



CITY OF HAMILTON
COMMUNITY & EMERGENCY SERVICES DEPARTMENT
Housing Services Division

TO:	Chair and Members Emergency & Community Services Committee
COMMITTEE DATE:	January 18, 2016
SUBJECT/REPORT NO:	Trusteeship Program (CES16005) (City Wide)
WARD(S) AFFECTED:	City Wide
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SIGNATURE:	

RECOMMENDATION

That the Mayor, on behalf of Council correspond with the Premier of Ontario, the Minister of Municipal Affairs and Housing and the Minister of Community and Social Services to request that the Province adequately and appropriately fund the City of Hamilton to deliver programs that fall under the Community Homelessness Prevention Initiative such as a possible targeted Financial Management Support Program for low income people who require support to manage their financial affairs.

EXECUTIVE SUMMARY

Since 2002, the City of Hamilton has funded the Trusteeship Program through federal homelessness funding investments. The Trusteeship Program helps low income people manage their financial affairs and provides some educational support to assist with financial management. Currently, this program serves 700 people primarily in receipt of the Ontario Disability Support Program (ODSP). The program is administered through a single funding agreement with Good Shepherd Centres; however, the program is delivered at the Good Shepherd, the Salvation Army and Mission Services.

In 2013, the Federal Homelessness Partnering Strategy (HPS) announced a 5-year funding extension (2014-2019) with changes to the mandate and expected outcomes. The HPS program focus is now on Housing First and more targeted homelessness prevention outcomes. Hamilton is required to invest a minimum of 65% of its funding allocation to Housing First interventions. City staff conducted a comprehensive community planning process to identify priorities for HPS funding and in 2014 conducted a Call for Applications to allocate the funding.

Good Shepherd, Mission Services and the Salvation Army submitted a joint funding application. The application was unsuccessful as their program goals and target population did not align with the priorities for HPS funding.

The demand for funding significantly outweighed the total amount available. Proposals were extensively evaluated to determine their overall effectiveness with the goal of ending people's homelessness experiences. On January 9, 2015, Emergency and Community Services Committee approved Report CES14005(b) – Housing First and Homelessness Prevention Call For Applications Update. One-time transitional funding was approved for up to a year for the Trusteeship Program and four other programs/agencies including the Notre Dame Centre, the Children's Aid Society, the Elizabeth Fry Society and the Housing Help Centre.

The Trusteeship received transitional funding in the amount of \$385,000 until March 31, 2016 from the Delivering Opportunities for Ontario Renters (DOOR) Reserve (#112239). The funding was approved to enable the three agencies that deliver the Trusteeship Program to identify potential alternative funding resources, leverage relationships with other community services that are providing similar supports, refer clients to alternative services and provide time to incrementally reduce service and staffing levels if alternate funding was not secured.

During the 2015 transition year, Housing Services staff worked with the Good Shepherd, Salvation Army and Mission Services staff to assist in mitigating the effects of future service reduction on clients. Together with the service providers, Housing Services Division staff explored alternate funding options, met with local programs to identify alternative options for people who may be impacted by the loss of community trusteeship supports, and worked with the Trusteeship Program staff to begin winding down services.

One of Hamilton's 10-year Housing and Homelessness Action Plan 5 outcome areas is to ensure that people have the individual supports they need to help them obtain and maintain housing. While there is no specific strategy within the plan to offer a financial management support program, there is research that supports a targeted, evidence-based program that is focused on achieving housing outcomes. This type of program can be an effective homelessness prevention intervention.

There are no other available resources within the Housing Services Division to continue to support a trusteeship service or any other type of financial management program. Other homelessness prevention programs are funded through the provincial Community Homelessness Prevention Initiative (CHPI) but there is no change in CHPI funding for the 2015-16 fiscal year from the 2014-15 fiscal year despite rising program costs and continuing need for homelessness prevention services.

If additional provincial funding were to become available, staff would recommend the implementation of a targeted financial management program. The program would focus

on people who are at risk of becoming homeless who need mid-level types of supports. Clients who require high levels of supports should be referred to an appropriate service such as the Ontario Public Guardian and Trustee (OPGT). Clients who require minimal financial support or advice would be referred to an appropriate service to help them manage their money, increase their income or reduce their debts. The Trusteeship Program service providers have endorsed this model in principle. Details about the possible targeted Financial Management Support Program for low income people who require support to manage their financial affairs is outlined in Appendix A to Report CES16005 - Moving from the Trusteeship Program to a Financial Management Support Program.

Staff have therefore recommended that the Mayor correspond with the Premier of Ontario, the Minister of Municipal Affairs and Housing and the Minister of Community and Social Services to request that the Province adequately and appropriately fund the City of Hamilton to deliver programs that fall under the Community Homelessness Prevention Initiative including a new targeted Financial Management Support Program for low income people who require support to manage their financial affairs.

Alternatives for Consideration – None

FINANCIAL – STAFFING – LEGAL IMPLICATIONS

Financial:

There are no financial implications for Report CES16005.

Staffing:

There are no staffing implications for Report CES16005.

Legal:

There are no legal implications for Report CES16005.

HISTORICAL BACKGROUND

Since 2002, the trusteeship programs delivered through the Good Shepherd Centres, Salvation Army and Mission Services in Hamilton have been funded through federal homelessness funding investments. Prior to 2002, these programs were delivered through a fee-for-service model. Clients would be charged for money management services based on their income.

During 2010 and 2011, the City of Hamilton contracted MCC Workplace Solutions to complete an evaluation of the Trusteeship Program. The evaluation made a series of recommendations to improve program delivery. To date, full implementation of these recommendations has not been achieved. For example, the program has yet to establish and implement data collection and evaluation plans that identify specific measures, data collection procedures, and how the data will show that program goals have been achieved.

In 2013, the federal HPS program announced five-year funding (2014-2019) but with changes to the mandate and expected outcomes. The program focus shifted to Housing First and more targeted homelessness prevention outcomes such as:

1. Assessment and targeting
2. Supporting people to move from crisis to stability
3. Data gathering and evaluation
4. Participating in a system of care approach
5. Executing effective referrals
6. Flexibility and person-centred service

In 2014, the City of Hamilton conducted a Call for Applications (CFA) process to allocate federal and provincial homelessness funding. The joint Trusteeship Program application was unsuccessful as it was not aligned with the CFA's funding objectives. It was determined to have a weak relationship with achieving direct housing outcomes for clients and did not align with best practices in homelessness prevention literature.

In January 2015, Council approved one-time transition funding to the Good Shepherd, Mission Services and the Salvation Army until March 31, 2016 from the Delivering Opportunities for Ontario Renters (DOOR) Reserve (#112239). This transition year provided the three agencies with time to seek alternate funding sources, direct clients to other services and supports in the community and wind down their own services.

A number of steps were taken by Housing Services Division staff to assist during the transition year. Housing Services Division staff created tools and templates and provided advice on other available support services that exist in the community. A data gathering tool was developed for the program to help inform Trusteeship Program staff about exit planning and the ongoing financial management needs of clients. Housing Services Division staff conducted a review of existing approaches in other communities and completed a review of promising practices in providing financial management supports.

In September 2015, Housing Services Division staff consulted with the Office of the Public Guardian and Trustee (OPGT). The purpose of the meeting was to gain knowledge and information about their program as well as the crossover between clients being served through their program and the community Trusteeship Program. It was determined that individuals requiring long term financial management supports may be eligible for service through the OPGT. Referral processes for OPGT were shared with the Trusteeship Programs.

In October 2015, Housing Services Division staff met with representatives from ODSP and Ontario Works (OW) to gain a better understanding about their referral processes to the Trusteeship Program and to ensure that social assistance recipients accessing the Trusteeship Program were receiving direct payments to landlords to minimize the impact of the program ending on March 31, 2016. ODSP and OW case managers were

requested to meet with social assistance recipients accessing the Trusteeship Program to recommend direct payments for living expenses.

In November 2015, Housing Services Division staff met with Catholic Family Services (CFS), a community agency who provides a similar financial management service. Staff learned about the program's capacity, service delivery model and its history and familiarity with serving similar clients. Catholic Family Services was advised that there may be a potential increase in referrals when the Trusteeship Program ends.

In November 2015, Housing Services Division staff consulted with a mix of providers and service managers familiar with Trusteeship Programs in Halton, London, Windsor, York Region and Niagara Region. These discussions centred on learning about the characteristics of the trusteeship services offered in their areas and best practices.

In December 2015, Housing Services Division staff met with the Trusteeship service providers and shared the findings of the consultations and communicated what a more targeted program would look like that focuses on people who are at risk of becoming homeless and need mid-level types of supports. Those individuals who require high levels of supports should be referred to an appropriate service such as the OPGT while people who require more minimal financial support or advice should be referred to an appropriate service to help them manage their finances, increase their income or reduce their debts.

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

None

RELEVANT CONSULTATION

Housing Services Division staff met with the three Trusteeship program agencies, explored alternate funding options and consulted with key stakeholders to mitigate the impacts when the program funding ends on March 31, 2016.

From June to December 2015, Housing Services Division staff gathered information from a number of key sources including five neighbouring municipalities, local service providers, and OW and ODSP representatives. Staff also met with the Office of the Public Guardian and Trustee. The purpose of these meetings was to learn about best practices and alternative services available in the community. Staff met with Good Shepherd, Mission Services and the Salvation Army to share the findings.

ANALYSIS AND RATIONALE FOR RECOMMENDATION

The current Trusteeship Program model has not evolved to align with current homelessness prevention principles and practices. Successful homelessness prevention programs have key elements related to assessment, evaluation and direct strategies related to housing stabilization.

In 2010, the City conducted an evaluation of the Trusteeship Program. MCC Workplace Solutions was contracted to complete an assessment and made fourteen recommendations including a focus on prioritization, assessment and evaluations. The Trusteeship Program has not made significant progress on achieving these recommendations and struggles to align with these evolving priorities.

When the funding expires, there are options available to assist trusteeship clients to mitigate the effects of the program's absence. Collected data showed that about 74% of current Trusteeship clients are in receipt of ODSP and another 13% are in receipt of OW. Social assistance case managers can provide additional support to people who may need services such as setting up direct rent payments to their landlord. Another option is to refer individuals to the Catholic Family Services financial management support program.

If additional funding was obtained from either the Provincial or Federal government, Housing Services Division staff would support a more targeted financial management support program. Below is a short description of what that program model might look like.

A Possible Financial Management Support Program Model

The possible Financial Management Support Program builds off the 10-year Housing and Homelessness Action plan, the City's community priorities related to homelessness services and the recommendations highlighted in the 2010 Trusteeship Program evaluation. In the new model, a single service provider would offer targeted services to fewer clients (100 to 150 clients) at a reduced cost of \$150,000 per year instead of the current cost of \$380,000 per year.

The loss of a trusteeship program may create gaps in financial service supports for vulnerable people, which could lead to greater housing instability. There is concern that other community supports such as the emergency shelter system are near capacity. The Financial Management Support Program model would be a modernization of the former Trusteeship Program with more targeted, intensive, shorter term supports.

The current Trusteeship Program helps low income people manage their financial affairs and provides some educational and skill building sessions. A common misconception is that those living in poverty have poor financial management skills and are careless with finances. The reality is that most people simply don't have enough income to pay for basic needs such as housing and food. Approximately 85% of the people receiving service through the Trusteeship program are in receipt of ODSP.

Rather than focussing on a particular population based on income source, the Financial Management Support program would assess the risks and strengths of people who access the program to ensure that clients are directed to services and supports that effectively meet their needs. It is estimated that the program would serve a third of the

population currently being served by the Trusteeship program. The program would be integrated into the homelessness service system and focus on individuals who are at greatest risk of becoming homeless.

The program would use standardized assessment tools at intake and measure progress throughout the duration of the client's program experience. The menu of services would expand from being primarily transactional services (bill payments) to a more robust set of financial management supports ranging from financial education and information, counselling, accessing additional income benefits/credit, accessing financial products and consumer awareness and protection to address financial instability.

The model would provide a more intensive service for people delivered over a shorter period of time. The intent of the program is to move people from a housing crisis to becoming financially independent and stably housed. The redesigned program will place a priority on assessment and data gathering which is critical to continually evaluate and adjust the program to ensure continued effectiveness.

ALTERNATIVES FOR CONSIDERATION

None

ALIGNMENT TO THE 2012 – 2015 STRATEGIC PLAN

Strategic Priority #1

A Prosperous & Healthy Community

WE enhance our image, economy and well-being by demonstrating that Hamilton is a great place to live, work, play and learn.

Strategic Objective

1.6 Enhance Overall Sustainability (financial, economic, social and environmental).

Strategic Priority #3

Leadership & Governance

WE work together to ensure we are a government that is respectful towards each other and that the community has confidence and trust in.

Strategic Objective

3.1 Engage in a range of inter-governmental relations (IGR) work that will advance partnerships and projects that benefit the City of Hamilton.

APPENDICES AND SCHEDULES ATTACHED

Appendix A to Report CES16005 - Moving from the Trusteeship Program to a Financial Management Support Program