Council Support & Communications
MEMORANDUM

TO: The Mayor & Members of Council
FROM: Nicole Sullivan, Deputy City Clerk
DATE: July 7, 2004
SUBJECT: Appendices to Report No. 04-263 – Allocation of Municipal Homelessness Funds

Attached are Appendices “A” through “F” to Report No. 04-263 – Allocation of Municipal Homelessness Funds. This is listed on the agenda as Clause (b) of the Committee of the Whole.

Yours truly,

Nicole Sullivan
Deputy City Clerk

c: Bert Meunier, CAO
Executive Management Team
Carolyn Downs, City Clerk
June 15, 2004

Ms. Adele Lafrance
Ontario Works
City of Kingston
Kingston, Ontario

Dear Adele:

Thank you for all your work and commitment to working closely with service providers and clients. As you may be aware, the United Way was asked to update the Community Plan on Homelessness and Housing by the community Advisory Committee. This updated plan is a requirement for the Federal government to release approximately $500,000 Supporting Community Partnerships Initiative funds to Kingston between 2004 and 2006. These funds are to be used for specific priorities and are not intended to replace existing funding from any other source, including provincial and municipal funding.

We have taken a slightly modified approach to the issue of homelessness and housing. After consultation with over 125 people in Kingston, we have identified specific gaps and areas that need attention. The model we have recommended will work if there is coordination and collaboration among service providers, government, funders, private and public sector organizations and the community.

I have outlined the priorities in the community plan. Please note that these are priorities for SCPI funding, not necessarily the priorities in the community at large. When developing the plan, we looked at all that was happening in the city of Kingston and based these on the assumption that there would be no significant shift in funding or services.

**SCPI funding - Priority 1:** The priority in Kingston must be to look at ways to transition homeless youth, aboriginal individuals, adults and families to permanent housing. For this to happen, they must be provided with supports, transitional housing and, eventually, access to affordable housing.

We are recommending 45% of funding to support transitional housing.

We, as a community, would identify 2 shelters in Kingston that could provide longer term transitional housing, fund 2 Outreach/in house counselors/ workers to provide supports, counseling, information, referral and other direct services with an objective to have clients access and maintain long term affordable housing. In addition there may be other transitional housing initiatives that will be approved for funding.
SCPI funding - Priority 2: Some individuals are “chronically” homeless. These people are more likely to have a serious mental illness, possibly substance abuse issues, unstable employment histories and a history of hospitalization and/or incarceration. For these people, we need to continue to provide shelters and supports.

We are recommending 25% of funding to support those who have serious issues that currently prevent them from accessing permanent housing solutions.

- We are suggesting that these people would benefit from having 1 outreach worker to provide services. We will work with hospitals and other institutions to coordinate services and ensure that there are adequate emergency beds through summer and winter to shelter individuals who are high risk and high need.

SCPI funding - Priority 3: Day services will provide programs and services i.e. counseling, information, peer support & mentoring, education, recreation and skills development. These services will be accessible, supervised and available to all shelter clients and residents.

We are recommending 20% of funding to provide these programs and services, enabling those who are homeless or have housing issues to overcome challenges.

- We are recommending that we establish a day service center in Kingston with programming and services as identified, with adequate staffing/volunteers. We will need to ensure access for all homeless individuals as well as those inadequately housed.

I hope to present a report to City Council, highlighting the objectives and priorities of the Community Plan. In the meantime, if you have any questions, please feel free to contact me at 542 2674 ext. 2 or by e-mail at bvarma@kos.net.

Thank you, Adele.

Sincerely,

Bhavana Varma
President, United Way serving KFL&A
To City Staff at the Department of Social Services,

I am writing to thank you for the suggested meeting dates your office has offered and to clarify any confusion about whom to contact when dealing with Room of One’s Own.

I am the contact person, through which meetings can be booked, and correspondence delivered. It is my role as community facilitator, to work with organizations involved with housing locally, and to work closely with the tenant and homeless people’s organization. My community facilitator and contact roles differ from that of spokesperson and these roles and responsibilities should not be confused. To clarify, the tenants and homeless people determine their own strategies and directions and choose spokespersons from within their membership. It is important to the tenants and homeless people that I work with, to share the responsibilities and the opportunities to be heard directly by people who may be able to help their struggle. It is for this reason and the transient nature of their community that they cannot choose a consistent spokesperson. I’m confident that you will get to know them as they get to know the different people in your department.

We appreciate your offer to meet at the end of the first week in June and recognize this as an important step to dialogue and constructive change. It is fair to say that neither the Room of One’s Own group nor myself have any understanding of your workload or availability.

The corollary to our lack of understanding of your working reality is the possibility you do not know how long and difficult another two weeks of sleeping on the streets will be. Last Wednesday, May 12, a lit cherry bomb was thrown into a group of 7 or 8 people sleeping in front of the Royal Bank, hitting two people. Fortunately the fuse went out before it went off and no one was seriously injured. Later the same evening, two teenagers threw a full bag of garbage onto the same group. Many of the people sleeping in front of the Royal Bank were regular attendees at In From the Cold. One suggestion from an individual hit by the cherry bomb was to rename the facility In From the Fear. Thankfully, the City Police have been letting people stay in front of the Royal Bank and have increased their number of patrols on Princess St. since the cherry bomb and garbage incidents. This is appreciated, but the leniency cannot continue for long.

Speaking with the local business community, it is clear there is concern about people sleeping downtown. Room of One’s Own suspects that this concern will increase as the tourist season gets into full swing. In particular, they understand that the long weekend approaching will be an important start to increased business downtown, and believe that the business community would agree that they should be off the street by then. Our hope is that there is someplace to go.

I was asked to write this letter to convey Room of One’s Own feelings on our present situation. They would be happy to wait to meet June 3 or 4 if the City can open In From the Cold in the meantime. If that is not possible, they respectfully suggest that waiting for two weeks is unsafe for them, bad for Kingston’s image and a hindrance to the downtown business community. Given the concerns of local business, the additional costs associated with increased police patrols and, above all, the health and safety concerns for those sleeping on the street, it would seem that consideration of re-opening In From the Cold should be a priority. Our goals reach beyond an initial meeting to having the emergency shelter reopened and a meaningful and dialogue initiated. The intent is to create an opportunity where the City regularly meets with the constituencies affected by inadequate income and insecure housing to actively and collectively address the issues. The Room of One’s Own sees these constituencies as broad, and believe that a community working together can solve even difficult issues like these. We hope the City sees these same possibilities and look forward to working with you.

Yours truly, and please contact,
Matt Silburn,
Community Facilitator, Social Planning Council of Kingston and Area.
w. 384-4295 matt@spckingston.ca h. 531-8252 msilburn@kingston.net
APPENDIX C

Kingston Health and Housing Coalition

Lance Thurston, Commissioner,
Department of Community Services
City of Kingston
216 Ontario Street
Kingston, K7L 2Z3

Dear Mr. Thurston

The Kingston Health and Housing Coalition believes that a healthy community needs to ensure the basic requisites for all its members, including those who find themselves living on the streets. Our mandate includes increasing community awareness of the strong and well-researched link between the issues of housing and health and encouraging the development of strong service networks to address the health needs of persons. Our primary goal is to have people adequately, affordably and safely housed, however we recognize that this goal will not be realized quickly.

Through the work our members do and our collective experience, we are very aware that sleeping on the street is compromising to the health of the people in the situation throughout the year and that the financial costs to the healthcare system, personal costs to the health and safety of those sleeping on the streets and the additional cost to city provided security to protect those who are homeless far surpasses the costs of sheltering them. We are happy to provide you with the information that our coalition has collectively developed to assist in planning for options for this population and to ensure their safety and well-being.

It is of great concern to us that In From The Cold is no longer funded to provide overnight shelter for those without homes or alternative shelter. Many of those who found shelter at In From The Cold over the winter months are now sleeping back on the streets. We are hearing of increased acts of hostility towards those sleeping on the streets and are becoming increasingly concerned about their health and safety.

We understand that City staff will be meeting with the Closing The Distance Group early in June to consider options. We applaud any action that can be taken to ensure safe shelter for those who require it. As we continue our efforts to ensure more permanent solutions to the issues of adequately housing those in our community and strengthening the service networks that support and address the health concerns of the homeless and marginally housed, we ask that all efforts to secure funding from the City be provided to immediately reopen the In From The Cold emergency shelter. This is vital in ensuring that community members are sleeping in a somewhat healthier and safer environment than the street provides.

We thank you for your consideration of this important issue and look forward to continuing to work with you to address community concerns.

Sincerely,

Hersh Sehdev, Chairperson
Kingston Health and Housing Coalition

May 25, 2004
APPENDIX D

Description of Patterns of Homelessness

The Community Plan to address Homelessness and Housing Issues identifies three different patterns of homelessness (see reference note):

- **The Chronic Homeless** who are individuals who often have a number of complex issues including mental health, history of hospitalization and/or incarceration, possible substance abuse

- **The Episodic Homeless**, who are individuals who frequently use shelters, leave when they get income or use shelters seasonally. They may have trouble sustaining employment or housing due to substance abuse or behavioural issues

- **The Transitional Homeless**: who are individuals or families who are homeless for a shorter duration usually due to economic hardship or temporary housing loss for a number of reasons.

*Community Plan: Homelessness and Housing Issues in Kingston & Area National Secretariat on Homelessness, HRSDC, Community Homelessness & Housing Advisory Committee, updated by the United Way serving as Kingston, Frontenac, Lennox & Addington, May 2004*
Appendix E

Proposed Funding Detail

**FUNDING STRATEGY FOR PROPOSAL #1: REOPENING THE IN FROM THE COLD:**

The proposed funding for the reopening of the In from the Cold Overflow hostel is made up of two sources:

- Regular Ontario Works Emergency Hostel per diem funding
- An allocation from the municipal Homelessness allocation of the 2004 Social Services operating budget

The rational for utilizing two sources of funding is based on the following considerations:

- Ontario Works Emergency Hostel funding is the preferred funding avenue because it is eligible for 80% funding from the Province and will be accessed for any eligible hostel user
- OW Emergency Hostel funding is provided as a form of Ontario Works assistance and is subject to the intent and criteria of the broader Ontario Works program which recognizes the responsibility of the “individual” and the promotion of “self reliance”
- The current local OW Emergency Hostel Funding Policy (approved by Council in December 2002) provides funding for any applicant or participant to a maximum of 45 consecutive pre approved days per homeless event.
- It is anticipated that many of the homeless people currently seeking shelter at the In from the Cold, as they are known to be chronically homeless, will have already exhausted 45 days of stay and thus will not be eligible for further nights stay under our existing OW Emergency Hostel funding policy.

**OPERATING COST:**

- Home Base has determined the current daily cost to operate the In from the Cold as an emergency hostel is $580 per night of operation.
- This operation incurs a deficit during the regular operating season, due to the maximum emergency hostel rate ($41.70 per diem) the City is able to fund. Home Base offsets the winter operation deficit through donations.
- As the City is initiating this service delivery request, Home Base, should not be placed at risk of incurring a significant financial deficit associated with this service delivery.

The budgeted operating cost of operating In from the Cold from July 15 to November 14, 2004 is calculated as:

- 123 nights @ $ 580 / night = $ 71,340
FUNDING PROPOSED:

(1) Emergency Hostel Per Diem Funding: the YTD expenditures within the Emergency Hostel purchase of service contracts indicate capacity to fund In from the Cold for approximately 1200 bed nights without exceeding the value of the combined 2004 allocations to all service providers. The maximum available funding within this program is therefore estimated as:

- 1200 nights @ 41.70/night = $ 50,040

However, there are factors which will impact HomeBase’s ability to access these funds:

• Ontario Works Directives require per diems to be adjusted for any user income, thus the maximum $41.70 is not always realized by the service providers as user reported income must be prorated against the per diem paid per OW treatment of income Directives
• Under our current local policy regarding funded lengths of hostel stays, some users, as mentioned above, may not be eligible for any further OW per diem funding due to having already utilized 45 nights stay in recent months.
• Utilization is unknown as this is the first time this hostel will operate in the summer; there is some risk that the number of homeless who elect to use the service may be less than forecasted by the representatives of A Room of One’s Own

(2) Municipal Homelessness Operating Budget Allocation: the total available money in the new municipal Homelessness allocation is $50,000:

- $10,000 is being proposed for the 2nd initiative recommended in this report: the Door Ways Fund (see below)
- A balance of $40,000 is available as back up funding for this initiative

FUNDING SUMMARY FOR PROPOSAL #1: REOPENING THE IN FROM THE COLD:

A maximum funding allocation of $71,340 be approved as:

- Up to $50,400 being accessed from Emergency Hostel Per Diem Funding
- The balance, not to exceed $40,000 from the municipal Homelessness operating budget allocation

FUNDING STRATEGY FOR PROPOSAL #2: DOOR WAYS FUND:

The funding strategy for this initiative is significantly simpler as it proposes funding $10,000, from a 100% municipal program. Appendix D provides details of the Financial Status of the program since its inception.

FUNDING SUMMARY FOR PROPOSAL #2: DOOR WAYS FUND:

- The amount of $10,000 be approved from the municipal Homelessness operating budget allocation.
Overview

The Door Ways Fund was established to provide interest free loans to help people who were homeless meet the financial requirements of establishing a new tenancy. Since its inception in June 2001, the Door Ways Fund has provided eighty-six interest free loans to individuals and families in order to assist them to move to permanent accommodation. Staff at The Housing Help Centre, a program of Home Base Housing, have used the Door Ways Fund as an important tool to augment the funds that are available from municipal and other charitable agencies. The monies available in The Door Ways Fund have come entirely from individual and private corporation donations. In addition to the very direct humanitarian aspects of assisting homeless youth, seniors, single adults and parents with young children to obtain affordable housing, The Door Ways Fund was also created in response to the lack of space available in the City’s emergency shelters. By providing the interest free loans to people staying in shelters, they are able to move out more quickly, thereby reducing costs and freeing up beds in an overburdened system. Without this much-needed service, many people would likely have remained staying in shelters for longer periods of time.

Meeting the Need - Who Have We Helped?

Door Ways loans have been provided to eighty-six individuals and families who have been homeless and who had exhausted all other means of financial assistance. Housing Help Centre staff often assisted applicants to access other funding sources in order to minimize the size of their loan application to the Door Ways Fund. In all cases, Housing Help Centre staff reviewed each situation and verified applicant information. The applications were reviewed by a small committee within Home Base Housing. In most situations, once the application was completed, approvals and cheques were issued in one to two days. Often times Public Utilities Kingston and landlords would allow applicants to move to their new apartment with a verbal promise from Housing Help Centre staff that a loan had been approved. In many cases, staff members at The Housing Help Centre had already been assisting applicants in their search for affordable housing in the private and public sector prior to applying to the Door Ways Fund.
Table #1 – Applications to Fund

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>INCEPTION TO FEB 2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. # of Application Enquiries</td>
<td>148</td>
</tr>
<tr>
<td>2. # of Incomplete Applications</td>
<td>44</td>
</tr>
<tr>
<td>3. # for Whom Other Funds Were Located</td>
<td>7</td>
</tr>
<tr>
<td>4. # of Applications Not Approved</td>
<td>11</td>
</tr>
<tr>
<td>5. # of Applications Approved</td>
<td>86</td>
</tr>
</tbody>
</table>

Reducing Shelter Pressure

Emergency shelter use has seen a 440% increase in the number of bed nights used from 1998 to 2003. Shelter stays, on average, cost municipal and provincial funders approximately $42 per day per individual. The organizations that provide these services often have to rely on additional corporate and individual donors to make up the difference between the $42 per diem funding and the actual costs of providing the shelter services. In addition to the growing financial pressures to operate shelter services, there is also a growing demand to create additional shelter beds to meet the demand. In the summer months, shelters regularly have to turn people away because there are no beds available. The In From The Cold Shelter which operates in the winter months and was intended as the “overflow” shelter in Kingston is able to accept up to twenty-four people per night. In 2003 – 2004, there were concerns that it would also exceed capacity as it had as many as twenty-three individuals on some nights.

Table #2 – Door Ways Fund Recipients

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>INCEPTION TO FEB 2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. # of Loans Provided</td>
<td>86</td>
</tr>
<tr>
<td>2. # of People Who Were Staying In an Emergency Shelter</td>
<td>44</td>
</tr>
<tr>
<td>3. # of Applicants Who Had Children</td>
<td>50</td>
</tr>
<tr>
<td>4. # of Children Affected by Loans</td>
<td>91</td>
</tr>
</tbody>
</table>

Over the 32 month history of the Fund, just over 50% of the recipients of assistance from The Door Ways Fund were staying at emergency shelters and 58% of the recipients were families...
with children. There is no doubt that the help provided had a direct effect on reducing the lengths of stays in emergency shelters in Kingston and thereby helped to free up beds in a system that frequently has to turn homeless individuals away. Staff estimate that the average applicant was able to move out of a shelter five days earlier than if no assistance was provided.

In January 2003, the eligibility criteria of the Door Ways Fund changed so that only individuals and families staying in emergency shelters could access the Fund. As a result, since January 2003, 100% of recipients have been staying in a shelter at the time of receiving assistance.

When we calculate the savings to the municipality on per diem costs, we see that the Door Ways Fund saves more money than it costs. Using the demographics that are available we would see that the 86 loans would have affected approximately 186 individuals (at least one adult and 1.8 children per loan x 50 loans plus at least one adult x 46 loans). This is a conservative estimate since there may have been more than one adult in certain family situations. The average loan recipient moved out of an emergency shelter five days sooner than if the loan was not made. This equates to 930 bed nights at $41.70 per night. Based on what we believe are conservative estimates, the municipality was not billed for $38,781 in shelter per diem costs.

The Door Ways Fund has provided assistance to homeless individuals and families to help with last month’s rent, moving expenses and other initial expenses that create barriers to obtaining affordable housing. Although the Fund has remained flexible in considering applications, Table 3 illustrates that over 80% of loans were to provide assistance with last month’s rent.

Table 3 – Door Ways Fund Loan Information

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>INCEPTION TO FEB 2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. # of Loans Provided</td>
<td>86</td>
</tr>
<tr>
<td>2. # of Loans Used for Last Month’s Rent</td>
<td>69</td>
</tr>
<tr>
<td>3. # of Loans Used for Other Housing Related Expenses</td>
<td>17</td>
</tr>
<tr>
<td>4. # of Loans Allowing People to Move Into Private Housing</td>
<td>74</td>
</tr>
<tr>
<td>5. # of Loans Allowing People to Move Into Public Non-Profit Housing</td>
<td>12</td>
</tr>
</tbody>
</table>

The Door Ways Fund helped homeless individuals and families move into both private and public sector housing. 86% of all loans were made to help tenants moving into private sector rental accommodation. Those loans were certainly important to the applicant and also provided many of the private landlords with the security of obtaining last month’s rent.

Financial Update
Since inception, it has been the goal of Home Base Housing’s Board of Directors to achieve sustainability for the Door Ways Fund. This sustainability, in part, was built into the initial development of the fund, in that recipients would be asked to repay their loans according to their financial ability. Home Base Housing’s experience with The Door Ways Fund has also been an experiment, in part, to determine if the concept of expecting repayment of the loans could provide a sustainable “revolving loan fund.”

Recipients of Door Ways Fund loans have been offered three options for repayment of their loan. They can sign a repayment agreement where they are asked to repay the interest free loan at a rate equal to 5% of their monthly income. Their second choice is to engage in volunteer work at any not-for-profit organization and bring in a letter verifying the number of volunteer hours performed. Home Base would then credit their account at a rate of $10. per hour of volunteer work they performed. The third option was to engage in a combination of financial repayment and volunteer work.

Table #4 – Loan Information

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>INCEPTION TO FEB 2004</th>
<th>% of LOANS PROVIDED</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loan Range</td>
<td>$ 25 – 700</td>
<td>N/A</td>
</tr>
<tr>
<td>2. Average Loan Amount</td>
<td>$ 392.56</td>
<td>N/A</td>
</tr>
<tr>
<td>3. Total Amount Loaned</td>
<td>$ 34,938</td>
<td>100%</td>
</tr>
<tr>
<td>4. Total Amount Repaid in Cash</td>
<td>$ 4,564</td>
<td>13%</td>
</tr>
<tr>
<td>5. Total Confirmed Repaid in Volunteer Hours</td>
<td>$ 780</td>
<td>2.2%</td>
</tr>
<tr>
<td>6. Total Estimated Repaid in Volunteer Hours</td>
<td>$ 3,000</td>
<td>8.6%</td>
</tr>
</tbody>
</table>

When considering the very limited financial means and unfortunate situations of many loan recipients, it is understandable that “borrowed” money is difficult to repay when faced with trying to pay rent, buy food and other necessities. In addition, it is important to note that some recipients repaid their loan by giving back to the community through volunteer hours at local non-profit organizations. Home Base has documented that $780 has been repaid to the Door Ways Fund through volunteer hour contributions. However, tracking this method of repayment is dependent upon loan recipients reporting to us, which we know is not always the case. We believe that the reasonable estimate of the amount of volunteer repayment is closer to $3000.

In reviewing Table #4, the total repayment recognized by Home Base Housing, which includes cash repayments and volunteer hours, is $7,564, which equates to 21.6% of total loans
given. This is an impressive statistic, considering that a normal repayment schedule takes approximately one year for a loan to be completely repaid. It is clear, however, that the cash repayment rate is not sufficient to maintain an adequate balance for new applicants. Table 5 provides an illustration of the cash flow of the Fund over time.

**TABLE 5 - DOOR WAYS CASH FLOW**
From June 2001 - February 2004

<table>
<thead>
<tr>
<th>Month</th>
<th>Cashflow</th>
<th>Average per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 2001</td>
<td>$34,000</td>
<td></td>
</tr>
<tr>
<td>July 2001</td>
<td>$32,000</td>
<td></td>
</tr>
<tr>
<td>August 2001</td>
<td>$30,000</td>
<td></td>
</tr>
<tr>
<td>September 2001</td>
<td>$26,000</td>
<td></td>
</tr>
<tr>
<td>October 2001</td>
<td>$24,000</td>
<td></td>
</tr>
<tr>
<td>November 2001</td>
<td>$22,000</td>
<td></td>
</tr>
<tr>
<td>December 2001</td>
<td>$20,000</td>
<td></td>
</tr>
<tr>
<td>January 2002</td>
<td>$18,000</td>
<td></td>
</tr>
<tr>
<td>February 2002</td>
<td>$16,000</td>
<td></td>
</tr>
<tr>
<td>March 2002</td>
<td>$14,000</td>
<td></td>
</tr>
<tr>
<td>April 2002</td>
<td>$12,000</td>
<td></td>
</tr>
<tr>
<td>May 2002</td>
<td>$10,000</td>
<td></td>
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<tr>
<td>June 2002</td>
<td>$8,000</td>
<td></td>
</tr>
<tr>
<td>July 2002</td>
<td>$6,000</td>
<td></td>
</tr>
<tr>
<td>August 2002</td>
<td>$4,000</td>
<td></td>
</tr>
<tr>
<td>September 2002</td>
<td>$2,000</td>
<td></td>
</tr>
</tbody>
</table>

Table 5 can be used as a model template for estimating future cash flow and sustainability guidelines. The following calculations provide a rough analysis and projection:

1. **$34,938.** loaned over 32 months = average monthly loans of **$1,091**.
2. **$4,564.** cash repayment over 32 months = average monthly cash inflow of **$142**.
3. **$38,781.** per diem savings over 32 months = average monthly per diem savings of **$1,212**.
4. Reduction of 930 bed nights over 32 months = average of 29 new bed nights available in shelter system each month.
Table #6 – Sustainability Requirements

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>Over 32 Months</th>
<th>Annualized</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Amount Loaned</td>
<td>$34,938</td>
<td>$13,101</td>
</tr>
<tr>
<td>2. Cash Repayment</td>
<td>$4,564</td>
<td>$1,711</td>
</tr>
<tr>
<td>3. Funding Required for Sustainability</td>
<td>N/A</td>
<td>$11,390</td>
</tr>
<tr>
<td>4. Per Diem Savings</td>
<td>$38,781</td>
<td>$14,543</td>
</tr>
<tr>
<td>5. Bed Night Reduction</td>
<td>930</td>
<td>349</td>
</tr>
</tbody>
</table>

In summary, the Door Ways Fund, in its current format, is not sustainable based on a client repayment basis. The Fund requires an annual contribution of new funds of approximately $11,390 and a client cash repayment of $1,711 in order to meet the demand. The outputs of the Door Ways Fund if funded along these lines would see approximately thirty-two individuals and families able to move from a condition of homelessness to having an apartment each year. The Shelter funding system would save approximately $14,543 per year and the shelter capacity would increase slightly by approximately 349 bed nights per year.

The Future of the Door Ways Fund

The financial stability of the Door Ways Fund is largely dependent upon the generosity of external supporters of Home Base Housing. With a generous donation from Arriscraft International, contributions from individual donors and an impact grant from the United Way, Home Base Housing has been able to test an innovative service that provides a viable option to homeless individuals who have exhausted all other means of financial assistance. In doing so, we have been able to remove a formidable barrier to those seeking affordable housing in Kingston.

The impact of the Door Ways Fund on the 86 individuals and/or families that have received assistance is immeasurable. It has enabled them to move from sleeping on the street or in a shelter to a home in which they have pride and from which they can begin to improve their lives. In addition, the Door Ways Fund has indirectly had the effect of reducing the length of stay.
of many individuals and families in emergency shelters, thereby freeing up beds and reducing shelter costs in the community.

Home Base Housing will be seeking feedback on this Report from various stakeholders and will consider seeking ongoing funding for the Door Ways Fund based on the feedback it receives. It is recommended that any planning for the Door Ways Fund be considered in relation to other financial assistance services offered in the Kingston community. Too often, social service systems are fragmented and this creates additional burdens to citizens who wish to access those services. In some cases, there is merit to keeping various services apart from one another, while in other cases it is detrimental. These issues need to be considered by all potential stakeholders.
Door Ways Fund – Snapshots

- Corporate and private donors have contributed approximately $30,400. to the Fund over thirty-two months.

- Eighty-six interest free loans were made.

- Cash repayments as of March 2004 amounted to $4,546. or a repayment rate of 13%. These repayments were re-invested in the Fund.

- Estimated repayment through volunteer agreements of $3,000. or 8.6%

- Combined cash repayment and volunteer repayment equals repayment rate of 21.6%

- Average loan amount was $393.

- Many Door Ways loans were made in conjunction with other financial assistance provided by Ontario Works and/or other charitable organizations. Housing Help Centre staff vital in coordinating “financial package.”

- 51% of loan recipients were staying in emergency shelter.

- 58% of loan recipients had children.

- 80% of loans helped pay last month’s rent.

- 86% of loans assisted applicants to move into private sector rental accommodation

- Door Ways Fund estimated to have made available an additional 930 bed nights each year in emergency shelters through “early” move out of loan recipients. Assists with shelter capacity problems.

- Door Ways estimated to have saved municipality/province $38,781. in shelter per diem billings.

- Sustainability of the Fund requires an annual contribution of $11,500. in new funds. Ongoing operation of the Door Ways Fund with past demand and format would result in assistance to 32 individuals and families per year, savings to municipality/province of $14,543. per year and addition of 349 bed night per year to shelter system.
Door Ways Fund – Client Scenarios

The following stories are accounts of typical Door Ways Fund applicants. Their names have been changed but their stories are true.

Jim and Sarah

Jim and Sarah lived in a local motel with their teenage daughter for 14 months. They had no choice but to move out due to unlivable conditions, which resulted in most of their belongings being destroyed by mildew. In addition, Jim and Sarah were concerned for the safety of their daughter, as other occupants of the motel were harassing her. Jim & Sarah moved into Ryandale Shelter until they could secure affordable accommodations. They were able to find temporary accommodation for their daughter with a friend of the family. Shortly thereafter, the family was offered a non-profit housing apartment, providing they repaid their utilities arrears from their last apartment. Several different agencies were working together to get Jim, Sarah, and their daughter housed and, at last, they needed only $600 for utility arrears, which they requested from the Door Ways Fund. With a loan provided by the Door Ways Fund, they were able to move out of Ryandale and into their own apartment with affordable rent along with their daughter.

Beth

Beth, her partner and their child had housing until it was destroyed by fire and they lost all of their belongings. After the fire, Beth stayed at Dawn House and her partner and child were able to stay with friends until they could get back on their feet. With a lot of searching and coordination by the family and HHC staff, they found safe and affordable housing for $700 a month. They had the money to pay for first months rent but could not come up with the additional $700 required by the landlord for last month's rent. Beth and her partner applied for a Door Ways Loan to help them pay this initial cost of tenancy. The Door Ways Fund Review Committee approved the loan, and the family moved from Dawn House into their new home shortly thereafter.

Gerry

Gerry had been living with an abusive wife for some time and, fearing for the safety of their children, he reluctantly decided to charge her with assault. After the charge was laid, the Children's Aid Society removed the children from the situation for their safety. Against Gerry's wishes, his wife signed papers giving CAS wardship of their children for the four months following their court date. Gerry immediately responded by asking for custody of his children. When Gerry
initially encountered these problems, he was staying in an apartment with his wife and children. With his wife and children gone from the apartment, Gerry’s social assistance was reduced to the point where he could no longer afford to pay his rent. As such, Gerry was forced to give up his apartment and stay at Ryandale Shelter until he could find a new home. Gerry came to the Housing Help Centre and with the help of HHC staff, he found himself a new place and paid first months rent of $650. However, Gerry needed and additional $650 to pay for last month’s rent before he could move in. Gerry applied for and was granted a Door Ways Fund loan to help him pay last month’s rent. Shortly after, he received custody of his children and they moved in with him. Without the Door Ways Fund, Gerry would have lost his chance to secure safe, affordable housing for himself and his family.

Many of the loans made under The Door Ways Fund have helped families and people who were staying in emergency shelters.