieving these goals through a number of initiatives, including:

- Supporting the establishment of the Vancouver Rent Bank in 2012, including facilitating the provision of initial capital to over 630 individuals including 250 children.

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<sup>2</sup> [http://streetohome.org/sites/default/files/images/3684%20Streetohome%20Report\\_LoRes3.pdf](http://streetohome.org/sites/default/files/images/3684%20Streetohome%20Report_LoRes3.pdf)

- Leveraging the development of almost 1,300 units of supportive housing since 2008<sup>3</sup> providing homes to some 2,000 individuals (adults, couples, families and unaccompanied youth) with lived homeless experience
- Brokering strategic collaboration and operational best practices in addressing homelessness among partners including BC Housing, City of Vancouver and Vancouver Coastal Health.

Streetohome maintains a three person staff and relies on seven committees (Finance; Project Fundraising; Funding Allocation & Housing; Marketing & Communications; Research, Reporting & Data; Employment Access; and Addiction Recovery to accomplish this work in addition to contributions from a Streetohome Collaborative Partnership involving senior leadership at BC Housing, City of Vancouver and Vancouver Coastal Health.

Streetohome's 10-Year blueprint is refreshed annually through a business plan that seeks to incorporate latest thinking and leading practices in housing homeless and homelessness prevention. The most recent Annual Business Plan (2015-2016) highlighted significant progress and commitment to address Goal 1, but has also highlighted the need for a significant shift in emphasis in strengthening prevention models (Goal 2). With this end, the 2015-16 plan has put forward the following seven strategies:

<b>Street to Home Annual Business Plan Strategies (2015/16)</b>	
<b>1</b>	<b>Partnering with the City of Vancouver to fund the Vancouver Rent Bank</b>
<b>2</b>	<b>Supporting those who moved to Vancouver in the past year to return to their home community</b>
<b>3</b>	<b>Become methodical in identifying “transitional homeless” who can get out of homelessness using existing resources without requiring supportive housing</b>
<b>4</b>	<b>Facilitating employment for individuals living in shelters by rapidly re-employing transitional homeless, and supporting those exiting corrections to meet their work goals</b>
<b>5</b>	<b>Removing barriers for supportive housing tenants who want to move to other housing</b>
<b>6</b>	<b>Removing barriers for supportive housing tenants who want to work</b>
<b>7</b>	<b>Removing barriers for: street and sheltered homeless; supportive housing tenants; and those exiting detox, treatment and/or corrections who choose long-term, live-in, addiction recovery</b>

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<sup>3</sup> Streetohome Foundation. (2015). Facilitation Life Intentions: Prevention, Diversion and Exit Pathways - Annual Business Plan September 2015 - August 2016 DRAFT COPY Version 04SEPT2015. Vancouver: Streetohome.

It is important to note that Streetohome's goal to "take significant action to reduce the root causes of homelessness"<sup>4</sup> should be realized with the implementation of these programs. A working group of the Board is currently considering the future of Streetohome with an evolving mandate being one option among several under consideration. While these discussions are outside the scope of this proposal, this document may help inform future planning.

### **1.1. Purpose of the Business Case**

In alignment with board direction and Streetohome's strategy, this proposal will look to develop an integrated potential future option model to address the key needs identified. The Vancouver Rent Bank, Homeward Bound and Moving Up were identified as key programs for further development and potential incorporation as part of the development of a high-level financial plan for 2017-2020.

This interim proposal will serve as a key input for the development of an RFP for the integrated model. There has been interest from organizations within and outside the Homeless-Serving System to consider such a contract. Various organizations would bring specific strengths, and organizations may favor partnering in providing these services collaboratively. As of this date, StreetoHome has discussed these initiatives with a number of providers across the non-profit sector including housing and financial literacy providers.

When assessing the feasibility and impact of this model, the following principles need to be considered:

- The extent to which these initiatives are able to integrate with existing services and providers
- The extent to which these initiatives do not duplicate existing services and fill current gaps in the Homeless-Serving System
- The extent to which these initiatives meet the unique needs of Vancouver's population
- The extent to which these services incorporate evidence-based practices
- The extent to which this model is able to connect with homeless-serving systems in jurisdictions that individuals with lived homeless experience wish to reside
- The extent to which the future model is enabled by an effective governance framework

#### **1.1.1. Business Case Development Methodology**

Given the initial project description provided, the team followed the key steps as outlined below:

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<sup>4</sup> Chair's Message for the Business Plan, page ii. In *Facilitation Life Intentions: Prevention, Diversion and Exit Pathways - Annual Business Plan September 2015 - August 2016 DRAFT COPY Version 04SEPT2015*. Vancouver: Streetohome. Facilitating Life Intentions: Prevention, Diversion and Exit Pathways.





It is important to note that the initial phase of data collection from the jurisdictions focused on incorporating all information that was available from interviews with staff and publically available resource, with the caveat that a number of jurisdictions highlighted that they had limited, or lacked up to date data. We worked with the jurisdictions to validate our synthesis and develop as comprehensive view as was possible.

A separate appendix handbook document provides detailed information on the supporting documentation collected from jurisdictions, Vancouver Rent Bank and other affiliated organizations

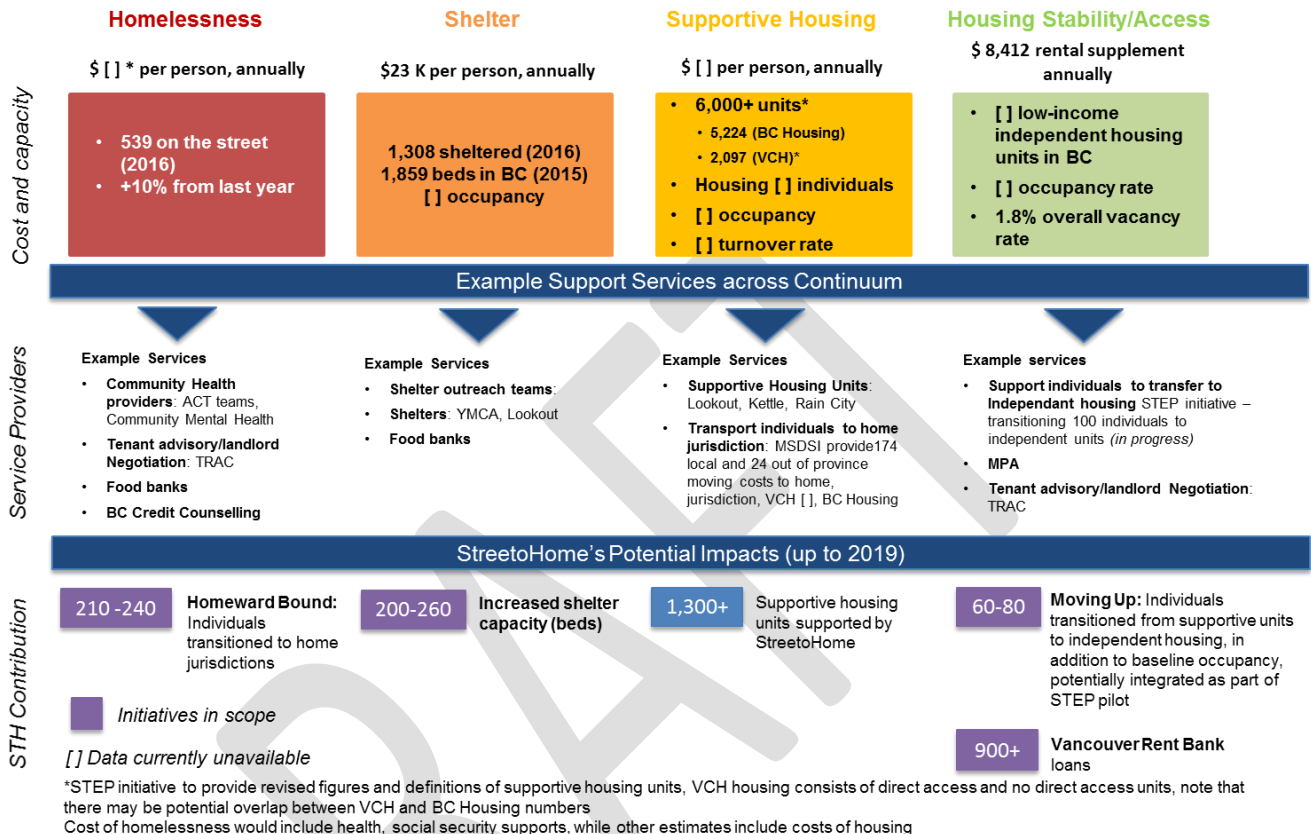
## 2. System context and background

The Homeless Count has plateaued over past six years, with an increase anticipated for this year (1,847 in 2016, and 1,746 in 2015), Vancouver ranks among the cities with the lowest per capita homelessness. Regardless, it is anticipated that proposed enhancements in the Vancouver Rent Bank and two additional initiatives could further support the Homeless-Serving System.

The draft schematic below, illustrates some of the key metrics regarding capacity and cost as available to date across the spectrum of needs in the homeless serving system. The development of the business case highlighted the need for clear, updated system metrics to help guide decision making, for providers, and it is recommended that the STH Research and Data Committee, in collaboration with system providers, undertake a more thorough system level data collection process, that would enable year on year updates and review. It is important to note that this diagram and these metrics do not represent performance

metrics for different providers, but rather a view to help gain an understanding of system level capacity and resource constraints.

## Current State HSS Key Metrics



System pressures as identified by STH and system stakeholders include the following:

- Migration to Vancouver:** In 2015, 20% of homeless counted or more than 220 of the 1,746 homeless individuals reported that they had migrated to Vancouver from other areas (112 from the rest of Canada, 91 from other parts of BC, including the Lower Mainland). In 2016, 79 individuals migrated to Vancouver, approximately 5% of the count, with 22 coming from the rest of BC outside of the greater Vancouver region, 17 from Alberta, and 9 from outside of Canada.
- Supply of supportive housing:** An estimated 6,000 supportive housing units<sup>5</sup> are available in the Vancouver area. Based on stakeholder engagement to date, a number of these units are identified as being occupied by individuals who do not require the expensive tenant support services available and may be willing to move to alternative

<sup>5</sup> Project Charter: STEP (Supporting Tenants, Enabling Pathways) Pilot, DRAFT: March 7, 2016.

housing were it not for income related barriers, or difficulty in accessing resources to find appropriate housing.

- **Limited access to affordable market housing**
- **Stagnant welfare accommodation rates**, and underemployed individuals with lived homeless experience and few pathways into employment. Currently 35% (398) of the homeless are on income assistance and 27% (301) are on a disability benefit.<sup>6</sup>
- **Continued addiction conditions** occur for 53% (603) of the homeless population<sup>7</sup>, and 42% (479) **mental health issues**, limiting ability to access and maintain shelter and housing, including post-discharge from hospital, detox and other facilities
- **Difficulty in access suitable services at the right time and right place due to a lack of aggregated support services**
- **Aging homeless population and those living in supportive housing/shelters.**
- **Poor transitional support for children under ministry care, to adulthood, increasing the prevalence of drug use and mental health issues within the youth population.**

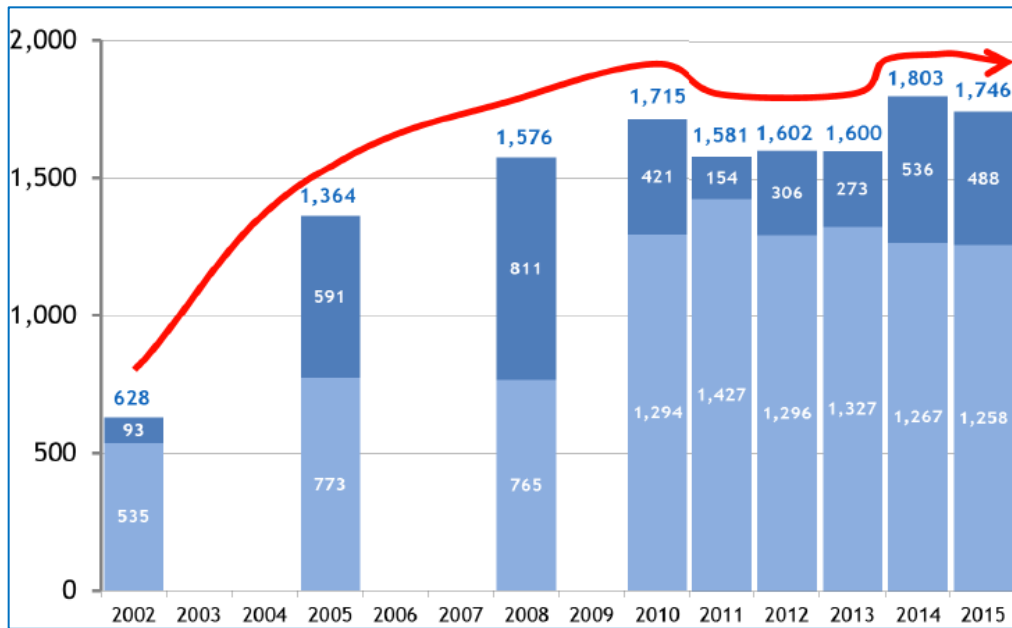
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<sup>6</sup> <http://vancouver.ca/files/cov/vancouver-homeless-count-2015.pdf>

<sup>7</sup> <http://vancouver.ca/files/cov/vancouver-homeless-count-2015.pdf>

Figure: Historical Perspective on Homeless Count in City of Vancouver

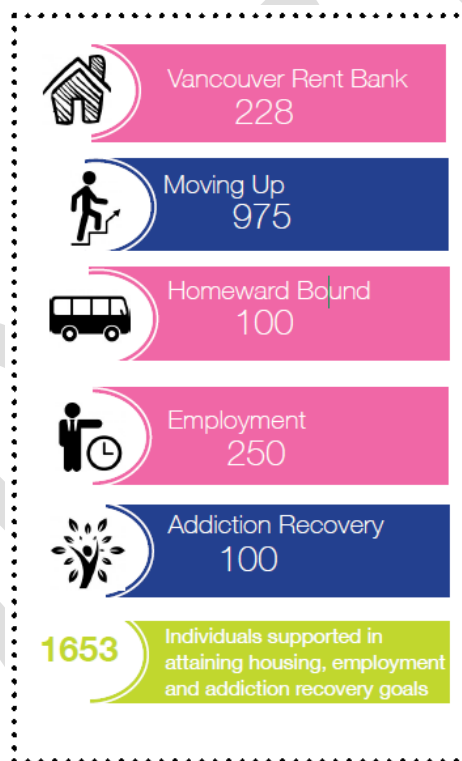
Street ■ Sheltered ■



The characteristics of Vancouver's Homeless population reinforce the need for a shift in direction for Streethome. Housing, Employment and Health need to be addressed in an integrated way to provide effective care for individuals with lived homeless experience. *Please note, this graphic will be updated with 2016 figures, once available.*

## 2.1. Identified System Targets

In alignment with its strategy and in collaboration with regional partners including BC Housing, City of Vancouver and Vancouver Coastal Health, Streetohome has identified preliminary system-wide targets in introducing the inaugural Streetohome Placemat in connection to the 2016-2017 Annual Business Plan. The intention was to identify notional targets that are to be refined based on supporting evidence. The targets for the Vancouver Rent Bank, Moving Up and Homeward Bound may be revised based on recommendations put forward as part of this report, such as the Moving Up target, which includes baseline turnover, but potentially should be refined to illustrate baseline turnover and target increases in turnover.



These targets, as well as the development of “right-sized” models for Homeward Bound and Moving Up would be further revised with the following analyses:

- **Homeward Bound:** Estimates of the number of individuals living in supportive housing or residing in shelters or on the street who report that they have family and community supports where they would be able to maintain housing, income sources and access to key services.
- **Potential analysis/action:** The inclusion of this question as part of the annual homeless count; as a pre-screening question to administering the Vulnerability

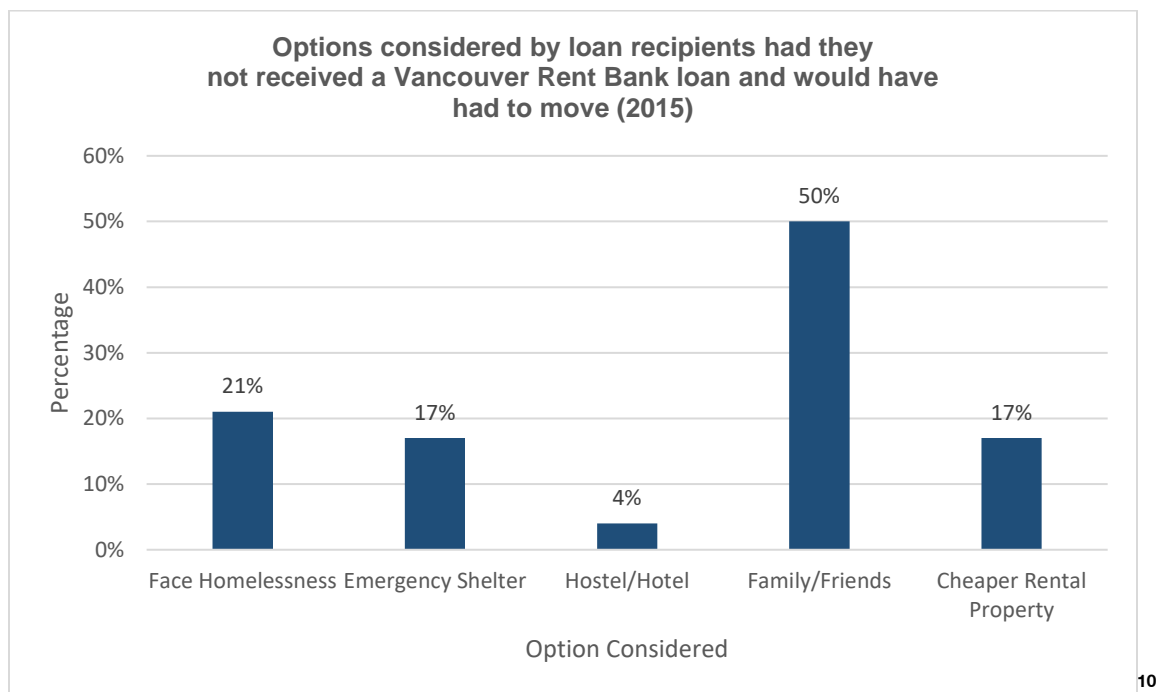
Assessment Tool in shelters; and asked by police liaison officer and outreach of those residing in the street, should be considered. The potential inclusion as part of a supportive housing tenant intentions research study underway by Dr. Jiaying Zhao (Assistant Professor, UBC) would also highlight potential eligible supportive housing participants.

- **Moving Up:** Estimates of the number of individuals living in supportive housing that prefer to move to less supported housing option and barriers to acting on their intention. Availability of low-income units for individuals to transition to, from supportive housing.
- **Potential analysis/action:** The potential inclusion as part of a supportive housing tenant intentions research study underway by Dr. Jiaying Zhao would also highlight potential eligible supportive housing participants. Additional relevant data would include: metrics on the current level of turnover in supportive housing units (baseline including positive and negative exits) to distinguish these from those that could be incentivized by removing barriers; VAT profiles of individuals currently occupying supportive housing providing data triangulation; availability of independent housing opportunities by locale and specified price ranges, access to subsidized housing and portable rent subsidies; and employment opportunities targeting the 85%<sup>8</sup> of individuals who want to work. The availability of low-income units would require a system wide consolidated database for these units that would provide a more cohesive view than the current tools used e.g. Craigslist. The BC Nonprofit Housing Association has considered building such a database, but no such database/analysis has been undertaken<sup>9</sup>.
- **Vancouver Rent Bank:** The Rent Bank seeks to prevent homelessness and improve housing stability for low-income renters in the City of Vancouver by providing a one-time emergency interest-free loan to families and individuals who are at risk of homelessness due to temporary financial crisis. Currently, there is limited analysis on whether the profile of the current recipients of the loan fit this criteria, and there may be opportunities to improve access to recently homeless individuals e.g. individuals recently transitioned to shelters.
- **Potential analysis/action:** Analyze those recently homeless and compare this subpopulation with loans administered to those who were at risk of losing their home and retain their housing. Add additional question in pre-assessment tool on whether individual has faced homelessness in the past.

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<sup>8</sup> Preliminary data from 111 Princess Street Complex – Dr. Skye Barbic

<sup>9</sup> Placeholder – Personal communication – Deborah Kraus? – To confirm and replace



## 2.2. Alignment with Identified System initiatives

As part of considering the potential implementation of the Homeward Bound and Moving Up initiative, the StreetoHome team attempted to identify current activities undertaken by different organizations in the Homeless-Serving System that most closely align or integrate with the intended services of the Homeward Bound and Moving on Initiative.

This list is based on updates received to date, and may be further augmented based on feedback by stakeholders across the system.

### Homeward Bound

Organization	Existing Activities	Current State Volumes	Current Gaps	Potential Type of Alignment/Referral
<b>Ministry of Social Development</b>	Support individuals with moving costs to transport from one place to another, both	<ul style="list-style-type: none"> <li>96 out of 174 local requests supported</li> </ul>	<ul style="list-style-type: none"> <li>Support moving costs only</li> </ul>	<ul style="list-style-type: none"> <li>Streamlined cross referral</li> </ul>

<sup>10</sup> UBC report of Vancouver Rent Bank 2015

<b>and Social Innovation</b>	locally and out of province, if family unit is required to move to improve living circumstances	<ul style="list-style-type: none"> <li>13 out of 24 out of province individuals supported<sup>11</sup></li> </ul>		
<b>BC Housing</b>	Support individuals with transport (largely bus fares) to their home community	<i>To be provided as available</i>	<ul style="list-style-type: none"> <li>Limited funding</li> <li>Limited operational capacity to execute</li> <li>Need for strengthens, standardized criteria</li> </ul>	<ul style="list-style-type: none"> <li>Potential integration/c onsolidation of initiative (to be further considered)</li> </ul>
<b>Vancouver Coastal Health (VCH)</b>	<p>Support individuals in the hospital with transport to their home jurisdictions (repatriation)</p> <p>Does not support individuals currently in the community</p>	<i>To be provided as available</i>	<i>To be provided as available</i>	<i>To be provided as available</i>

## Moving Up

Organization/Initiative	Existing Activities	Current State Volumes	Current Gaps	Potential Type of Alignment/Referral
<b>STEP (Supporting Tenants Enabling Pathways)</b>	Partnership between Vancouver Coastal Health, BC Housing, City of Vancouver and StreetoHome to implement a pilot that ensures supportive housing is occupied by the appropriate population, and that those who are able	<ul style="list-style-type: none"> <li>100 individuals (pilot target)</li> </ul>	<ul style="list-style-type: none"> <li>Capital/operational funding allocation</li> <li>Availability of affordable housing</li> </ul>	<ul style="list-style-type: none"> <li>Collaborate on leading practices and resource allocation plan</li> <li>Leverage STEP's progress in consolidating baseline data on supportive housing occupancy and</li> </ul>

<sup>11</sup>Description of current state moving activities provided by the Ministry of Social Development and Social Innovation, Director, Service Delivery, Dave Jagpal, May 6, 2016.



	<p>to live independently are supported to transition into other appropriate types of housing<sup>12</sup></p> <p>A pilot implementation to commence between October 2016-October 2017 seeks to identify 100 individuals currently living in supportive housing units, that could be supported to transition into other types of housing based on the principles of a recovery oriented approach<sup>13</sup></p>			capacity to further "right size" pilot
<b>VCH – Supportive housing capacity and support</b>	<p>Financial support for the development of supportive housing, and licensed care</p>	•	<ul style="list-style-type: none"> <li>• Capacity constraints: 300+ applicants on the waitlist for licensed, supported care (2016)<sup>14</sup></li> </ul>	•
<b>BC Housing – Supportive housing capacity and support</b>	<p>Development of supportive housing</p>	•	<ul style="list-style-type: none"> <li>• Capacity Constraints: 2,367 applicants on the supportive housing registry waitlist (2016)<sup>15</sup></li> </ul>	•

<sup>12</sup> Project Charter: STEP (Supporting Tenants, Enabling Pathways) Pilot, DRAFT: March 7, 2016.

<sup>13</sup> STEP Charter draft, as of March 7, 2016. Provided by Celine Mauboules, April 21, 2016.

<sup>14</sup> As provided by VCH, Anna Richley, 6 June 2016.

<sup>15</sup> As provided by BC Housing, Tammy Bennett, 6 June 2016.

### 3. Proposed Initiative Profiles and Jurisdictional Analysis:

#### 3.1. The Vancouver Rent Bank (VRB)

##### 3.1.1. Description and Current Services

##### Jurisdictional Context

- **City Homeless Population:** 1,746<sup>16</sup> (2015)
- **Per Capita Homeless:** 0.11<sup>17</sup> (Metro Vancouver 2014), 0.27<sup>18</sup> (Vancouver 2015)
- **Vacancy Rate:** 1.8% (BC, 2015)

##### Initiative Profile

- **Established:** 2012
- **Capital Budget and Operational Budget:** \$285,000, Capital budget (over three years) \$87,029, Operational Budget (2015)<sup>19</sup>
- **FTEs:** 1.1 FTE<sup>20</sup>, previously assigned 1.75 FTE in first 3 years of operation.
- **Average loan amount:** \$ 925 (2014-15)
- **Number of loans provided:** 145 (2014-15), out of 563 applications
- **Repayment rate:** 65%

The Vancouver Rent Bank is a provider of short term, interest-free loans for people residing in the City of Vancouver who are at risk of eviction or homelessness due to a temporary shortage of funds.

Key activities include:

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<sup>16</sup> Homeless Count, 2015, City of Vancouver

<sup>17</sup> [http://www.metrovancouver.org/services/regional-](http://www.metrovancouver.org/services/regional-planning/homelessness/HomelessnessPublications/2014MVHomelessCountJuly31-14Results.pdf)

[planning/homelessness/HomelessnessPublications/2014MVHomelessCountJuly31-14Results.pdf](http://www.metrovancouver.org/services/regional-planning/homelessness/HomelessnessPublications/2014MVHomelessCountJuly31-14Results.pdf)

<sup>18</sup> <http://vancouver.ca/files/cov/vancouver-homeless-count-2015.pdf>

<sup>19</sup> VRB Budget, as provided April 2016.

<sup>20</sup> This refers to the provision of a 32 hour intake coordinator, 8 hour intake assistant, and the supervisor/director role. Currently additional volunteer time is also being provided by a financial advisor, on a periodic basis.

- Loan pre-assessment and assessment (pre-assessment conducted through online tool, onsite client intake also provided)
- Outreach services to supportive housing services (limited due to capacity)
- Provision of interest-free loans in the form of a one-time dispersal to support people in crisis that are financially able to pay back the loan within a 2 year period
- Referral to appropriate services, such as rental subsidies, employment, and crisis counseling, with strong working relationships with the Ministry of Social Development and Social Innovation and housing providers
- Landlord and tenant liaison

Currently, services are provided through a program coordinator, who is in charge of pre-assessment, assessment, intake, and development of loan proposal. There are currently a number of volunteers who assist in managing capacity, including a volunteer with specialized financial expertise (e.g. 12 hours a month) and an intake coordinator who assists in managing intake (8 hours a week), and is paid for these services

The Vancouver Rent Bank is currently operated by NICSS. At the time of VRB implementation, NICSS was operating iRent, a similar loan initiative. Once VRB was implemented, iRent operations were folded into this initiative to limit duplication.

### 3.1.2. Alignment with Current Mission and Strategy

The mission of the Vancouver Rent Bank is to provide emergency financial support to those at risk of homelessness through repayable loans and financial guidance. The Vancouver Rent Bank seeks to address this mission through providing financial support to those experiencing an emergency, noting that the borrower is able to pay back the loan in full, through a two year repayment plan. If the client is unable to meet the requirements of being a recipient of loans, the rent bank will provide financial guidance for the individual, and refer to other supports as needed.

Key Strategic Need Identified	Street to Home Annual Business Plan Strategies (2015/16)	2015-2016 Notional Streettohome Placemat Target
<p><b>The Rent bank has made significant progress in providing access to support short-term, temporary rental support. It has been identified, however, that there would be significant value in:</b></p> <ul style="list-style-type: none"> <li>• <b>Tracking the impact of loans on housing stability</b></li> </ul>	<p>✓ Partnering with the City of Vancouver to fund the Vancouver Rent Bank</p>	<p>228 short-term loans provided to strengthen prevention of homelessness</p>

<ul style="list-style-type: none"> <li>• <b>Reviewing client eligibility to potentially further identify key individuals at risk for homelessness</b></li> <li>• <b>Providing a more integrated pathway for clients, given the complex barriers that face those who are at risk of homeless, or are homeless already</b></li> </ul>		
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StreetoHome is shifting its focus to the root causes of homelessness as illustrated in the STH Stool (housing, health, education and employment) to optimize the use of existing assets. Given the complex needs of the population, there is a need to address a number of supporting components (legs) in order to address the long-term welfare of citizens, and the organization is interested in continuing to work with its partners in order to providing effective, integrated strategies that address an individual's housing, health, employment and educational needs.



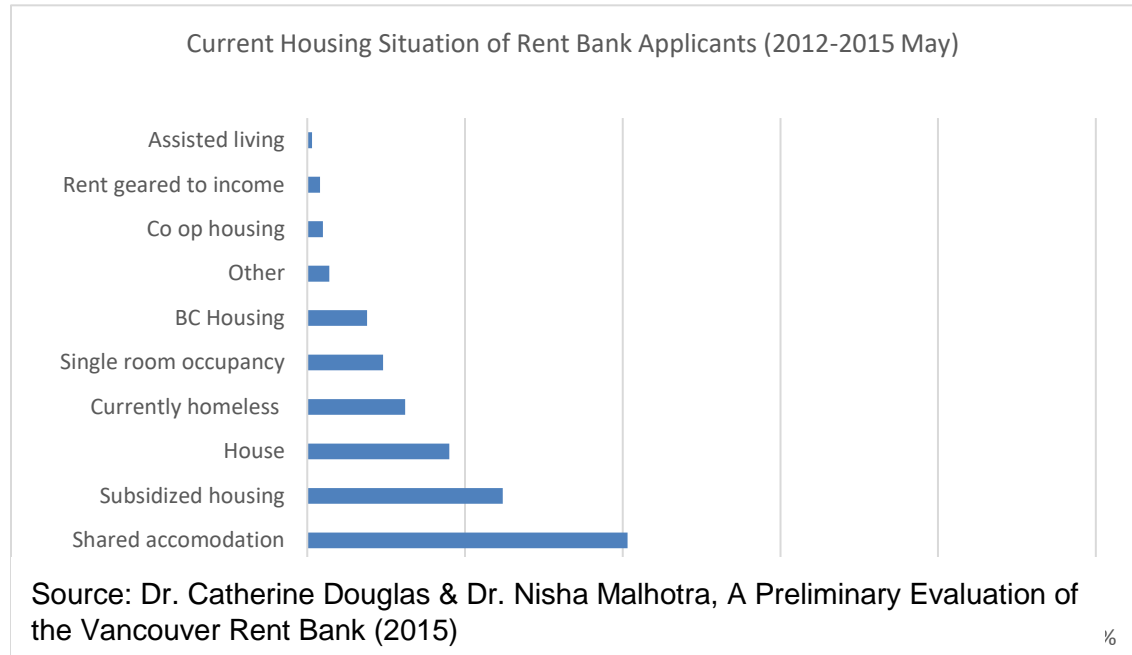
\* includes addiction treatment & recovery; medical care; mental health care; vision care, and dental care

\*\* includes life skills (personal, interpersonal, literacy and numeracy); systems navigation skills; 'asking for help' skills; and High School Equivalency Certificate

\*\*\* includes personal, gender and cultural safety

### 3.1.3. Supporting Analysis

#### Housing Situation of Vancouver Rent Bank Applicants

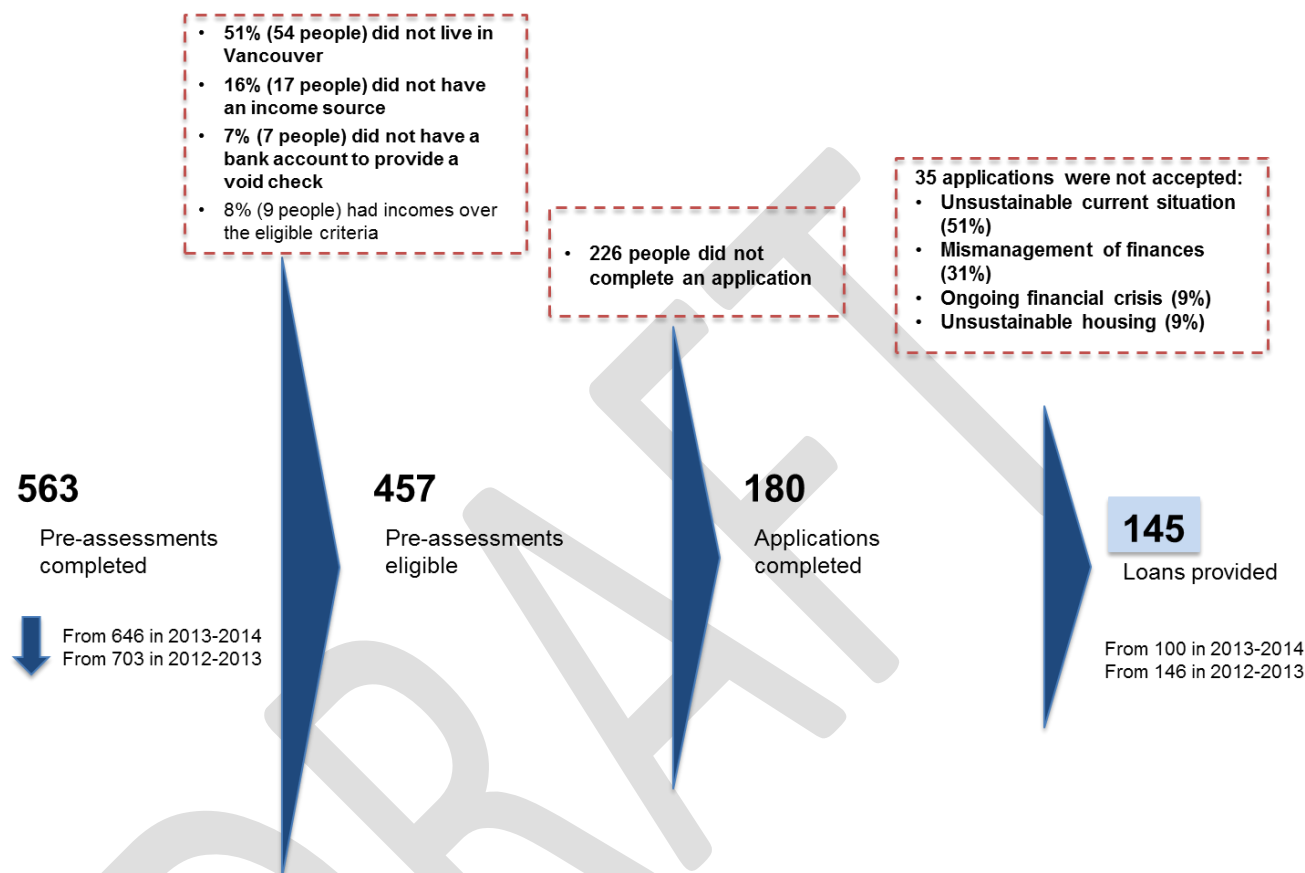


Currently, the VRB is focused on a prevention model, e.g. provision of loans to members who are largely able to repay the loan, and who are undergoing a temporary crises. Given this focus, it is unclear whether the rent bank services individuals with lived homeless experience. Around 6.2% of all applicants (those who applied through the pre-assessment) reported that they were currently homeless. In most cases, individuals with homeless experience, did not have a current housing option available to them due to a temporary crisis and lack of access to funds. For these reasons, the Vancouver Rent Bank does not directly pertain to individuals who were currently homeless e.g. living in the street or residing in shelters. Rent Bank staff have highlighted that, based on anecdotal evidence, a number of loan recipients have lived homeless experience. Incorporating this data, through adding a question in the pre-assessment phase, would be beneficial in providing further clarity.

#### 2014-15 Application Metrics

A review of the 2014-15 pre-assessment metrics indicate that there are a high number of individuals who would benefit from timely, efficient referrals to alternative services/organizations. At the pre-assessment level, 54 people were not eligible for Vancouver Rent Bank services because they didn't live in the City, but could have benefited from referrals to alternative subsidy/house support services. At both the pre-assessment and the application level there are a number of individuals who may not have sustainable income sources, or effective management of funds, or are currently living in a housing situation that is not sustainable given

their income sources, family situation, and so did not qualify for the loan. These individuals, however, would also benefit from effective income support/supplementary services, financial literacy and planning processes, in order to reduce the risk of their losing access to stable housing.



Source: VRB Access Data, 2014-15, provided April 14, 2016 by VRB

### 3.1.4. Jurisdictional models reviewed

#### 3.1.4.1. Rent Bank in Toronto

### Jurisdictional Context

- **City Homeless Population:** 5,219<sup>21</sup> (2013)

<sup>21</sup> <http://homelesshub.ca/community-profiles/ontario/toronto>

- **Per Capita Homeless Population:** 0.19<sup>22</sup> (2013)
- **Vacancy Rate:** 1.6% (2013)<sup>23</sup>

## Initiative Profile

- **Established:** 1998
- **Total Operational and Capital Budget:** \$ 1 million + (2014),
- **FTEs:** 1 Coordinator, 2 repayment workers, and 10 FTEs to process intake only
- **Average loan amount:** \$ 1,825 (2012), \$1,900 (2016) \$1,937 (2015), with 1,857 pre-assessments conducted.
- **Number of loans provided:** 852 for rental arrears, 135 for first and last month's rent, 987 approved in total (2015)
- **Repayment rate:** 50%

### Key Activities

- Provides limited, interest free loans and to seniors, individuals, and families facing imminent eviction for rental arrears, according to a flexible loan term
- The maximum loan is two months' rent, or up to \$3,500. The initiative also provides rental deposit loans to those who require first and/or last month rent to move to more affordable or stable housing.
- Rent Bank services are available through Housing Help Centres

### Additional Support Services

- Provides an interest-free loan for first and/or last month's rent deposit to qualifying households requiring a move to more affordable or stable housing. Homeowners facing foreclosure who meet eligibility criteria and need assistance to move to more affordable rental accommodation can access this program. People must not be receiving more than 50% of their household income through Ontario Works (OW) or Ontario Disability Support Payments (ODSP). People receiving OW or ODSP may be eligible for the Housing Stabilization Fund.
- Landlord and tenant mediation, which has proved to be key in supporting individuals facing eviction
- Money management and skills development
- Housing search assistance

<sup>22</sup> <http://www.wellesleyinstitute.com/housing/torontos-homeless-population-continues-to-grow-latest-city-count/>

<sup>23</sup> <http://www1.toronto.ca/wps/portal/contentonly?vnextoid=f59ed4b4920c0410VgnVCM10000071d60f89RCRD&vnextchannel=c0aeab2cedfb0410VgnVCM10000071d60f89RCRD>

- Follow up support and community links
- 

### Operational Leading Practices

- Distributed intake model, enabling intake in a variety of Housing Help Centres in the community, improving access to services in a number of areas
- Emphasis in providing strong landlord negotiation services, to support clients during this period

KPIs tracked	Impacts
<ul style="list-style-type: none"> <li>• Housing status of individual 2 years following initiative</li> </ul>	<ul style="list-style-type: none"> <li>• 56% individuals would have been otherwise evicted, were able to maintain housing, and 30%+ of these individuals maintained housing after 2 years (2012)</li> </ul>
<ul style="list-style-type: none"> <li>• Number of loans provided</li> </ul>	<ul style="list-style-type: none"> <li>• 980 + (2015)</li> </ul>
<ul style="list-style-type: none"> <li>• Repayment rate</li> </ul>	<ul style="list-style-type: none"> <li>• 50%+ (2015)</li> </ul>
<ul style="list-style-type: none"> <li>• Family status of clients</li> </ul>	2015 statistics <ul style="list-style-type: none"> <li>• Lone Parent Families (30%)</li> <li>• Singles (44%)</li> <li>• Two-parent families (15%)</li> <li>• Others (10%)</li> </ul>
Key System Enablers	
<ul style="list-style-type: none"> <li>• Regional intake centres to improve access to loans</li> <li>• Strong referral and integration processes with a spectrum of housing support services, including housing specialists, tenant negotiation, shelters, etc.</li> </ul>	
Key Strengths	
<ul style="list-style-type: none"> <li>• Strong distribution and referral network through integrated regional centres enables increased access to services</li> </ul>	
<ul style="list-style-type: none"> <li>• Formalized policy of referral and support for clients who are currently in unsustainable housing situations</li> </ul>	
<ul style="list-style-type: none"> <li>• Integrated IT system allows for web based, user friendly experience that allows for repayments and data collection</li> </ul>	
<ul style="list-style-type: none"> <li>• Integrated support services, including money management, housing search assistance and tenant mediation</li> </ul>	
<ul style="list-style-type: none"> <li>• Referral process in place for clients, including to healthcare providers, housing specialists, etc. The agency has a strong distribution network and are well-connected to make referrals across the city</li> </ul>	



Key Implementation Challenges	Strategies developed to address Challenges
<ul style="list-style-type: none"> <li>Limited use of evidence based strategies</li> </ul>	<ul style="list-style-type: none"> <li>Investment in database to assist data driven decisions e.g. where outreach services should be provided based on need</li> </ul>
<ul style="list-style-type: none"> <li>Difficulty in establishing agreements with landlord/tenant and lessee given income challenges/past potential lack of payment</li> </ul>	<ul style="list-style-type: none"> <li>Established stronger integration with landlords through developing services to communicate and negotiate with landlord, in addition to providing funds directly to landlord to ensure timely payment</li> </ul>
<ul style="list-style-type: none"> <li>Relatively expanded operating costs<sup>24</sup>, keeping in mind that the distributed intake workers undertake alternate roles (utility grants, eviction services)</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>
<ul style="list-style-type: none"> <li>Lower repayment rates (50%)<sup>25</sup> over prolonged periods which drive increased capital needs</li> </ul>	<ul style="list-style-type: none"> <li>Assigned targeted repayment staff (2 FTE) to increase rate of repayments to loans</li> <li>The City has identified a 50% repayment rate as an appropriate benchmark given the needs of the population</li> </ul>
<ul style="list-style-type: none"> <li>Low loan application completion rate, due to clients difficulty in answering personal financial questions, as well as long loan application screening/verification period</li> </ul>	
<ul style="list-style-type: none"> <li>Loans have been declining over 3 years 1063 rental arrears in 2012, 900 in 2013, and 741 in 2014, suggesting limited utilization or awareness of initiative.</li> </ul>	<ul style="list-style-type: none"> <li>In 2015 a communication and outreach strategy was adopted and delivered an increase in the number of loans provided to around 850 loans. A strategy has been developed to maintain a target of 800 loans per year. This includes looking at eligibility criteria, special cases, communication and outreach strategies</li> </ul>

<sup>24</sup> This is offset by the various roles that the rent bank operator undertakes at the various locations as additional services may be required of the operator that are not captured

<sup>25</sup> While an acceptable percentage is subjective, 50-65% repayment rate has been viewed as acceptable depending on the desired outcomes outlined for the program

## Detailed Operational Protocols

The items below illustrate the main differences in the Toronto Rent Bank, in contrast to the Vancouver Rent Bank. It is important to note that a high number of differences are driven by Toronto Rent Banks significantly expanded operational budget, altering services and supporting mandate, and so not all differences/variations in operations would be appropriate for implementation.

Protocol:	Equivalent Toronto model	Comparison to Vancouver Rent Bank
<b>Client entry</b>	<ul style="list-style-type: none"> <li>• Word of Mouth</li> <li>• Satellite distribution sites</li> <li>• Website</li> <li>• Shelters</li> </ul>	<ul style="list-style-type: none"> <li>• Toronto model has stronger distribution network</li> </ul>
<b>Client intake</b>	<ul style="list-style-type: none"> <li>• Client intake services are provided through 8 regional centres</li> <li>• 7,844 inquiries in 2015</li> <li>• Operational hours from 9am-6:30pm</li> </ul>	<ul style="list-style-type: none"> <li>• Expanded intake distribution in Toronto enables increased access to services, compared to VRB</li> <li>• Toronto model has expanded operational hours to VRB, driven by increased available funding</li> </ul>
<b>Pre-screening and Screening</b>	<p>Review application to ensure client meets criteria, which includes whether the client is:</p> <ul style="list-style-type: none"> <li>• Living in Toronto with legal status in Canada</li> <li>• In immediate danger of losing your home due to unpaid rent</li> <li>• Have a regular source of income, including Guaranteed Income Supplement (GIS)</li> <li>• Meet the income requirements</li> <li>• Paying market rent (not subsidized)</li> <li>• Rental unit is covered by provincial tenant legislation</li> <li>• The rent is affordable for the household in the long term</li> </ul>	<ul style="list-style-type: none"> <li>• Toronto has stricter eligibility criteria e.g. cannot be currently living in subsidized housing</li> </ul>
<b>Reviewing application</b>	<ul style="list-style-type: none"> <li>• Neighborhood Information Post reviews all applications from Rent</li> </ul>	<ul style="list-style-type: none"> <li>• Application is reviewed by staff supervisors to</li> </ul>

	Bank Access Centres to ensure eligibility criteria and program guidelines have been met and provides final approval for all rental arrears and rent deposit loans	ensure appropriate funds are allocated to appropriate clients
<b>Loan distribution/dispersal</b>	<ul style="list-style-type: none"> <li>• Loan is paid directly to the landlord<sup>26</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Toronto model provides further financial support</li> <li>• Toronto provides loans directly to landlord</li> </ul>
<b>Loan conditions</b>	<ul style="list-style-type: none"> <li>• Covers up to 2 months' rent, with a maximum of \$3,500 provided</li> <li>• Loan may also cover costs necessary to restore tenancy e.g. sheriff fees, landlord and board costs</li> <li>• Open repayment period</li> <li>• Where a rent bank applicant has received a loan and repaid that Loan, the Agency may allow the rent bank applicant to reapply for and receive funding more than one time every two years</li> </ul>	<ul style="list-style-type: none"> <li>• Toronto provides expanded loan service, for up to 2 months</li> <li>• Toronto provides flexible repayment period compared to VRB 2 year limit</li> <li>• A recipient is eligible to apply for a loan again, after a 2 year period</li> </ul>
<b>Loan repayment process</b>	<ul style="list-style-type: none"> <li>• Client pays low monthly repayment, interest free, no assigned time limit is assigned on period for repayment</li> <li>• Payments are via pre-authorized debits</li> <li>• Repayment is collected once a service agreement has been negotiated and signed with the rent bank recipient, including adjusting repayment plans based on changing financial situation</li> <li>• Communicating with clients if repayments cannot be made and renegotiating with clients regarding their monthly</li> </ul>	<ul style="list-style-type: none"> <li>• Open repayment period, compared to VRB 2 year term</li> </ul>

<sup>26</sup> <http://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-62492.pdf>

	repayment amount or applying for payment deferral	
<b>Follow up process</b>	<ul style="list-style-type: none"> <li>Follow up on client housing status 2 years post provision of loan</li> </ul>	<ul style="list-style-type: none"> <li>Toronto has personnel to follow up with client repayment and housing stability status.</li> </ul>
<b>Marketing process</b>	<ul style="list-style-type: none"> <li>Website</li> <li>Campaigns</li> <li>Outreach to shelters, partner agencies etc.</li> </ul>	<ul style="list-style-type: none"> <li>Toronto has increased outreach activities, particularly to shelters, driven largely by larger team</li> </ul>
<b>Integration/referral processes with other support services, e.g. Rent Bank income assistance</b>	<ul style="list-style-type: none"> <li>Where it is determined that the housing is not sustainable for the applicant, Rent Bank staff shall provide support to the applicant to achieve sustainable housing, including connecting them to a Housing Help worker.<sup>27</sup></li> <li>Ontario Works, Ontario Disability and other agencies are commonly referred to by the rent bank</li> </ul>	<ul style="list-style-type: none"> <li>Toronto provides strengthened referral processes for individuals who have unsustainable housing services to housing specialists <i>Such services are driven by higher operational funding available</i></li> </ul>
<b>Performance Tracking</b>	<ul style="list-style-type: none"> <li>Track housing status of clients 2 years post</li> </ul>	<ul style="list-style-type: none"> <li>Toronto tracks housing stability after 2 years, while VRB does not</li> </ul>
<b>Governance</b>	<ul style="list-style-type: none"> <li>The Rent Bank Steering Committee, which includes representatives from all Rent Bank Access Centres and City staff, will monitor program implementation, develop operational guidelines and make policy changes as needed, subject to the approval of the General Manager, Shelter, Support and Housing Administration.<sup>28</sup></li> </ul>	<ul style="list-style-type: none"> <li>Toronto provides expanded representation to include shelter and regional intake services to provide strong operational perspective</li> </ul>

<sup>27</sup> <http://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-62492.pdf>

<sup>28</sup> <http://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-62492.pdf>

- *The Rent Bank is currently reviewing the membership of its Advisory*

### 3.2. Homeward Bound

#### 3.2.1. Description of services

Homeward Bound provides access to transportation to a self-identified “home” community where a currently homeless individual has access to significant community supports including family/social networks, accessible social supports, health care services, etc. Other important considerations may include stable housing and stable income available within the community selected.

Key services include:

- Client assessment (facilitated through onsite intake services)
- Client screening (facilitated through calling client contacts/family supports), including medical screening as required
- Ensure needed health support is in place and that health services in Vancouver are coordinating transitions to home jurisdiction, where appropriate
- Ensure viable housing is in place
- Ensure social assistance transitions are in place
- Outreach (with shelters and transport services)
- Procurement of transport to eligible client
- Client pre-meet prior to transport session (optional)
- Follow up with client post travel

#### 3.2.2. Alignment with Streethome and System Mission & Strategy

Key Strategic Need Identified	Street to Home Annual Business Plan Strategies (2015/16)	Identified System Target
<b>While a number of integrated supports are available to homeless individuals, there are no opportunities to provide any support for patients to travel to a jurisdiction where they would have family and community</b>	✓ Supporting those who moved to Vancouver in the past year to return to their home community	100 successful Homeward Bound Transfers

support, including access to stable housing and employment opportunities		
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Currently, there are a lack of metrics regarding the number of homeless individuals, or individuals with lived homeless experience living in supportive housing, residing in shelters or in the streets, who would apply and qualify for a transfer to a jurisdiction where they would have long-term access to housing and family/community supports. Another area that lacks a standardized methodology, is identifying individuals at risk for homelessness that can be identified and provided support in a timely and effective manner. Leveraging existing surveys e.g. the homeless count, to gain an understanding of individuals who report that they have connections to other jurisdictions and would utilize a transfer, would be beneficial in rightsizing the future initiative model and targets.

### 3.2.3. Leading Practice models

#### 3.2.3.1. Homeward Bound, Human Services Agency of San Francisco

##### Jurisdictional Context:

- **City Homeless Population:** 7,539<sup>29</sup>
- **Per Capita Homeless Rate:** 0.87<sup>30</sup> (2015)
- **Vacancy Rate:** 3.6% (2014)<sup>31</sup>

##### Profile

- **Established:** 2005
- **Total Operational and Capital Budget:** Unavailable
- **FTEs:** 8 outreach workers and 1 supervisor (expanded workforce since December 2015, from 2-3 FTEs)

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<sup>29</sup>

[https://sfgov.org/lhcb/sites/sfgov.org.lhcb/files/2015%20San%20Francisco%20Homeless%20Count%20Report\\_0.pdf](https://sfgov.org/lhcb/sites/sfgov.org.lhcb/files/2015%20San%20Francisco%20Homeless%20Count%20Report_0.pdf)

<sup>30</sup>

[https://sfgov.org/lhcb/sites/sfgov.org.lhcb/files/2015%20San%20Francisco%20Homeless%20Count%20Report\\_0.pdf](https://sfgov.org/lhcb/sites/sfgov.org.lhcb/files/2015%20San%20Francisco%20Homeless%20Count%20Report_0.pdf)

<sup>31</sup> <http://www.forbes.com/sites/erincarlyle/2015/04/16/san-francisco-tops-forbes-2015-list-of-worst-cities-for-renters/#4d08647a56e7>.

- **Average Cost of Travel:** \$220-225 (US Dollars)
- **Number of people successfully transferred to their community:** 956 people transferred annually, where an support member agreed to house the individual

### Key Model Elements

- Meet and greet at station for newcomers to build awareness of Homeward Bound initiative and provide easy access
- Pre-call as part of screening to assess client family/supports
- Follow up calls (3 during the 30 days after travel) to assess progress/stability and further supports required
- Provision of transport ticket (usually bus fares) and meal to eligible client
- Strong partnerships with police and shelter system
- Ongoing outreach activities at transport and shelter facilities
- Support to passenger on day of travel (group escort to transport, etc.)
- Cross-trained staff to manage screening, intake, outreach activities
- Standardized criteria for eligibility (initially, the model supported transfer to shelters in other jurisdictions, but this has been recently adjusted to only support transfers where housing is available)<sup>32</sup>

### KPIs tracked

- Number of people transferred
- Number of people transferred who have remained housed post-transfer<sup>34</sup>

### Impacts

- 956 people transferred (average, annually)<sup>33</sup>, overall 9,560 over 10 years
- 144 of 174 people have retained housing in other jurisdictions (based on available status reports)<sup>35</sup>

### Key System Enablers

- Strong partnership with police to refer clients and assist with background (warrant) checks
- Partnership with transport providers
- Partnership with homeless shelters

### Key Strengths

<sup>32</sup> <http://archives.sfexaminer.com/sanfrancisco/homeward-bound-broke-rules/Content?oid=2159980>.

<sup>33</sup> As provided by San Francisco Homeward Bound, March 2016. Average based on number of people transferred between 2005-2015.

<sup>34</sup> <http://archives.sfexaminer.com/sanfrancisco/homeward-bound-broke-rules/Content?oid=2159980>

<sup>35</sup> <http://archives.sfexaminer.com/sanfrancisco/homeward-bound-broke-rules/Content?oid=2159980>

- A number of individuals have been transferred successfully and have retained housing in their new location (144/174 based on available reports)<sup>36</sup>

Key Challenges	Potential Solutions to address Challenges
<ul style="list-style-type: none"> <li>• There are risks of transferring individuals to jurisdictions where they would still be lacking supports and would then return to homelessness</li> <li>• In some cases, lower criteria for transferring individuals, e.g. transferring individuals to shelters in other jurisdictions, may have resulted in inappropriate transfers<sup>37</sup></li> <li>• Limited consistent follow up on clients during initial years of program<sup>38</sup></li> </ul>	<ul style="list-style-type: none"> <li>• The team has looked to discontinue transfers to shelters in other jurisdictions and implement a consistent follow up procedures to ensure status of client</li> <li>• The team has looked to implement consistent follow up procedures to ensure status of client</li> </ul>

### 3.2.3.2. Going Home, City of Toronto

#### Jurisdictional Context:

- **City Total Homeless Population:** 5,253 (2013)<sup>39</sup>, 447<sup>40</sup> living on the streets, 4,092 (2015 projection from 2013)<sup>41</sup> staying in the shelters
- **Per Capita Homeless Population:** 0.19<sup>42</sup> (2013)
- **Vacancy Rate:** 1.6% (2013)<sup>1</sup>

#### Profile

- **Established:** 1998

<sup>36</sup> <http://archives.sfexaminer.com/sanfrancisco/homeward-bound-broke-rules/Content?oid=2159980>

<sup>37</sup> <http://archives.sfexaminer.com/sanfrancisco/homeward-bound-broke-rules/Content?oid=2159980>

<sup>38</sup> <http://archives.sfexaminer.com/sanfrancisco/homeward-bound-broke-rules/Content?oid=2159980>

<sup>39</sup> <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=f59ed4b4920c0410VgnVCM10000071d60f89RCRD&vgnextchannel=c0aeab2cedfb0410VgnVCM10000071d60f89RCRD>

<sup>40</sup> <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=f59ed4b4920c0410VgnVCM10000071d60f89RCRD&vgnextchannel=c0aeab2cedfb0410VgnVCM10000071d60f89RCRD>

<sup>41</sup> <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=f59ed4b4920c0410VgnVCM10000071d60f89RCRD&vgnextchannel=c0aeab2cedfb0410VgnVCM10000071d60f89RCRD>

<sup>42</sup> <http://www.wellesleyinstitute.com/housing/torontos-homeless-population-continues-to-grow-latest-city-count/>



- **Total Operating and Capital Budget:**
- **FTEs:** 3 FTEs, including an intake coordinator, supervisor and administrator (who also assists with intake)
- **Average cost of travel:** \$ 250 (excluding meals).
- **Brief Additional Context:** In 1999, the City of Toronto had more than 70% of the province's homeless population. The City was experiencing significant overcrowding in its current hostels. With the recent change in in the Provincial legislature with regards to how cities can spend provincial shelter subsidies, the Going Home agency identified an opportunity to use a portion of these funds to improve access to hostel spaces through returning individuals to their communities of origin, if they had stable housing and/or income sources.<sup>43</sup>

### Key Model Elements

- Client referred to Going Home by shelter case manager, who understands the eligibility requirements of the initiative
- Pre-call as part of screening to assess client family/supports
- Follow up call and email (1 week, 1 month, 3 months and 6 months after travel) to assess progress/further supports required
- Provide additional screening/support to client if required e.g. medical screening if client has a past addictions issue
- Provision of transport ticket (usually bus fares) to eligible client on the day of travel, including a purchase of meals for longer trips. Most travel is within Canada with a high proportion being transitioned to BC, but international travel is occasionally provided.
- Strong partnerships with police and shelter system
- Ongoing outreach activities at transport and shelter facilities

### KPIs tracked

- Number of people travelled
- Number of people who have remained housed post-transfer (based on self-reported status)

### Impacts

- 127 people successfully transferred (2015)
- *No data provided to date*

### Key System Enablers

- Strong referral networks with local shelters
- Strong partnerships with Ontario Works, Social assistance programs

### Key Strengths

<sup>43</sup> <http://www.cbc.ca/news/canada/toronto-sends-homeless-packing-1.184029>.

- Relatively rigorous follow up process, with 1 week, 1 month, 3 month and 6 month follow ups
- Strong referral mechanisms from shelters, enabling high levels of successful screening and travel, with 127 of around 150 individuals successfully transferred

Key Challenges	Potential Solutions to address Challenges
<ul style="list-style-type: none"> <li>• Retaining sustainable funding</li> <li>• Aligning with bus provider shifts in scheduling, routes and policy</li> <li>• Limited client response to follow ups after transfer, with a number of clients changing phone numbers once in their home community</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrating ongoing, year after year impacts to receive sustained government funding</li> <li>• Developing alternate options for transport, ensuring flexibility in operating time through accompanying clients during after-hours if required</li> <li>• Implement stronger reliance on email follow up given consistency, and lower cost of communication</li> <li>• Going Home is not currently exploring incentives to improve response rates</li> </ul>

#### Operational Protocols

Protocol:	Homeward Bound, Human Services Agency, San Francisco	Going Home, Toronto	Protocols for potential adoption	
			SF	TO
<b>Client entry</b>	Police services, Shelter, Self-referral	Shelters, self-referral, outreach services	✓	✓
<b>Pre-screening and Screening</b>	Police services and shelters have been informed of eligibility and refer clients accordingly	Shelter management have a strong understanding on eligibility criteria and refer clients appropriately	✓	✓
<b>Client intake</b>	Go through standardized intake in office *See appendix for details	Go through standardized intake in office	✓	✓
<b>Eligibility criteria and conditions</b>	Improved access to supports including: <ul style="list-style-type: none"> <li>• Stable housing (not including shelters)</li> <li>• Income sources</li> </ul>	Improved access to supports including: <ul style="list-style-type: none"> <li>• Stable housing (not including shelters)</li> <li>• Income sources</li> </ul>	✓	✓

	<ul style="list-style-type: none"> <li>Family and community supports</li> <li>Client is automatically ineligible if the supports are not available for a month</li> </ul> <p>Client must also be able to travel independently and safe medical condition for transport.</p> <p>*See appendix for details</p>	<ul style="list-style-type: none"> <li>Family and community supports</li> <li>Client must also be able to travel independently and safe medical condition for transport.</li> </ul>		
<b>Reviewing application</b>	<ul style="list-style-type: none"> <li>Screening of client family/friend supports, housing and proposed employment opportunity through phone call/emails</li> </ul>	<ul style="list-style-type: none"> <li>Screening of client family/friend supports, housing and proposed employment opportunity through phone call/emails</li> </ul>	✓	✓
<b>Procurement of transport transfers and other goods</b>	<ul style="list-style-type: none"> <li>Following approval of application, travel ticket is procured</li> <li>On the day of travel, client is accompanied to station</li> <li>Access to shower facilities are provided to ensure client meets travel provider criteria</li> </ul>	<ul style="list-style-type: none"> <li>Following approval of application, ticket is procured</li> <li>On the day of travel, client is accompanied to station</li> <li>Meals/food are purchased at station for longer trips</li> </ul>		✓
<b>Follow up process</b>	<p>Follow ups occur at:</p> <ul style="list-style-type: none"> <li>1 month</li> </ul> <p>Via email and phone, with email being more effective</p>	<p>Follow ups occur at:</p> <ul style="list-style-type: none"> <li>1 week</li> <li>1 month</li> <li>3 months</li> <li>6 months</li> </ul> <p>Via email and phone, with email being more effective</p>		✓

<b>Marketing process</b>	<ul style="list-style-type: none"> <li>• Strong awareness amongst police services</li> <li>• Word of mouth, connecting with shelters, supportive housing, police services and the local transportation offices</li> </ul>	<ul style="list-style-type: none"> <li>• Strong awareness amongst local shelters</li> <li>• Connecting through community information fairs, word of mouth, website, shelter outreach</li> </ul>	✓	
<b>Integration/referral processes with other support services</b>	Strong partnership with police services	Strong partnership with local shelters	✓	
<b>Performance Tracking</b>	<ul style="list-style-type: none"> <li>• Number of people transferred</li> <li>• Number of people with stable housing after 2 years</li> </ul>	<ul style="list-style-type: none"> <li>• Number of people successfully transferred</li> <li>• Number of people with stable housing after 6 months (self-reported)</li> </ul>	✓	✓
<b>Governance</b>	<ul style="list-style-type: none"> <li>• Accountable to the City of San Francisco as part of the larger Human Services Agency reporting process</li> </ul>	<ul style="list-style-type: none"> <li>• Accountable to the City of Toronto through annual reporting</li> </ul>	TBD	TBD

### 3.3. Moving Up

The 'Moving Up' model provides a number of networked services to support the move of a stable individual living in supportive housing to a more independent housing situation. The model is characterized by a strong integration with supportive housing partners, including the provision of financial support to aid the successful move of the individual.

The objective of this initiative is to increase the flow within the current supportive housing stock, enabling increased access to vulnerable populations while also supporting individuals who choose to move along their life trajectories.

#### Key Services include:

- Provision of \$2,000 to supportive housing provider to support transition of individual into independent housing (which would be provided when individual transitions successfully to independent housing in collaboration with provider, similar to CSH model below). The housing provider would support transitions through assisting with housing searches, procurement of housing starter kit (e.g. kitchenware, furniture) and other items needed to facilitate transition.

- Housing provider would ensure access to support services including community programming, etc. after transition.
- Access to housing specialist services to locate available slots
- Provision of portable rent subsidies to enable individuals to choose among independent housing units available.
- Integration/partnerships with independent housing providers within set income/rent criteria

Additional support services (which could also be provided after transition) could include

- Financial literacy services
- Employment support
- Alumni events (e.g. community dinners where alumni are invited for dinners to share their stories, etc.)

### 3.3.1. Alignment with Streetohome and System Mission & Strategy

Key Strategic Need Identified	Street to Home Annual Business Plan Strategies (2015/16)	Identified System Target
<ul style="list-style-type: none"> <li>• <b>While significant efforts to improve the capacity of supportive housing are important strategies, there is an opportunity to improve flow or turnover in supportive housing, with sufficient supports.</b></li> <li>• <b>The improvement of turnover in supportive housing would potentially deliver significant savings through limiting the need for additional supportive units</b></li> </ul>	<ul style="list-style-type: none"> <li>✓ Removing barriers for supportive housing tenants who want to move to other housing</li> <li>✓ Become methodical in identifying “transitional homeless” who can get out of homelessness using existing resources without requiring supportive housing</li> </ul>	<p>975 people to be transferred to independent housing</p> <p><i>Note: This target will be revised based on Moving Up and STEP estimates</i></p>

### 3.3.2. Leading Practice Models

#### 3.3.2.1. On With Life (OWL) initiative, Jericho Project – New York City

## Jurisdictional Context:

- **City Homeless Population:** 56,000<sup>44</sup> (2013)
- **Per Capita Homeless:** 0.71<sup>45</sup> (2014)
- **Vacancy Rate:** 4.24<sup>46</sup> (2014)

## Profile

- **Established:** 1994
- **Total Operational and Capital Budget:** \$170,000 (Operating Budget, 2014/15)
- **FTEs:** 1.7 FTE (1 FTE coordinator, 0.5 FTE housing specialist, 0.2 FTE supervisor)
- **People transferred to independent living:** 11 people annually<sup>47</sup> (average), with 209 people successfully transferred between 1994-2012.
- **Fee provided to supportive housing provider for each successful transfer:** \$2,000
- **Additional Context:** A survey of New York City housing providers found that 40% of tenants were capable of moving on.<sup>48</sup> Within the larger context of New York City, Jericho operates 7 residences and scatter site programs totaling 500 residences. It has a complex client base, with 75% of individuals having a history of chronic substance abuse, and 15% with chronic mental illness.

## Key Model Elements identified

- Partner with supportive housing providers, through allocation of \$2,000 grants to support transition of individuals to independent housing
- Potential clients/applicants volunteer for potential involvement in the program
- Select cohort of 30 clients to support through transition, successful clients have secured stable income sources, are able to live independently and have identified that they are able to make a healthy transition to independent living
- Provide home choice vouchers to applicants, to enable the ability to choose potential independent housing options
- Support services for clients can last up to 2 years after transitioning, including access to specialized programming, housing support services, rental subsidies, employment counselling etc.

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<sup>44</sup> <http://homelesshub.ca/community-profiles/ontario/toronto>

<sup>45</sup> <http://www.coalitionforthehomeless.org/the-catastrophe-of-homelessness/facts-about-homelessness/>

<sup>46</sup> <http://www.deptofnumbers.com/rent/new-york/new-york/>

<sup>47</sup> Jericho Project, "Successful Exits and Permanent Supportive Housing Turnover," July 18, 2012.

<sup>48</sup> Supportive Housing Network of New York 2006 Survey, from Project Jericho Successful Exits and Supportive Housing Turnover, July, 2012.

- Offer significant support services, particularly between 2007-2009 when funding was available, including aftercare support services, social events, employment counselling. These support services are offered even after the person has successfully moved

KPIs	Impacts
<ul style="list-style-type: none"> <li>• Increase in supportive housing turnover rate</li> <li>• Increase in positive discharge rate (e.g. individuals not returning to homelessness, who have successfully transitioned from supportive to independent housing)</li> </ul>	<ul style="list-style-type: none"> <li>• Increased supportive housing turnover rate (with 20% turnover achieved, with declines in recent years to 12%)</li> <li>• Positive discharge rate of 8%.</li> <li>• Less than 5% of On With Life program participants returning to homelessness since 1994</li> </ul>

### Key System Enablers

- Development of housing vouchers, as issued by the Municipal housing authority

### Key Strengths

- High initial demand between 2004-2006, with 1,118 tenants applying, and an acceptance rate of 58%
- Positive discharge rate of 8%
- Less than 5% of On With Life program participants returning to homelessness since 1994
- Increasing supportive housing turnover
- Access to ongoing community supports/programming after individual has transitioned, allowing for program to both share success stories/role models and check on individual's progress

Key Implementation Challenges	Potential Strategies to address Challenges
<ul style="list-style-type: none"> <li>• Lack of housing placement resources</li> <li>• Low Moving Up rate, with 443 individuals who received voucher but never moved</li> <li>• Landlord resistance</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure Moving Up program includes resources able to assist with housing placement</li> <li>• Need to closely tie Moving Up initiative with a number of other support services including employment initiatives, rental subsidies and community programs.</li> <li>• Jericho's transition rate declined significantly once support initiatives are available.</li> <li>• Incorporating housing specialist and landlord negotiation services as part of program. Work with existing rental housing program that: guarantees rents to landlord as well as repairs to units; provides</li> </ul>

- Lack of accessible apartments
- Tenant opting not to move out of independent housing due to the lack of attractiveness of independent housing option and limited access to services and community
- Client resistance to move due to lack of suitable housing options
- furnishings; supports tenants and is responsive to landlord concerns.
- Alignment and coordination with regional housing authorities to identify housing pool and enabling housing choice through vouchers. Partner with an agency that manages an affordable rental housing database.
- Ensuring that tenant remains connected to the program and is aware that there are supports and the ability to return to supportive housing if needed
- Providing access to “alumni services” to graduates through programs, monthly dinners etc. This ensures both alumni access to community programming, but also provides opportunities for individuals contemplating transition to independent housing, through interacting with successful graduates

#### 3.3.2.2. Corporation for Social Housing (CSH) – New York City, New Jersey (National Organization)

CSH is a non-profit organization that works to advance solutions that use housing as a platform for services to improve the lives of the most vulnerable people, maximize public resources and build healthy communities. As part of their initiatives, they have commenced a Moving Up initiative in partnership with 5 large supportive housing providers, which commenced in 2015. Prior to their implementation of this model, they also conducted a jurisdictional view of leading practices based on Moving Up initiatives, which will also be summarized below.

#### Jurisdictional Context

- **City Homeless Population:** 56,000<sup>49</sup> (2013)
- **Per Capita Homeless:** 0.71<sup>50</sup> (2014)

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<sup>49</sup> <http://homelesshub.ca/community-profiles/ontario/toronto>

<sup>50</sup> <http://www.coalitionforthehomeless.org/the-catastrophe-of-homelessness/facts-about-homelessness/>



- **Vacancy Rate:** 4.24%<sup>51</sup> (2014)

## Profile

- **Established:** 1994
- **Total Operational and Capital Budget:** Operational budget developed by individual housing provider. \$75,000 in capital is provided to each housing provider, based on ability to transfer 25 individuals.
- **FTEs:** Not available, housing providers to assign FTEs internally
- **People transferred to independent living** (target): 125 households, or 25 households per housing provider (most households in the program are single individuals, but some clients are families, and in those cases each family counts as just 1 household, regardless of the number of individuals it comprises)
- **Fee provided to supportive housing provider for each successful transfer:** \$3,000, which was determined through an assessment of housing provider costs, and earlier pilot initiatives conducted in New York<sup>52</sup>

## Key Model Elements identified

- Work with large housing providers (ideally with 500+ units) to ensure efficiency and access to appropriate cohort of individuals
- Provide grant funding to supportive housing providers for the purposes of moving on clients (\$3,000)
- Track client housing stability for at least 6 months

## KPIs

## Impacts/Targets

- Housing stability after 6 months
- Number of people successfully transferred
- 125 across 5 housing providers (target only)

## Key System Enablers

- Availability of housing vouchers, as issued by the Municipal/other appropriate providers

## Key Strengths

- None yet identified, program currently underway

<sup>51</sup> <http://www.deptofnumbers.com/rent/new-york/new-york/>

<sup>52</sup> As provided by CSH, May 2016.

## 4. Integrated Future Model Options

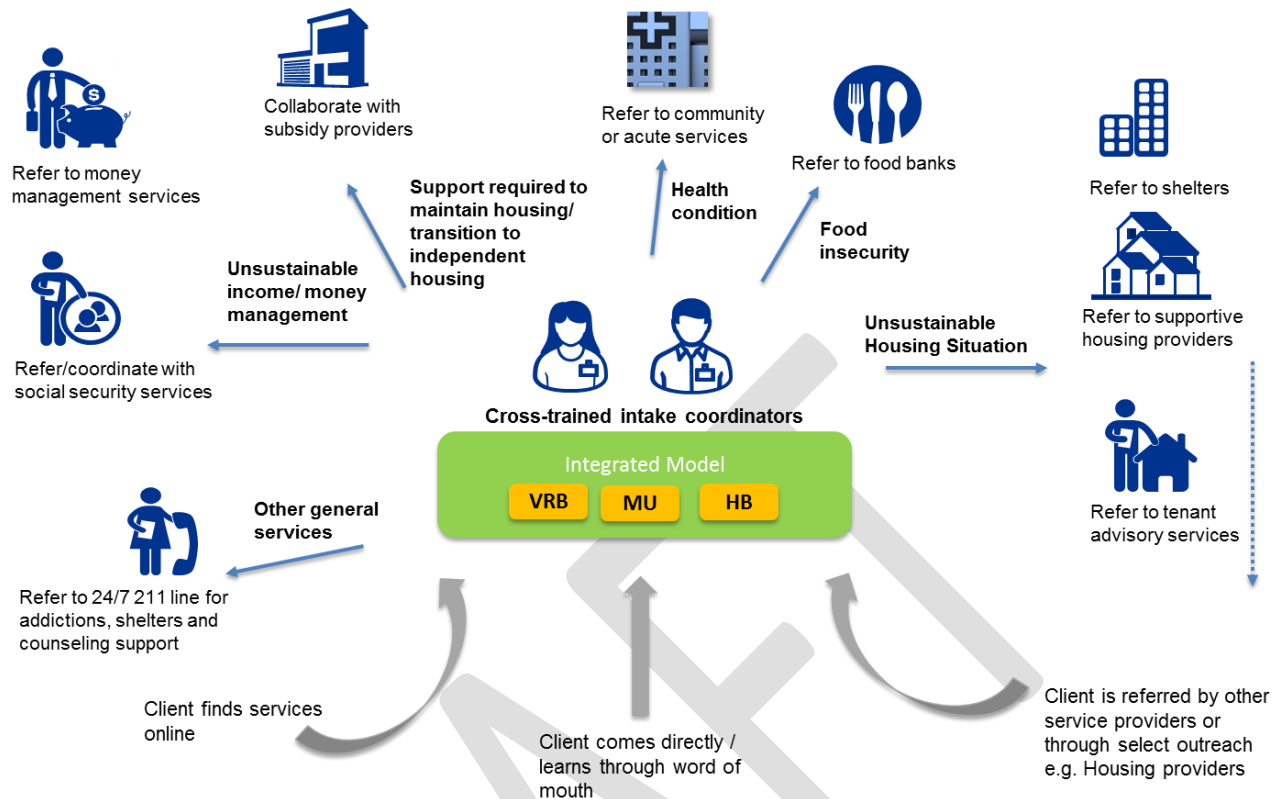
### 4.1. Summary

The integrated future model option will consist of:

- Pilot of “Homeward Bound” initiative in 2017 (year 1),
- Pilot “Moving Up” initiative in 2018 (year 2, aligned with STEP timelines and objectives);
- Enhanced Vancouver Rent Bank model that leverages jurisdictional practices and tracks client outcomes, with a further embedded pilot grant/micro-loan initiative

The model will be integrated through the following key components:

- **Cross-trained staff**, who would be able to assist with outreach activities, intake, matching of service pathway to need and individual preference, oversight of client journey and outcome tracking for all of the initiatives, enabling improved staffing flexibility
- **Shared administrative office space**, minimizing costs through consolidation of services
- **STH Partner commitment and alignment**
- **Improved collaboration with strategic partners and establishment of clear referral processes** and optimal client pathways from the street, shelters and supportive housing to public and private rental housing options to facilitate initial growth of pilot initiatives and drive improved, streamlined referral processes. This could be achieved through an annual planning and validation session with key partners, and exploring the potential to share relevant data (individual needs, outcomes) within appropriate governance frameworks.
- **Utilization of system tools and platforms**, including the potential use of HIFIS to augment effective information sharing and data collection.



It is important to note that the Vancouver Rent Bank, Moving Up and Homeward Bound Models generally cater to different client populations:

- Clients undergoing, temporary crises that might put them at risk of homelessness (Vancouver Rent Bank,
- Clients who are stable in supportive housing and can consider shifting to independent housing (Moving Up), and
- Homeless individuals in shelters or on the street who have a home jurisdiction where they can access stable housing (Homeward Bound)
- Limited overlap between services is anticipated e.g. clients accessing the multiple services within the same model, except potentially the provision of loans for select moving up candidates. However, should such cases arise, a clear substantiation should be provided and approval would be required. All programs are one-use programs e.g. the same client would not be eligible for a repeat loan.

This might indicate that there are other existing initiatives that may better integrate with some of these individual initiatives, and the RFP should ensure that consideration is given to these

opportunities. Regardless, the principle of utilizing cross-trained staff (where appropriate), shared administration, integrated referral networks, would still apply.

## Draft Estimate Targets and FTEs

The draft financial plan components are guided by jurisdictional operational estimates, e.g. the number and volume of individuals who could be reasonably supported given the pilot FTEs assigned to these initiatives. These targets would need to be further supported by system metrics regarding population needs and eligibility (e.g. number of individuals eligible for Moving Up and Homeward Bound model). A budget and performance review after Year 1 should be conducted to further validate and refine future budget and operations.

### Assumptions:

\$1932/month per shelter bed<sup>i</sup>

10% of clients would end in chronic homelessness without support needing shelter beds

80% of homeward bound participants will continue to utilize shelters

Average supportive housing construction costs of 20,000 for studio, 28000 2 bedroom 36000 3 bedroom (STH funding committee numbers)

Assuming a natural turnover of 8% independent of moving on program

System Impacts			
Potential Direct Impacts	150 - 170 loans provided 50 - 60 transitioned home	160 - 180 loans provided 20 – 30 transitioned to independent housing 70 - 80 transitioned home	170 - 190 loans provided 40 – 50 transitioned to independent housing 90 - 100 transitioned home
System Capacity Impacts	+ 50 – 60 shelter beds in the system	+ 20 - 30 supportive housing beds in the system + 90 – 110 shelter beds in the system	+ 40 - 50 additional supportive housing beds in the system + 130 – 150 shelter beds in the system
Potential Target Outcomes	20-40% retain housing stability after 2 years	50-60% retain housing stability after 2 years	50-60% retain housing stability after 2 years
System Savings	\$ 106260 – 125580 shelter beds capital costs	\$ 368000 – 552000 supportive housing capital costs \$ 139104 – 158424 shelter beds capital costs	\$ 736000 – 920000 M supportive housing capital costs

	<i>To be provided</i>	<i>To be provided</i>	\$ 171948 – 191268 shelter beds capital costs  <i>To be provided</i>
Net System Savings	<i>\$(-149140) – (-201220)</i>	<i>\$126604 - 222124</i>	<i>434000 - 565768</i>

## 4.2. Enhanced future model – Vancouver Rent Bank

Summary recommendation: **An enhanced VRB model**, with improved client follow up, performance tracking and select outreach services

The model will retain the key services it provides:

- Client pre-assessment
- Client intake
- Loan approval
- Limited client referral
- Loan dispersal
- Loan repayment tracking

### Business Case Snapshot

- The Vancouver Rent Bank provides a unique, preventative service in the city's Homeless-Serving System
- As VRB evolves, it should look to track outcomes and standardize referral pathways within the Homeless Service NetwOrk through identifying key referral partners and working with them to define protocols.
- VRB should consider implementing a pilot program to refine criteria for at-risk populations and provide more tailored products to higher risk/vulnerable populations, with the acknowledgment that targeted grants for Violence Prevention present an example of such definitions. Where appropriate, Moving Up candidates should be considered eligible for initial rents to support transition from supportive to independent housing.

As well as enhance the model through the following opportunities:

Step	Enhanced element	Benefit	Aligned with Toronto model practice
<b>Client entry</b>	<ul style="list-style-type: none"> <li>Integrated online portal with links to key referral organizations</li> <li>Develop a process for assessing higher risk clients for streamlined referrals and loan processing (as applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Efficient referrals for ineligible clients and reduced processing time</li> </ul>	
<b>Intake</b>	<ul style="list-style-type: none"> <li>Conduct a session with key referral partners e.g. MSDSI, BC Housing and clarify roles and responsibilities, and referral processes, up front</li> <li>Clear referral process for all clients, providing access to critical support services in collaboration with key partners, based on level of client vulnerability or risk</li> <li>Support services include: <ul style="list-style-type: none"> <li>Landlord/tenant mediation (e.g. TRAC)</li> <li>Money management (e.g. Credit Counsel)</li> <li>Subsidies (e.g. BC Housing)</li> <li>Food bank services</li> <li>Supportive Housing and housing specialists (e.g. Lookout)</li> <li>Shelters</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Proactive, interdisciplinary treatment for vulnerable clients</li> </ul>	✓
<b>Assessment and Approval</b>	<ul style="list-style-type: none"> <li>Streamlined/timely loan approval process for identified vulnerable clients</li> <li><i>The Violence Prevention Fund represents an example of tailoring to a vulnerable population</i></li> </ul>	<ul style="list-style-type: none"> <li>Reduced risk of client homelessness through timely provision of funds</li> </ul>	
<b>Provide services</b>	<ul style="list-style-type: none"> <li>Consider options to provide landlord funds directly, where client does not have available bank account</li> </ul>	<ul style="list-style-type: none"> <li>Reduce barrier to access loan</li> </ul>	✓
<b>Follow up</b>	<ul style="list-style-type: none"> <li>Strengthened client follow up</li> <li>Institute 6 month and 2 year follow up</li> </ul>	<ul style="list-style-type: none"> <li>Improved ability to track long-term system impact, institute continuous improvements and</li> </ul>	✓

<ul style="list-style-type: none"> <li>Enhanced performance tracking through</li> <li>Tracking of client's housing stability 2 years after</li> </ul>	<p>assess system Ability to refer clients to other services if risks/barriers are identified proactively</p> <ul style="list-style-type: none"> <li>Improved ability to track long-term system impact on homelessness</li> </ul>
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#### 4.2.1. Key challenges and opportunities for enhancement of integrated program components

A review of the current challenges has identified potential areas for enhancement:

Opportunities for Enhancement	Challenges Identified	Key Consideration	Potential Impact
<ul style="list-style-type: none"> <li><b>Re-institute 6 month follow-up process (email and phone) with clients to track success and support implementation through provision of enhanced capacity</b></li> <li><b>Track 2 year progress of clients</b></li> </ul>	<ul style="list-style-type: none"> <li>Lack of data on long-term impact of rent bank in preventing homelessness</li> </ul>	<ul style="list-style-type: none"> <li>May require some expansion of resourcing capacity or in kind services</li> </ul>	High
<ul style="list-style-type: none"> <li><b>StreetoHome is currently working with some regional partners (e.g., Surrey) in order to increase support for these individuals</b></li> <li><b>Pre-assessment website and process should also include clear access to links for related support services (e.g. credit support, subsidies, income assistance) that can support individuals who are located in Burnaby, Surrey, North Vancouver)</b></li> </ul>	<ul style="list-style-type: none"> <li>A high number of individuals at the pre-assessment stage are applying from other jurisdictions (e.g. 239 individuals since inception)</li> <li>Individuals primarily come from Burnaby (76 applicants), Surrey (39 individuals), North Vancouver (28 individuals)</li> </ul>	<ul style="list-style-type: none"> <li>Will require agreement/approval for key organizations to act as referrals</li> <li>Protocol will require referral to services/supports in home jurisdiction. In cases where the home jurisdiction does not apply, partnership could identify potential organizations and sharing of relevant practices to promote expertise in these jurisdictions, as applicable.</li> </ul>	High
<ul style="list-style-type: none"> <li><b>Initiate joint training period (e.g. half day) with key</b></li> </ul>	<ul style="list-style-type: none"> <li>Limited capacity and resources to support</li> </ul>	<ul style="list-style-type: none"> <li>Develop streamlined</li> </ul>	High

<p><b>stakeholders to discuss and agree on referral pathways and key contacts</b></p> <ul style="list-style-type: none"> <li>• <b>Develop formalized referral networks with key support service agreements for:</b></li> <li>• <b>Rental subsidies (BC Housing)</b></li> <li>• <b>Employment services</b></li> <li>• <b>Financial support/consulting</b></li> </ul>	<p>or refer complex clients with other needs</p>	<p>process for referral for client who has significant, urgent need for services highlighted</p> <ul style="list-style-type: none"> <li>• Process should ensure that all major options have been presented to the client e.g. portable subsidy, subsidized housing unit and potential shift to another community with increased support.</li> <li>• Access to subsidies may also be impacted by limited availability in the system, and would require review</li> </ul>	
<ul style="list-style-type: none"> <li>• <b>Through integrated Moving Up and Homeward Bound model, assign capacity to provide outreach activities at key sites, e.g. HSS service provider</b></li> <li>• <b>Provide periodic training/awareness of VRB services to</b></li> <li>• <b>Credit providers (e.g. VanCity or Credit Council Society of BC, who are already part of VRB advisory)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Limited capacity to provide sufficient outreach services for vulnerable populations at supportive housing facilities and other service providers</li> <li>• Come to an agreement on referral process, and roles and responsibilities</li> </ul>	<ul style="list-style-type: none"> <li>• May require some expansion of resourcing capacity or in kind services</li> </ul>	Moderate
<ul style="list-style-type: none"> <li>• <b>Consider ability to train staff in key partner organizations to process intakes/applications (e.g. supportive housing providers, neighborhood centres, financial literacy/credit support providers)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Limited distribution network, constraining individuals ability to access loans and staff's ability to reach eligible members</li> </ul>	<ul style="list-style-type: none"> <li>• This practice was attempted previously, however, due to the lack of capacity/funding in other organizations, further options to incentivize or provide capacity</li> </ul>	Moderate



		require consideration	
<ul style="list-style-type: none"> <li>• <b>Provide option for processing urgent loans on expedited timeline</b></li> <li>• <i>The Violence Prevention Fund represents an example of streamlining access for higher risk clients</i></li> </ul>	<ul style="list-style-type: none"> <li>• Loan processing period of 2 weeks may be acting as a potential barrier for individuals in temporary housing crisis</li> </ul>	<ul style="list-style-type: none"> <li>• Will require loan approval committee's agreement to provide streamlined review for urgent cases</li> <li>• Consider implementing a decision framework for loan approval that streamlines approval (e.g. through supervisor) without requiring loan committee approval, escalate complex cases where required.</li> </ul>	Moderate
<ul style="list-style-type: none"> <li>• <b>Consider opportunities/alternative products to serve more vulnerable individuals, including individuals currently in the shelter system e.g. through lowering criteria for a number of clients in order to serve individuals currently in the shelter system (up to a certain quota to manage risk of repayment)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Currently the profile of Vancouver Rent Bank may be potentially excluding individuals who could significantly benefit from loan, and would potentially be in the shelter system due to a temporary crisis</li> </ul>	<ul style="list-style-type: none"> <li>• Will require strategy to manage risk of repayment, and managing criteria to ensure inclusivity, potentially through establishing a smaller fund within VRB for higher risk loans</li> <li>• </li> </ul>	Moderate

#### Key investments, impacts and relevant targets

Year	Current	2017	2018	2019
<b>Potential FTE</b>	1.06 (excluding 8 hours/week volunteer time)	1.5 (excluding 5 hours/week volunteer time)	1.5 (excluding 5 hours/week volunteer time)	1.5 (excluding 5 hours/week volunteer time)
<b>Organizational Targets</b>	145 loans	150 – 170 loans	160 – 180 loans	170 – 190 loans

		Driven by increased FTE capacity		
<b>Potential System Targets &amp; Impacts</b>	<ul style="list-style-type: none"> <li>228 loans provided</li> </ul> <p>As identified by StreetoHome, 2015</p>	<ul style="list-style-type: none"> <li>20-40% households retain stable housing</li> </ul>	<ul style="list-style-type: none"> <li>50-60% households retain stable housing</li> </ul>	<ul style="list-style-type: none"> <li>50-60% households retain stable housing</li> </ul>

### 4.3. Proposed future model – Homeward Bound

**Summary recommendation:** A pilot **Homeward Bound initiative** that will partner with existing shelters to assist in transitioning clients to communities where they have strong economic and community supports.

**Recommended pre-requisite:** Conduct system survey to understand potential number of individuals who would be eligible and would benefit from model, in order to right-size future projections and targets. Questions could be potentially incorporated in the annual Homeless Count, current UBC research in supportive housing, or other existing system surveys. Also clearly identify the differences in client profile and criteria of models currently implemented by the Ministry of Social Development and Social Innovation<sup>53</sup>.

#### Business Case Snapshot

- The Homeward Bound model would potentially provide an effective alternative for a select proportion of the homeless, or individuals currently in supportive housing, to identify a long-term stable housing situation
- Given that a number of organizations (including the Ministry of Social Development and Social Innovation, and VCH) are currently providing funds to transport individuals to their home jurisdictions, it will be important to clearly delineate differentiated criteria to avoid duplication of services, and implement clear referral networks that support the agencies currently within the system
- A formalized Homeward Bound initiative would also enable for the implementation of robust client follow up and other support services to improve outcomes

Model elements:

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<sup>53</sup> Placeholder – Additional agencies that perform this service

Step	Element	Benefit	Aligned with Toronto Going Home practice	Aligned with SF practice
<b>Client entry</b>	<ul style="list-style-type: none"> <li>• Integrated online portal with links to key referral organizations</li> <li>• Build relationships with key shelters, drop-in centres, meal providers and VPD to facilitate referrals</li> </ul>	<ul style="list-style-type: none"> <li>• Efficient alternate referrals for ineligible clients and reduced processing time</li> <li>• Strong referral pathways for eligible populations</li> </ul>	✓	✓
<b>Intake</b>	<ul style="list-style-type: none"> <li>• Screen candidate and candidate's family/connections in jurisdictions to assess viability of transfer. Screen based on: <ul style="list-style-type: none"> <li>○ Access to stable housing (supportive housing, independent housing or housing with family)</li> <li>○ Access to income sources</li> <li>○ Family/friend connections and commitment to support</li> <li>○ Access to essential health and other support services required for the individual</li> <li>○ Clear referral process for all clients, providing access to other critical support services in collaboration with key partners, based on level of client vulnerability or risk</li> </ul> </li> <li>• Support services include: <ul style="list-style-type: none"> <li>○ Landlord/tenant mediation (e.g. TRAC)</li> <li>○ Money management (e.g. Credit Counsel)</li> <li>○ Subsidies (e.g. BC Housing)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Proactive, interdisciplinary treatment for vulnerable clients</li> </ul>	✓	✓

	<ul style="list-style-type: none"> <li>○ Food bank services (meal providers – several organizations provide drop-in lunch and dinner)</li> <li>○ Supportive Housing and housing specialists</li> <li>○ Shelters</li> <li>○ Healthcare – primary, detox, mental health and addiction recovery, emergency, dental, vision (no wrong door entry to HSS)</li> </ul>			
<b>Assessment and Approval</b>	<ul style="list-style-type: none"> <li>● Approve transfer if meets baseline criteria of access to stable housing, sustainable income support, significant family/friend support</li> </ul>	●	✓	✓
<b>Provide services</b>	<ul style="list-style-type: none"> <li>● Refer clinical/medical screening prior to transfer as required</li> <li>● Purchase relevant ticket, meals, and provide shortly prior to travel</li> <li>● Collaborate with shelter/ other provider to make sure individuals is supported in planning for trip, including access to shower facilities, emergency support services, client is travelling sober, etc.</li> </ul>	●	✓	
● <b>Follow up</b>	<ul style="list-style-type: none"> <li>● Provide significant follow up 1 week, 1 month, 3 months and 6 months, 2 years after transfer to ensure client stability</li> <li>● Provide referrals to relevant organizations to clients as required</li> <li>● Track housing stability and status of clients from follow ups after 6 months, 2 years</li> </ul>	<ul style="list-style-type: none"> <li>● Improved ability to track long-term system impact on homelessness</li> </ul>	✓	✓

- Provide access to alumni dinners/programming to provide additional avenue to check in on progress of individuals and provide opportunities for alumni to share success stories

#### Key investments, impacts and relevant targets

Year	Current	2017	2018	2019
<b>Potential FTE</b>	N/A	1.25	1.3	1.5
<b>Organizational Targets</b>  *demand metrics are not available. These targets are based on estimates of operational capability, and will need to be revised based on population survey *demand metrics may drive further investment in 2019		50 – 60 individuals transferred to their home communities	70 -80 individuals transferred to their home communities	90-100 individuals transferred to their home communities
<b>Potential System Targets &amp; Impacts</b>	100 Homeward Bound  As identified by StreetoHome, 2015	+50-60 shelter beds in the system  +50-60 on the street with access to shelter care	<ul style="list-style-type: none"> <li>• +70-80 shelter beds in the system</li> <li>• +70-80 on the street with access to shelter care</li> <li>• 20-40% of individuals who maintained housing after 6 months and 2 years</li> </ul>	<ul style="list-style-type: none"> <li>• +90-100 shelter beds in the system</li> <li>• +90-100 on the street with access to shelter care</li> <li>• 20-40% of individuals who maintained housing after 6 months and 2 years</li> </ul>

#### 4.4. Proposed future model – Moving Up

- **Summary recommendation: A pilot Moving Up initiative that will partner with 2-3 housing providers** to target the effective transitions from supportive to independent

housing through the provision of performance-based grants, in alignment with the STEP initiative

- Key partnerships would potentially include STEP partners as well as key HSS providers:
- As part of the STEP initiative, the partners which will work with this initiative to identify a potential cohort of individuals who would benefit from transitioning to independent housing, and would support these individuals through the transition, should the individual opt for inclusion in the program
  - **Streetohome:** Would potentially consider raising capital (based on assessment of current business case) and sharing relevant operational and implementation practices as compiled through business case development.
  - **BC Housing,** to identify timely subsidies that would be needed to tie in with individual's transition to independent housing
  - **VCH:** To be further considered
  - **Lower-income housing providers** to assist in providing a pool of potential low income housing options that client could choose from, as well as system level lower income rental housing enablers, such as BC Non-profit Housing Association's anticipated project to develop an affordable housing database

**Recommended pre-requisite:** Review supply of available low-income housing, supportive housing and eligible networks, a number of metrics that will be identified through the STEP initiative

#### Business Case Snapshot

- The Moving Up model would potentially provide much needed support for increasing the positive turnover rate among supportive housing units, enabling increased access to units for more vulnerable populations, without requiring the capital costs of additional units
- Currently, models require the support of housing providers, who will in turn support the potential client through the housing search, renting, and other support services—these services will require the disbursement of a grant to the housing provider for each individual transitioned
- A key challenge of the model is enabling the access to a pool of low-income market rental<sup>54</sup> stock that would meet client needs and expectations, and increased understanding of the available low-income stock will be essential in understanding the effectiveness of this model
- Key considerations include the ability to identify suitable individuals to transition, in addition to the current baseline turnover rate

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<sup>54</sup> Place Holder – Definition of terms - Glossary

Model elements:

Step	Element	Benefit	Aligned with OWL practice	Aligned with CSH practice
<b>Client entry</b>	<ul style="list-style-type: none"> <li>Identify cohort of eligible individuals within supportive housing providers, utilizing standardized pre-screening criteria, e.g. track record of maintaining supportive housing, managing health needs, stable source of income, etc.</li> <li>Provide options for self-referral</li> </ul>	<ul style="list-style-type: none"> <li>Strong referral pathways for eligible populations through housing provider</li> </ul>	✓	✓
<b>Intake</b>	<ul style="list-style-type: none"> <li>Client assessment with Moving Up coordinator to identify eligibility and moving on needs</li> <li>Develop criteria for assessment building off OWL and CSH model, including a simplified vulnerability/acuity index to differentiate client needs</li> </ul>	<ul style="list-style-type: none"> <li>Standardized process to identify eligibility</li> </ul>	✓	✓
<b>Assessment and Approval</b>	<ul style="list-style-type: none"> <li>Supervisor reviews application</li> <li>If approved, coordinator works with client and housing provider to develop plan for transition, which would include identifying housing needs, potential subsidy needs, support services including financial subsidies, landlord negotiation, etc.</li> <li>Potentially establish % of grant that should be used on client start up needs e.g. kitchen ware/furniture</li> </ul>	<ul style="list-style-type: none"> <li>Partnership approach towards plan improves client involvement and engagement and commitment to plan</li> <li>Housing provider and coordinator joint review of plan ensures realistic timelines and targets</li> </ul>	✓	✓

	<p>and this amount to be dispersed to housing provider upon submission of receipt</p> <ul style="list-style-type: none"> <li>• Leverage standardized procurement contracts to manage cost-effectiveness of procurement (or partner with agencies involved in procurement to benefit from economies of scale)</li> </ul>			
<b>Provide services</b>	<ul style="list-style-type: none"> <li>• Housing provider will look to implement transition plan, including housing placement, etc., in collaboration with support providers (BC Housing, TRAC, and Credit Council). Certain needs would be included in the grant provided to the housing provider (e.g. provision of starter kit including cutlery, bed etc.)</li> <li>• Moving Up coordinator to review incremental progress, tracking against plan, provides alternative options as required</li> <li>• Housing options should be provided by the client, through partnership with a provider of low-income housing, and the provision of a “housing voucher” that would enable client to select preferred option</li> <li>• 1 month after transition has been completed, Moving Up coordinator should approve transfer of grant to housing provider</li> </ul>	<ul style="list-style-type: none"> <li>• Incremental progress tracking to improve outcomes and proactively identify the need for alternative strategies</li> </ul>	✓	
<b>Follow up</b>	<ul style="list-style-type: none"> <li>• Implement 6 month, 2 year follow up via email and phone to assess housing stability</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to proactively identify and address risks/barriers to</li> </ul>	✓	✓



<ul style="list-style-type: none"> <li>If individual is at risk of losing housing, provide required support services and consider next steps</li> </ul>	<ul style="list-style-type: none"> <li>sustaining independent living</li> <li>Ability to track long-term impact on housing stability</li> </ul>
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#### Key investments, impacts and relevant targets

Year	Current	2017	2018	2019
<b>Potential FTE</b>	N/A	0	1.375	1.575
<b>Organizational Targets</b>	N/A		<ul style="list-style-type: none"> <li>20-30 successfully transitioned to independent housing</li> <li>20-30 shelter individuals transitioned to supportive housing</li> </ul>	<ul style="list-style-type: none"> <li>40-50 successfully transitioned to independent housing</li> <li>40-50 shelter individuals transitioned to supportive housing</li> </ul>
<b>Potential System Targets &amp; Impacts</b>  *demand metrics are not available. These targets are based on estimates of operational capability, and will need to be revised based on population survey	975 Moving Up  As identified by StreetoHome, 2015, currently including estimates of turnover, and system wide initiatives  Estimates may require revisions based on Moving Up analysis	<ul style="list-style-type: none"> <li></li> </ul>	<ul style="list-style-type: none"> <li>50-60% of individuals who maintained housing after 6 months and 2 years</li> <li>+20-30 additional shelter spaces in the system</li> <li>+20-30 individuals on the street with access to shelter care</li> </ul>	<ul style="list-style-type: none"> <li>50-60% of individuals who maintained housing after 6 months and 2 years</li> <li>+40-50 additional shelter spaces in the system</li> <li>+40-50 individuals on the street with access to shelter care</li> </ul>

## 5. Financial plan

### 5.1.1. Purpose of the Working Draft Financial Plan

The budget will be used as a guide to evaluate the reasonableness of a vendor's estimate of resources required.

Given the variability of operational costs, and limited knowledge of the degree to which the initiatives will be utilized, the RFP process should allow the vendor to highlight any potential variation in pricing and the reasoning for the variance in price. This approach will allow for a

degree of flexibility, to make sure that if there is any justified variance in the budget, the relevant adjustment will be accounted for.

The ranges presented in the capital and operational plan also provide a guide for funding requirements. The minimum range presented across the board, should represent the minimal possible capital required to operate the integrated model, providing for little to no potential flexibility in response to client needs or to address unexpected capital or operational expenses. The development of a cashflow statement would be recommended to further operationalize this model when required.

### 5.1.2. Methodology and Key Underlying Assumptions

Our methodology for developing the working capital and operational budgets included the following key steps:

1. Development of targets to be achieved through jurisdictional benchmark review and in consultation with StreetoHome team and board
2. Incorporate relevant jurisdiction and other nonprofit sector as benchmarks
3. Select use of VRB operational data where relevant
4. Development of draft capital and operational assumptions for Streetohome leadership review
5. Validation of key assumptions with StreetoHome

*Based on our follow up discussions with StreetoHome partners, we will consider any necessary adjustments to current assumptions, any further potential benchmarks to leverage, among other revisions.*

## Key Assumptions

### *Capital Needs*

The capital plans for each initiative was largely based on the following key assumptions:

- Agreed upon targets for each of the initiatives, e.g. 20-30 transfers per year for Moving Up based on jurisdictional review and assessment of pilot service capabilities
- Past performance (where relevant, in the case of the Vancouver Rent Bank) with regards to repayment levels, number of services provided, etc to understand baseline needs

### *Operational Needs*

### *FTE*

Given that FTE is the significant driver of operational cost, effort was made to develop a realistic allocation of FTE based on the following factors:

- Volume of services provided, including intake and client follow ups
- Existing volume managed by the Vancouver Rent Bank
- Volumes managed by FTEs in reviewed jurisdictions

#### *Rental/Office Space Cost*

The other key driver of cost, rental space, is currently not assigned a budget, given the agreed upon assumption, in collaboration with StreetoHome leadership, that subsidized space will need to be located to house this model.

#### *Other*

The other drivers of cost were largely based on the VRB financials provided, as these operating estimates were found to be competitive compared to reviewed jurisdictions and available nonprofit benchmarks. Where market prices were available e.g. telephone expenditure, advertising quotes, equipment costs, these were researched and utilized.

### 5.1.3. Three-year capital and operating budget

#### Total Funding Needs for Integrated Model

Year	FY17E (\$)	FY18E (\$)	FY19E (\$)
<b>Total</b>	\$ 255,400 – \$ 326,800	\$ 380,500 – \$ 488,300	\$ 434,000 – \$ 545,500

	FY17E (\$)			FY18E (\$)			FY19E (\$)		
Revenue									
Vancouver Rent Bank Loan Repayment *65%-60%	88,600	-	87,900	91,400	-	103,600	98,000	-	117,400
Expenditure									
Initiative Transfers/ Loans									
Vancouver Rent Bank Loans Distributed	168,000	-	214,900	216,500	-	278,900	255,700	-	322,900
Moving Up Housing Transfers				40,000		75,000	60,000	-	100,000
Homeward Bound Transport Transfers	13,600	-	16,800	19,500	-	22,800	25,500	-	29,100

### Office Expenses

Utilities	2,000	-	2,200	2,000	-	2,200	2,100	-	2,300
Equipment and Repairs	3,400	-	3,700	800	-	1,300	900	-	1,500
Administration	4,000	-	7,000	6,300	-	10,900	7,900	-	12,700
Accounting	400	-	400	400	-	400	400	-	500
Bank Charges	700	-	800	700	-	800	700	-	800
Office Supplies	600	-	1,400	900	-	2,200	1,200	-	2,500
Telephone, Internet & Reception	2,600	-	3,200	2,600	-	3,200	2,600	-	3,200
Advertising and Promotion	4,500		4,900	200		200	200		200

### Program Expenses

Advertising & Promotion	3,700	-	4,000	2,100	-	2,500	500	-	800
Transportation	1,000	-	2,300	1,900	-	3,800	3,000	-	5,900
Training, Workshops & Clinics	1,400	-	2,900	2,500	-	4,900	3,200	-	5,700
Food Vouchers (VRB)	600	-	700	600	-	700	600	-	700
Wages & Benefits	151,200	-	166,300	234,400	-	257,800	252,900	-	278,200

### Total Draft Budget

<b>255,400</b>	<b>-</b>	<b>326,800</b>	<b>380,500</b>	<b>-</b>	<b>488,300</b>	<b>434,000</b>	<b>-</b>	<b>545,500</b>
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### 5.1.4. Detailed Assumptions

Component	Assumption	Rationale
<b>Capital</b>		
<b>Vancouver Rent Bank</b>	<ul style="list-style-type: none"> <li>• <b>Repayment:</b> 60 – 65%</li> <li>• <b>Loan Targets:</b> 150-170 loans, 160-180 loans, 170-190 loans</li> <li>• <b>Loan Size:</b> \$950 – \$1,100 loans (2017)</li> </ul>	<ul style="list-style-type: none"> <li>• VRB has a relatively consistent 65% repayment rate since inception.</li> <li>• There is a potential to loan to a higher risk population, resulting in lower repayment rates, provided a minimum of 60% in repayment as practiced by Toronto Rent Bank (50%), and</li> <li>• A \$10,000 pilot grant micro loan stream in 2017 has been incorporated, assuming that, at most, the pilot may be used to pilot a grant stream</li> <li>• Agreed upon targets, with a focus on enhancing referral, outreach, performance tracking services</li> <li>• VRB has a relatively consistent average loan size of ~\$950, we accommodated for the marginal rising cost of rentals, and</li> </ul>

		provided an upper range of 15% over the base \$950, across all years
<b>Moving Up</b>	<ul style="list-style-type: none"> <li>• <b>Transfer Targets:</b> 20-30 transfers, 30-40 transfers</li> <li>• <b>Size of Transfer:</b> \$2,000 - \$2,500 transfers to housing providers (<i>currently under validation</i>)</li> <li>• Timely access to subsidies (BC Housing)</li> </ul>	<ul style="list-style-type: none"> <li>• These targets were agreed upon by STH leadership, given the jurisdictional review of CSH and Jericho (New York) that illustrated the labor intensive nature of the model. Sample housing providers have stated that these targets appear realistic, subject to availability of low income housing supply</li> <li>• <i>The size of the loan transfer is currently a value based on jurisdictional review, validation with sample housing providers is currently underway</i></li> </ul>
<b>Homeward Bound</b>	<ul style="list-style-type: none"> <li>• <b>Transfer Targets:</b> 50-60 transfers, 70-80 transfers, 90-100 transfers</li> <li>• <b>Additional support costs:</b> Meals provided for trips at an average cost of \$15 - \$20</li> <li>• <b>Price of transfer:</b> \$ 250 (upper range)</li> <li>• No current discount provided by transport providers assumed</li> </ul>	<ul style="list-style-type: none"> <li>• These targets were agreed upon by STH leadership, given jurisdictional review of both the Going Home Toronto Model and Homeward Bound San Francisco Model</li> <li>• Price of transfers are based on Greyhound prices as of April 2016. Ranges reflect bus trips to Ontario (with an acknowledgement that a number of individuals will take shorter trips) to enable budget flexibility</li> <li>• No flight costs have been incorporated currently for this pilot initiative</li> </ul>
<b>Operational</b>		
<b>Utilities</b>	<ul style="list-style-type: none"> <li>• Based on StreetoHome reported office estimates</li> </ul>	<ul style="list-style-type: none"> <li>• Utility expenditures are not expected to vary significantly, and are planned for similar levels of utilization as STH and Vancouver Rent Bank (operating hours, etc), adjusted for FTEs and space.</li> <li>• STH was able to provide a clearer delineation of costs, and so this benchmark was utilized</li> </ul>
<b>Equipment and Repairs</b>	<ul style="list-style-type: none"> <li>• Calculation of initial equipment and key furniture (computer, desk, etc) based on market prices (<i>currently under validation</i>)</li> <li>• Benchmark with Vancouver Rent Bank initial and maintenance/ongoing expenditure</li> </ul>	<ul style="list-style-type: none"> <li>• Computer equipment may have to be purchased from the private sector market</li> <li>• Slight adjustment for procurement of furniture from nonprofit providers accommodated (10%)</li> </ul>
<b>Administration</b>	<ul style="list-style-type: none"> <li>• 5% of capital costs [<i>standard benchmark</i>]</li> </ul>	<ul style="list-style-type: none"> <li>• Standard acknowledged practice</li> </ul>
<b>Accounting</b>	<ul style="list-style-type: none"> <li>• Benchmark with Vancouver Rent Bank expenditure, based on rates provided as part of NICSS</li> <li>• Consolidated balance sheet assumed</li> </ul>	<ul style="list-style-type: none"> <li>• Accounting rates should be relatively low, given that the provider should incorporate integrated model as part of a larger entity with appropriate discounts</li> </ul>

<b>Bank Charges</b>	<ul style="list-style-type: none"> <li>• VRB benchmark, adjusted for additional activity</li> <li>• Conducted independent review of costing of EFTs and checks, limited potential to further reduce costs</li> </ul>	<ul style="list-style-type: none"> <li>• Similar transactions expected</li> <li>• Review of EFT and check transaction costing found that under the assumption that the bank account is used for direct initiative costs only, charges can be largely reduced from current Vancouver Rent Bank benchmarks, and should be explored</li> </ul>
<b>Office Supplies</b>	<ul style="list-style-type: none"> <li>• Based on StreetoHome and Vancouver Rent Bank benchmarks, &gt;0.6% of capital costs</li> </ul>	<ul style="list-style-type: none"> <li>• STH and Vancouver Rent Bank illustrate reasonable expenditure on office supplies (under 1%) and so these estimates are carried forward</li> </ul>
<b>Telephone, Internet &amp; Reception</b>	<ul style="list-style-type: none"> <li>• Based on quote provided by Rogers (May, 2016) for the maintenance of office lines for all employees, and access to teleconference facilities</li> <li>• Expenses are based on a 3 year fixed contract</li> </ul>	<ul style="list-style-type: none"> <li>• Given the strong reliance on inter-organization communication, it will be important to maintain access to individual office lines, unlimited calling</li> <li>• Teleconference expenditure, at an upper range of biweekly calls for up to 1 hour, have also been accommodated to enable flexibility</li> </ul>
<b>Advertising and Promotion</b>	<ul style="list-style-type: none"> <li>• Based on quote provided by vendor that provides services to nonprofit sector</li> </ul>	<ul style="list-style-type: none"> <li>• Currently, NICSS utilizes a provider who serves the nonprofit and other sectors</li> <li>• Our quote reflects a high level estimate provided, with printing, maintenance costs</li> <li>• Initiative assumed to have a shared identity and website, but separate program outreach material</li> </ul>
<b>Transportation</b>	<ul style="list-style-type: none"> <li>• Based on Vancouver Rent Bank benchmark, considering appropriate needs for Homeward Bound and Moving Up</li> <li>• Assuming integrated outreach, e.g. an individual is able to provide outreach for all initiatives, where appropriate</li> </ul>	<ul style="list-style-type: none"> <li>• Transportation costs include bus transportation, but may also include conference transportation</li> <li>• It is recommended to provide delineated allowances for outreach transportation (e.g. bus) and conference transportation to enable effective tracking</li> </ul>
<b>Training, Workshops &amp; Clinics</b>	<ul style="list-style-type: none"> <li>• Based on Vancouver Rent Bank benchmark, considering appropriate needs for Homeward Bound and Moving Up</li> </ul>	<ul style="list-style-type: none"> <li>• Given the general nature of intake services, for a complex population, we believe shared motivational, suicide/CTI training should be considered</li> <li>• Training could also include training sessions with relevant jurisdiction representatives on best practice protocols, etc, but specialized pricing for this training has not been currently incorporated.</li> </ul>
<b>Food Vouchers (VRB)</b>	<ul style="list-style-type: none"> <li>• Maintenance of VRB small food voucher to address urgent needs be a minority of the population</li> </ul>	<ul style="list-style-type: none"> <li>• Given the levels of food insecurity, this fund does not look to duplicate services, but only provide minimal relief for very vulnerable individuals</li> </ul>

		<ul style="list-style-type: none"> <li>Individuals with food insecurity, will be referred to food banks, and the voucher only serves to meet immediate need</li> </ul>
<b>Wages &amp; Benefits</b>	<ul style="list-style-type: none"> <li>Moving Up: 1.375 – 1.575 FTE</li> <li>Vancouver Rent Bank: 1.5 FTE</li> <li>Homeward Bound: 1.25 – 1.5 FTE</li> </ul>	<ul style="list-style-type: none"> <li>Benefits assumed to be 15% of total compensation, which is typical for small companies, utilizing the Mars Development benchmark as a further guide</li> <li>Hourly wages based on current Vancouver Rent Bank employee pay</li> <li><i>Review by sample</i></li> </ul>
<b>General</b>		
<b>Yearly inflation</b>	<ul style="list-style-type: none"> <li>2%</li> </ul>	<ul style="list-style-type: none"> <li>General assumption/practice</li> </ul>
<b>Cross-trained staff to enable flexibility in staffing</b>	<ul style="list-style-type: none"> <li>Within the integrated model, staff will be able to alternate roles based on client needs, enabling efficiencies</li> </ul>	<ul style="list-style-type: none"> <li>Cross-trained, integrated staffing will provide measurable efficiencies, given the fluctuations of client needs as highlighted by current Vancouver Rent Bank provider</li> </ul>
<b>Administration – 10% upper range</b>	<ul style="list-style-type: none"> <li>10% sensitivity on baseline estimates</li> </ul>	<ul style="list-style-type: none"> <li>Given that operational costs during pilot set up may fluctuate due to unexpected needs, we have applied a 10% upper range to account for this flexibility</li> </ul>
<b>Office Space</b>	<ul style="list-style-type: none"> <li>Occupancy expenses exclude rent</li> </ul>	<ul style="list-style-type: none"> <li>As per discussions with STH, the foundation taking on this integrated model will most likely be able to provide office space.</li> <li><i>To add further flexibility, a subsidy grant of around \$10-15K may be worth consideration</i></li> </ul>

#### 5.1.5. Opportunity Cost Considerations

Given a review of the initiatives, the team found that the major opportunity cost savings from integration would arise from FTE savings arising from ability to specialize and shift roles within an integrated staff instead of standalone operations.

More importantly, incorporating the different options within one organization would have significant benefits in terms of client access, which would be achieved through procurement by a suitable provider that could enable integration with programs/organizations with similar client populations, and strong integration with relevant support services, e.g. shelter provision of homeward bound model, given strong referral pathway from shelters to homeward bound. For this reason, providers who are looking to bid in partnership with other providers for one or two of these initiatives should be considered, particularly if they illustrate strong referral networks and integration between their current services.

## 6. Next Steps

## 6.1. Next Steps

Based on discussions to date, the following high-level next steps have been identified:

- **Work with Streetohome Partners to:**
  - Review finalized business case
  - Decide on contribution to operating funds for three-year integrated pilot
  - Make recommendations to proceed/not proceed
- **Develop RFP if Streetohome Partners approves initiative**
- **Finalize Streetohome fundraising capital commitment**
- **Develop a transition and implementation plan**

## 6.2. Implementation Considerations

Based on discussions to date, the following were highlighted for StreetoHome Partner consideration

### Procurement Process

- Ensure a clear, agreed upon criteria for procurement
- Ensure RFP includes the need to illustrate ability to build new initiatives, and relevant skillset to integrated model
- Ensure RFP requires service provider references, and appropriate operational and financial record
- Enable RFP providers to bid for an independent model, in collaboration with other services providers, if these providers are able to illustrate how this procurement would lead to increased savings, efficiency and quality

### Post-Implementation

- **Implement Bi-annual/annual Performance Tracking and Financial Review to enable enhancement and relevant revisions to pilot integrated model, as required.** Given the pilot nature of the initiatives, and the lack, in some cases of local benchmark data for these operations, the StreetoHome partners should look to implement a bi-annual/annual performance and financial review of the initiatives to ensure that any required enhancements or shifts in practices are implemented proactively
- **Conduct an integrated review after 3 year plan** to consider continuation of model and confirm capital commitment for ongoing periods



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