



CUNNING CONSULTING +
SHELTER, SUPPORT & HOUSING ADMINISTRATION

City of Toronto: Rent Bank Services Evaluation

August 2020



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EXECUTIVE SUMMARY

The purpose of the current project was to evaluate Toronto Rent Bank services, through Shelter Support and Housing Administration (SSHA), City of Toronto. Objectives of the study were to evaluate the effectiveness and efficiency of the program in relation to program uptake, eligibility criteria, benefits, administration, and potential outcomes. The project also involved identifying and describing good practices from Rent Bank models from different jurisdictions in Canada and the United States (US) as well as building a deeper understanding the Toronto Rent Bank model.

A multi-method approach was used to achieve project objectives. The approach included:

- Document reviews (i.e., academic literature, reports, guides, websites, service documents)
- A jurisdictional review including interviews and a survey
- Consultations with SSHA and Local Access Centre staff
- Individual interviews with Local Access Centre senior staff
- Client interviews
- Analysis of program data

A total of eight jurisdictions in Canada and the US were reviewed. Additionally, seven programs completed a survey that explored uptake, eligibility criteria, benefits and repayments, administrative models, and outcomes. Finally, three jurisdictions participated in in-depth interviews focused on implementation and sustainability factors.

In terms of Toronto Rent Bank services, two consultations (focus groups) were held with SSHA staff and Local Access Centre frontline staff. Individual interviews were conducted with senior management from six Local Access Centres. Consultations and interviews asked key questions about steps in process including entry to the program, eligibility, application, and outcomes. Individual interviews with 14 clients focused on the same aspects but framed it from the perspective of their journey through the program. Finally, Rent Bank data for the past 12 years, with a focus on the period between 2016 and 2019, were analysed for trends. Data included call, application, loan, and demographic data.

Results of the study highlighted several strengths of the Toronto Rent Bank model including:

- A relatively high volume of calls (6096 in 2019) and pre-screening calls (1807 in 2019) and with very few pre-screen “failures” (6%)
- A high rate of “passed” pre-screen call that resulted in granted loans (44.8%)
- A relatively rapid application and approval process
- Clients who feel supported, hopeful, and less distressed as well as more knowledgeable about programs and services and rights and responsibilities
- Knowledgeable and resourceful staff who are client-centred in their approach
- Staff training and support, including job shadowing and a comprehensive policy and procedures manual
- An excellent information system developed and maintained by Neighbourhood Information Post (NIP)
- High housing stabilization rates (88%) within the first six months of receiving a Rent Bank loan

Based on the jurisdictional review, staff consultations, management and client interviews, and data analyses, opportunities to strengthen and expand the program also were identified. Recommendations include:

- Standardizing certain processes
- Setting performance targets such as time spent on pre-screen calls, caseloads, and loans
- Exploring opportunities to increase online processes
- Expanding eligibility criteria including types of eligible housing

- Increasing benefits and adjusting repayment options
- Offering flexible hours of service delivery (e.g., evenings and weekends)
- Positioning services in locations to increase awareness and access (e.g., Landlord Tenant Board Tribunal)
- Enhancing outreach and awareness activities (e.g., politician constituency offices, Human Resource departments, unions)
- Providing ongoing support for staff
- Implementing an evaluation and quality improvement framework
- Advocating for changes to improve particular practices and policies that increase vulnerability of Toronto residents

Recommendations are summarised and structured according to implementation factors.

BACKGROUND

The purpose of the current project was to evaluate Toronto Rent Bank (TRB) services, through Shelter Support and Housing Administration (SSHA), City of Toronto. Objectives of the study were to evaluate the effectiveness and efficiency of the program in relation to program uptake, eligibility criteria, benefits, administration, and potential outcomes. The project also involved identifying and describing good practices from Rent Bank (RB) models from different jurisdictions in Canada and the United States (US) as well as building a deeper understanding the TRB model.

TRB currently offers interest-free loans to eligible households for rental arrears or first and last month's rent deposits up to a maximum of \$3,500. To be eligible for TRB services applicants must meet certain criteria including:

- Be a resident of the city of Toronto
- Be either Canadian citizen, landed/permanent resident, convention refugees, refugee claimant (who has had their initial hearing), individual with work authorization or an individual applying for status on humanitarian grounds
- Have a household income that is below the limit set by the province
- Have a steady income that is not comprised of more than 50% social assistance
- Live in a tenancy covered by current residential tenancy legislation and paying market rent – thus not including Rent-Geared to Income Housing

This service is centrally administered by Neighbourhood Information Post (NIP). NIP operates one local access centre and works collaboratively with seven other Local Access Centres (LAC). Currently there are 10 staff working across these programs.

The current project is critical for helping to address key housing access and stabilization challenges facing vulnerable residents in Toronto. Based on Toronto's Vital Signs Report 2019-20 (Toronto Foundation, 2019) the following issues, and others, are at play:

- Toronto's waitlist for social housing has increased 68% in the last 12 years
- The shelter system is at near 100% capacity
- There are significant waitlists for transitional and supportive housing
- Official homelessness counts show a 69% increase in sheltered homeless people in 5 years

Based on the 2018 Street Needs Assessment, it is estimated that, on April 26, 2018, there were 8,715 people experiencing homelessness in Toronto staying outdoors, in City-administered shelters and 24-hour respite sites (including 24-hour women's drop-ins and the Out of the Cold program), and provincially administered Violence Against Women shelters, health and treatment facilities and correctional facilities. Similarly, Fred Victor (2019) reported that over 9,200 people who are homeless, sleep outdoors, in shelters, emergency centres or in health or correctional facilities every night. Further, there are over 100,000 people are on Toronto's centralized wait list for subsidized housing.

Additionally, Toronto is a main centre in Canada for newcomers who are at particular risk of precarious housing (Preston et al., 2009). Newcomers are more likely to have lower incomes and to spend over 50% on housing cost. Homelessness is a risk for growing numbers of immigrants. Refugees are more at risk than economic immigrants of living in overcrowded and unaffordable housing as well as being at increased risk of homelessness (Francis & Hiebert, 2014). Women newcomers are particularly vulnerable (Walsh et al., 2016).

Given the growth of newcomers to the Toronto region, the increasing use of shelters and decreasing access to affordable rental units in the city, a key question for the current evaluation is to understand the various factors (i.e., uptake, eligibility etc.) that may be contributing to decreases in RB loans from

2016 to 2018. This includes evaluating the effectiveness and efficiency of TRB services and learning from good practices in other models and jurisdictions.

HOMELESSNESS PREVENTION

Services such as rent banks are important elements in a continuum of strategies and services directed at preventing homelessness (Gaetz & DeJ, 2017). Gaetz and DeJ (2017) equate homelessness prevention to public health prevention models where there are primary, secondary, and tertiary prevention approaches that fall under the umbrella of prevention. The goal of prevention is to minimize harm to individuals by lowering risk and negative outcomes – specifically homelessness and outcomes associated with homelessness (Gaetz & DeJ, 2017).

The BC Non-Profit Housing Association (BCNHA) (2015), identifies homelessness prevention strategies in the same way – categorizing them into primary, secondary, and tertiary strategies. Primary prevention strategies are focused on preventing new cases of homelessness in both general as well as the at-risk populations. Primary prevention strategies include both universal as well as targeted approaches. Examples of large-scale, universal strategies – those focusing on the whole of the population - include poverty reduction and affordable housing strategies (BCNHA, 2015). Targeted interventions, on the other hand, are primary prevention strategies focused on at-risk populations (e.g., lower income persons with mental health needs). They include interventions such as education and information for tenants and landlords. Secondary prevention strategies focus on preventing homelessness at early stages (e.g., receipt of eviction notices). RB services and the Low-income Energy Assistance Program (LEAP) fall under this category. Tertiary prevention strategies are directed at those who experience chronic homelessness. These interventions are intensive in nature and include activities such as assisting individuals in finding and maintaining housing or providing life skills training such as the financial literacy and budgeting such as voluntary trusteeship services. These strategies are both overlapping and integrated as seen in Figure 1 (BCNHA, 2015; Gaetz & DeJ, 2017).

CAUSES AND RISKS

Prevention strategies are critical for addressing homelessness and housing instability. However, the challenge to effective prevention, particularly in targeted approaches, is identifying those most at-risk. Gaetz and DeJ (2017) provide a conceptual framework to assist in understanding and organizing strategies. Their framework consists of three groups of factors: 1) structural; 2) systems; and 3) personal and/or relational.

Structural factors are economic, social, or political factors – sometimes referred to as macro-level factors. These include poverty, discrimination, lack of affordable housing, and impacts of colonialism on Indigenous Peoples (Gaetz & DeJ, 2017). In fact, according to Fargo et al. (2013), the two biggest predictors of homelessness for both families and single adults in metropolitan areas are housing costs and household income. These factors make those who are new to Canada, those who are from marginalized groups, those with low income, or those with unstable employment particularly vulnerable to homelessness – especially in Toronto where average market rent for a one-bedroom apartment reached \$2,240 in March 2020 (Rentals.ca, 2020) – the highest in the country.

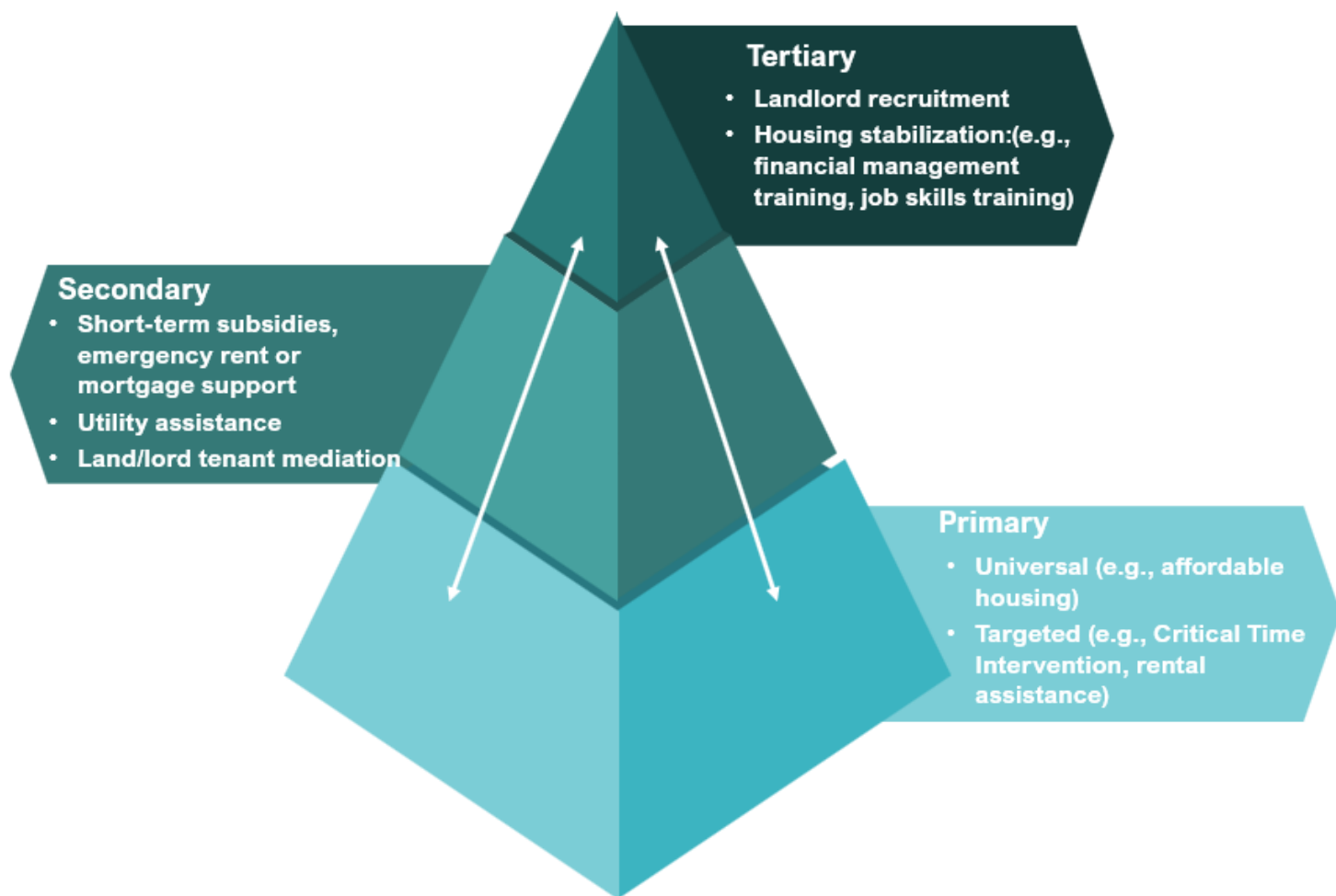


Figure 1. Homelessness Prevention Strategies

Systems factors, on the other hand, are those factors that operate at the level of service delivery. These include barriers to accessing services (e.g., physical access, language factors, availability), unsupported/unsuccessful transitions between systems (e.g., hospital to community, justice to community), and system complexity.

Finally, there are individual and/or relational factors that impact housing stability including personal crises, housing insecurity (e.g., low income), interpersonal problems (e.g., family conflict, partner violence), disabling conditions (e.g., mental health, addictions, brain injury), and trauma (Gaetz & Dej, 2017). Personal situations are exacerbated by structural and systems factors (Figure 2).

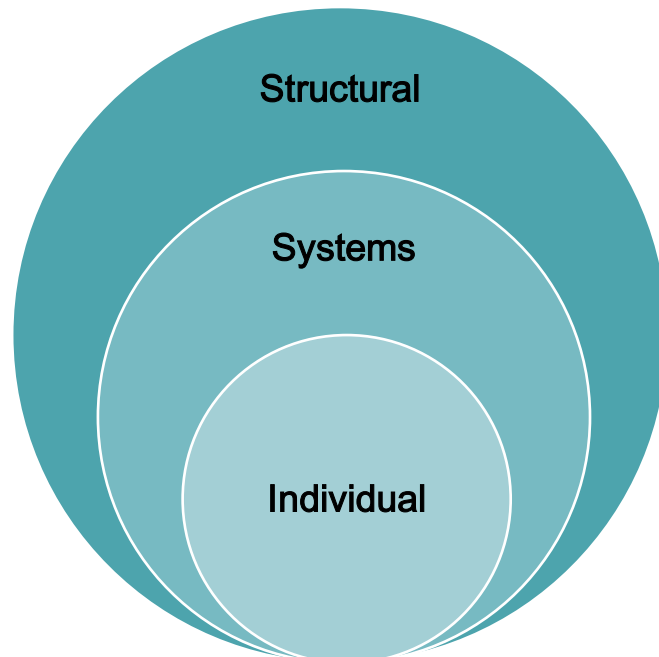


Figure 2. Factors contributing to homelessness

MODELS

While various jurisdictions report the use of RB services (e.g., British Columbia, Chicago, London, Kitchener) as well as substantial evidence regarding the impacts of homeless prevention programs, there is scant information in either the academic or grey literature that describes specific RB models and their associated outcomes. Toronto, however, has extensive documentation on its model and is described below.

TORONTO RENT BANK

BACKGROUND

TRB provides interest-free loans to assist low income individuals/households to either avoid eviction or move into more affordable or suitable tenancies with the goals of:

- Improving housing stability for low-income individuals/households.
- Providing eligible tenants and landlords with mediation assistance to help them to resolve the issues relating to proposed evictions.
- Offering information, referrals, and individualized counselling to applicants to ensure they succeed in stabilizing their housing situation for the future.
- Ensuring that eligible tenants in the City of Toronto are aware of the TRB and know how to access our services.

TRB began as a pilot in 1998 with the aim of preventing eviction for women and children. The pilot was first evaluated in 2001. Between 1998 and 2001, the program served 213 households. The average loan was \$1,365. These loans resulted in 87% of all clients avoiding eviction and 7% moving to more affordable and/or suitable housing. Not only did the pilot program have a high rate of eviction prevention for over 200 families, it was estimated that it assisted in stabilizing housing for 390 children (Lapointe, 2001).

In the 1999/2000 fiscal year, the program received enhanced funding from the City and expanded to include 6 (eventually 7) social service agencies. These agencies served as local access centres with NIP serving as the central administration and coordinating body (NIP, 2019). An evaluation of TRB services in 2007 (Welch, 2007) found that the cost of eviction, estimated to range from \$4,700 to \$9,100, far exceeded the average expenditure of \$1,200 per client. In 2008, TRB (and programs across the province) received annualized, provincial funding.

MODEL

Today, TRB is still centrally administered by NIP which also serves as a LAC. The RB program spans the city of Toronto (see Figure 3) through LACs including:

- Neighbourhood Information Post (NIP)
- Albion Neighbourhood Services (North and South) (Albion)
- COSTI Housing Help (COSTI)
- The Housing Help Centre - Scarborough (THHC)
- Unison Health and Community Services (Unison)
- Thorncliffe Neighbourhood Office (TNO)
- East York Housing Help Centre (EYHHC)

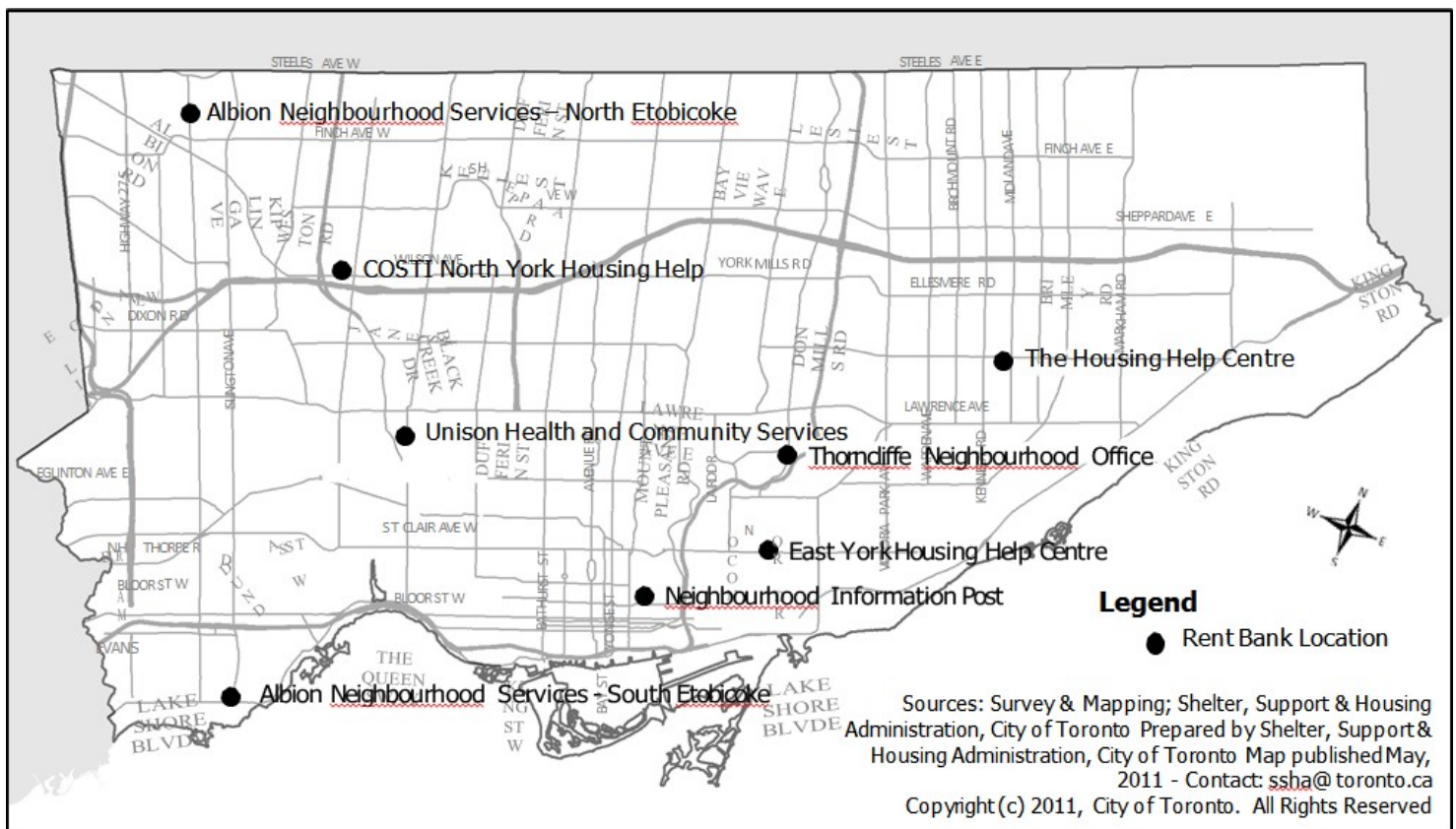


Figure 3. Map of Toronto Rent Bank Local Access Centres.

In the current model, TRB provides two types of loans:

1. **Rental Arrears Loans**

Provides up to three months of rental arrears (to a maximum of \$3,500) including Landlord Tenant Board (LTB) tribunal costs and sheriff's fee for the purpose of helping vulnerable tenants in imminent danger of being evicted maintain their housing and improve their housing stability.

Provincial: Program Funding for each approved applicant shall not exceed two times the average market rent for the Recipient's Service Manager Area as set by the Ministry from time to time.

2. **Rent Deposit Loans**

Rent Deposit first and/or last month's rent for the purpose of helping individuals/households who are in financially unsustainable or unsuitable housing to secure more affordable or suitable units (maximum for a bachelor unit: \$1,250; maximum for a one bedroom unit: \$1,450; maximum for a two bedroom unit: \$1,700; maximum for a 3-bedroom unit and a unit with more than 3 bedrooms: \$1,900).

TRB does not cover mortgage payments or utility costs nor does it apply to tenancies not covered by current provincial legislation.

TRB services are initiated by a phone call where the applicant is screened for eligibility. (Note: in some service locations applications also can be initiated through drop-in services). If the applicant appears eligible for services, the application is started over the phone through a web-based program. The staff then arrange to have a face-to-face interview with the applicant who is asked to bring required documentation including: identification, rental information, and banking and income information. Staff then contact respective landlords to confirm the current status, mediate any issues, and develop a payment plan. The final application form is sent to NIP for approval and sign off. Once approved, cheques are issued to the landlord and follow-up support and repayment is arranged between client and program staff.

STAFFING

TRB program is staffed by 12 FTE – 10 Rent Bank Workers and 2 Repayment Workers. The numbers of workers by Local Access Centre are found in Table 1.

LEAD AGENCY AND LOCAL ACCESS CENTRES

Table 1. Toronto Rent Bank Workers by Local Access Centre	
Rent Bank Sites	Number of Rent Bank Workers
Neighbourhood Information Post	3 Rent Bank plus 2 Repayment Workers
Albion Neighbourhood Services North Office	1
Albion Neighbourhood Services L.A.M.P. South Office	1
COSTI Immigrant Services (North York Office)	1
East York East Toronto Housing Help	1
The Housing Help Centre	1
Thornccliffe Neighbourhood Office	1
UNISON Keele Site	1
Total	10 Rent Bank plus 2 Repayment Workers

The central administration of TRB services is currently performed by NIP. NIP provides coordination of the seven local access centres, and it also operates as a local access centre. LACs and NIP do outreach.

As lead agency, NIP is responsible for:

- Working collaboratively with LACs to ensure Rent Bank applications are processed effectively
- Reviewing applications to ensure eligibility criteria have been met and all documentation is complete
- Assisting with landlord mediation
- Verifying landlord information with the City Clerk's office of Toronto
- Preparing and distributing RB cheques to pay rental arrears for applicants
- Assisting LACs in troubleshooting difficult or complex cases

NIP coordinates most of the communication for the program including:

- Coordinating Rent Bank Steering Committee and Operational Committee meetings on a regular basis
- Developing and implementing training for all new staff
- Developing and maintaining online program
- Developing and coordinating policies and procedures
- Financial reporting related to the loan fund and Central Administration functions
- Liaising with Alterna Savings, their primary financial institution
- Generating statistical reports for the purpose of analysis and policy formulation

NIP collects repayment once the Service Agreement has been negotiated and signed. This includes:

- Communicating with clients if repayments cannot be made
- Renegotiating with clients if needed
- Tracking and reporting of all repayments received

LACs are responsible for:

- Accepting applications for Rent Bank assistance from all applicants to determine eligibility
- Determining eligibility for assistance based upon established criteria
- Verifying and collecting all necessary documentation needed to process the loan
- Attempting to mediate and negotiate with the landlord to prevent eviction and stabilize tenancy
- Verifying information with current landlords and new landlords (in Rent Deposit applications)
- Negotiating the initial Service Agreement and initial loan repayment arrangements
- Forwarding all necessary documentation, along with the online application, to NIP
- Referring and supporting all applicants not eligible for Rent Bank so that they may get the most appropriate assistance (e.g., legal clinic, social assistance)
- Participating in Operational Committee meetings to collaborate effectively with other LACs
- Assisting in the identification of emerging issues, trends, and community needs
- Assisting in follow-up as needed

ELIGIBILITY CRITERIA

To qualify for any TRB loan, an applicant must:

- Be a resident of the City of Toronto
- Be in danger of losing their housing because they owe the landlord or housing provider rent. To prove this, they must have documentation from the landlord that the rent has not been paid and they are facing eviction.
- Have a legal Canadian immigration status and work authorization (i.e. Canadian citizens, landed immigrants/permanent residents, immigrants/refugees who are allowed to work in Canada, refugee claimants who have had their first hearing, visitors with work permits and applicants who are applying for status in Canada on humanitarian and compassionate grounds)
- Have a steady source of income that is not composed of more than 50% of social assistance (Clients on OW/ODSP are eligible for other rental support programs)
- Have income that is greater than expenses.
- Have tried and exhausted all other means of financial assistance.
- Have not more than \$6,000.00 in assets e.g. stocks, bonds, real estate and RRSP savings.
- Have their own bank account in order to repay the loan. Rent Bank will help clients establish one if necessary because a void cheque is required to process their applications.
- Be the legal and / or primary tenant(s) responsible for the tenancy.
- Live in housing that is protected by the current provincial legislation (e.g. this excludes certain rooming house tenants who share the kitchen and bathroom with their landlord)
- Live in housing where they are paying market rent (thus not including Rent-Geared to Income (RGI) Housing)

Exclusions for TRB loans include:

- RB loans are not given out to help applicants stay in units that are not sustainable or suitable.
- RB loans do not cover mortgage payments.
- RB loans do not cover utilities costs or building management costs.
- RB loans do not assist clients in tenancies not covered by the current provincial legislation.
- The RB is not responsible for clients' non-sufficient funds (NSF) charges on repayments.
- New RB applicants are only eligible for a RB loan to cover either rental arrears or rent deposits, but not both.

Income criteria for Rent Bank eligibility is outlined in Table 2. The criteria are based on the number of people in the family and annual income. Additional income of up to \$10,000 over the top-level range of Housing Income Limits (HILS) could be considered. HILS is set by the province.

Documentation that is required for a Toronto RB loan application includes:

- Most recent pay stubs (preferably four, at least two) or a letter from the applicants' employers
- Bank statements from the last two months
- Child Tax Benefit document/statement (CCTB)
- Employment Insurance (EI) statement
- Old Age Security (OAS) (or other pension) statements
- Documentation regarding child support payments
- Documentation regarding Ontario Trillium Benefit (OTB)
- Any other information that is appropriate under the circumstances

Table 2. Financial and Family Structure Eligibility for Toronto Rent Bank Program

Number in Family	Automatic Eligibility (Annual Income)	Top Level Financial Range (Annual Income) Based on HILS	Top Level Financial Range (Monthly Income)
1	\$ 22,841.00	\$ 31,500.00	\$ 2,625.00
2	\$ 27,799.20	\$ 37,000.00	\$ 3,083.33
3	\$ 34,616.40	\$ 43,000.00	\$ 3,583.00
4	\$ 43,187.30	\$ 51,500.00	\$ 4,291.00
5	\$ 49,176.40	\$ 63,500.00	\$ 5,291.00
6	\$ 54,538.90	\$ 69,531.67	\$ 5,794.31
7	\$ 59,900.10	\$ 76,366.66	\$ 6,363.89

REPAYMENT

Clients are expected to repay their entire loan with the lowest monthly payment set at \$25/month. Two workers at NIP are responsible for repayment. Staff conduct follow-up with clients at 3 and 12-months. Follow-up is done by phone, email, or mail.

The Repayment Follow-up Worker will ask:

- Are you currently still at same address when you applied for the RB loan? If no, what is your new address?
- Did the TRB sustain your housing?
- Are you satisfied with your repayments to the RB? What would you like to change?
- Has your personal information changed?

CURRENT PROJECT

Previous evaluations of TRB demonstrated the success of the Toronto model. However, over the past few years, despite the context of increasing demand for shelter, numbers of people experiencing homelessness and waitlist for subsidized housing, and increasing rental costs, the TRB program saw a marked decrease in loans granted over the past several years. Loans decreased annually from a high of 852 in 2015 to 665 in 2018. This represents a 22% decrease in loans granted and is significantly below the annual target of 1000.

The purpose of the current project is to evaluate the effectiveness and efficiency of TRB program. Specifically, the evaluation involves identifying and describing good practices from RB models in different jurisdictions as well as understanding the TRB model in terms of uptake, eligibility criteria, benefits, administration, and potential outcomes. Specific objectives of the project and associated areas of inquiry are outlined in Figure 4.

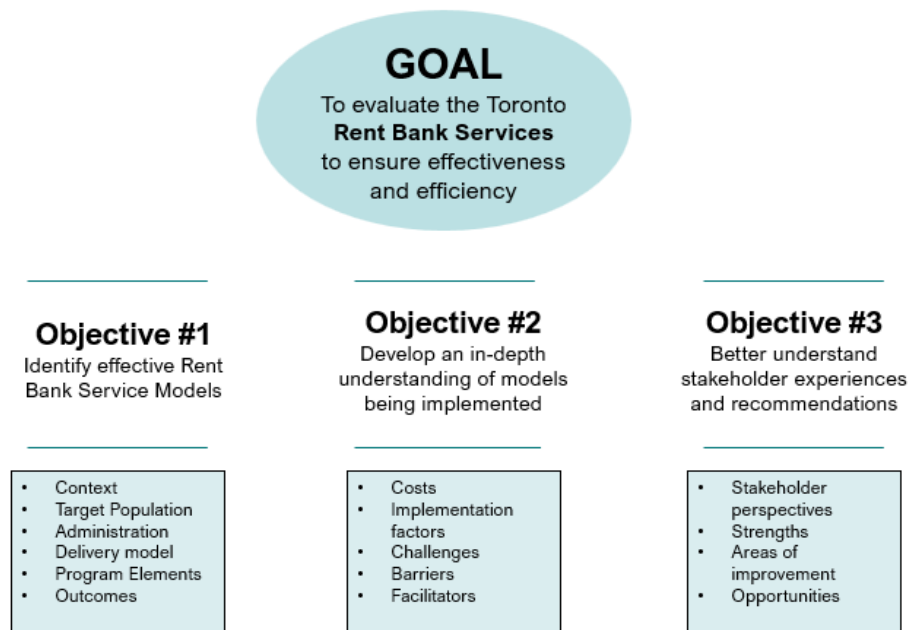







Figure 4. Project Objectives

METHOD

APPROACH

To meet the objectives of the current study, a multi-pronged approach was implemented as outlined below. A person-centered approach was utilized – engaging a range of stakeholders including SSHA staff, program managers, frontline staff (SSHA and LACs), and service users.

 <p>DOCUMENT REVIEW</p>	<p>The process began with a document review that included:</p> <ul style="list-style-type: none">• Relevant academic literature• Reports, guides, websites (e.g., Ready to Rent)• Review relevant service documents (e.g., TRB Policy Manual, August 2019) <p>This formed the basis for the background, context and methods of the study.</p>												
 <p>JURISDICTIONAL REVIEW</p>	<p>A significant part of this study was to examine different RB models/programs through a jurisdictional review.</p> <ul style="list-style-type: none">• 12 jurisdictions (including Toronto) were chosen for a high-level review• A smaller number of programs were targeted for in-depth interviews (n=7)• Programs varied between province/state and municipality/city levels depending on model and funding. <table><tr><td>▪ Vancouver</td><td>▪ Toronto</td><td>▪ Halifax</td><td>▪ Minnesota</td></tr><tr><td>▪ Calgary</td><td>▪ York Region</td><td>▪ Seattle</td><td>▪ Maryland</td></tr><tr><td>▪ Manitoba</td><td>▪ Montreal</td><td>▪ Chicago</td><td>▪ San Francisco</td></tr></table>	▪ Vancouver	▪ Toronto	▪ Halifax	▪ Minnesota	▪ Calgary	▪ York Region	▪ Seattle	▪ Maryland	▪ Manitoba	▪ Montreal	▪ Chicago	▪ San Francisco
▪ Vancouver	▪ Toronto	▪ Halifax	▪ Minnesota										
▪ Calgary	▪ York Region	▪ Seattle	▪ Maryland										
▪ Manitoba	▪ Montreal	▪ Chicago	▪ San Francisco										
 <p>CONSULTATION & INTERVIEWS</p>	<p>To gain increased understanding of key steps, processes, and challenges in TRB services, two consultation sessions (focus groups) consisting of:</p> <ul style="list-style-type: none">• SSHA staff (n=7)• Frontline program staff (n=15) <p>One-on-one interviews also were conducted involving:</p> <ul style="list-style-type: none">• Service users/clients (n=15)• Program/organizational leaders (n=8)												
 <p>DATA</p>	<p>To understand trends across TRB services, data from 2008 to 2019 was analyzed. Data included:</p> <table><tr><td>▪ Call and screening data</td><td>▪ Loan and income</td></tr><tr><td>▪ Granted applications</td><td>▪ Family demographics</td></tr></table>	▪ Call and screening data	▪ Loan and income	▪ Granted applications	▪ Family demographics								
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▪ Granted applications	▪ Family demographics												
 <p>SURVEYS</p>	<p>A survey was developed and deployed to 12 organizations in Canada and the US that deliver RB services. The survey asked specific questions related to:</p> <table><tr><td>▪ Service context</td><td>▪ Delivery model</td></tr><tr><td>▪ Target population</td><td>▪ Program elements</td></tr><tr><td>▪ Administration</td><td>▪ Outcomes</td></tr></table>	▪ Service context	▪ Delivery model	▪ Target population	▪ Program elements	▪ Administration	▪ Outcomes						
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▪ Administration	▪ Outcomes												

PROCEDURES & PARTICIPANTS

DOCUMENT REVIEW

The project began with a search of the academic literature. Scopus was used as the source database. Scopus is the largest abstract and citation database of peer-reviewed literatures covering science, technology, medicine, social sciences, arts, and humanities. Few academic articles emerged for RB models. A total of nine academic articles proved to be relevant to the current project. The search criteria and results are found in Appendix A.

An internet search also was conducted to find relevant information on RB services across jurisdictions. Results also are found in Appendix A. Again, relatively little information was available. Other sources included background documents (e.g., policy manuals, evaluation reports) from the City of Toronto and other RB providers.

JURISDICTIONAL REVIEW

One component of this project was to complete a jurisdictional review to identify good practices in RB models in urban areas similar to Toronto. The jurisdictional review consisted of two parts: 1) an overview of RB models in 12 different jurisdictions, and 2) an in-depth examination of a subset of RB models from the 12 jurisdictions.

JURISDICTIONAL OVERVIEW

A review of 12 jurisdictions, outlined on page 15, resulted in 10 RB programs in Canada and the US (as seen in Table 3). Programs with sufficient information about context, target population, program administration, delivery model, program elements, and outcomes were explored. While the jurisdictional review initially focused at the level of municipalities, in some cases RB programs were operated at provincial or state levels.

Early searches for RB programs produced limited and fragmented information. Because limited information was available online for most programs a survey was developed and sent to the programs to gather basic information on various models being employed in the field. In many cases, contact information also was unavailable so phone contact was made with many programs to identify appropriate contacts for the survey and potential follow-up interviews. The survey can be found in Appendix B.

IN-DEPTH REVIEW

From the 12 jurisdictions, 7 jurisdictions were identified for in-depth, follow-up interviews that focused specifically on implementation factors. This aspect of the project addressed the second objective of the project. Interview questions addressed adoption, planning, implementation, and sustainability. Based on the initial search, key contacts at each organization were identified and invited to take part in the interview process. Four jurisdictions completed the in-depth interview.

Table 3. Initial RBS Jurisdictional Scan of Cities and Programs

	Rent Bank	Program Name
Vancouver	Yes	Vancouver Rent Bank
Calgary	Yes	Calgary Basic Needs Fund
Toronto	Yes	Toronto Rent Bank
York Region	Yes	Homeless Prevention Program
Montreal	No	Small support programs are available through non-profit organizations but are not formal RBS
Halifax	No	Other programs such as subsidies are available
Seattle	Yes	Homeless Prevention and Housing Stability Services
San Francisco	Yes	San Francisco Eviction Defense Collaborative (8 programs)
Chicago	Yes	Emergency Rental Assistance Program (part of Homelessness Prevention Call Centre – HPCC)
Minnesota	Yes	<ul style="list-style-type: none"> • Emergency Assistance • Minnesota Family Homelessness Prevention Assistance Program
Baltimore	Yes	Emergency Rent Assistance – Baltimore
Maryland	Yes	Emergency Assistance to Families with Children (EAFC) – Maryland

STAKEHOLDER CONSULTATIONS AND INTERVIEWS

CONSULTATIONS

A critical component of the project was understanding key TRB stakeholder perspectives and obtaining their feedback and recommendations about the program (Objective 3). The essential groups for consultations included SSHA staff and frontline staff from LACs. SSHA staff were invited to participate in consultations by SSHA senior staff while frontline staff were invited to attend through emails sent to management at Local Access Centres. Two, three-hour consultations were held – one for SSHA staff (n=9) and one for front line staff (n=15).

To address the key questions regarding uptake, eligibility, program model/service and outcomes, the consultations (and individual interviews) were designed to follow the service journey. Using a high-level Process Map (as used in Quality Improvement approaches), participants were asked to describe key points of the service journey: 1) entry/access to service; 2) deciding to use service; 3) use of services; 4) outcomes and; 5) what worked well and what might be improved at different points in service. The outline is seen in Figure 5. Detailed questions are found in Appendix C.

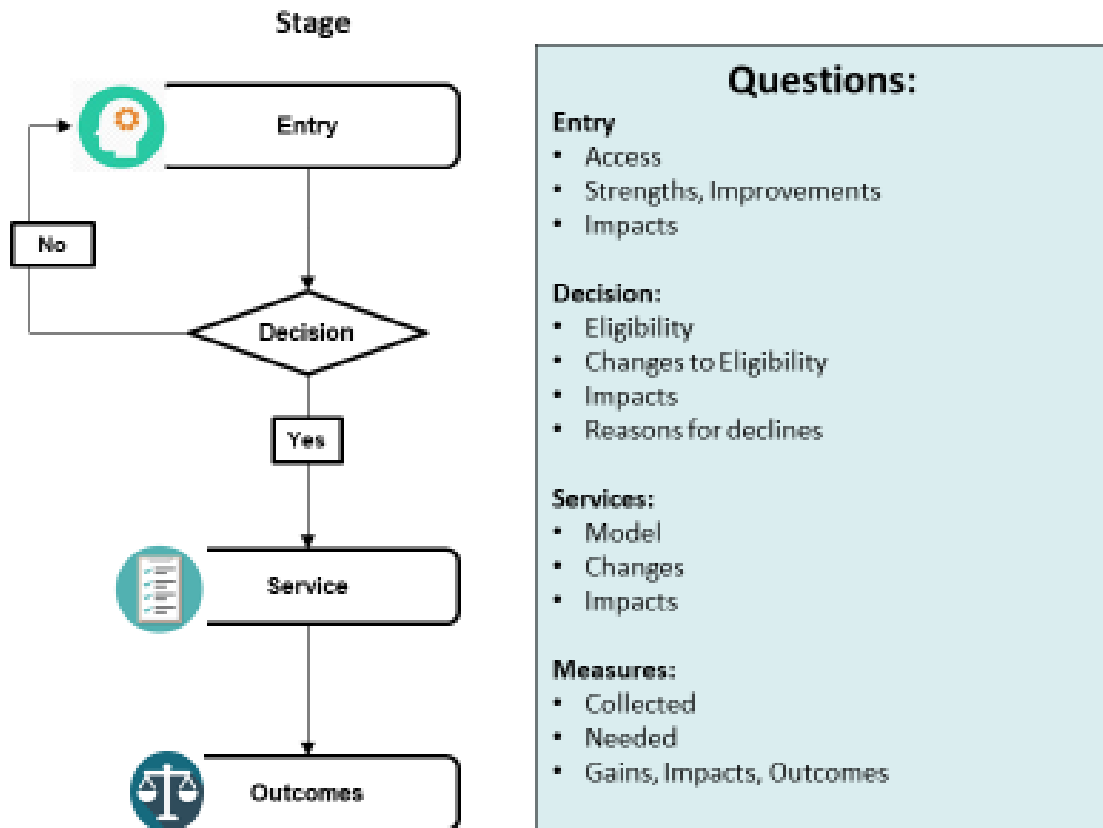


Figure 5. Journey map for SSHA and frontline staff from Local Access Centre consultations

INTERVIEWS

Key informant interviews also were critical to addressing Objective 3 of the project. Interviews followed similar formats to the consultation groups in that key questions followed the client or service journey. This created an opportunity to compare results across stakeholder groups.

Managers and senior leaders from LACs and NIP were informed about the interviews by SSHA senior staff. Individual invitations were then sent by the project consultants. Six programs participated in the interviews. The interview guide is available in Appendix D.

Finally, RB clients from 3 LACs took part in individual interviews. Clients were invited to take part in the project by LAC staff who shared consent forms (Appendix E) that described the study.

The consultants met with clients either by phone or in-person depending on what was more convenient and comfortable for the clients. At each interview, the consent form was reviewed with each participant and written, or verbal consent was given.

Interviews again followed the service journey as outlined in Figure 6. The interview guide is found in Appendix F. Each interview lasted approximately 15 to 20 minutes on average. At the end of the interview, participants were provided with a \$20 grocery gift card and two TTC tokens in appreciation of their time and contribution. For those completed over the phone, gift cards were mailed or given to their RB workers to pass along to participants.

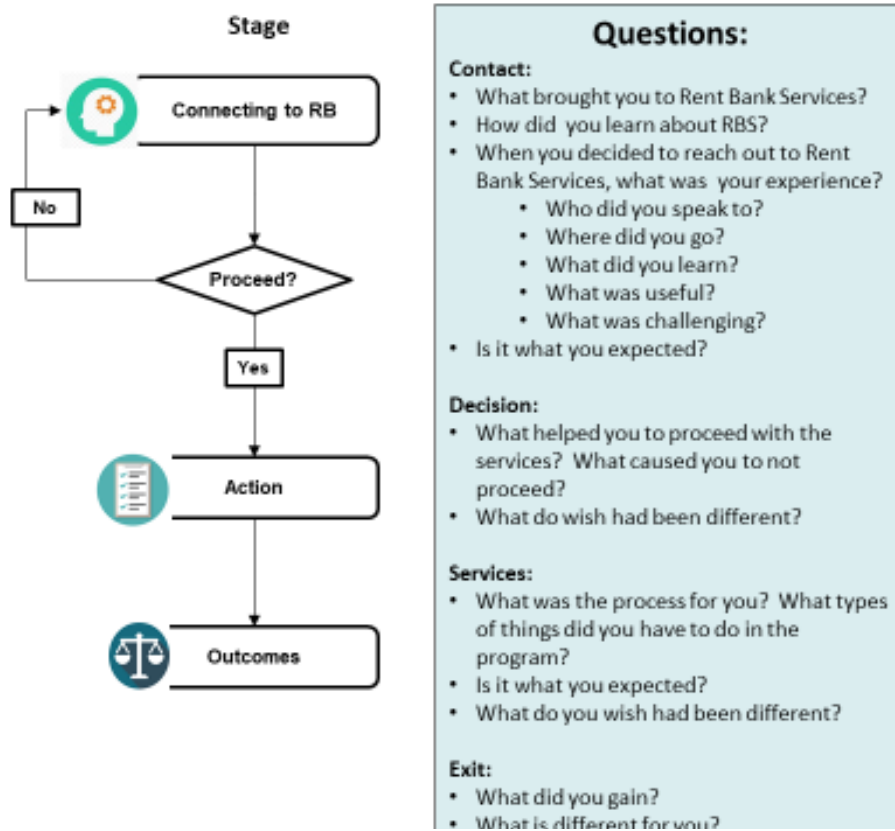


Figure 6. Journey map for service user interviews

PROGRAM DATA

To better understand TRB services and to validate information from interviews and consultations, program data from 2008 to 2019 were obtained from the Toronto Rent Bank Database from NIP. Most analyses focused on the period between 2016 and 2019 as this reflects the current structure of the service model. Data for calls, call status, loans, service user demographics, and outcomes were analysed.

RESULTS

Results of the project are organized into the following sections: 1) the jurisdictional review (overview, survey, and in-depth interviews, staff consultations, and interviews); 2) staff consultations and program interviews; 3) client interviews; and 4) TRB service data.

JURISDICTIONAL REVIEW

OVERVIEW

The overview of 12 jurisdictions was challenging to complete due to a lack of available information as identified in the literature and document search. Below are the results of the program overviews for 8 models including, where available, purpose and populations (Table 4), eligibility and amounts (Table 5), operations (Table 6), and repayments (Table 7).

Table 4. RBS Jurisdictional Review Program – Purpose & Population

Program	Purpose	Population
Vancouver Rent Bank	Focuses on increasing housing stability by preventing evictions or the loss of essential utilities for individuals and families who are experiencing temporary financial difficulties	Families and individuals that live in the City of Vancouver, at risk of eviction or essential utility disconnection due to a temporary shortage of funds
Calgary Basic Needs Fund	Provides one-time, emergency grant to remedy an immediate need e.g. sudden job loss or unexpected illness	Accessible, emergency financial assistance and referral/information services that support vulnerable individuals, couples, and families to achieve stability and sustainability in the face of temporary financial crises
York Region Homelessness Prevention Program	Serves those who are behind on rental, mortgage or utility payments can get support to prevent utility cut off, prevent eviction, or provide last month's rent	York Region residents with low or moderate income ("applicants") who under threat of utility service disconnection, eviction, or who are homeless or living in a temporary shelter

Program	Purpose	Population
Seattle Homelessness Prevention and Housing Stability Services Program	Serves individuals and families who require emergency assistance for one month's rent or moving costs to long-term housing	Individuals and families who are making the transition from homelessness, or for those families who are in immediate danger of eviction from their current housing
San Francisco Rental Assistance Program	Offers a variety of eviction prevention and emergency housing programs offered for those who were evicted and need help finding a new home and paying for a security deposit or first month's rent.	A range of programs support families who are homeless, families and adult who are disable and/or over 60 years of age, families with minor children, and single adults who are at risk of evictions or attempting to move.
Chicago Emergency Rental Assistance	Offers a program related to the prevention of homelessness. Directed at individuals and families who are at danger of eviction. The focus is maintaining individuals and families in their existing rental units	Households that are in immediate risk of homelessness
Minnesota Family Homelessness Prevention and Assistance Program	Provides aid to households experiencing homelessness or who are at imminent risk of homelessness	Pilot project for families with school-age children who have changed schools or homes at least once in a school year
Baltimore (United Way Central Maryland) Emergency Rent Assistance	Offers emergency rental assistance to individuals facing eviction or a notice to quit from their landlord. There also may be loans or other funds to pay rent that is due in a short period of time	Low income families with children, senior citizens, persons with disabilities, and people who are faced with a short-term crisis. May also apply to individuals who are unemployed or struggling.

Table 5. RBS Jurisdictional Review Program – Eligibility & Amounts

Program	Eligibility	What and Amount
Vancouver Rent Bank	<ul style="list-style-type: none"> • A resident or will be a resident of the City of Vancouver • Low-income • Nineteen years of age or older • Have a bank account • Are on income assistance or have (will have) a concrete, consistent source of income • Not in the process of bankruptcy or have no un-discharged bankruptcies • Unable to access any other form of government financial assistance • Have/ will have long-term, safe housing • Have rental costs that do not exceed an ongoing ability to pay • Owe no more than two months rental arrears • Required documentation 	<p>Support can include:</p> <ul style="list-style-type: none"> • Rental arrears/past due rent • Utility arrears • Security deposits • First month's rent <p>Maximum request for an individual: \$1300</p> <p>Maximum request for a family: \$1800</p>
Calgary Basic Needs Fund	<ul style="list-style-type: none"> • Service targeted to low income individuals and families experiencing a temporary financial crisis • Residents of Airdrie, Calgary, Chestermere, Cochrane, High River, Okotoks and Strathmore • Additional requirements are explored upon initial phone call to 211 	<p>Support can include:</p> <ul style="list-style-type: none"> • Food • Clothing • Childcare • Transportation • Damage deposit • Temporary accommodation • Utility arrears (must be repaid if accessed more than once) • Eviction payments (must be repaid if accessed more than once) <p>Maximum request for an individual: \$358</p> <p>Maximum request for a family: \$1021</p>
York Region Homelessness Prevention Program	<ul style="list-style-type: none"> • Canadian citizens, permanent residents, or refugees • Low/moderate income • Resident of York region and intend to continue living in York region. Residency exceptions can be granted for those moving to or from the region. • Able to maintain their housing given their current income and fixed expenses. • House income must be equal to or less than the applicable after-tax income cut off. 	<p>Support can include:</p> <ul style="list-style-type: none"> • Rent • Mortgage • Utilities <p>Payment: \$1300 (2019)</p>

Program	Eligibility	What and Amount
Seattle Homelessness Prevention and Housing Stability Services Program	<ul style="list-style-type: none"> • Must be low income • Seattle family must be experiencing a change in their financial situation that is either from job loss, illness, the arrival of a new baby, or other emergency situation • An eligible Seattle family can receive a maximum of one rent assistance benefit award in a 12-month period. 	<p>Support can include:</p> <ul style="list-style-type: none"> • Rental assistance • Security deposits • Utility deposits • Move-in costs • Rental arrears • Utility arrears • Case management <p>Average household amount: \$1686 (2018)</p>
San Francisco Rental Assistance Program	<ul style="list-style-type: none"> • Must be low income • Sufficient income to pay rent going forward when receiving assistance • Clients do not have to have a 3-day notice to qualify for help 	<p>Support can include:</p> <ul style="list-style-type: none"> • Rental assistance • Tenant/landlord mediation • Tenants' rights education • Eviction defense • Free legal assistance • Case management <p>Average rental assistance for families: \$3393 Average rental assistance for individual: \$1927 (2012)</p>
Chicago Emergency Rental Assistance	<ul style="list-style-type: none"> • Must be a Chicago resident • Document a temporary economic crisis • Demonstrate an ability to meet the prospective rental obligations after the assistance has been granted • Sufficient income to cover rent and other living expenses moving forward 	<p>Support can include:</p> <ul style="list-style-type: none"> • Payment of rent • Payment of arrears <p>One-time grant up to \$900 to cover one month's rent</p>
Minnesota Family Homelessness Prevention and Assistance Program	<ul style="list-style-type: none"> • Live in Hennepin County in a home you rent or own, or in someone else's home for at least three months, or in permanent supportive housing • Risk of losing home and have no other housing options within 30 days • Have extremely low income 	<p>Support can include:</p> <ul style="list-style-type: none"> • Security deposits • First month's rent • Home repairs • Utility bills • Case management <p>Amount not available</p>
Baltimore (United Way Central Maryland) Emergency Rent Assistance	<ul style="list-style-type: none"> • Lower income • Willingness and ability to improve their financial situation • Crisis only 	<p>Support can include:</p> <ul style="list-style-type: none"> • Rent payment • Case management • Counselling <p>Amount not available</p>

Table 6. RBS Jurisdictional Review Program – Operations

Program	Model	Administration	Hours
Vancouver Rent Bank	<ul style="list-style-type: none"> • Starts with centralized, online application. • Clients sign up, log-in, and complete a pre-assessment • Response to online pre-assessments within 2 business days • Aim is to process completed applications in 10 business days. • An in-depth interview is conducted. • Completed applications are reviewed weekly by a Loans Committee, 	<ul style="list-style-type: none"> • Centrally administered by Network of Inner-City Community Services Society (NICCSS) • Loans Committee consists of employees from Vancity including: an independent accountant, a project manager for Clean Start, and a member of the financial community • Loans Committee meetings are facilitated by NICCSS • The Loans Committee is accountable to the Community Advisory Committee (CAC), which meets quarterly. • The CAC currently includes representatives from: Streetohome Foundation, UBC Vancouver School of Economics, City of Vancouver, Vancity Credit Union, Credit Counselling Society of BC, Vancouver Foundation, Landlord BC, Ministry of Social Development and Social Innovation, the Sources Rent Bank. 	<p>Tues - Thurs 9:30 am - 3:30 pm</p> <p>Drop-in Tues 12:00 pm -3:00 pm</p>
Calgary Basic Needs Fund	<ul style="list-style-type: none"> • 211 is the access point - offering a streamlined process that directs clients to readily available public services. 	<ul style="list-style-type: none"> • Community-based • Distress Centre Calgary (DCC) has provided 24-hour crisis support in Calgary and southern Alberta including 24-hour crisis line, email, daily chat, and daily text for our youth. • Professional counselling is available for issues that cannot be resolved over the phone. • The Coordinated Access and Assessment (CAA) program serves Calgarians experiencing homelessness out of the Safe Communities Opportunity and Resource Centre (SORCe). • All services are free. 	<p>Mon – Fri 9:00 am to 5:00 pm</p>

Program	Model	Administration	Hours
York Region Homelessness Prevention Program	<ul style="list-style-type: none"> • Accessed through central intake provided by Access York Call Centre which includes all of York Region services (not 211) and service provided by Salvation Army and Jewish Family and Child Services. • Staff answer client calls and direct clients to appropriate services. • The call center does not do extensive eligibility assessment but assess if clients are suitable for Rent Bank. 	<ul style="list-style-type: none"> • The program is centrally administered by the Region and delivered by the Salvation Army and Jewish Family and Child Services 	Mon – Fri 8:30 am to 4:30 pm
Seattle Homelessness Prevention and Housing Stability Services Program	<ul style="list-style-type: none"> • Households seeking homeless prevention services access services via referrals from 211, walk-in, or direct contact with the agencies. 	<ul style="list-style-type: none"> • Office of Housing provides funds to Salvation Army and other agencies • Application process for emergency rent help programs. • Administration varies by agency and program 	Varies by location
San Francisco Rental Assistance Program	<ul style="list-style-type: none"> • Initial assessment during drop-in hours 	<ul style="list-style-type: none"> • Collaborative of community-based organizations • Office-based visits with some online 	Mon – Wed, Fri 9 am – 11 pm
Chicago Emergency Rental Assistance	<ul style="list-style-type: none"> • Operated through six Community Service Centres (CSC) • Clients must complete an Emergency Rental Assistance Application, have a documented crisis or emergency, and proof of income. • Documented Crisis or Emergency includes imminent eviction due to crisis such as temporary loss of income, fire or flood, court order to vacate (foreclosure or eviction), domestic violence. • Property owners must agree to participate in the program and cannot be a relative of the applicant or live in the household of the applicant. • Payment is made to property owners and managers 7-10 days from the date the application is approved 	<ul style="list-style-type: none"> • City residents can drop in or schedule an appointment in advance. • An initial assessment is conducted to identify needs. • CSCs help individuals access shelter, food and clothing to domestic violence assistance, job training/placement and services for the formerly incarcerated. • Clients can also get information about rental, utility, and other financial assistance programs. • CSCs also serve as Warming and Cooling Centers during periods of extreme weather. 	Mon – Fri 9 am - 5 pm Wed – 11 am - 7 pm
Program	Model	Administration	Hours

Minnesota Family Homelessness Prevention and Assistance Program	<ul style="list-style-type: none"> • Local organizations process applications and provide funding to clients • Emergency Assistance has a new, streamlined application process to allow for phone interviews • The new process eliminated reduced wait in-office wait and increased staff capacity for increased processing efficiency. 	<ul style="list-style-type: none"> • Centrally administered by Minnesota Family Homelessness Prevention and Assistance Program; nine community agencies provide the program 	Mon – Fri 8 am to 4:30 pm
Baltimore (United Way Central Maryland) Emergency Rent Assistance	<ul style="list-style-type: none"> • Varies by agency and program. • A franchise model is employed where local “franchisees” hire their own staff • The model and brand are controlled centrally. 	<ul style="list-style-type: none"> • Agencies are integrated with wrap-around services • Additional referrals for clients and a network of services to clients • There is integration with the Housing Stability and Homelessness Prevention programs 	NA

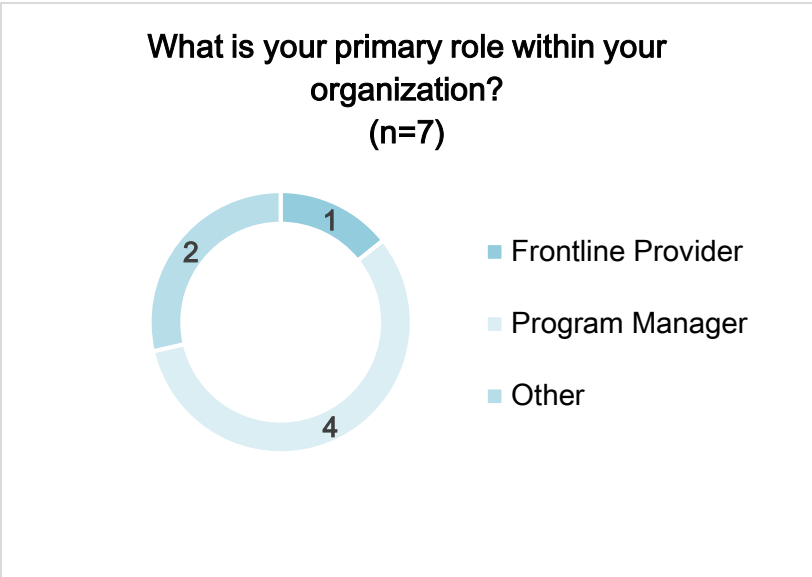
Table 7. RBS Jurisdictional Review Program – Loans and Repayment

	Number Served	Loans
Vancouver Rent Bank	567 loan recipients and their dependents, altogether 980 individuals.	The total value of loans issued to March 31st, 2017 was \$540,459 = average \$953
Calgary Basic Needs Fund	86 families and 79 individuals	\$136,091= average \$1582
York Region Homelessness Prevention Program	NA	NA
Seattle Homelessness Prevention and Housing Stability Services Program	573 in 2018	\$1686 per household in 2018
San Francisco Rental Assistance Program	NA	NA
Chicago Emergency Rental Assistance	NA	NA
Minnesota Family Homelessness Prevention and Assistance Program	4438 in 2017	NA
Baltimore (United Way Central Maryland) Emergency Rent Assistance	NA	NA

JURISDICTIONAL SURVEY

Because limited program information was publicly available on models from other jurisdictions, a survey was developed to assist in gathering information outlined in the jurisdictional review requirements. The survey was deployed to organizations identified in the jurisdictional overview. Survey questions focused on:

- Programs and context
- Service models
- Staffing models
- Clients served
- Loans and repayment
- Outcomes
- Successes, challenges, and opportunities



RESPONDENTS

A total of 7 organizations responded to the survey. There were 4 respondents from Canada and 3 from the United States. Most respondents were Program managers as seen in Figure 7.

PROGRAM ELIGIBILITY

All survey respondents indicated that their organizations served individuals or families who were homeless or at risk of homelessness and/or eviction. Most programs served individuals and families although one organization specifically identified serving families with school-age children as part of their demographic criteria. Another program cited citizenship status as a demographic criterion. In terms of requirements, one program required the development of a coordinated action plan while another required specific documentation (Table 8).

Figure 7. Survey respondent roles

Table 8. Eligibility Criteria (n=7)	
Criteria	Number of Organizations Reporting
Geography/resident criteria	6
Low income	4
Demonstrate threat of eviction/homelessness	3
Other income criteria (e.g., not on social assistance)	3
Sustainable situation afterwards	3
Limit on amount owing	2
Demographic criteria (e.g., age, school age children)	2
Other program requirements (e.g., develop plan)	2

OPERATIONS

The jurisdictional review found that RB programs varied with respect to length of operation. Survey results indicated that program ran from 7.5 years to over 20 years.

All programs were delivered by community agencies. One reported contracting to local agencies. Most organizations reported (n=7) operating weekdays between standard office hours of 9 am to 5 pm.

However, one organization reported offering after-hours services during the week. Because it works with contracted shelters, one organization reported that services were available on a 24/7 basis (Figure 8).

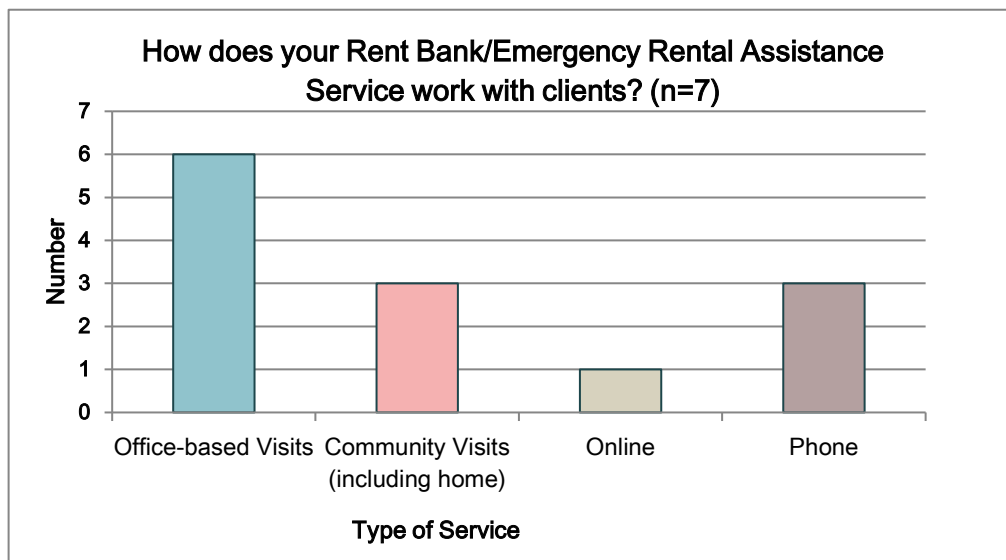


Figure 8. Rent bank delivery models

CLIENTS SERVED

Numbers of clients served by programs ranged from an estimate from 66 to over 1000 with program staff ranging from 0.6 FTE to 40 FTE. This translates to cases/FTE ranging from 8 to 425. The organization with a 1:425 caseload operates as a call centre. Eliminating these extremes due to concerns of accuracy, annual caseloads appear to range from 37 to 74 for five programs (Table 9).

LOANS & REPAYMENT

Two of the 7 programs reported that clients were required to repay their loans and that they were required to repay in full. For the 5 organizations

reporting that repayment was not required (grant model), the average size of benefit disbursement ranged from \$500 to \$1,300 with benefit maximums ranging from \$1,300 to \$5,000 (with approval). For the 2 organizations requiring loan repayment, average loans were \$965.99 and \$1,200 with the maximum loans ranging from \$1,300 to \$6,000, respectively. In terms of rates of repayment, one organization reported that approximately 15% of loans were repaid and that clients who were unable to repay their loans were not penalized. However, clients who were unable to repay their loans were not able to access further funds. The second organization reported that 64% of clients repaid their loans. While their repayment period was set for 2 years, clients required longer to repay their loans.

Table 9. Number of Clients Served by Number of Staff (n=7)

Clients/Families Served	FTE	Estimated Caseload/FTE
1000	20	50
320	40	8
73	2	37
589	8	74
255	.6	425
66	1	66

PROCESS

The length of the RB process ranged from same day to 5 to 10 business days with acknowledgement that length of time was dependent on individual circumstances. In terms of re-applying, there was a range of criteria across programs. One program allowed clients to apply twice within a year whereas another program permitted one application per year. Two programs allowed clients to re-apply every three years. One program allowed 3 applications in a lifetime under the conditions that previous loans must have been paid off and there were no more than 3 missed payments.

One program reported that 75% of clients (families) if they had a source of income (note: assuming other than social assistance) were able to obtain housing. Two programs reported housing retention rates of 99% and 80%.

CHALLENGES AND SUCCESSES

Respondents were also asked to report on challenges and successes in their program organizations. Results can be organized based on Gaetz and DeJ's (2017) structural, systems and individual factors.

- Structural Factors:
 - Lack of affordable housing (n=2)
 - Low income levels relative to market rent (n=2)
- System Factors:
 - Program eligibility criteria (e.g., amount owed exceeds cap) (n=2)
 - Operating issues (e.g., insufficient capacity, inconsistency in delivery across programs) (n=4)
 - Challenging landlords (n=2)
 - Lack of additional supports and resources (n=2)
- Personal Factors:
 - Disengaged clients (n=2)
 - Debt and repayment issues (n=2)
 - Personal situation (n=1)

Respondents also were asked to identify the strengths of their services. Unlike the challenges, strengths focused on system and personal factors. These included:

- System Factors:
 - Stabilizing housing (n=4)
 - Preventing evictions (n=2)
 - Collaborating with other professionals (n=2)
 - Facilitating connections to other services (n=1)
 - Stabilizing other factors (e.g., children's schooling) (n=1)
 - Supporting interns and volunteers (n=1)
- Personal Factors:
 - Helping to address personal needs (e.g., trauma, mental health) (n=2)
 - Improving personal outcomes (e.g., end financial crisis) (n=1)

IN-DEPTH JURISIDICATIONAL INTERVIEWS

Three organizations from the jurisdictional review group (two from Canada and one from the United States) agreed to participate in in-depth interviews that focused on implementation issues such as adoption, planning, implementation, and sustainability. Below (Table 10) is a summary of their experiences in implementation of RB supports including other ideas and recommendations.

Table 10. Summary of In-depth Interviews with Rent Bank Providers from Jurisdictional Review (n=3)				
Adoption	Planning	Implementation	Sustainability	Other Ideas
<p>Programs have been in existence between 8 to over 20 years.</p> <p>For all programs, original partners and supporters remain involved.</p> <p>Initial goals of the programs remain the same with programs being enhanced, streamlined, or expanded based upon evaluations, systems thinking, and theoretical models.</p>	<p>One program uses 211 to stream referrals.</p> <p>Two models involve contracting with a central agency that ensures consistent policies and procedures and monitors performance and accountability.</p> <p>Two programs do not serve those on social assistance.</p> <p>One program is centrally located in schools.</p> <p>Some programs require repayment, while others do not.</p> <p>Programs range in their financial supports including landlord-tenant mediation, rent or arrears, and mortgage payment or arrears. Some focus on all basic needs.</p>	<p>On-the-ground models include:</p> <ul style="list-style-type: none"> • Wrap-around services to support all needs and extend with regular check-ins • Up to \$5,000 of funding over a 3-year period • Discretionary funds to support things such as repairs, gas and food cards, furniture allowances. • Follow-up at 2 weeks, 5 weeks, 10 weeks, 4 months and 10 months and 18 months in some programs. • Centralized intake 	<p>For one program, results of an evaluation using audit compliance revealed that time audits of tasks showed that processing time was similar between in-person and phone/email services suggesting effectiveness of different approaches.</p> <p>Two programs have entered private-public partnerships related to funding. One partnership includes a philanthropic organization. The other organization, using a business case model to demonstrate the cost effectiveness of RBS, use a tax levy to assist in funding.</p> <p>Referral agencies help to promote programs.</p> <p>Client experience is gathered in one organization at 90 days with key questions including</p>	<p>It is important to evaluate programs and use a Quality Improvement (QI) frame. Recommendations include:</p> <ul style="list-style-type: none"> • Using a theoretical model such as Robert's Seven Stage Model of Crisis Intervention • Developing evaluation models/theories of change • Identifying key indicators such as time audits for specific tasks, amount of time spent with clients • Proprietary databases <p>Focus on improving outreach</p> <p>Consider how a program is framed as people needing RBS may not consider themselves as homeless.</p>

	<p>Collaboration with other agencies is important.</p> <p>One program offers standardized training and partners with other agencies and an academic institution for additional training (e.g., trauma-informed care)</p>	<ul style="list-style-type: none"> • Caseload models of staff to clients that range from 114:1 to a low of 20:1 which takes more of a case management approach. • A call centre approach has a caseload ratio of 425:1 with an average of 1.5 hours per client 	<p>focusing on treatment, understanding of finances, use of budgeting tools and set up of bank account.</p> <p>Shared databases were identified as important to sustainability.</p>	<p>Accountability of contracted agencies is important as are strong accounting systems and oversight.</p> <p>Staff meetings are used as an avenue for staff feedback.</p>
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CONSULTATIONS & INTERVIEWS

STAFF CONSULTATIONS

Two consultations (focus groups) were conducted with SSHA staff and staff from LACs. The consultation questions followed the service journey – asking key questions at each stage. Results are presented below.

ENTRY

Following the service journey, staff initially were asked about access to the RB program including situational factors, awareness of the RB program as well as what works well and opportunities for improvement.

What Brings People to Rent Bank Services

The reasons for coming to RB services clustered around personal, system, and structural factors outlined by Gaetz and Dej (2017). Structural factors centred around issues of equity including low income and housing costs and/or lack of affordable housing. System factors focused on employment status (e.g., loss of hours or job). Personal factors centred on family situations (e.g., relationship breakdown, death), personal situations (e.g., mental health, daily living skills), personal health (e.g., illness, injury) and financial issues (e.g., other debt, payday loans). Factors are shown in Figure 9.

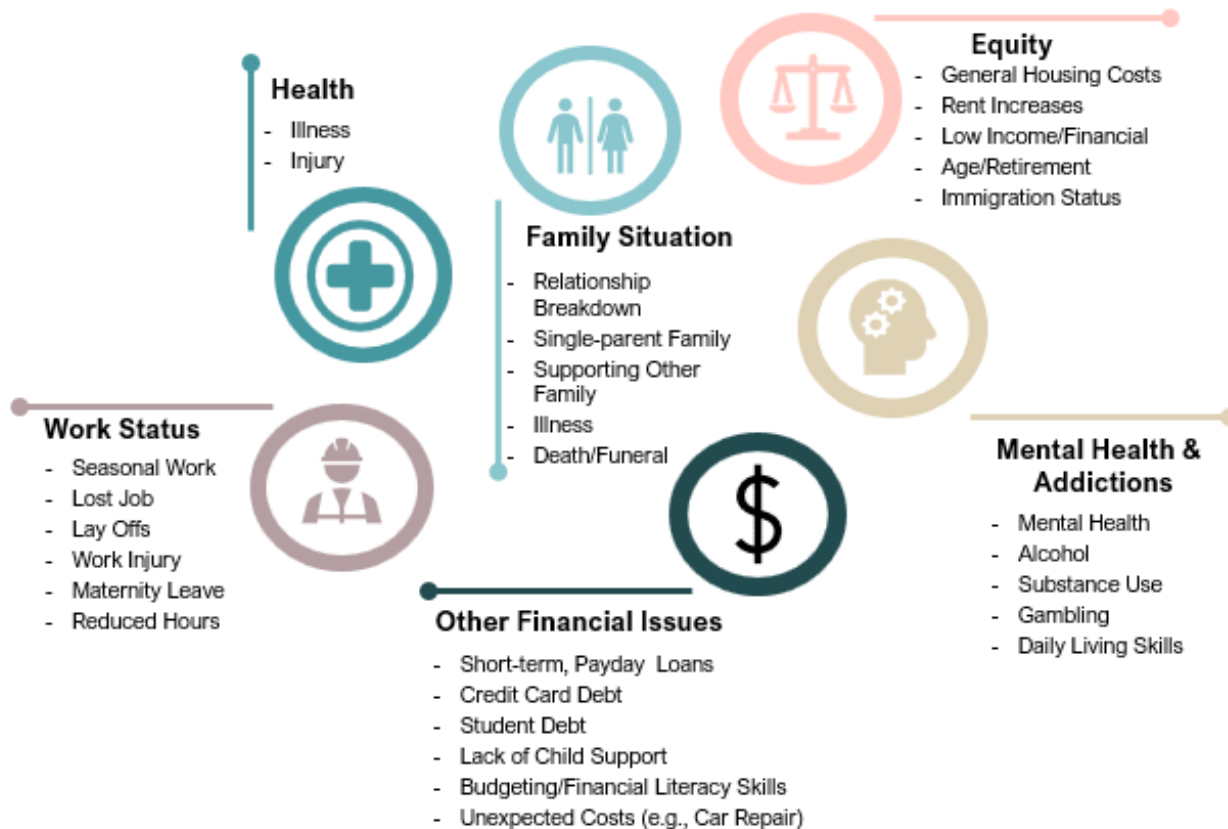


Figure 9. Factors in seeking Rent Bank services

Learning About Rent Bank

According to staff, people learn about the TRB program through a variety of means, including internal and external referrals, advertising, word of mouth, legal or government services, and other sources such as schools. The variety of information sources are shown in Figure 10.

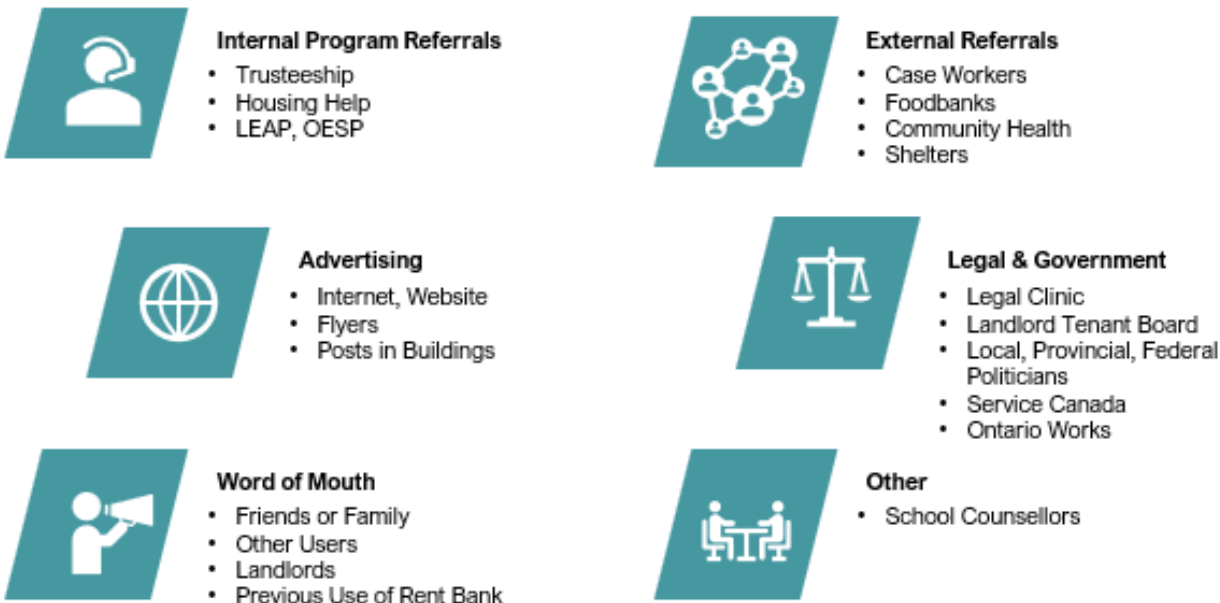


Figure 10. Ways in which people learn about the Rent Bank Program

What Works, What Could be Improved?

When asked about what worked well in entry process, staff reported that:

- Clients can call or walk-in for initial screening
- There is a pre-screen for eligibility
- Early intervention can halt the eviction process
- There can be savings in eviction related fees (e.g., \$175 filing fee, \$330 sheriff fee)
- Can provide insights and information about rights and responsibilities
- Workers can identify and support areas where clients may have opportunities to increase income (e.g., applying for eligible child benefits) or become aware of and adjust patterns of behavior that may put them at increased risk (e.g., gambling)

There also are challenges with initial access to the program including:

- Inconsistency with process, policies, and procedures across programs
- Seniors (and others) sometimes have health issues and difficulties with computers and may need additional support
- There are sometimes language barriers for applications
- People fear disclosing their situation and carry a great deal of stress and shame
- People are busy and often work at jobs that do not allow time off to attend in-person meetings or deliver required documents
- People delay coming in – putting themselves in situations that may not be able to be resolved

Staff also were asked how access to the RB Program might be improved. They suggested improvements to internal processes, improving relationships/collaboration with referral sources, providing information to workplaces, enhancing advertising, increasing awareness and visibility in legal and government spaces as well as other access points such as schools. Suggestions are found in Figure 11.

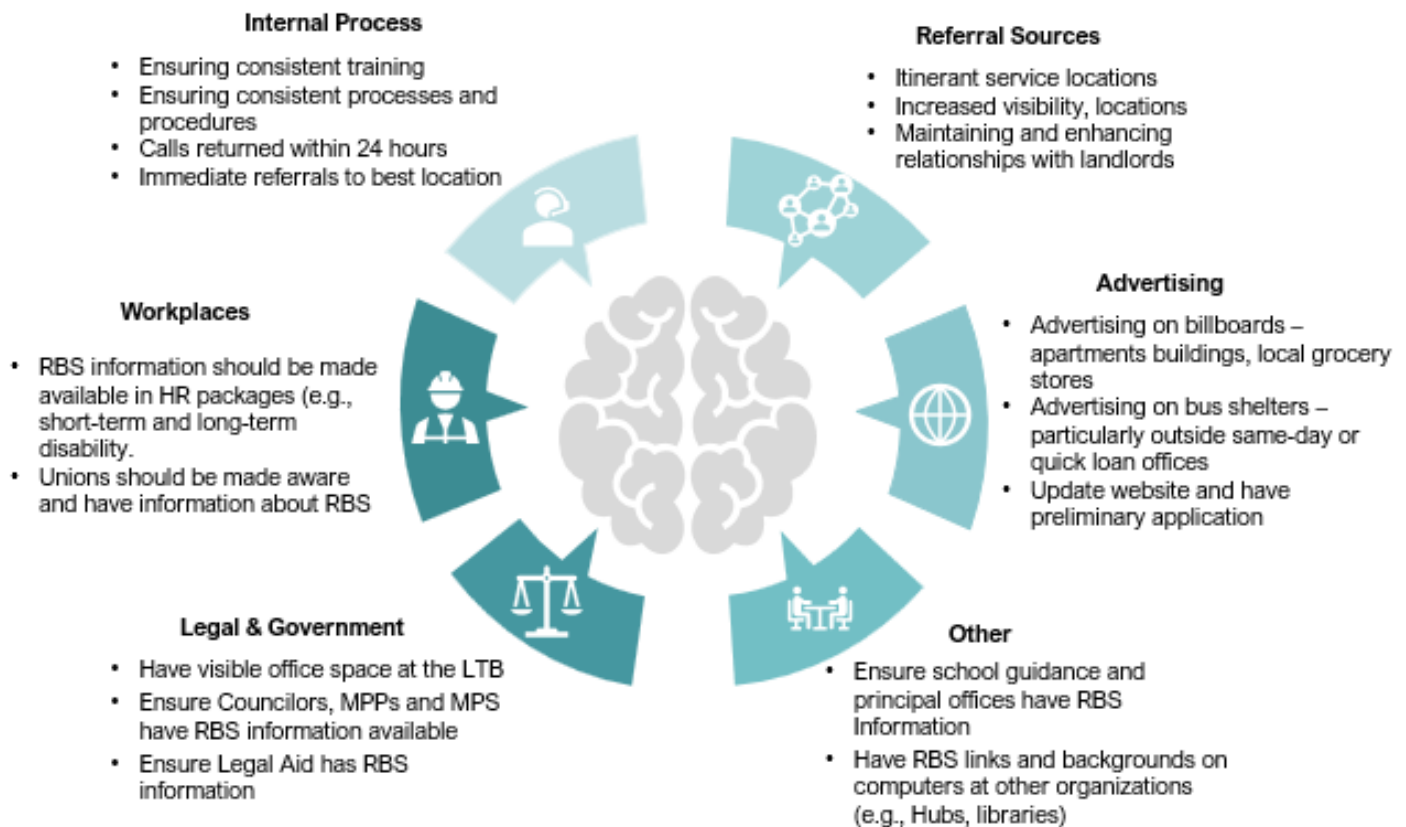


Figure 11. Ideas for improving access

DECISION

Staff then were asked about how the decision is made to move forward (or not) with service – both in terms of client choice and eligibility criteria. Specifically, staff were asked about eligibility criteria – how they might be changed – and what contributes to people declining RB services.

Declining Services

Starting with reasons people might decline services, responses were grouped according to client, system, and structural factors.

- Client:
 - Mental health and/or addiction issues
 - Injury or illness may make it impossible to leave home to attend meetings
 - Fear that it might affect their credit
 - They have given up on their situation and feel hopeless (i.e., housing, finances)
 - Unable to take time off work to attend meetings

- Feel that it is invasive and/or fear judgement
- Cannot or do not want to provide documents
- System:
 - Cheques are made to the landlord
 - Clients would prefer no contact with the landlord
 - There are a lot of forms to complete
 - Arrears (and rent) often exceeds the amount available through the RB and people are unable to pay the difference
 - Clients may be in shelter and employed but not have tenancy
- Structure:
 - There are other ways to get money quickly (e.g., payday loans)

Eligibility Changes

Staff also were asked to think about what could be changed about eligibility to the RB program that might help clients move forward.

Generally, suggestions for improvements of eligibility criteria centred around changes to expanding access to different types of housing (e.g., RGI, mortgages, condo fees), expanding available funds to include associated costs (e.g., storage), expanding acceptable sources of income, and increasing the amount and the flexibility of funds available to clients including partnering with Eviction Prevention in the Community (EPIC) program to cover amounts that exceed what is available through the RB. Finally, staff recommended considering different repayment options the amounts of benefits made available to clients increase. Recommendations regarding eligibility criteria are included in Figure 12.



Expand to include different housing types

- Subsidized housing/Rent Geared to Income
- Mortgages
- Condo fees

Expand to include other costs

- Storage
- Parking

Expand to include other income sources

- Ontario Student Assistance Program (OSAP)

Expand available money

- Offer up to 3 months of funds
- Increase monthly amount
- Partner with EPIC to cover full amounts of arrears
- Create more flexibility

Consider other repayment options

- Offer loan forgiveness after 2/3 repaid

Figure

MODEL

Next staff were asked about the TRB model – how it works and how it could be adapted. Staff suggestions clustered around location and flexibility. They recommended that the number of service

locations be increased, including itinerant locations at other organizations where staff could work on a rotational basis. Staff insisted that the LTB required dedicated RB space with high visibility. This was seen as a critical element – allowing staff to intervene quickly when families were facing eviction and to increase awareness of the service with lawyers, landlords, and the public. In terms of flexibility, staff suggested that services also be offered on evenings and weekends. Finally, mobile services were seen as an option that could reduce travel time and costs for clients.

During the consultations, frontline staff also felt that it was important to highlight the different functions of their roles that extend beyond RB services. RB workers play important roles in:

- Supporting stabilization of home and emotional situation
- Connecting clients with other resources such as furniture banks, food banks, and community health
- Referring clients to other support services such as settlement, trusteeship, legal services, mental health, and addictions services
- Connecting clients to other funding sources such as Low-income Energy Assistance Program (LEAP) or Ontario Electricity Support Program (OESP)
- Identifying and supporting clients with legal and tax issues such as supporting income tax reporting
- Providing information and education including rights and responsibilities and financial literacy

OUTCOMES

The last stage of the service journey was to ask staff about outcomes. Following Morton's (2018) approach to developing a Theory of Change, staff were asked to identify a) gains (i.e., resources, information); b) differences in thoughts or behaviours; and c) impacts (e.g., differences to peoples' lives) of RB services. According to staff, the following are the outcomes of RBS:

- Gains in resources and information:
 - Information about:
 - Rental rights and responsibilities
 - Taxes
 - Eviction
 - Law
 - Costs and fees
 - Peace of mind
 - General support
 - Service navigation
- Differences in thinking and behaviour:
 - Awareness of their situation
 - Reconnection when in need
 - Changes in behaviour related to money
 - Improved communication with landlord
- Impacts in their lives:
 - Housing stabilization
 - Enhanced quality of life
 - Reduced mental health issues
 - Reduced stress and suffering

OPPORTUNITIES

Finally, staff were asked about opportunities and ways in which the RB could have a profound impact. Staff offered suggestions that could be grouped at the level of the client, staff, program, and system.

- Client:
 - Offer food vouchers
- Staff:
 - Improve staff support through increased pay and provision of benefits and pensions
 - Improve amount and consistency of staff supervision
- Program:
 - Expand to include mortgages and RGI units
 - Increase outreach and advertising including locations that are visible to everyone (e, g., bus shelters are seen by pedestrians, motorists and those taking TTC)
 - Reduce or simplify application forms
 - Enhance data collection (e.g., where do referrals come from)
- System:
 - Advocate for the reduction or elimination of PayDay loan franchises or businesses

PROGRAM INTERVIEWS

Six LACs participated in individual interviews. Like consultations and client interviews, the interviews followed the service journey including entry, decision, and outcomes. Below (Table 11) is a summary of their experiences with and feedback on the RB program.

Table 11. Summary of In-depth Interviews with Rent Bank Providers from Toronto Rent Bank Services (n=6)

Entry	Decision	Program	Outcomes	Ideas
<p>Families are coming to service for a variety of personal and societal/structural reasons.</p> <p><i>Personal:</i></p> <ul style="list-style-type: none"> • Job loss • Underemployment • Waiting for EI • Fixed income • Medical expenses • Accident or illness <p><i>Structural:</i></p> <ul style="list-style-type: none"> • Rents are increasing • Incomes have not gone up as much as rent • Many seniors are being evicted and are very vulnerable • Many people are working hard but cannot save money for first and last month's rent 	<p>There is some confusion about the application process and eligibility criteria.</p> <p>The process can be overwhelming for clients and uncomfortable when reviewing documents.</p> <p>Reviewing documents can help identify additional needs.</p> <p>Clients need to take 3 – 4 hours out of their workday, which may include time off work.</p> <p>Speed of the process is important to prevent eviction process, loss of potential apartment, or clients seeking payday loans.</p> <p>The amount of documentation seems like a lot and can be complicated (e.g., former partner is on a lease).</p> <p>Currently ODSP and OW are not included if over 50%.</p>	<p>Intake can be done on phone or in-person. In-person assessments provide insight about situation and other needs that can be facilitated.</p> <p>There is inconsistency in policies and procedures and response times across Local Access Centres.</p> <p>There also is inconsistency in caseloads and model delivery across Local Access Centres.</p> <p>Caseloads are reported to be 20 – 30 per month</p> <p>Current loan amounts are insufficient to cover arrears and current market rent.</p> <p>Repayment is manageable and flexible.</p> <p>Due to need, programs are seeking using other funding to increase staff to meet need.</p> <p>Currently a great deal of manual work.</p>	<ul style="list-style-type: none"> • Current monitoring includes: • Total calls • Calls by program • Outcome of calls • Outcome of applications • Hours spent • Household income • Household structure • Income related to employments • Rent and arrear costs • Amount of loans <p>Other things that participants recommended that should be measured as part of program evaluation include:</p> <ul style="list-style-type: none"> • Program referrals (i.e., the number and where clients are referred to for additional support - 	<p>Ideas for improvement included:</p> <ul style="list-style-type: none"> • Expanding the application refresh to 60 days to reduce administration – requirement for new application and updated documentation at 60 days versus 30 days. • Clarify and streamline the application process including documentation (e.g., calls to landlords for verification) and information that cheques are provided to landlords • Expand eligibility criteria including caps on rental arrears owed and current rental costs. • Days and hours of operation should be more flexible • Caseloads expectations should be 30 cases per month with 10 successful grants for all Local Access Centres.

<ul style="list-style-type: none"> • AirBnB and payday loans increase difficulty <p>It is critical that clients not be evicted and have to look for new apartments in the current rental market.</p> <p>Many landlords no longer want to keep tenants – they want to evict and increase rents.</p> <p>Clients often connect to RB through work with housing workers.</p> <p>It is the only program for people who do not receive social assistance.</p>	<p>Current rental costs and amount of arrears often exceed Rent Bank maximum/caps.</p> <p>Income may be low depending on family structure (e.g., sole-income family, cost of living in Toronto) but still be at a level higher than that is allowed by (HILS)</p> <p>Letter is required by landlords who may not provide.</p> <p>Generally, other programs consider NIP staff to be resourceful and responsive.</p>	<p>Some challenges with reporting structure and accountability for rotational workers.</p> <p>Approval and payments go through NIP.</p>	<p>currently limited data is available</p> <ul style="list-style-type: none"> • Reasons for “failed” applications (term used in information system and program) – such as the systematic tracking of those who are ineligible, decline or stop process. • Turnaround time from initial contact to cheque approval and delivery to landlord. 	<ul style="list-style-type: none"> • Rent Bank, Voluntary Trusteeship, and EPIC programs should partner. • Total available money needs to increase and as does flexibility. • Financial literacy coaching should be offered. • Increased accountability and adherence to policies and procedures. • Increased availability of data and reports. • Steering and Operational Committees need to be more collaborative and functional. • Require agencies to do more local outreach and it be monitored or tracked. • Advocacy for restrictions on Payday loan businesses within the City. • Build a business case to support and expand the Rent Bank model – it is less expensive to keep people housed than to have them go to shelter.
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CLIENT INTERVIEWS

BACKGROUND

A total of 15 client interviews were completed. Participants were recruited from 3 LACs with assistance from local staff. One couple was interviewed. This was treated as two interviews based on their individual experiences with the process but is counted once in relation to background information (Table 12).

Given the rapid nature of the RB application process, it was difficult to capture people who were still in the application process. However, 5 clients at the beginning of the process and 9 clients who had completed the process (8 approved, 1 denied) participated in

interviews. For most clients (n=7) it was their first time applying for the Rent Bank. For those who had applied a second or third time, the timeframe between applications spanned a few years to 14 years.

For most people, significant and unforeseen personal circumstances brought them to TRB services. Below are the main reasons why people arrived at the program:









- Struggling to find work or recently starting a new job (n=4)
- Illness (n=3)
- Job loss (n=2)
- Significant change in family situation (e.g., relationship breakdown) (n=2)
- General financial struggles (n=2)
- Retirement (n=1)

There were a variety of ways in which people learned about the RB program. The most common way was through personal relationships such as friends, family members, or colleagues (n=6). People also learned about the RB through a case worker (n=3) or from their landlord/property manager (n=2). Other means included brochures, internet, court, or previous experience.

Generally, people reported positive experiences with RB services. The strengths of the program often centred around the staff – their knowledge and support - and the speed of the application and approval process. Challenges that were identified included a lack of awareness of the program, lack of responsiveness by staff at certain sites, and a lack of clarity about where to access services. Travelling and meeting for the application process was challenging for many clients. The reported needing to take off time from work – time they would not be paid for. Distance and time also challenging for clients who were ill or injured. A summary of the client journey is found in Table 13.

Table 12. Toronto Rent Bank Program Client Interviews (n=14)	
Application Status	Number
In process	5
Completed - Denied	1
Completed - Approved	9
First application	7
Second application	5
Third application	2

Table 13. Client Journey through Toronto Rent Bank Services (n=14)

	Entry	Decision	Service	Outcome
User Action	<ul style="list-style-type: none"> • People call in to seek help • They speak to workers and sign consents • Screened for eligibility 	<ul style="list-style-type: none"> • Meet with worker to learn about requirements if eligible including required documentation and start application 	<ul style="list-style-type: none"> • Provide required documentation and complete application including repayment plan • Wait for decision 	<ul style="list-style-type: none"> • Receive notification about decision • If successful, cheque is prepared for landlord
Touch Point	<ul style="list-style-type: none"> • Connect with Rent Bank Worker or person at reception who then makes the connection • Friends, family, colleagues most often help to bring awareness 	<ul style="list-style-type: none"> • In-person meeting to start application process • If there is a delay, follow-up calls by worker 	<ul style="list-style-type: none"> • Work with Rent Bank worker in-person phone, fax or email • Follow-up calls by workers 	<ul style="list-style-type: none"> • May pick up cheque for landlord • Follow-up calls regarding outcomes and repayment
Emotions	 → 	 → 	 → 	 → 
Pain Points	<ul style="list-style-type: none"> • Sometimes there is confusion about where to go • Getting redirected repeatedly • Some workers do not return call 	<ul style="list-style-type: none"> • The need to connect with landlord for information • People have no choice • It can be difficult when information from a partner or other family members is needed. 	<ul style="list-style-type: none"> • It can be difficult to take time off work or due to illness to go to office during hours • A lot of documents to sign • Trips/distance can be an issue • Clients are anxious while waiting for the decision 	<ul style="list-style-type: none"> • While it meets immediate needs, people can still struggle afterwards with basic needs • Rental costs due to things like Airbnb

	Entry	Decision	Service	Outcome
Strengths	<ul style="list-style-type: none"> • There often is relief /hope once connected to and working with a worker • People often report feeling immediately comfortable and welcomed 	<ul style="list-style-type: none"> • Clients report that the requirements are fairly clear • Knowing there are options • Workers are informative and sympathetic 	<ul style="list-style-type: none"> • Most find requirements easy to meet and workers to be very supportive • Most find the process to be fast • Can pay back 	<ul style="list-style-type: none"> • Able to pay rent • Gain as sense of hope • Not needing to go on social assistance • Learn about other programs and services • Better quality of life
Recommendations	<ul style="list-style-type: none"> • Workers need to return calls within 24 hours • Needs to be more systematic • Increased clarity about access • Potentially start application online • More information needs to be available about the service (e.g., doctors' offices', health clinics, HR departments, Unions) 	<ul style="list-style-type: none"> • Not having to provide leases or interact with landlords in some cases • Not needing information from previous partners if on the lease. 	<ul style="list-style-type: none"> • Provide services outside of working hours • It would be helpful to upload stuff online • Need to improve some "representatives" at "outlets" 	<ul style="list-style-type: none"> • More money needs to be available due to high cost of rent • More help with affordable housing • Increase awareness with employers • Increased flexibility about funds

PROGRAM DATA

In order to understand TRB services and to cross-validate information from interviews and consultations (focus groups), program data from 2008 to 2019 were analysed. Most analyses focused on the period between 2016 and 2019 as this reflects the current structure of the service model. Also, Rotational Workers (RW) were excluded from some analyses. Specifically, RW workers were not included in the analyses of loans data as their work was embedded in the number of total loans for various LACs and was difficult to tease out. Also, it is important to note that the term “Fail” as a category of pre-screening call outcomes is the term used in the RB data system. Below is a descriptive analysis of the following data:

- Calls:
 - Total number of service/inquiry calls
 - Pre-screening calls (potential client) by status (pass or fail)
- Program Information by Local Access Centre:
 - Total pre-screening calls
 - Number of failed pre-screening calls
 - Percentage of pre-screening calls by program (Rotational Workers excluded)
 - Percentage of failed pre-screening calls by program (Rotational Workers excluded)
 - Number of clients declining RBS after passing pre-screen
 - Average time spent on calls/cases
 - Number of applications (including successful and failed applications)
 - Number of loans (arrears and deposits)
- Loans:
 - Average rent, arrears, and loans
 - Net income and net income from employment
 - Family composition
- Outcomes
 - Housing stability

CALLS

SERVICE/INQUIRY

Between 2008 and 2019, TRB services has managed a total 117,510 service/inquiry calls. Examination revealed that the number of calls received each year peaked in 2010 with 16,754 calls received. A gradual decline in calls has been noted since that time with a peak of 11,608 in 2017 with calls reaching

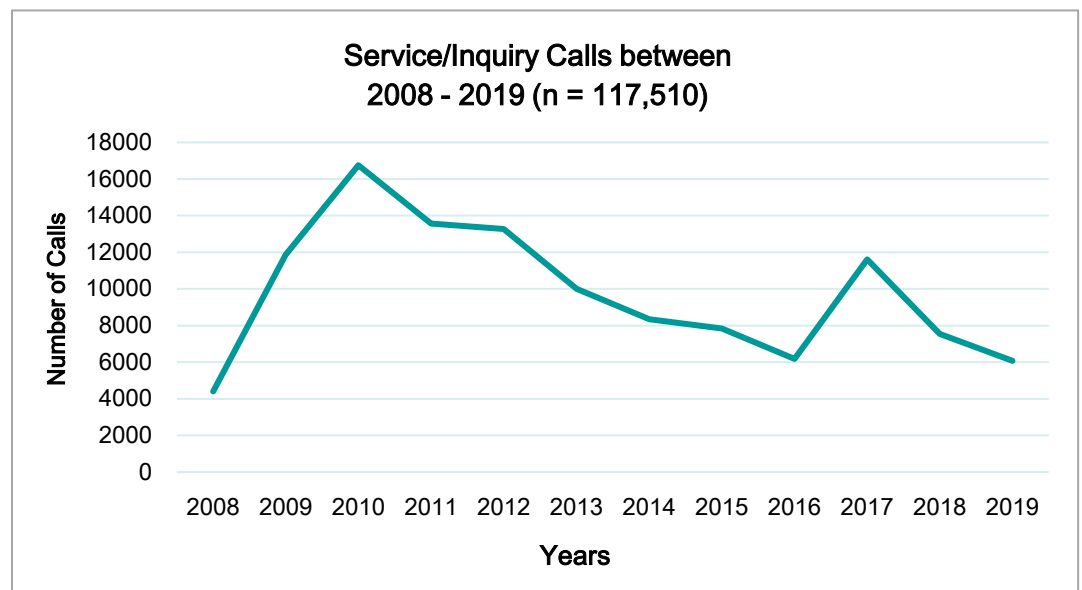


Figure 13. Toronto Rent Bank calls between 2008 - 2019

lowest levels in 2019 at 6,069 as seen in Figure 13. In addition, a total of 1,546 calls were redirected between 2008 and 2019.

A breakdown of service/inquiry calls between 2008 and 2019 (n=117,495) showed that the highest percentage of calls managed over this period were for arrears followed closely by general inquiries (Figure 14). Calls related to repayment comprised 22% of call whereas calls about deposits represented 10% of calls. Redirected calls represented 1.4% of all calls between 2009 and 2019.

A breakdown of types of calls over between 2009 and 2019 (detailed data was not available for 2008) showed a significant decline

between 2009 (n=8,033) and 2014 (n=1,834) for calls related to arrears. General inquiry calls also decreased from 2010 (n=6,640) to 2016 (n=852) with an increase in 2017 (n=3,255). Calls about repayment increased between 2010 (n=2,342) to 2017 (n=3,465) with calls about deposits remaining relatively stable over time with the lowest number of calls in 2014 (n=428) and the highest in 2017 (n=2,177). Service/inquiry calls are shown in Figure 15.

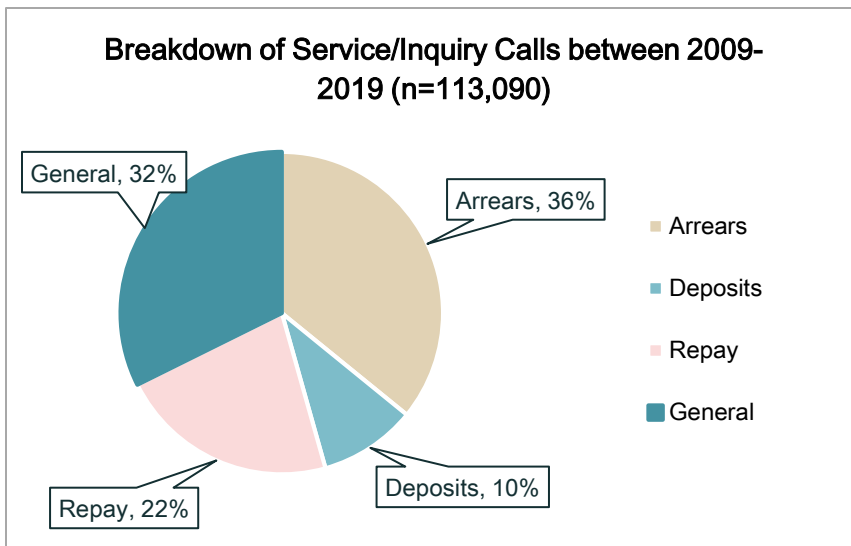


Figure 14. Breakdown of Toronto Rent Bank calls between 2008 - 2019

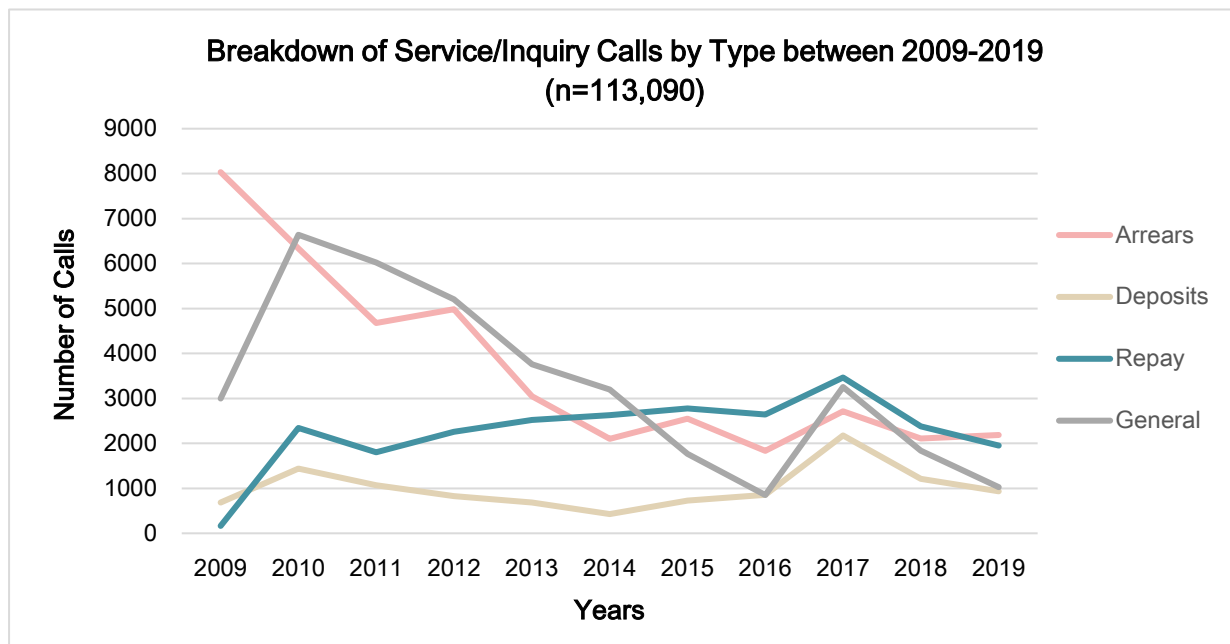


Figure 15. Breakdown of Toronto Rent Bank Calls by Type between 2009 - 2019

PRE-SCREENING

Between 2008 and 2019 a total of 23,393 pre-screening calls were completed with potential Rent Bank clients.

While the overall number of calls have decreased, the proportion of calls that are pre-screening calls has increased. In 2010, pre-screen calls represented 13% of all calls whereas pre-screen calls represented 30% of all calls in 2019.

The percentage of calls that “pass” pre-screen also has increased from 83% to 94% in 2019 with the highest percentage of passes at 96% in 2014 and 2016. Figure 16 shows the cumulative total pre-screen calls per year broken down by outcome of the call.

For those pre-screen calls that were unsuccessful (“Failed”), the most common reasons in 2019 were that applicants were receiving social assistance (On SA) that comprised more than 50% of income, they were eligible for social assistance support, or their housing was not eligible (e.g., RGI). The breakdown of reasons for unsuccessful pre-screen calls for 2019 is shown in Figure 17.

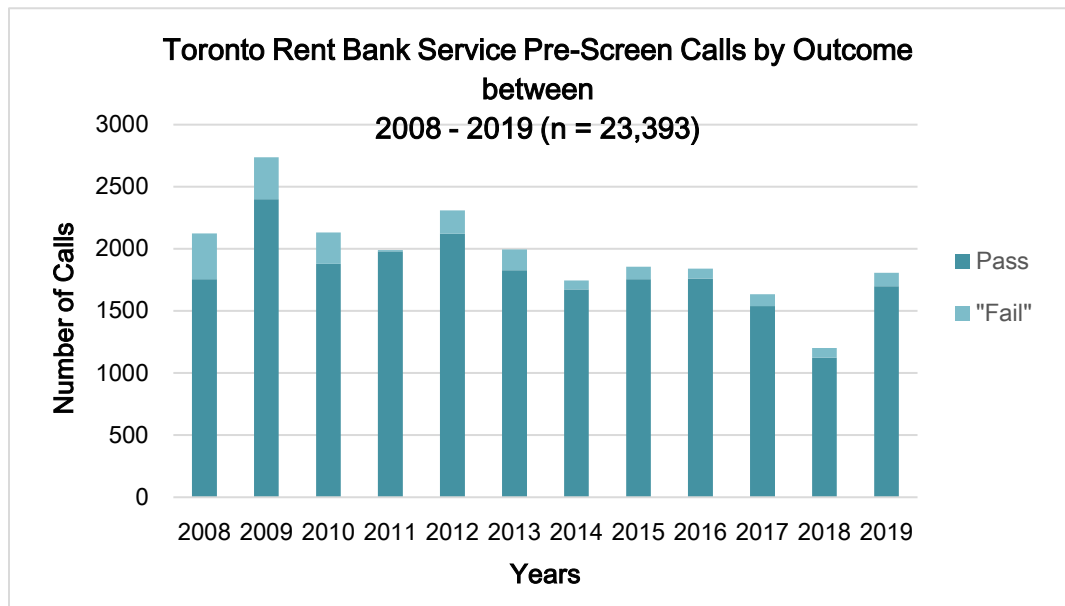


Figure 16. Cumulative pre-screening call outcomes between 2008 - 2019

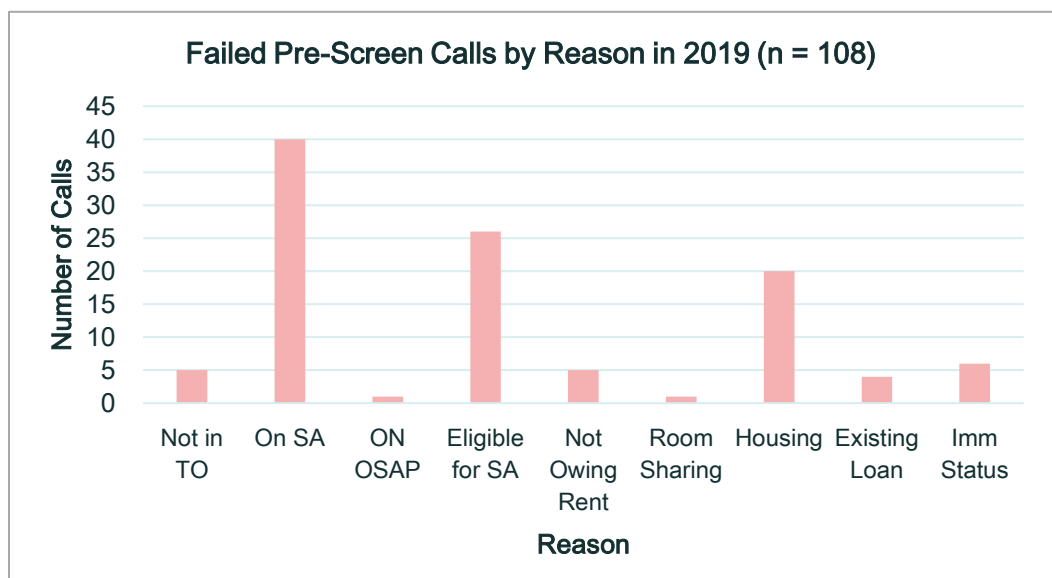


Figure 17. Reasons for unsuccessful pre-screen calls in 2019

LOCAL ACCESS CENTRES INFORMATION

Call and loan information was analyzed by LAC. Although data were available dating back to 2008, due to a change in LACs in 2015, data between 2016 and 2019 were analyzed. RW numbers are shown as a total for each year due to variability in workers and locations for most analyses but could not be examined for loan information as Loans were attributed to totals for LACs.

Data for total pre-screening calls by LAC is included in Table 14. Examination of pre-screening call numbers suggests consistency in the number of call year-over-year within organizations but significant variability across organizations, particularly for those organizations with 1 FTE RB worker. In terms of pre-screening outcomes, most LACs have relatively few calls that “fail” pre-screening (See Table 15).

Table 14. Total Pre-Screening Calls by Local Access Center between 2016 - 2019

Year	ALBION	COSTI	EYHHC	NIP	THHC	UNISON	TNO	RW	Total
2019	271	195	113	246	215	186	72	509	1807
2018	185	103	92	208	163	139	59	252	1201
2017	261	150	113	293	198	188	73	358	1634
2016	242	98	88	283	229	196	74	632	1842

Table 15. Percentage of Total Failed Pre-Screening Calls by Local Access Centre between 2016 - 2019

Year	ALBION	COSTI	EYHHC	NIP	THHC	UNISON	TNO	RW	Total
2019	3	2	13	6	11	63	2	8	108
2018	1	4	4	11	6	48	0	3	77
2017	1	6	4	12	6	62	0	3	94
2016	0	0	0	1	6	68	1	4	80

Like the number of pre-screening calls, the average number of hours spent on those calls also varies across LACs. Average hours spent on pre-screen calls ranged from a high of 5.7 hours to a low of 1.3 hours. Again, there tended to be consistency year-over-year within most organizations, but variability across organization. The average number of hours spent per case was approximately 3 hours (except for 2018 when the average was 2.3) as shown in Table 16.

Table 16. Average Time (in hours) Spent on Pre-Screening Calls by Local Access Centres between 2016 – 2019

Year	ALBION	COSTI	EYHHC	NIP	THHC	UNISON	TNO	RW	Average
2019	4.0	2.0	4.0	3.2	4.0	1.7	3.8	3.2	3.2
2018	2.9	1.3	3.3	1.5	3.0	1.3	3.3	2.0	2.3
2017	5.4	2.8	5.7	1.9	2.8	1.3	3.2	2.3	3.2
2016	4.0	2.0	4.0	2.0	3.8	1.7	4.0	2.8	3.0

The number of loans (arrears and deposits) by LACs between 2016 and 2019 are shown in Table 17. Because LACs and RWs worked in different sites (other than main LAC sites) an “Other” location was

added to capture loans. Numbers of loans decreased across programs significantly between 2016 and 2018 increasing again between 2018 and 2019.

Table 17. Number of Loans (Arrears & Deposits) by Local Access Centres between 2016 - 2019									
Year	ALBION	COSTI	EYHHC	NIP	THHC	UNISON	TNO	Other	Total
2019	172	100	47	228	131	65	38	81	862
2018	168	103	36	136	121	53	45	78	740
2017	87	119	42	168	176	52	44	77	765
2016	161	105	53	224	179	74	40	39	875

It is interesting to note that the average number of hours per case did not appear to be correlated with the number of pre-screen calls or the number of loans.

PROGRAM LOANS

As seen in Figure 18, average rent and arrears for RB clients increased steadily between 2008 and 2018. Average loans also showed a marked increase beginning in 2016. Further, while both income and net income related to employment also increased across the timeframe, the proportion of income attributable to employment did not appear to increase at the same rate (Figure 19).

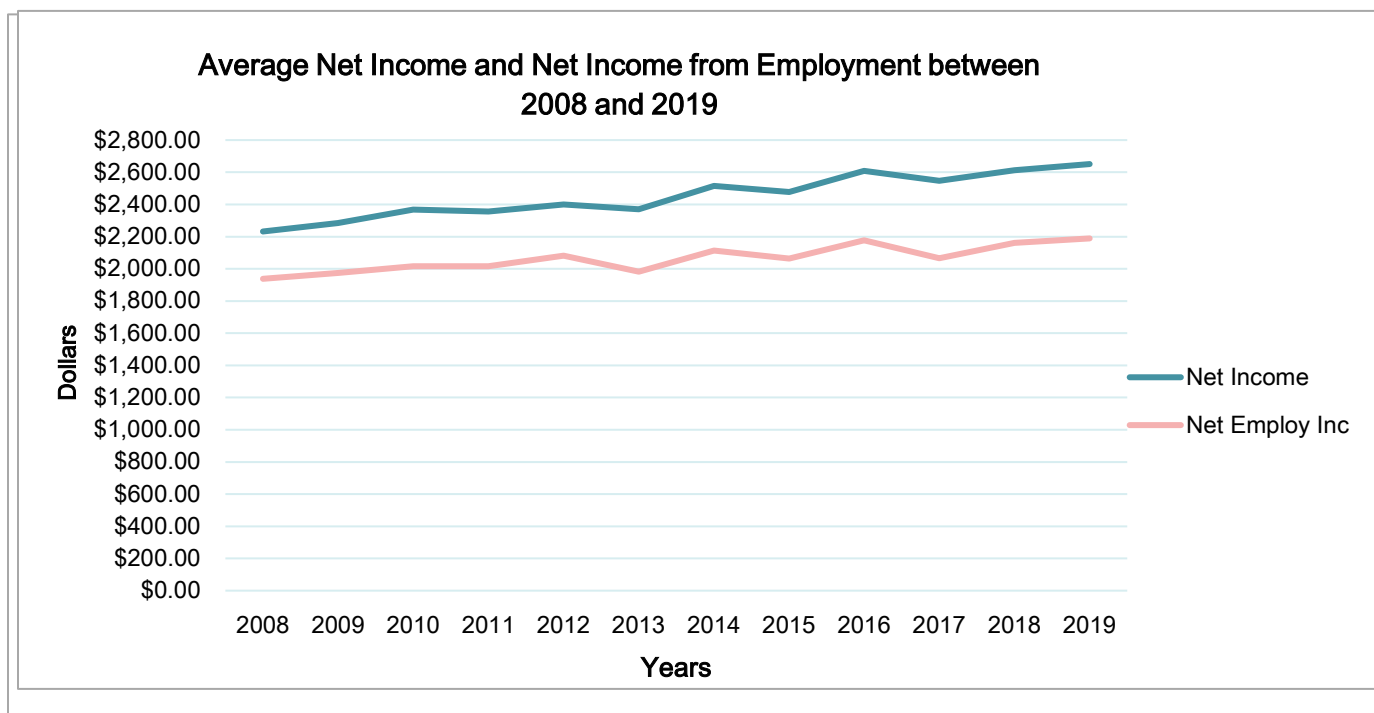


Figure 18. Average, rent, areas and loans between 2008 - 2019

Between 2008 and 2019, there has been a significant shift in in loans granted by family composition. In 2008, 41% of loans were granted to lone-parent families whereas 33% were granted to single clients. In 2019, the reverse was true with single clients receiving 50% of loans and lone-parent households receiving 30%. "Other" family composition includes couples. (Figure 20).

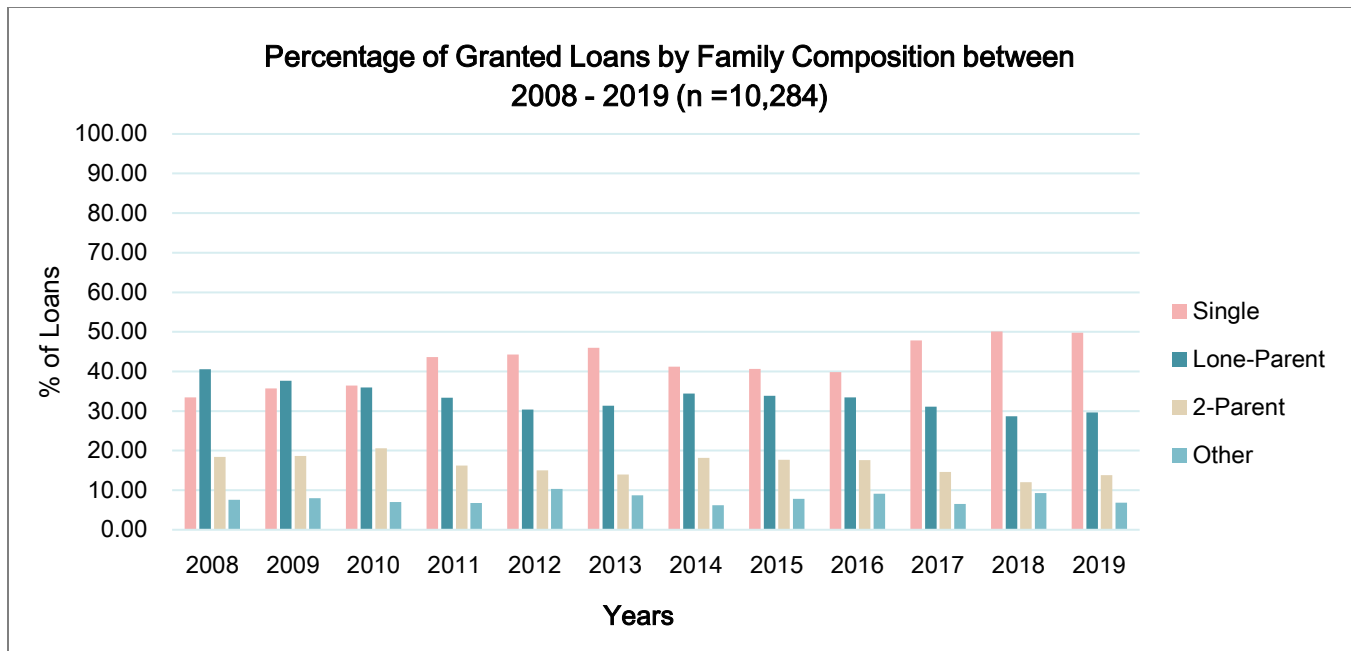


Figure 20. Percentage of loans by family composition between 2008 and 2019

OUTCOMES

In the 2017-2018 report, 673 loans were granted through the RB program. (Note data in this report are based on a fiscal year whereas data in the report analyses were based on a calendar year). NIP Repayment workers made follow-up contact with 452 clients/households. Of those 452 clients/households, 88% (n=400) reported housing stability in the following 6-month period.

In terms of outcomes, in the 2019 (calendar year), 862 loans (arrearages and deposits) were granted. This represented a total of 1567 people supported through the RB program. Of those people, 394 were under the age of 12 and 139 were between the ages of 13 and 17 – representing 34% of the household members. Based on the rate of housing stability (88%) reported in 2017-2018, it is estimated that the loans assisted to stabilize 670 households including 469 children in 2019.

ANALYSIS

This section synthesizes results from the jurisdictional review, staff consultations, program interviews, client interviews, and program data. It attempts to address key questions outlined in the project proposal including TRB program uptake, issues related to eligibility, financial benefits, administration, and outcomes.

UPTAKE

An important aspect of the current project was to examine the uptake of the TRB program and to develop some insight into why, despite increasing rents and rates of homelessness, RB loans have decreased in the recent past. Results can be considered from the frame of individual, structural, and system factors (Gaetz & DeJ, 2017).

LOCAL ACCESS CENTRES

In terms of services, numbers vary significantly across LACs. For those Centres with 1 FTE dedicated to RB services, numbers of pre-screen calls ranged from 72 to 271 with numbers of loans ranging from 38 to 172. Staff consultations (SSHA and LACs) highlighted differences in procedures between organizations (e.g., waiting until clients can provide all documentation before meeting versus meeting with clients versus starting the process immediately) – offering some insight into the variability in service data across LACs. Other service data point to a difference in processes. “Failed” pre-screening calls also showed a high degree of variability across LACs in 2019 with numbers of these types of calls ranging from 63 (33.8%) to 3 (1.1%) of all pre-screening calls. Further, the average number of hours per pre-screening call ranged between 1.7 hours to 4.0 hours in 2019. An average taken across LACs, between 2016 and 2019, suggests that 3 hours per call may be a useful target.

Generally, there appears to be year-over-year consistency in the number of pre-screening calls, the number of “failed” pre-screening calls, time spent on pre-screening calls, and loan patterns within each LAC (except for 2018). It is unlikely that the variability across LACs is due to other factors such as other service provision as most RB programs are situated in organizations that offer a variety of services – a factor that may facilitate the referral and pre-screening. The variation across organizations and year-over-year consistency within each organization suggests the need to review policies and procedures to ensure fidelity to the TRB program mode and processes. Two programs from the jurisdictional review highlight the value of a contacting with a central agency to ensure consistency in service delivery. It also suggests the need for the regular review of data at Operations Committee meetings and, potentially, the need for ongoing support and coaching from NIP.

It should be noted that RW handle a significant number of pre-screening calls, with relatively few “failed” pre-screening calls. RW also tend to have lower average hours spent on pre-screening calls. This may suggest that a focused, specialized role contributes to efficiency and consistency in program delivery.

AWARENESS OF TORONTO RENT BANK

According to staff (SSHA and LAC) most people gain an awareness of TRB services through the following means:

- Internal program referrals (e.g., Voluntary Financial Trusteeship, LEAP)
- External referrals (e.g., case workers in other programs, foodbanks, shelters)
- Legal and government services (e.g., local politician offices, legal clinics, Ontario Works)
- Advertising (e.g., posts in apartment buildings, internet/website)
- Word of mouth (e.g., friends, landlords, other clients, previous knowledge)
- Other sources such as school counsellors

For clients, they reported that they tended to learn about the program through personal relationships such as friends, family members, and colleagues. Consistent with reports from staff, clients indicated that they learned about RB services through case workers or through their landlords. They also reported that brochures, the internet, court, or previous experience were sources of information about the program.

Both staff and clients offered some creative and practical ways to enhance knowledge about the TRB service. These included:

- Increased advertising in accessible areas such as bus shelters in strategic locations (i.e. outside same-day loan businesses) – a method that would reach pedestrians, motorists, and TTC users.
- Increased advertising in apartment buildings and local stores

- Collaboration with natural access points such as hubs and libraries to place prominent links or screen saves on computers directing users to RB services
- Itinerant service locations at partner agencies with increased visibility
- Visible, accessible office space at the LTB
- Information packages provided to Human Resource offices and included employee packages
- Education and outreach to Unions
- Increased engagement and collaboration with landlords and property managers
- Education and information at constituency offices of local, provincial, and federal representatives
- Education and information provided to Legal Aid
- Education and information to school principals and guidance counsellors

OUTREACH AND ENGAGEMENT

In terms of increasing program awareness, outreach and engagement is considered to be an important strategy. LAC staff and senior managers report inconsistencies regarding outreach and engagement across program. Some LACs report that they do not have the resources to conduct community outreach and engagement activities. Other LACs see these activities as challenging with 1 FTE but report regularly engaging with landlords, LEAP, and OESP. The degree to which LACs engage in outreach and engagement activities may also contribute to variability in service statistics.

Given that outreach and engagement is considered to be an essential activity to increasing awareness about the RB program, it may be necessary to require LACs to do outreach and to track and monitor those activities. Key audiences would include landlords, other support programs such as LEAP and OESP, legal clinics, unions, workplaces, political representatives (local, provincial, federal), and schools as described above.

BARRIERS AND ENABLERS

Three important questions were asked during the staff consultations (focus groups), program interviews, and client interviews to gain a better understanding of the factors that assist people in moving forward with the RB program or cause them to decline services. Questions focused on experiences when first reaching out to the RB program, factors that help people to decide to move forward (enablers); and factors that causes people not to proceed (barriers).

CLIENT

From a client perspective, many come to the RB when they are in difficult and desperate situations. Once they speak with a worker, clients reported feeling a sense of relief and hope. They also reported that they are made to feel comfortable and welcomed. In terms of proceeding with the application process, clients indicated that requirements for the program are relatively clear. Other factors that helped to them move forward with the process included workers who were described as informative and sympathetic and the sense that they had options in front of them.

Barriers that clients encountered included being uncertain about where to go and being repeatedly redirected to different LACs and workers. Some clients also expressed frustration that their calls were not returned. Issues that impacted their decision to move forward or not included discomfort with RB workers reaching out to landlords and challenges providing certain types of information. For example, if a former partner is on a lease, clients feel unable to provide the existing lease and find themselves in a situation where they cannot go to the landlord for an updated document. In some cases, it is the feeling of shame and hopelessness that overwhelms them – preventing them from moving forward. This factor highlights the critical importance of responsive and compassionate RB staff.

STAFF

According to staff, the ability for clients to choose walk-in appointments or calls for initial screening facilitates access – providing clients with options. When clients initially connect with the program, staff can demonstrate the value of the program by immediately providing clients with information about their rights and responsibilities. Staff can sometimes intervene early to stop the eviction process. Staff also can help clients to identify opportunities for additional income. Finally, the rapid nature of the process is seen as critical to engaging clients.

Staff identified several challenges or barriers that can negatively impact client participation. Clients often enter the program carrying a great deal of stress and shame which can impact engagement. Many clients are quite busy and work at jobs that will not allow time off to attend in-person meetings or to deliver required documents. If clients do take time off work, they most often will not be paid for that time – losing important income. These factors often result in clients delaying coming to the RB or pursuing services. This delay can place them in a situation where it is too late, and their issues may not be able to be resolved. Clients also may be in situations where their mental and/or physical health make it difficult for them to proceed. Some clients have given up, feeling that their situation is hopeless. In some cases, clients feel the process is invasive and do not want to provide the required documentation.

Like clients, staff also cited contact with landlords as a barrier to service, including having cheques made out to landlords. The number of forms to complete can be daunting for some clients which can be exacerbated by language barriers.

Unfortunately for some clients, arrears and deposits often exceed amounts that are available through the RB program. Clients often are unable to pay the difference between the amount required/requested and the amount available from the program making them to be ineligible for loans. Clients may be employed but living in a shelter and not have tenancy also making them ineligible for the program. Finally, there is some confusion about the application process and eligibility criteria across programs which can make it more difficult for clients.

Of significant concern for staff at LAC was the increasing presence of same-day loans businesses. For some clients, RB requirements and processing time (although short) can make same-day loans an easy and attractive option. Same-day loans, although accompanied by high interest fees, are a rapid and easy means for people to access money quickly and address the crisis. These types of solutions place clients in more precarious financial situations.

ELIGIBILITY

Factors that act as facilitators or barriers to accessing RB loans connect directly to eligibility criteria. To be eligible for RB loans, applicants:

- Be a resident of the City of Toronto
- Be in danger of losing their housing because they owe the landlord or housing provider rent. To prove this, they must have documentation from the landlord that the rent has not been paid and they are facing eviction.
- Have a legal Canadian immigration status and work authorization (i.e. Canadian citizens, landed immigrants/permanent residents, immigrants/refugees who are allowed to work in Canada, refugee claimants who have had their first hearing, visitors with work permits and applicants who are applying for status in Canada on humanitarian and compassionate grounds
- Have a steady source of income that is not composed of more than 50% of social assistance

(Clients on OW/ODSP are eligible for other rental support programs)

- Have income that is greater than expenses.
- Have tried and exhausted all other means of financial assistance.
- Have not more than \$6,000.00 in assets e.g. stocks, bonds, real estate and RRSP savings.
- Have their own bank account in order to repay the loan. Rent Bank will help clients establish one if necessary because a void cheque is required to process their applications.
- Be the legal and / or primary tenant(s) responsible for the tenancy.
- Live in housing that is protected by the current provincial legislation (e.g. this excludes certain rooming house tenants who share the kitchen and bathroom with their landlord)
- Live in housing where they are paying market rent (thus not including Rent-Geared to Income (RGI) Housing)

Based on program data, the most common reasons for people not meeting eligibility criteria (Figure 17) were that they were on social assistance (i.e., more than 50% of income was from social assistance), they were eligible for social assistance (i.e., eligible for other financial supports) and housing (i.e., housing was not suitable such as RGI).

HOUSING TYPES

Staff consultations (focus groups) surfaced several recommendations for changing and expanding eligibility criteria for RB loans. Staff suggested a key change should be expanding the types of housing that are eligible for the program. They recommended including different types of housing, such as RGI housing and ownership housing (mortgages and condo fees). Expanding the criteria to include RGI housing was recommended due to the elevated cost of living in the city of Toronto. Because RGI rent is set to 30% of a household's total monthly income (before taxes and adjustments), a household with one minimum wage earner (\$14.00/hour) translates to a gross annual income of \$32,000 if employed full-time. In RGI housing, a family/individual earning minimum wage would be required to pay \$780/month in rent. With tax adjustments, the net income for this family/individual would be \$26,000 per year leaving the family/individual with just under \$1,400 per month for other costs.

Staff also recommended that requests for other housing costs such as mortgages or condo fees be eligible for loans. Staff argued that supporting these types of requests would help to keep housing stable for individuals and families. The implications of expanding loans to include mortgages and condo fees can mean:

- Preventing forced sales or foreclosures
- Reducing loss of current or potential equity in properties
- Increasing stabilization which can include remaining in a particular area of the city and not disrupting schooling for children and youth
- Preventing people from transitioning to a rental market with monthly costs that are higher than mortgage payments or condo fees

The York Region Homelessness Prevention Program is an example of a program that includes mortgage payments as an eligible housing cost. Expanding the types of housing allowed or other costs under the program would require changes to current policies and increased funding for the RB program.

OTHER COSTS

Staff also recommended that other costs related to moving be included in eligible expenses for loans (e.g., storage, parking). Clients echoed this idea indicating that while the immediate need for rent or deposits are met, little money remains for other needs including basics. Clients also cited costs of parking, moving, and storage. Some clients cited needs such as laundry and food and hoped that these could be considered in any changes that may occur in the program. Programs such as Calgary Basic Need Fund and Seattle Homelessness Prevention and Housing Stability Services Program cover additional costs such as food, clothing, and transportation. The Minnesota Family Homelessness Prevention and Assistance Program also covers home repairs.

INCOME ELIGIBILITY

Discussions regarding income level also emerged during consultations. Staff highlighted that, although a “moderate” income (e.g., a full-time teaching) may exceed the HILS set by the province, it may still be insufficient to cover rental costs and provide for a family – prompting the recommendation to review income limits for eligibility. Staff also suggested that other income sources such as the Ontario Student Assistance Program (OSAP) should not make people ineligible for the RB program.

Finally, staff (and clients) noted the unique vulnerability of seniors who may not be prepared for retirement and living on a fixed income. Seniors may be at additional risk if they have been in an apartment for several decades. Their rent may be significantly below market rent because of original rental costs and due to small monthly increases over the length of their tenancies. Seniors can become targets of certain landlords who may be seeking to evict and increase rents for those units. Based on the jurisdictional review, programs such as York Region Homelessness Prevention Program serves clients with both low to moderate-income earners and Baltimore Emergency Rent Assistance focuses on seniors, people facing a short-term crisis, and those who are unemployed or struggling, respectively.

BENEFITS

Discussions of eligibility criteria invariably led to discussions of loan limits which are \$3,500 in the TRB program. Both staff and clients indicated that \$3,500 was insufficient to cover arrears or deposits, particularly when average market rent for a one-bedroom apartment exceeds \$2,200 (Rentals.ca, 2020). A recommendation that was consistent across groups and methods, was the recommendation to increase loan limits. It was suggested that loans limits be increased, at minimum, to \$5,000. In addition to falling far below first and last deposits, loan limits also fall short of the amount of arrears owed by many clients. The significant gap between loan limits and amount owing also means that clients are unable to make up the difference between amount owing and the amount of the loan thereby disqualifying them from the program. According to the jurisdictional survey, one of the RB programs, that also requires loan repayment, offers loans up to \$6,000 in loans.

Consultations and interviews also suggested that up to 3 months of funds be made available. The counter argument was that this would create too much debt for clients. Even though monthly payments are reasonable, the amount of time required to repay a larger loan would be significant. Creating a loan/grant combination was offered as an option. If clients were able to repay a portion of their loan (2/3), the remainder of the amount owing could be transitioned to a grant. One program from the jurisdictional review reported that while loan requirement is required, clients are not penalized for non-repayment but are not allowed to seek additional funds.

MODEL AND ADMINISTRATION

The discussion and recommendations regarding the amount of loans led clients and staff to offer other recommendations about the current model. For example, amounts requested often exceed the limit available for loans – disqualifying people from the program. Staff recommended that a formal partnership with the Eviction Prevention in the Community (EPIC) program be established to cover the full amount of money requested/required to maintain housing. Staff indicated that it would be helpful to have a direct referral relationship with EPIC so they could work collaboratively to solve client situations.

This recommendation speaks opportunities related to the current RB model including opportunities for improving or re-imagining how aspects of the model work. These aspects include central administration, locations, hours of operation, online applications, staffing, rotational workers, locations, and standards and targets.

ADMINISTRATION

In the current model, one agency serves as a LAC and Lead Agency for the Rent Bank program. The lead agency is responsible for working with other LACs to review and process applications to ensure eligibility criteria are met and documentation is complete. They also are responsible for preparing and distributing cheques to landlords and supporting LACs with complex cases. Other functions include onboarding and training of new staff across agencies, working with Alterna Savings, managing all aspects of loan repayment, and providing statistical reports and maintaining a proprietary database that supports the program. LACs, on the other hand, are responsible for supporting clients locally - verifying eligibility, assisting with the completion of applications and collection of required documentation, working with landlords, and assisting clients who are not eligible for RB services with other referrals.

The current administrative structure might best be described as hub-and-spoke model where there is a central administration with local access and implementation. However, there are two main challenges with the current administrative model. First, while the lead agency is accountable for the program, LACs do not report directly to the lead agency, but instead contract directly with the City. This means that the lead agency has full responsibility for the RB program but no direct authority over it. This poses difficulty when trying to monitor and address inconsistencies in performance and ensuring standardization of policies and procedures across LAC's. In turn, LACs, while generally positive about the relationship and operations, there is a desire for increased autonomy in some areas such as administering funds to clients.

Based on the jurisdictional review, survey, and interviews, there were two models in which services were delivered through local services that were contracted through a central agency. Those reporting on these models highlighted the ability to ensure consistency in policies and procedures as well as the ability to monitor performance and ensure accountability. This allowed one organization to conduct an audit of tasks and processing time and examine the effectiveness of different approaches.

Having a centralized administration, however, could negatively impact the sense of autonomy of LACs. To offset this, the availability of discretionary funds for LACs would allow them to address specific needs of local applicants (e.g., food card, parking support, storage costs).

LOCATIONS

Having community locations is one of the strengths of TRB services. LACs often are situated within larger service hubs thereby facilitating access to the RB program and connections to other programs and resources (e.g., housing support, voluntary trusteeship). This connection to the community and

local services means that LACs are best positioned to understand local needs and support local outreach and engagement activities.

Consultations also highlighted an opportunity to increase the presence of the RB program in the community. Recommendations included offering itinerant services in more locations and at locations with increased visibility such as at the LTB. Not only do staff see this as a means for increasing awareness and access to the program, they also see it as an important opportunity to connect with potential clients and intervene early in the eviction process.

APPLICATIONS

In terms of applying for loans, clients did not report the actual process and documentation as being overly onerous. Many clients understood process and saw it as a “fair” exchange for a loan. However, clients did identify two main challenges with the process. One was physically attending meetings. People reported that it was difficult to make time in their schedule (e.g., taking time off work) to travel to in-person meetings or found it physically challenging to travel to attend in-person meetings (e.g., clients who may have been off work due to a serious injury).

The other challenge identified by some clients was providing certain documentation. For example, providing leases can be difficult. Clients who are in a situation where a former partner is on the lease, may feel caught. They are unable to approach their landlord for an updated lease due to their current situation. However, if the former partner is on the lease, their financial information would be required as part of the household income.

Staff suggested that the application process could be simplified. They suggested that forms could be simplified, and that some documentation could be reduced. In the example above, a call to the landlord by a RB worker or letter from the landlord could help reduce the burden on the client.

Probes about moving some of the application process to online or increasing the use email or phone versus in-person meetings produced mixed responses from staff. Although they recognized the value of a more virtual processes, staff highlighted the value of in-person meetings. They argued that face-to-face meeting assist in gaining a deeper understanding of the client situation. In-person meetings were seen as an opportunity to identify other needs (e.g., child benefits) and patterns of behaviour (e.g., bank withdrawal patterns that may indicate issues related to gaming and gambling) that might help direct clients to additional resources and supports – resources and supports that may aid in preventing future crises related to housing or finances. Clients also reported that the support of RB workers and the welcoming environment of LACs were important facilitators in the process.

An evaluation conducted by one of the RB programs in the jurisdictional review used an audit compliance approach to compare application processing times between in-person and phone-email services. Results indicated similar processing times between both approaches suggesting that they may be equally effective, at least from an application processing perspective. Other outcomes of the study (e.g., successful versus unsuccessful applications) are unknown. Other programs also offer other options in the application process. For example, Vancouver Rent Bank allows clients to sign-up and complete an online pre-assessment with follow-up in two business days. The Minnesota Family Homelessness Prevention Assistance Program recently streamlined their program to allow for phone interviews reducing in-office wait times and increasing staff capacity to process applications.

HOURS OF OPERATION

Most LACs and RB programs in the jurisdictional review operated weekdays between the hours of 9 am to 5 pm. Some programs in the review offered evening hours during weekdays. For example, the Chicago Emergency Rental Assistance Program operates between 11 am and 7 pm on Wednesday

while the San Francisco Rental Assistance Program operates 9 am to 11 pm on Mondays to Wednesday and Fridays.

Clients reported difficulty in attending in-person meetings during work hours as they may be unable to take time from work and if they can take time from work, they may lose out on pay for that period of time. Staff recommended increasing flexibility for hours of service to better accommodate clients. This included offering occasional evening and weekend hours. Staff also reported that flexible hours could benefit their personal schedules.

STAFFING

With respect to staffing, LACs (except NIP) have 1 FTE RB worker. NIP has 3 RB workers and 2 Repayment Workers. RW move across the city to support LACs when needed.

Based on the consultations and interviews and the examination of program data, there appear to be two issues worth noting. One issue is that of caseloads. The recommendation that emerged from various sources was a monthly caseload of 30 case with 10 loans granted per FTE RB worker per month. This would translate to approximately 360 cases per year and 120 loans. This is not inconsistent (if not a bit lower) than caseloads reported in the jurisdictional review. Also, given the percentages of loans to applications, 120 loans per year is reasonable given that 42% pre-screening calls in 2019 translated into loans. However, LAC data (i.e., pre-screening calls and loans) suggests that caseloads range widely across organizations.

Another issue that emerged during the study was the use of RWs. RWs contribute significantly to the numbers of pre-screening calls and loans. In 2019, RWs covered 28% of pre-screening calls (Table 14). They provide important coverage for LACs and increase program capacity and flexibility. However, there is sometimes a disconnect between RWs and the LACs they may be serving. There may be communication challenges between the RW and the local program and NIP. While an important resource, a matrix reporting structure may help reduce communication difficulties for staff and clients.

STANDARDS AND TARGETS

Discussions of caseloads and alternate methods of service delivery leads to a discussion of program standards and targets. Based on staff consultations, client and staff interviews, and the jurisdictional review, there are key aspects and processes that should be standardized and monitored.

Starting at the beginning of the process, clients should expect to receive a rapid response from RB workers. Clients often arrive at the RB at a point of crisis. They may carry a great deal of shame or a sense of hopelessness. If clients are unable to make direct contact with a RB worker, they should expect their call to be returned within 1 – 2 business days. Vancouver Rent Bank reports responding to online pre-assessments within 2 business days. Most clients report that RB workers are very responsive however, some clients have noted that they have called and left messages that have not been returned resulting in delays, confusion about where to go for assistance, and heightened stress.

Another aspect of service delivery that should be considered is the requirements for initial meetings with clients. Most RB workers report that they meet clients and inform them about the program, the process, and the documentation requirements. It is not unusual for workers to report that they may meet with clients on multiple occasions to support and coach them around through the process (e.g., documentation). On the other hand, some workers reported that they will not meet with clients until they have all the required documentation in order. This approach was not endorsed by other workers and does not seem conducive to supporting clients or facilitating the application process. In fact, this approach was seen by other RB workers as creating a barrier to services and encouraging other options such as seeking same-day loans. Working with clients to offer them support and guidance in

gathering and preparing required documents, either in-person, over the phone, or by email, should be a standard part of the service.

While support for clients is a fundamental aspect of the program, there may be instances when this translates into higher numbers of hours spent on pre-screening calls, lower caseloads, and reduced numbers of loans. Based on a review of the LAC data, there was significant variability in the average amount of time spent on pre-screening calls (Table 16). Results suggests that 3 hours for pre-screening call may be an appropriate target. One organization from the jurisdictional review that shifted to a call centre approach reports that workers spend, on average, 1.5 hours per client call.

In terms of caseloads and numbers of loans, interviews and consultations with RB workers and program management suggest that a monthly caseload of 30 with 10 loans per month is a reasonable target. Review of LAC data also suggests that these are reasonable targets with four programs achieving over 100 loans per year.

Overall, application processing time was described by clients and staff as relatively rapid. By the time applications are completed, cheques are often issued to landlords within a week. Vancouver Rent Bank and Chicago Emergency Rental Assistance report payment to property owners/managers within 7 to 10 business days. Aiming for a processing time of 7 to 10 days is a reasonable target for the program.

From a structural perspective, ensuring consistent training and support for new staff is critical to program fidelity. Currently, NIP offers training, job shadowing, and support for new staff. Finally, outreach and engagement activities aid in increasing awareness of the RB program and facilitating referrals. Given the number of suggestions about how to raise awareness of the RB program (Figure 11), a comprehensive outreach and engagement strategy with standard information materials should be developed. LACs and RB workers should be orientated to the materials with the expectation that each organization deliver 1 to 2 outreach and engagement sessions monthly.

MODEL CONSIDERATION

There are some important considerations related the TRB delivery model. The first consideration is the role of a centralized intake. Programs such as York Region Homelessness Prevention Program utilize the Access York Call Centre to stream calls. Other organizations use 211 to stream calls. Is there utility in having a centralized call centre to conduct an initial screening and direct clients for follow-up to their closest LAC? This also could include setting up an initial contact file in the information system and flagging the appropriate RB worker at the LAC most convenient for the client. This has the potential to speed the process, reduce confusion and redirection, and increase response times to client calls. Also, having a call centre with staff who speak different languages could reduce a barrier to access.

Consideration also should be given to adding or increasing opportunities for online support. A centralized, online application may encourage people to start the process – especially younger clients who may prefer online processes and clients who may feel uncomfortable about meeting face-to-face. Online processes may include uploading documentation and processing and signing forms electronically. Support also could include video-calls through a secure app rather than face-to-face meetings. These measures could reduce time away from work as well as travel which is difficult for many clients. Online applications, again, could reduce barriers associated with language if online forms are translated. Given that online applications can be done at any time, clients also have ability to seek support from a family member or neighbour.

OUTCOMES

Currently, the proprietary information system, developed and maintained by NIP, is a powerful tool that allows for communication between NIP and RB workers across the city and tracking of key

performance measures. The system can be leveraged and expanded to collect additional data to track and monitor performance targets to ensure fidelity to the program and target areas of improvement and needed support. Based on the results of the study, these indicators can be organized at client, staff, program, and system levels. Objectives, measures, timeframes, and data sources are outlined in the evaluation framework in Table 18.

Table 18. Evaluation Framework for the Toronto Rent Bank Program

Objective	Indicator	Example Measure	Frequency	Completion	Collection of Data	Data Source
Client:						
High level of satisfaction with services	High ratings on self-report items such as: <ul style="list-style-type: none"> • Perceived helpfulness of program • Needs met • Timeliness of services • Overall satisfaction 	<ul style="list-style-type: none"> • Client Experience Questionnaire • Follow-up Interviews 	<ul style="list-style-type: none"> • End of application process • Follow-up at regular intervals (e.g., 2 weeks, 4 weeks, 4 months, 8 months, 1 year, 18 months) 	Client	Administrative Staff	<ul style="list-style-type: none"> • Online software • Paper-pencil
Improved situation	High ratings on self-report items such as: <ul style="list-style-type: none"> • Increased awareness of situation • Improved well-being (e.g., reduced stress) • Increased knowledge • Connection to other services • Improved relationship with landlord 	<ul style="list-style-type: none"> • Client Experience Questionnaire • Follow-up Interviews 	<ul style="list-style-type: none"> • End of application process • Follow-up at regular intervals (e.g., 2 weeks, 4 weeks, 4 months, 8 months, 1 year, 18 months) 	Client	Administrative Staff	<ul style="list-style-type: none"> • Online software • Paper-pencil
Housing stabilization	<ul style="list-style-type: none"> • Client report of new and/or sustained housing 	<ul style="list-style-type: none"> • Follow-up Interviews 	<ul style="list-style-type: none"> • End of application process • Follow-up at regular intervals (e.g., 2 weeks, 4 weeks, 4 months, 8 months, 1 year, 18 months) 	Client	Repayment Workers	<ul style="list-style-type: none"> • Online software • Paper-pencil

Objective	Indicator	Example Measure	Frequency	Completion	Collection of Data	Data Source
Staff:						
High level of perceived effectiveness	High ratings on sense of efficacy	Staff feedback questionnaire	<ul style="list-style-type: none"> Post-orientation Annual 	Staff	Human Resources	Survey
High level of job satisfaction	High ratings on: <ul style="list-style-type: none"> Overall satisfaction Likelihood of changing jobs 	Staff feedback questionnaire	<ul style="list-style-type: none"> Post-orientation Annual 	Staff	Human Resources	Survey
High level of skills	High ratings on elements such as: <ul style="list-style-type: none"> Skills Knowledge of program and procedures 	Staff performance review	Annual	<ul style="list-style-type: none"> Staff Supervisor 	Human Resources	<ul style="list-style-type: none"> HR Records Supervision Records
Program:						
Rapid assessment	Time between initial client contact and application start or referral to other services	Initial meeting in system and application start	Ongoing – data provided quarterly	Staff	<ul style="list-style-type: none"> LAC Managers NIP Admin 	Information System
Rapid processing	Time between completion of application and issue cheque to landlord	Application submission date and cheque issue date	Ongoing – data provided quarterly	<ul style="list-style-type: none"> Staff NIP Admin 	<ul style="list-style-type: none"> LAC Managers NIP Admin 	Information System
Right-sizing of staff	Number of FTE matched to referrals in LACs	Staffing FTE and client inquiries	Ongoing – data provided quarterly	<ul style="list-style-type: none"> Staff LAC Managers NIP Admin 	<ul style="list-style-type: none"> LAC Managers NIP Admin 	Information System
Achieving set targets for caseloads	Number of cases served per month per RB worker is between 20 – 30 clients	Number of active cases by RB worker	Ongoing – data provided monthly	Staff	<ul style="list-style-type: none"> LAC Managers NIP Admin 	Information System
Achieving set targets for time spent on pre-screening calls	Average number of hours per call per RB worker is approximately 3 hours	Number of cases that start applications by RB worker	Ongoing – data provided monthly	Staff	<ul style="list-style-type: none"> LAC Managers NIP Admin 	Information System
Achieving set targets for loans	Number of loans approved per month per RB worker is approximately 10 loans	Number of approved loans by RB worker	Ongoing – data provided monthly	NIP Admin	<ul style="list-style-type: none"> LAC Managers NIP Admin 	Information System

Objective	Indicator	Example Measure	Frequency	Completion	Collection of Data	Data Source
Program:						
High percentage of calls that result in approved loans	Number of “pass” pre-screening calls that result in loans	Pre-screen calls and outcome of application	Ongoing – data provided monthly	<ul style="list-style-type: none"> • Staff • NIP Admin 	<ul style="list-style-type: none"> • LAC Managers • NIP Admin 	Information System
High percentage of clients that achieve or maintain housing	Number of clients who report achieving new housing and/or maintaining housing	Clients reporting housing at 2 weeks, 4 weeks, 4 months, 8 months, 1 year, 18 months	Ongoing – data provided quarterly	Repayment Workers	<ul style="list-style-type: none"> • LAC Managers • NIP Admin 	Information System
High percentage of clients repaying loans	Number of clients repay 2/3 of loan amount	Loan repayment tracking	Ongoing – data provided quarterly	Repayment Workers	<ul style="list-style-type: none"> • LAC Managers • NIP Admin 	Information System
Referrals to additional resources and supports	Number and type of referrals to internal and external resources	Referrals by type (internal/external) and service type	Ongoing – data provided monthly	Staff	<ul style="list-style-type: none"> • LAC Managers • NIP Admin 	Information System
System:						
Increased referrals from community partners	Number of referrals from new (outreach) and existing referrals	Number of days between referral and first appointment Service Pathways	Ongoing	Staff	Staff	Information System
Increased awareness of TRB services	High ratings on self-report items such as: <ul style="list-style-type: none"> • Increased knowledge of RB services 	Referral/Outreach Survey	Every 2 years or at the end of Outreach Activities	Community Service Providers	Administrative Staff	<ul style="list-style-type: none"> • Online software • Paper-pencil
Increased presence in community	Number of itinerant locations	Number of service locations with community partners	Annually	<ul style="list-style-type: none"> • LAC Managers • NIP Admin 	<ul style="list-style-type: none"> • LAC Managers • NIP Admin 	<ul style="list-style-type: none"> • Information System • Admin Data

SUMMARY & RECOMMENDATIONS

SUMMARY

The project was designed to evaluate the effectiveness and efficiency of Toronto RBS. Specifically, evaluation objectives included:

- Identifying effective RB models in Canada and the US
- Developing an in-depth understanding of models being implemented
- Better understand the experiences and recommendations of TRB stakeholders

Overall, RB models do not appear in the academic or grey literature. What information that is available is scant and variable in what is reported. The survey and in-depth interviews confirmed many things that TRB currently does as well as offering ideas for strengthening the current model.

In terms of stakeholder consultations and interviews, there was a high degree of consistency across stakeholder groups and methods with relatively consistent feedback about the strengths of the program and recommendations for how the service could be streamlined, improved, and evaluated.

STRENGTHS

TRB is longest running RB program of those identified and reviewed in the study. It also has some of the most comprehensive and detailed information available about the program. The program has a significant number of strengths. Overall, the RBS program has:

- A relatively high volume of calls (6096 in 2019) and pre-screening calls (1807 in 2019) and with very few pre-screen “failures” (6%)
- A high rate of “passed” pre-screen call that resulted in granted loans (44.8%)
- A relatively rapid application and approval process
- Clients who feel supported, hopeful, and less distressed as well as more knowledgeable about programs and services and rights and responsibilities
- Knowledgeable and resourceful staff who are client-centred in their approach
- Staff training and support, including job shadowing and a comprehensive policy and procedures manual
- An excellent information system developed and maintained by NIP
- High housing stabilization rates (88%) within the first six months of receiving a Rent Bank loan

However, like all services, there are areas of development and opportunity. Based on the results of the various aspects of the study, recommendations and considerations are offered in the next section. These recommendations are loosely organized according to implementation drivers from the National Implementation Network (NIRN) (2020).

RECOMMENDATIONS AND CONSIDERATIONS

Fixsen et al., (2005) identified “Implementation Drivers” as key ingredients that permit the consistent uses of interventions and reliable outcomes. Implementation drivers are grouped into three main constellations: Competency, Organization, and Leadership.

Competency drivers are the “people factor”. These drivers include staff selection, training and coaching to ensure the requisite skills and support are in place so that any intervention is practiced as intended with consistency. Organization drivers (i.e., systems interventions, facilitative administration, and

decision support data system) are the “structural factor”. They address the local and larger political environments, policies and procedures, funding and cultural issues, and data systems. Finally, leadership are the “directional factor that involved both good management of issues (technical) and guidance through complexity and change (adaptive).

MODEL

The TRB program should consider the following recommendations including:

1. Adopting a model to guide the work
 - The TRB program originally emerged from an alarming increase in the number of families entering the hostel system in the late 1990s.
 - While the program did and does respond to the very real needs of clients, a theoretical model can provide consistent, grounding and aligning frame across the program, sites, and workers. Models might include harm-reduction and trauma-informed approaches or models such as Roberts Seven-stage Crisis Intervention - a structured approach to crisis assessment and brief intervention that is employed by one jurisdiction (Robert & Ottens, 2005).
2. Creating a hub and spoke model in which LACs contract with a lead agency to deliver RBS locally
 - A hub and spoke model would create central administration with local access and implementation.
 - This could help to centralized and streamline process, and address variability in practice and procedures across the program.
 - A centralized accounting model centralizes fiduciary responsibilities and assists in reducing errors and administrative demands across organizations and with the City.
 - The City would develop a strong oversight relationship with the lead agency in collaboration with LACs to facilitate increased standardization of the program and increased consistency with respect to performance targets.
3. Exploring the use of a centralized intake/screening centre for the RB program
 - Centralized intake services are useful in streamlining services and directing people to the right service and service location.
 - This approach would simplify access for clients who find the system confusing.
 - The current database would allow for screening information to be completed and that information to be shared immediately with LACs
 - This would not preclude people from going to LACs and completing initial screening with a centralized service.
 - This would facilitate better data collection regarding need in the city.
4. Locating RB services within visible and complementary service locations
 - This includes locating RB services in a hub model that includes housing workers and other supports.
 - This also includes other locations such as the LTB.

STAFFING

5. Continuing to provide training and job shadowing and offer coaching and supervision
 - Centralized training in the model is excellent for new staff. However, implementation research indicates only 5% of staff translate new skills to their setting (NIRN, 2020)
 - Ongoing coaching and supervision are essential for consistency to practice
 - This can be done through job shadowing and coaching by colleagues

- Operational meetings could be enhanced by utilizing part of the time for coaching and case review.
 - This would be additional support for staff and assist in reducing the variability of performance across programs (Cunning et al, 2012).
6. Staff caseload targets of 20 - 30 cases per month and 10 successful applications per month
- It is difficult to recommend specific caseload targets or expectations as there is no information in the literature and a high degree of variability across program data. However, examining the number of loans annually, 20 to 30 cases per month is not inconsistent with the four highest performing LACs. Also, this is a conservative number.
 - This was recommended by programs and workers and is not inconsistent with other RB models in the jurisdictional review.
 - It was suggested that each worker should have 5 to 6 active files open at a given time.
7. An increased number of RB workers who focus solely on RB work
- Main complaints about the service from clients focus on the lack of clarity related to access to services and responsiveness from some RB workers.
 - Given the urgency of most situations, there must be a focused approach to the work.
 - A fast response may reduce the likelihood of clients seeking other strategies to address arrears such as same-day loans.
 - This may also increase consistency in performance across LACs.
 - There is an overall need for dedicated resources for more RB workers – particularly if part of the role is to do outreach and awareness.
 - The high call volumes and loans managed by RWs highlight the value of a focused role
8. Supervision of rotational workers
- While RWs have an important role and serve a significant number of clients, some programs report communication challenges and client management issues with some RWs. A matrix reporting structure might balance the tensions between RWs who report directly to NIP and the LACs they support. There needs to be a high level of collaboration and communication to resolve client issues in an effective and efficient manner.

ELIGIBILITY & REPAYMENT

9. Expanding eligibility criteria to include the full range of housing needs, such as RGI housing
- The loss of any home creates significant destabilization for families and additional costs for the overall system
 - If clients lose their home, they are forced to enter an exceedingly high-cost and competitive housing market creating an even more precarious and unsustainable situation.
 - Even those in RGI struggle to pay rent with increasing costs in the city. Losing RGI units puts people at greater risk in the current market.
10. Increasing the amount of funding that is available and allowing flexibility in the time frame
- According to the March 2020 rental report for Rentals.ca, the current monthly rent for 1-bedroom apartment is \$2,240 and \$2,910 for a 2-bedroom apartment.
 - This means the amount should increase to \$5,000 with flexibility.
 - This also could mean working together with EPIC to assist with amounts greater than \$5,000
 - Consideration should be given to allowing for re-application within one year if there is a catastrophic situation.

11. Creating discretionary funds allowances that can be distributed to and managed by LACs
 - Some Rent Bank programs offer financial support that goes beyond rent or arrears.
 - Clients and staff report that many clients have additional needs and costs that are associated with their current situation (e.g., food, laundry, gas).
 - Providing LACs with discretionary funds allows for local decision-making as well as accountability for those funds.
12. Considering a different repayment strategy if loan amounts increase
 - Some other programs do not require repayment.
 - Consider a loan forgiveness program if a certain proportion of the loan (e.g., 50%) has been repaid and the client is in good standing.

SERVICE DELIVERY

13. Increasing the flexibility of service delivery
 - Because many applicants work in jobs that do not permit time off or do not get paid for time off, offering services during evenings and on weekends would benefit clients.
 - Increasing the use of online pre-screening and document sharing could increase efficiency and reduce time demands for clients.
 - In-person meetings remain an important part of the delivery model and permit a more fulsome assessment of client needs and identification of opportunities for additional supports (e.g., tax, legal, child benefits, mental health, utilities).
14. Establishing a standard range of time spent on cases
 - There is a significant range in the average amount of time spent on cases across programs.
 - Too little time may lead to higher error rates – as observed in the data.
 - Too much time may mean that staff may be engaging in activities that are beyond the role of Rent Bank Worker.
 - Service data suggests that a reasonable amount of time is between 2 to 3 hours per case.
15. Reviewing and streamlining application requirements
 - To speed the process and reduce the burden on clients, consideration should be given to working with RB and LACs to simplify application forms
 - Further, attention should be given to identifying ways to simplify or reduce the amount of documentation required by clients. For example, staff suggested brief calls to landlords by RB workers to confirm rent and arrears could reduce the need for leases or client contact with landlords.

MONITORING AND EVALUATION

16. Expanding current data and monitoring within an evaluation framework that is based on a Theory of Change
 - NIP currently collects and reports on a range of service data.
 - Develop an evaluation framework with key performance indicators that can be used to support LACs in the delivery of their local programs and supervision of staff
 - Additional measures should be added to current measures including:
 - client experience
 - client presenting needs (beyond rent support)
 - additional referrals
 - staff feedback
 - time audits of tasks

- outreach activities
 - long term outcomes (e.g., impacts on job, family, health)
- A process map with related indicators should be developed to aid clients, support quality improvement efforts, and serve promote consistency across sites.

17. Increasing access to reports and data for LACs

- Local programs have requested increased access to service data
- This will help local administration and supervision and increase accountability.
- This also would assist in shifting conversations and focus at Steering and Operations Committee meetings.

SYSTEMS AND LEADERSHIP

18. Developing a comprehensive awareness and outreach plan

- Increased awareness of the program was identified as a need across stakeholders and methods.
- Service partners should be enlisted to support outreach
- All LACs should be required to engage in outreach activities. Some LACs are active while others do little to no outreach. This should be monitored.
- The plan should include outreach to non-traditional services such as:
 - MP, MPP and City Councillor's offices
 - Medical Offices and hospital treatments areas (e.g., dialysis and chemotherapy)
 - Human Resource departments and Union Offices
 - Schools

19. Advocating for limits or restrictions on payday loan

- Same-day loans are seen as the main "competitor" of the RB program.
- Same-day loans are fast but place clients in an even more precarious financial situation.

20. Continuing to advocate for affordable housing and sustainable wages

- Single persons now comprise 50% of Rent Bank applicants
- Incomes are not increasing at the same rate as rents as seen in the program data.
- Legislation that prevents landlords from increasing rent beyond a certain percentage may help to curtail costs and evictions.
- Some thought should be given about how to address Airbnb as part of an affordable housing strategy. Clients report that Airbnb has significantly impacted the rental market. Owners are able to earn significantly higher revenue by renting units on a nightly or weekly basis than by renting on monthly basis. The result is a reduction in available, affordable rental units.

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APPENDICES

APPENDIX A: LITERATURE SEARCH

Rent Bank Literature Search

Document Type: Academic Literature
Updated: December 14 2019

Topic: Rent Bank Source: Scopus Parameters: 2000 to present			
Keywords	Search Parameter	Number of Hits	Saved results
"Rent bank"	Title, Abstract, Keywords	2	0
"Rental arrear"	Title, Abstract, Keywords	2	1
"Housing stability"	Title, Abstract, Keywords	281	19
"Housing stability", case loads	Title, Abstract, Keywords	4	1
"Housing stability", case loads, outcomes	Title, Abstract, Keywords	3	1
"Housing stability", case loads, homeless	Title, Abstract, Keywords	0	0
"Housing stability", homeless, rent	Title, Abstract, Keywords	25	6
Homeless, rent subsidy	Title, Abstract, Keywords	55	4
Homeless*, prevention, outcom*	Title, Abstract, Keywords	257	9
Homeless*, prevention, arrears	Title, Abstract, Keywords	3	2
Homeless*, rent assist*	Title, Abstract, Keywords	43	8
Homeless*, prevention, rent assist*	Title, Abstract, Keywords	2	1
Homeless*, arrears	Title, Abstract, Keywords	10	1

Source: Google			
Keywords	Search Parameter	Number of Hits	Saved results
rent bank and homelessness		7, 370	0
"RBS" and "homelessness"		172	14

APPENDIX B: JURISDICTIONAL SURVEY

Updated Rent Bank Services: Jurisdictional Review

1. About the Study

Background

The City of Toronto's Shelter, Support and Housing Administration (SSHA) has partnered with Cunning Consulting to conduct an evaluation of Rent Bank Services.

Aims of The Project

The aims of the project are to:

- Identify effective Rent Bank/Emergency Rental Assistance Models
- Develop an in-depth understanding of models being implemented
- Better understand experiences of key stakeholders
- Explore opportunities for Rent Bank/Emergency Rental Assistance Models

Thank you!

Your input is important. The survey should take approximately 10 - 15 minutes to complete. All information you provide is confidential and will be combined with results from other providers

Updated Rent Bank Services: Jurisdictional Review

2. Your Rent Bank/Emergency Rental Assistance Service

1. What is your primary role within your organization?

- ☐ Frontline Provider
- ☐ Program Manager
- ☐ Data, Evaluation, &/or Quality
- ☐ Administration and Human Resources
- ☐ Executive Officer (e.g., Executive Director, CEO, COO)
- ☐ Other (please specify)

2. What is the name of your?

Organization:

Rent Bank/Emergency
Rental Assistance Service:

3. What jurisdiction (geographical area) does your Rent Bank/Emergency Rental Assistance serve?

City:

Province/State:

3. Program Context

4. Who is the target population of your Rent Bank/Emergency Rental Assistance Service?

5. What are the eligibility requirements for the program (e.g., 50% of income not from social assistance)

Criteria

Criteria

Criteria

Criteria

Criteria

6. How long (years) has your Rent Bank/Emergency Rental Assistance Service been in operation?

Updated Rent Bank Services: Jurisdictional Review

4. Program Model

7. How does your Rent Bank/Emergency Rental Assistance Service operate?

☐ Centrally Administered (e.g., delivered by local government or central body)

☐ Community-based (e.g., delivered by community agencies)

Other (please specify)

8. How does your Rent Bank/Emergency Rental Assistance Service work with clients? (select all that apply)

☐ Office-based visits

☐ Community Visits (including home)

☐ Online

☐ Phone

Other (please specify)

9. What days and hours does your Rent Bank/Emergency Rental Assistance Service operate?

☐ Weekdays (9 AM - 5 PM)

☐ Weekends (9 AM - 5 PM)

☐ Weekdays (after hours)

☐ Weekends (after hours)

Other (please specify)

10. Are clients required to repay their loans?

☐ Yes

☐ No

11. If repayment is required, how much must be repaid?

- ☐ Full
- ☐ Partial
- ☐ Not Applicable

Other repayment options - please describe

--

Updated Rent Bank Services: Jurisdictional Review

5. Staffing & Clients Served

12. How many staff were employed in Rent Bank Program/Emergency Rental Assistance Service (in most complete year available - please specify year)

Employees

Year

13. How many clients are served annually by your Rent Bank/Emergency Rental Assistance Service (most complete year available- please specify year below)

Clients served annually

Year

14. In your Rent Bank/Emergency Rental Assistance Service application process (most complete year available - please specify year below)

How many clients start the process?

How many clients complete the process?

How long does the application process take (i.e., days)?

How many times can a person apply and in what time period? (e.g., once every 2 years)

Year

Updated Rent Bank Services: Jurisdictional Review

6. Loans & Repayment

15. With respect to Rent Bank/Emergency Rental Assistance Service loans (most complete year available - please specify year below)

What was the average size of loans?

What was the maximum size of loan that could be provided?

Year

16. In terms of repayment (most complete year available - please specify year below)

What percentage of clients repay their loans?

What is the average length of time to repay loans (i.e., months)

Year

Updated Rent Bank Services: Jurisdictional Review

7. Outcomes

17. What percentage of clients (most complete year available - please specify year below)

Obtained housing as the
result of your Rent

Bank/Emergency Rental
Assistance Service?

Maintained housing as the
result of your Rent

Bank/Emergency Rental
Assistance Service?

Year

Updated Rent Bank Services: Jurisdictional Review

8. Successes, Challenges, Opportunities

18. What are the challenges faced by your Rent Bank/Emergency Rental Assistance Service (e.g., eligibility, processing time, policy, data)?

Challenge

Challenge

Challenge

Challenge

19. What are the successes of your Rent Bank Program (e.g., housing stability, quality of life for clients)?

Success

Success

Success

Success

Updated Rent Bank Services: Jurisdictional Review

9. Final Thoughts

20. Do you have a **policy and procedure manual** or reports that you are able to share? If yes, can you please provide the link below or send to Cuning Consulting (sandra.cuning@cuningconsulting.ca)

☐ No

☐ Yes (please insert link below or send to sandra.cuning@cuningconsulting.ca)

Link

21. Is there any other information about Rent Bank/Emergency Rental Assistance Service that is important for us to know? Is there anything else you would like to share?

22. In the event we need to follow-up, please provide the following information. Your name will not be associated with your answers.

Organization Name

Name of Person

Completing the Survey

Email

Updated Rent Bank Services: Jurisdictional Review

10. Thank you!

Thank you for taking the time to tell us about your Rent Bank Program. To share policy and procedure manuals or other relevant information please send to sandra.cuning@cuningconsulting.ca

APPENDIX C: CONSULTATION QUESTION GUIDE

Stage	Format	Questions	SSHA	RB Manager	RB Staff	Clients
Entry	Group	1. What brings people to RB services?	x	x	x	x
Entry	Group	2. How do people access RB Services? What is the process?	x	x	x	x
Entry	Breakout	3. What works well? How might we improve this experience?	x	x	x	x
Entry	Breakout	4. What would that mean for: Client, Staff, Services, SSHA?	x	x	x	x
Decision	Group	5. Who is eligible?	x	x	x	
Decision	Group	6. What are the main reasons people do not meet eligibility?	x	x	x	
Decision	Breakout	7. Should eligibility change? How might we do so?	x	x	x	x
Decision	Breakout	8. What would that mean for: Clients, Staff, Services, SSHA?	x	x	x	
Decision	Group	9. Do clients decline services? What are some of the reasons?	x	x	x	x
Services	Group	10. What do RB services look like? (e.g., service model; staffing; loans; other supports)	x	x	x	x
Services	Group	11. What works well? What is challenging? Clients, Staff, Services, SSHA?	x	x	x	x
Services	Breakout	12. Should a different model be used? What might that look like?	x	x	x	
Services	Breakout	13. What would that mean for: Clients, Staff, Services, SSHA?	x	x	x	
Measure	Breakout	14. What information is collected? How do you use the information	x	x	x	
Measure	Breakout	15. What additional information do you need to do your job effectively?	x	x	x	
Measure	Group	16. What difference does the service make for clients?	x	x	x	x
Opportunity	Group	17. What opportunities are there? Where could we have profound impact?	x	x	x	x

APPENDIX D: PROGRAM INTERVIEW GUIDE

City of Toronto – Rent Bank Services Evaluation
Program Interviews

ID:

Date:

We want to hear about your Rent Bank Services to help learn about and improve the program.

We want to know:

- What works well with Rent Bank Services
- What the barriers and challenges are with Rent Bank Services
- How Rent Bank Services impacts peoples' lives

REVIEW CONSENT

I am going to write down what you say to I make sure I get your information correct. Is that okay? Y N

Do you have any questions? Are we okay to start?

CONTACT

We want to follow the path of client service so we will start at the beginning.

1. What brings people to RB services?
2. How do people access RB Services? What is the process?
3. What works well? How might we improve this experience?
4. What would that mean for: Client, Staff, Services, SSHA?

DECISION

5. Who is eligible?
6. What are the main reasons people do not meet eligibility?
7. Should eligibility change? How might we do so?
8. What would that mean for: Clients, Staff, Services, SSHA?
9. Do clients decline services? What are some of the reasons?

SERVICES

We want to know what RB services look like? (e.g., service model; staffing; loans; other supports)

10. Service Model (centrally located, outreach, hours of operation)

- Staffing
- Caseload
- Processing
- Administration
- How many people served
- How many loans and how much on average do you provide annually

11. What works well? What is challenging? Clients, Staff, Services, SSHA?

12. Should a different model be used or the model adjusted?

13. What would that mean for: Clients, Staff, Services, SSHA?? What might that look like?

14. What information is collected? How do you use the information?

15. What additional information do you need to do your job effectively?

EXIT

16. What difference does the service make for clients?

- Housing
- Work
- Family/Friends
- Well-being

OTHER COMMENT

What are the strengths?

What are the challenges?

What opportunities are there? Where could we have profound impact?

Other comments

APPENDIX E: SERVICE USER CONSENT FORM

About Rent Bank Services Evaluation

Background

City of Toronto Shelter, Support & Housing Administration (SSHA) is working with Cunning Consulting to complete an evaluation study of Toronto Rent Bank Services.

Why is this important?

SSHA wants to hear from you, as a service user, about Rent Bank Services to help learn about and improve the program. Specifically, SSHA wants to understand:

- What works well with Rent Bank Services
- What the barriers and challenges are with Rent Bank Services
- How Rent Bank Services impacts peoples' lives

What will we ask you to do?

We will ask you to speak with Sandra Cunning or Daria Parsons from Cunning Consulting to answer questions about Rent Bank Services. They will ask you about your experiences with Rent Bank Services from the time you started to think about Rent Bank services until now. Sandra and Daria are interested in hearing your honest experiences and opinions – whether they are positive or negative. The interview should take between 30 and 60 minutes. At the end of the interview, you will receive a \$20 gift card.

Are there any benefits?

- You may enjoy sharing your experiences and ideas about Rent Bank Services
- You will help SSHA and Rent Bank Service organizations to understand what is working well, what could be better and the difference that Rent Bank makes
- You will provide information that will help SSHA to improve and shape Rent Bank Services

Are there any risks?

They may ask you questions that may be a bit uncomfortable (e.g., what do you wish had been different about your experience?). You can answer all, some, or none of the questions.

Is it confidential?

Yes. All of the information you share is confidential. The information you give will be put together with information from other people taking part in this study. You will not be identified. All your information will be stored in a secure (locked), confidential place.

All information is confidential unless we learn that you may be at risk of harming yourself or someone else. Cuning Consulting is required to share this information with the relevant professionals.

How will my information used?

The information from this study will:

- Help SSHA and Rent Bank providers learn more about the services they provide
- Help improve Rent Bank Services
- Be used in reports about the service

Do I have a choice?

Yes. You can choose not to take part in study. Agreeing or not agreeing does not affect your involvement or the services you receive from City of Toronto, SSHA, or partner agencies, either now or in the future.

If you agree at first but then change your mind, let Sandra or Daria know. They will remove some or all of your information that has been collected.

How long is information kept?

Anonymous information from the study will be kept by SSHA in secure, locked, location that only SSHA staff will be able to access. After 7 years, all information will be destroyed in a secure manner including secure shredding of any paper information.

What if I have questions?

You can call Sandra Cuning at Cuning Consulting. Her number is 416-669-5945. You may also email her at sandra.cuning@cuningconsulting.ca

Consent Form: Rent Bank Services Evaluation

I agree to take part in this study

Yes

☐

No

☐

Name (Print)

(First)

(Last)

Signature:

Staff Signature:

Date:

(Month)

(Day)

(Year)

Phone:

(area code)



APPENDIX F: CLIENT INTERVIEW GUIDE

City of Toronto – Rent Bank Services Evaluation

Client Interviews

ID:

Date:

We want to hear about your story and experience with Rent Bank Services to help learn about and improve the program. We want to know:

- What works well with Rent Bank Services
- What the barriers and challenges are with Rent Bank Services
- How Rent Bank Services impacts peoples' lives

REVIEW CONSENT

I am going to write down what you say to I make sure I get your information correct. Is that okay? Y N

Do you have any questions? Are we okay to start?

CONTACT

Since we want to hear about your story, we would like to start at the beginning:

- What brought you to Rent Bank Services?
- How did you learn about RBS?
- When you decided to reach out to Rent Bank Services, what was your experience?
- Who did you speak to? Where did you go?
- What did you learn?
- What was useful/helpful?
- What was challenging/difficult?
- Is it what you expected?

DECISION

- What helped you decide to proceed with the services? Or What caused you to not proceed?
- What do wish had been different?

SERVICES

- What was the process for you? What types of things did you have to do in the program?
- Is it what you expected?
- What do you wish had been different?

EXIT

- What did you gain? (knowledge, skills)
- What is different for you? (behaviour, thinking)
- What difference has this made in your life?
 - Housing
 - Work
 - Family/Friends
 - Well-being

OTHER COMMENT

- Overall, what was good?
- What would make it better?
- How might we do that?