

Homelessness Prevention Secondary Research Study

Final Report

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Prepared by:



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Executive Summary



In Edmonton, the municipal government is one of the conveners of the homelessness response efforts. At the same time, the COVID-19 pandemic and the national affordability crisis have contributed to an increase in the number of people experiencing homelessness in our city.

The City of Edmonton (City) has commissioned Pivotal Research, Inc. to conduct secondary research to support the City's homelessness prevention planning and strategy.

This study examines the most effective strategies and tactics to inform a proactive homelessness prevention approach for Edmonton's most vulnerable groups.

Research Objectives and Methodology

The study research objectives were: 1) assessing the need for homelessness prevention services in Edmonton through a current scan of available supports; 2) providing best practice insights from literature and jurisdictional approaches in Canadian and American cities; and 3) recommending actions to strengthen the City's role in the homelessness prevention ecosystem.

The study employed a multi-phased secondary research methodology augmented by primary data collection through interviews. The various research components included:

- Review and analysis of 26 internal documents and 13 datasets
- Analysis of 54 programs and projects that support homelessness prevention in Greater Edmonton

- Scan of 14 Canadian, American, and European jurisdictions that have implemented recent innovative practices
- Review and analysis of 19 literature sources
- Completion of 15 one-on-one and group interviews with City, local, and international experts and municipality representatives

Key Findings

Ambiguity in Definition – The concept of 'homelessness prevention' is interpreted variably across different platforms and practices. Some see it as intervening before an individual becomes homeless, while others extend the definition to include assistance after homelessness has occurred. This ambiguity affects policy-making and the design of support programs, as stakeholders may not align on objectives and methods.

Economic Policy Integration – Homelessness is increasingly intertwined with economic factors, such as the availability of affordable housing and the alignment of social assistance benefits with living costs. This recognition suggests a need for economic policies that incorporate housing strategies, acknowledging that the affordability crisis is placing a broader segment of the population at risk.

Prevention vs. Crisis Response – The current landscape of homelessness programs tends to emphasize crisis intervention over preventive measures. This finding highlights the necessity for a paradigm shift towards early intervention strategies that address potential homelessness factors before individuals lose their housing.

Inter-Governmental Coordination – The research identified a disconnect in coordination efforts between government levels and within municipal departments. This lack of synergy results in disjointed services, data collection issues, and the inefficient application of resources, undermining the effectiveness of homelessness prevention strategies.

Program Awareness and Accessibility – Awareness of homelessness prevention supports is low among those in need and municipal entities, often overshadowed by response supports. At-risk individuals and families, particularly those living paycheck to paycheck, struggle with complex service applications, leading to delayed or inaccessible aid. Moreover, limited resources cause housing stabilization and eviction prevention providers to restrict their advertising, unable to serve all who need assistance.

Tailored Support – The effectiveness of support measures is significantly enhanced when they are culturally appropriate and tailored to the needs of the community. Services designed with an understanding of the unique challenges faced by historically marginalized groups are more likely to be effective and well-received.

Cost Savings Potential – Although comprehensive data is scarce, there is growing evidence to suggest that homelessness prevention can be more cost-effective than dealing with homelessness after it occurs. Investment in prevention is likely to yield savings in the long term, emphasizing the financial prudence of early intervention measures.

Recommendations

After studying both secondary and primary data sources, the City of Edmonton should prioritize the following homelessness prevention responses to maximize impact with limited funding:

Support a Targeted Eviction Prevention Program – The recommendation for a targeted eviction prevention program reflects the urgent need to assist renters facing severe housing insecurity. The program should provide immediate support to prevent evictions, with the potential to scale up and broaden the eligibility criteria as funding allows.

Expand or Directly Support Innovative Pilot Concepts - The City may want to expand or directly support programs or pilot concepts that prevent evictions, such as 1) expanding legal and advocacy, housing search, and tax filing clinics; 2) partnering with community credit unions to support Rent Bank programming for early prevention; 3) piloting a bridge program that provides financial assistance to residents at-risk of eminent eviction, where existing provincial income benefit and rental assistance programs are falling short; and 4) funding additional housing advisors to augment limited housing advisor support provided by Civida.

Support Decentralized Service Delivery Model - The City should support the program primarily through a procurement funding model to service provider organizations (SPOs), leveraging the already existing service network for homelessness response (downstream housing stabilization) and the Family and Community Support Services (FCSS) grant funding (upstream homelessness prevention and poverty reduction). The decentralized approach allows for the provision of culturally and community-based appropriate services.

Centralize Intake, Assessments, and Referrals - The decentralized service delivery model would be balanced by centralizing intake, assessment, and referral processes so the City can control timeliness of support access and enable a quicker pulse on prevention performance. This is especially because pre-homelessness experience residents who are at-risk of homelessness are not supported or tracked through the homelessness response ecosystem.

Leverage and Blend Existing City Funds – The study suggests the City explore strategic funding options that could include the reallocation of existing funds or the pursuit of new funding sources. The goal is to maximize the impact of every dollar spent on eviction prevention, which may involve innovative financial arrangements such as public-private partnerships or blended funding models.

Plan And Implement an Evaluation Framework - Implementing a detailed evaluation framework is crucial for understanding the impact of homelessness prevention programs. This framework would track outcomes, not just outputs, providing data on the efficacy of interventions and informing future funding decisions.

Evaluation is a critical component of evidence-based policy-making, ensuring that programs are not only well-intentioned but also effective.

Coordinate Inter-Municipal and Regional Funding and Advocacy Strategy - The recommendation for a coordinated regional strategy is about leveraging resources and influence to create systemic change. By working together, municipalities in the Greater Edmonton area can pool their resources, share best practices, and advocate more powerfully for necessary changes at the provincial or national level. A regional task force could be instrumental in pushing for policy reforms and increased funding for homelessness prevention.

Increase Awareness of Homelessness Prevention - Finally, increasing awareness within the City's administrative branches and among stakeholders is essential for building a comprehensive and unified approach to homelessness prevention. By improving the understanding of what prevention entails and how it differs from homelessness response, the City can foster a more integrated and proactive approach across all departments and services.

DETAILED FINDINGS

Introduction & Methodology



Introduction

The City of Edmonton has commissioned Pivotal Research Inc. to conduct secondary research to support the City's homelessness prevention planning and strategy.

The City has played a vital role as one of the conveners of homelessness response efforts in the past two decades.

Various environmental factors recently, such as the onset of the COVID-19 global pandemic and a national affordability crisis, have contributed to an increase in the number of people experiencing homelessness in the city. This creates structural and service delivery challenges and pressures on an already-oversubscribed system. The City has responded accordingly by shoring up its homelessness response actions, including encampment response and extreme weather responses.

The City is now looking to examine the most effective strategies and tactics to inform investment in a proactive homelessness prevention planning and decision-making approach. This includes understanding the various options available to lead and support the

homelessness prevention ecosystem within the continuum of homelessness services.

Research Objectives

The objectives of this study are to:

- Assess the need for homelessness prevention services in Edmonton;
- Provide best practice insights from literature and jurisdictional approaches in Canadian and American cities;
- Develop a homelessness prevention supports inventory that reflects Edmonton's current homelessness prevention landscape; and
- Provide recommended actions to strengthen the City's role in the homelessness prevention ecosystem.

Strategic Context

This study is one critical input for the development of the Corporate Homelessness Plan, which will clarify the City's role in the homelessness prevention and response ecosystems, assess the impact and effectiveness of City-funded initiatives and supports, and

establish clear lines of accountability, mandate, and funding oversight.

Ultimately, insights from this study, alongside the 2024 Corporate Homelessness Plan, the City's Affordable Housing Strategy, and the Updated Community Plan to Prevent and End Homelessness, will support how the City best designs and implements affordable housing and homelessness solutions to meet current and projected critical needs.

Research Methodology

The study primarily employed a multi-phased secondary research methodology augmented by one-on-one and group interviews with internal and external stakeholders and experts. All research phases were designed in consultation with the City.

See the next page for a visual representation of the research methodologies employed for this study.

Document and Data Review

A review of internal documents and data was conducted by scanning various reports and data sources, including previous research studies commissioned by the City and strategic plans that relate to homelessness prevention activities.

Literature Review

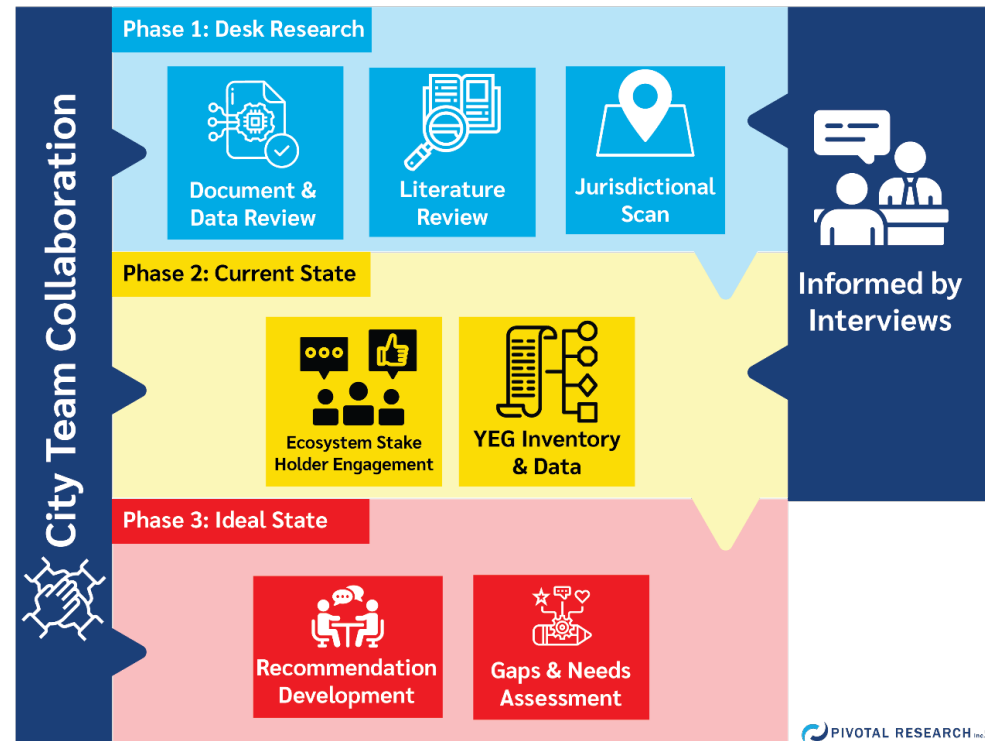
A literature review was conducted through review and analysis of 19 academic and non-academic sources that discuss homelessness prevention typologies, definitions, and applications in municipal settings.

The goal of the review was to describe the emerging body of practice focused on homelessness prevention policy and set the parameters for the selection of jurisdictions and programs to examine in support of this study.

Jurisdictional Scan

The research team conducted a comprehensive jurisdictional scan across 14 Canadian, American, and European jurisdictions that have implemented recent innovative homelessness prevention practices.

Overview of Project Plan and Research Methodology



The scan was augmented with semi-structured in-depth interviews conducted with 11 subject matter experts between August 14 and August 29, 2023.

The group of expert informants represented local, provincial, and federal governments as well as community agencies in the

homelessness prevention space. Of these subject matter experts:

- 6 were from Canada;
- 4 were from the United States; and
- 1 was from Europe.

These interviews involved questions about the government's role in homelessness prevention work being undertaken in the community they are familiar with, what efforts are being made, main components and operations, effects of the program, criticisms/shortcomings of the program, and to what extent they felt the program was meeting or not meeting its goals.

All key informants were selected based on a jurisdictional scan and informed by the previous phase of the research (literature review).

Current State Assessment

Program Inventory Development - Current state assessment entailed the development of an inventory of programs and projects that support homelessness prevention in the Greater Edmonton region. The inventory includes internal, publicly available, and third-party provided data on program scope, service levels, and funding metrics.

Interviews with Ecosystem

Stakeholders - As part of scanning homelessness prevention initiatives in Edmonton, the research team

conducted two 30-minute interviews with City-supported organizations spearheading homelessness response.

Internal Stakeholder Consultations – The research team conducted two 60-minute internal stakeholder group interviews with representatives from the City who oversee or support aspects of the homelessness prevention ecosystem. The goals of the group interviews were to ascertain opportunities and challenges of current and potential City-led or supported homelessness prevention initiatives and understand needs to increase alignment and coordination across City units in support of homelessness prevention.

Analysis and Recommendation Development for Ideal State

The research team conducted a gap and needs assessment across the various data sources gathered for this study to inform ideal state opportunities and recommendations for consideration by the City.

Key Considerations and Recommendations



Key Considerations

After studying both secondary and primary sources gathered for this study, various key considerations are presented below. This includes a broad overview of the current state of homelessness prevention in Edmonton and other jurisdictions.

No Clear Definition of Homelessness Prevention

Generally, there is not a clear consensus on the definition of homelessness prevention in the literature and in practice. Some definitions are narrower and others are more comprehensive, including various prevention activities that are intended to address individuals either before they experience homelessness (pre-homelessness experience, upstream) and/or after they become homeless (post-homelessness experience, downstream).

Economic Policy and Interventions Needed for Homelessness Prevention

Structural challenges include limited affordable housing stock, inflation, and misalignment of social assistance

benefit amounts with rental market prices, which are prompting municipalities, including the City, to develop solutions to prevent evictions.

Municipalities scanned in Canada, the U.S., and Europe are noting that homelessness prevention not only sits within the housing and social policy realms but has also spilled over to economic policy where people who have not typically been targeted for eviction supports are becoming more at-risk due to an affordability crisis.

Many jurisdictions base homelessness prevention financial assistance programs on unrealistic rental market rates. This results in payment amounts that are inadequate.

Further, the lack of affordable housing is a major challenge in most jurisdictions. One of the most effective ways to improve housing affordability and stability is by increasing the overall availability and access to housing.

Providing homelessness prevention services alongside capital development can reduce pressures on homelessness response.

Current Focus on Imminent Risk and Post-Homelessness Experience Prevention instead of Upstream Prevention

Current responses are limited by policies that only provide support once a family or individual has become homeless or is 30 to 60 days away from eviction.

The vast majority of homelessness prevention programs in Europe and North America, including Edmonton, are intended for individuals who have already become displaced from their current place of residence or have become homeless. These individuals require diversion away from shelters into a housing stabilization track.

This reactionary model of intervention does not truly prevent homelessness. Rather it addresses the symptoms of structural challenges instead of the root causes.

Incorporating upstream, pre-homelessness experience prevention, such as early and eviction prevention, can address deeper systemic issues, such as inadequacy of mental health

support systems, and avoid adverse outcomes in the first place.

Innovative approaches, such as rent banks can support individuals before they accumulate debt or face eviction. Expanding programs that are focused on preventing evictions, such as legal and advocacy services can achieve similar goals.

Timeliness of Homelessness Prevention Supports is Critical to Prevent Eviction

Slow processing times and complicated application processes mean that individuals and families do not receive support when they need it.

In a best-case scenario, it takes three to four months between applying for and receiving rent assistance supports. This means that individuals and families who successfully apply for support must be able to front the funds for several months or accumulate debt until the payment arrives. This may damage their relationships with their landlord and cause stress.

Jurisdictions report lengthy wait times, often months, to obtain official documentation from applicants.

For example, a notice of assessment (NOA) is often required to apply for supports. Even when applicants are successful at completing their taxes, which itself can be challenging, accessing your NOA can be a lengthy process or difficult to navigate.

Further, many of the documents required to access homelessness prevention supports are lengthy, bureaucratic, and can be challenging for applicants to get—this is especially true for newcomers.

A typical application process requires an email address belonging to the applicant, the ability to check that email address regularly, and the ability to understand the information being provided in the emails.

Language barriers mean that interpretation services are often needed. Documents are not available in languages besides English and French.

Cross-System Coordination is Lacking

Coordination of homelessness prevention policies between levels of government and within economic regions is low. Provincial or state-

managed homelessness prevention financial assistance/subsidy programs tend to operate alongside municipal initiatives but not in coordination with them. Municipalities within the Greater Edmonton Region do not actively collaborate within the homelessness prevention ecosystem.

Further, data silos between levels of government and within municipal branches (*housing data not talking to homelessness data*) have resulted in program benefits that are not being tracked in a coordinated way. This leads to confusion surrounding benefit eligibility, and difficulty tracking successful outcomes of homelessness prevention.

Awareness for Homelessness Prevention Supports is Inconsistent Across Programs and Jurisdictions

There is low awareness of available homelessness prevention supports among individuals in need and even among municipal actors, compared to homelessness response supports.

Some homelessness prevention supports, especially housing

stabilization services, such as financial assistance and rent subsidies, are oversubscribed, in Edmonton as well as other Canadian municipalities. As such, some municipalities do not actively market these services on their websites and instead let the partner service provider organizations (SPOs) introduce these supports to those they intake and assess.

Another low awareness component is whether homelessness prevention programs are geared toward renters or homeowners.

Further, strict data protection laws mean that individuals and families must first consent to sharing the types of information that these programs rely on to extend supports. If families do not consent to sharing their information, support may not be able to reach them.

Culturally, Community-Based, and One-on-One Responsive Prevention is Key to Targeting and Assessing Need

Culturally appropriate homelessness prevention supports for historically marginalized groups are common but additional targeting could be further

enhanced. They are typically provided through a decentralized approach in the form of grants or contract service agreements with SPOs.

The idea is that these SPOs know how best to provide culturally and community-based responsive services through expertise in case management. Some jurisdictions combine this decentralized approach with prioritization for at-risk and/or vulnerable groups for receiving assistance.

None of the jurisdictions scanned, including Edmonton, rely on algorithmic or predictive models to shape their targeting strategy. Preference is for a one-on-one case management approach.

Several studies have focused on developing models to predict the likelihood of homelessness based on multiple risk factors to increase cost-effectiveness measures and better targeting. Despite those models, simple methods to determine eligibility for assistance in the form of one-on-one case management were also found to be useful and have similar accuracy to predictive models.

It is recommended to continue efforts in promoting one-on-one case management for homelessness prevention supports, as models are limited by the data they use, which predominantly consists of individuals who have already experienced homelessness. This limitation underscores the importance of direct, personalized case management in accurately identifying and addressing the needs of those at risk, thereby enhancing both the efficiency and effectiveness of homelessness prevention efforts.

Homelessness Prevention is Proving to be Cost-Effective

Currently, there are not many evaluations conducted that have assessed the cost-effectiveness of homelessness prevention investments.

Most of the scanned municipalities are basing their budget justifications on simple cost savings calculations: eviction prevention supports create the highest savings per dollar spent compared to housing stabilization supports provided post-homelessness experience.

Despite the cost effectiveness of homelessness prevention activities, municipalities have limited funding to allocate towards this work. Here in Alberta, we know that eviction prevention supports provided by the province have limited eligibility, which creates an opportunity for the City to support those who fall through the eligibility cracks.

Evaluation research is starting to show evidence of promising cost savings for every dollar spent on homelessness prevention. In Wales, for every £1 spent on Housing Support Grants, there are £1.40 in net savings for public services. In Washington, D.C., for every dollar spent on families for homelessness prevention, the District saves \$4.04 on homelessness response. For individuals, this figure is \$2.32 saved for every dollar spent.

Recommendations

To maximize impact with limited funding, the City of Edmonton should prioritize the following homelessness prevention responses:

Support Targeted Eviction Prevention Program

With limited funding for homelessness prevention, the City should consider investing resources in a pre-homelessness experience prevention program specifically in the eviction prevention space to stave off evictions.

Limited resources should focus on providing eviction prevention supports to the most economically vulnerable: renters who are in core housing need.

Program strategy should create supports for families and youth differentiated from supports for individuals.

Expand or Directly Support Innovative Pilot Concepts

The City may want to expand or directly support programs or pilot concepts that are focused on preventing evictions.

- **Clinics** - Expand legal and advocacy, housing search, and tax filing clinics.
- **Rent Bank** - Explore opportunities to partner with community credit unions to support Rent Bank programming for early prevention. A rent bank is a community-based program that offers one-time or short-term financial assistance to tenants at risk of eviction due to temporary financial difficulties. This assistance typically includes interest-free loans or grants to help cover rent arrears or utility payments, helping to stabilize housing and prevent homelessness.
- **Eviction Bridge Program** - Explore opportunities to pilot a bridge program that provides financial assistance to residents at-risk of eminent eviction, where existing provincial income benefit and rental assistance programs are falling short. The financial assistance thresholds would need to cover on average of 2.5-4 months worth of current market rent to be viable.
- **Housing Advisors** - Fund additional housing advisors to augment limited housing advisor support provided by Cvida.

Support Decentralized Service Delivery Model

The City might want to consider supporting the program with a mix of direct service and grant/contract funding model to SPOs, leveraging the already existing service network through homelessness response for downstream housing stabilization and the FCSS grant funding geared to homelessness prevention and poverty reduction for upstream prevention.

The decentralized approach allows for provision of culturally and community-based appropriate homelessness prevention supports.

Centralize Intake, Assessment, and Referral Processes

The decentralized service delivery model would be balanced by centralizing intake, assessment, and referral processes so the City can control timeliness of support access and enable a quicker pulse on outputs and outcomes of prevention, especially because pre-homelessness experience residents who are at-risk of homelessness are not supported or

tracked through the homelessness response ecosystem.

Leverage and Blend Existing City Funds

Given that not all homelessness prevention support programs are housed under one program within the City, the City should consider leveraging and blending existing funds and efforts to better support its targeted eviction prevention programming.

With increased funds, homelessness prevention support eligibility could be expanded towards primary prevention, providing universal access to whomever is at-risk of eviction.

Plan and Implement an Evaluation Framework

The City should plan and implement program and pilot evaluations to ensure evidence-based interventions.

Build into the City-led pre-homelessness experience program a performance and evaluation framework that enables the reporting on program and financial outcomes, beyond outputs, to inform course-correction measures and continuous improvement.

Effectiveness evidence enables program managers to continue to refine their interventions and supports their budget justifications to increase funding supports towards homelessness prevention.

Coordinate Inter-Municipal and Regional Funding and Advocacy Strategy

The City may want to consider creating a coordinated inter-municipal and a Greater Edmonton regional strategy that stretches limited dollars to support homelessness prevention, with the Housing and Homelessness Unit acting as accountability lead for this initiative.

Commission a taskforce involving inter-municipal, intra-municipal, inter-governmental, and community-based actors, including the public school system, to validate strategy, rally funding, and in-kind support, and support advocacy and initiatives for structural and systems prevention.

The taskforce would also coordinate and engage with the homelessness response ecosystem.

As part of coordinated structural prevention advocacy, the taskforce

could review policies, programs, and procedures to reduce regulatory and administrative barriers to increase tenant agency and revise income and financial assistance benefits thresholds to closely align with current rental market prices.

Advocacy to other levels of government could call for fund coordination and co-

location of prevention and response services to maximize investments and create a one-stop hub for pre- to post-homelessness support continuum.

Increase Awareness of Homelessness Prevention

Create awareness within the City of what homelessness prevention is

compared to response and invite municipal branch leaders who support directly or indirectly homelessness prevention to participate as an actor in the ecosystem.

To facilitate awareness and timely service referrals, the City should further amplify its inventory of supports to ecosystem stakeholders.

Homelessness Prevention in Edmonton





Key Takeaways

The homelessness response ecosystem is oversubscribed and risk indicator data shows urgency to tackle prevention, prioritizing renters in core housing need.

Funds and programs geared to the homelessness response ecosystem are comparatively higher than for homelessness prevention.

Currently, half of homelessness prevention supports within Edmonton are either City-led or supported. However, the homelessness support sector is dynamic and changes often.

Provincially-funded initiatives to local service provider organizations are not currently coordinated by the City.

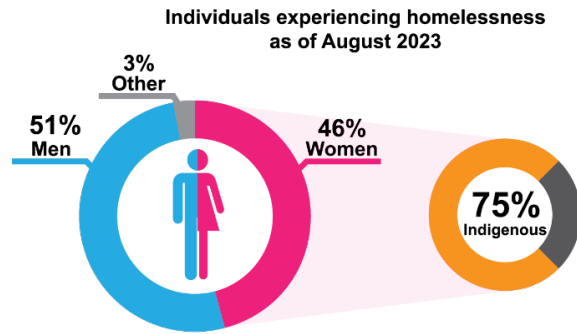
There is currently a lack of collaboration and coordination among municipal branches supporting homelessness prevention.

There is no current centralized system for managing, coordinating, and tracking pre-homelessness experience prevention. However, there is a strong system for tracking homelessness.

Awareness of and access to homelessness prevention supports are inconsistent across service types and service providers.

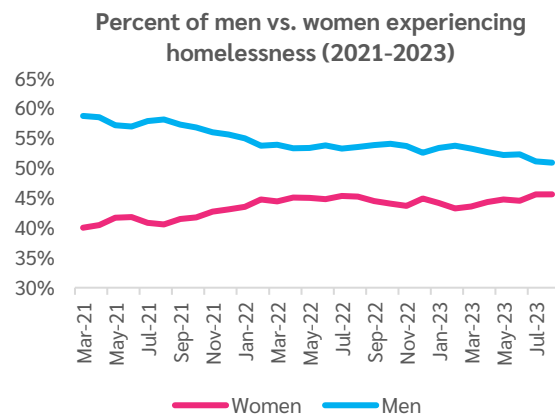
Culturally specific homelessness prevention supports are present and tend to serve Indigenous people and migrants.

Snapshot of Homelessness Experience



Source: <https://homewardtrust.ca/data-analytics-reporting/>

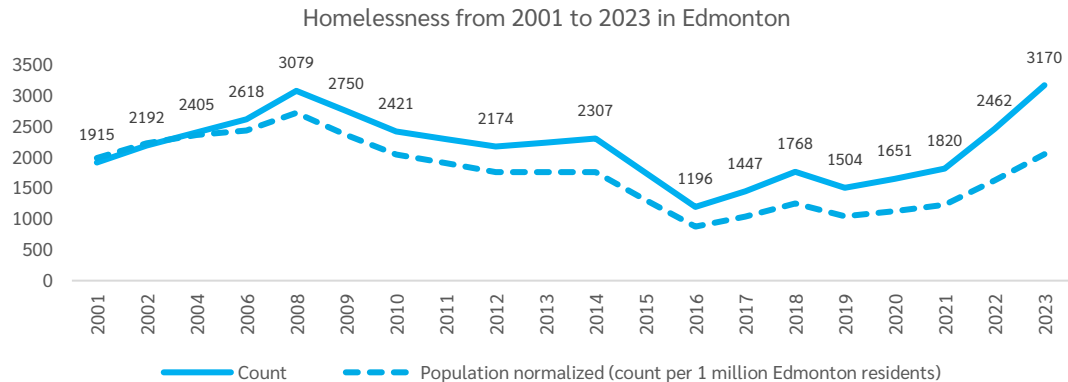
Gender gap - While the gap between men and women experiencing homelessness has been closing, women are still more likely to be provisionally accommodated, while men are more likely to be unsheltered.¹



Source: <https://homewardtrust.ca/data-analytics-reporting/>



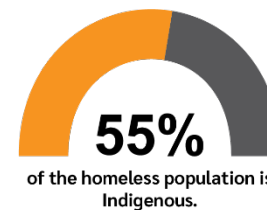
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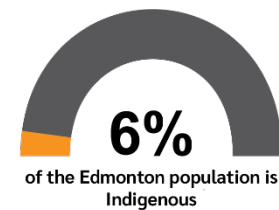
Source: <https://homewardtrust.ca/data-analytics-reporting/>

Indigenous Edmontonians - Indigenous Edmontonians face a higher risk of experiencing homelessness than those who are not Indigenous. Indigenous women, in particular, face a much higher risk of homelessness than non-Indigenous women. The proportion of Indigenous people experiencing homelessness has remained relatively consistent over the past three years.²

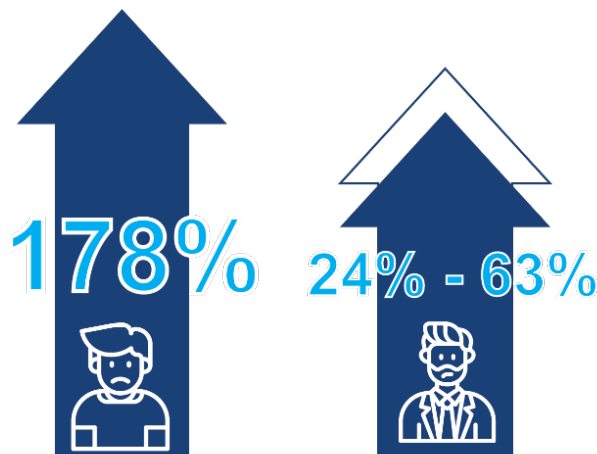
Incidence of homelessness experience - In the past year only, between September 2022 and August 2023, 6,411 experienced homelessness, close to a quarter (24%) of whom were unsheltered. Homelessness has been steadily rising since 2020, but the largest increases have occurred in 2022 and 2023. Despite this, Edmonton is experiencing less homelessness per million Edmonton residents than its peak in 2008.³



Source: <https://homewardtrust.ca/data-analytics-reporting/>



<https://regionaldashboard.alberta.ca/region/customregion/19/aboriginal->



Children aged 0-15

Other age groups

Source: <https://homewardtrust.ca/data-analytics-reporting/>

Children and family vulnerability -

Homelessness for children aged 0-15 saw a 178% percent increase from 2021 to 2023, signaling family household vulnerability. In comparison, other age groups witnessed percent increases in homelessness ranging from 24% to 63% across the same time period.⁴

Of the 3% of gender diverse individuals experiencing homelessness



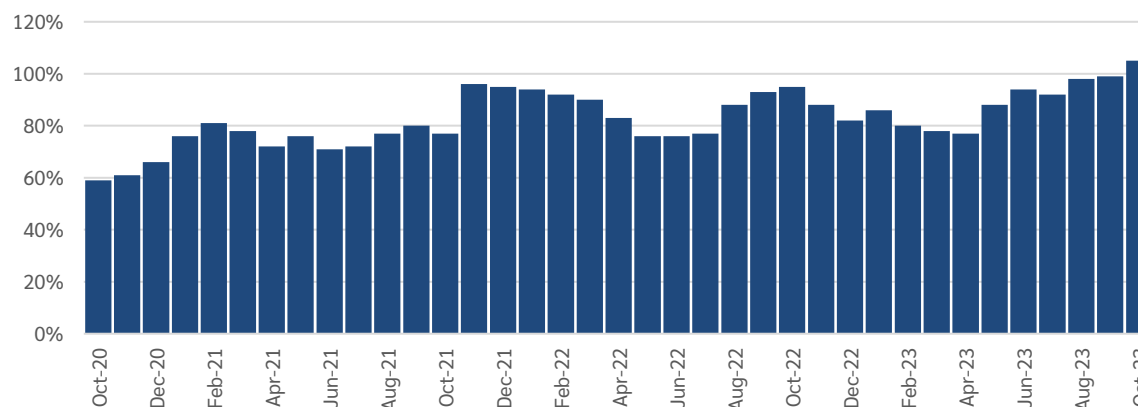
60% of them are youth

Source: <https://homewardtrust.ca/data-analytics-reporting/>

Shelter usage - Winter usage of overnight shelters has increased in 2022 and 2023 when compared to 2020 and 2021.

In the past three years, shelter usage hovers averages around 83% of the operational capacity. While shelter occupancy rates tend to increase over winter months, the occupancy rate surpassed 100% in October 2023.⁵

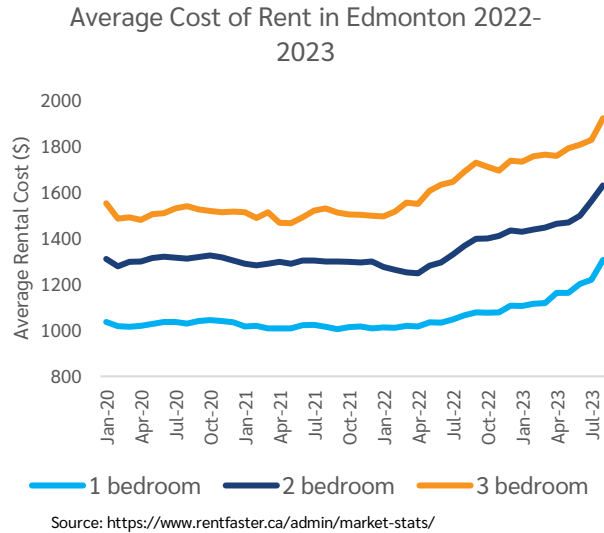
Average Overnight Shelter Occupancy Rate



Source: <https://homewardtrust.ca/data-analytics-reporting/>

Gender Diversity and Youth – While those who are gender diverse make up a small percentage of people experiencing homelessness (3%), 60% of gender diverse individuals are under the age of 25.⁶

Snapshot of Pre-Homelessness Experience and Risks*

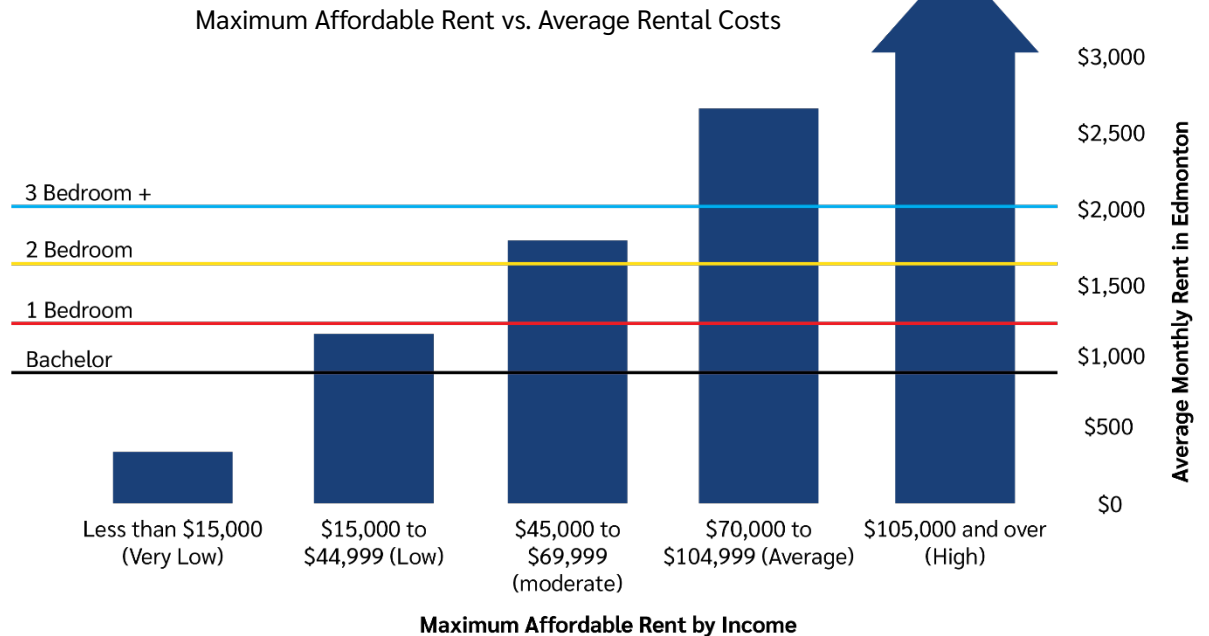


Using average rental rates from August 2023,¹⁰ individuals who are in the low and very low-income categories would not be able to spend less than 30% of their income on a one-bedroom apartment. This would include both individuals making minimum wage and the Edmonton living wage.

Rental prices and affordable housing - Rental prices are rising rapidly since the summer of 2022. From January of 2022 to January 2023, rent for a one-bedroom has increased by 8%. In comparison, over six months (January 2023 to August 2023), rent for a one-bedroom increased by 15%.⁷

Over a quarter (25.6%) of Edmonton residents are paying over 30% of their before-tax income on rent or mortgages. 5% of Edmonton residents are spending between 50% to 100% of their income on rent or mortgage and 1% is spending over 100% of their income on shelter.⁸

*Projected shortfall: more than 40,000 affordable rental units by 2026.*⁹



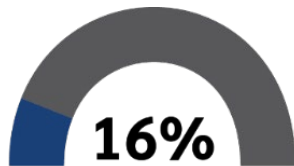
Maximum Affordable Rent based on Canada Mortgage and Housing Corporation's definition of less than 30% of a household's before-tax income.

* Risk factors were identified from the following paper. Havi Echenberg & Hilary Jensen (2009). Risk Factors for Homelessness. Library of Parliament. Publication No. PRB 08-51E. These individual and structural risk factors increase the likelihood that an individual will experience homelessness. For example, abusive relationships may immediately lead to homelessness as one flees abuse, or may contribute to homelessness later in life if abuse is experienced or witnessed at a young age. However the pathways to homelessness are complex and risk factors do not guarantee outcomes of homelessness.

Living wage - In 2021, the living wage according to the Edmonton Social Planning Council was \$18.10. In 2022, that number has jumped to \$21.40. For a single parent, the living wage is \$27.40. Edmonton’s living wage is slightly lower than Calgary’s living wage of \$22.40.¹¹

Core housing need and backlog - 15.7% of Edmonton residents are in core housing need. This means that these households are either not in acceptable living conditions, or that the before-tax income would not allow the household to access housing in their community. Renters are four times more likely than homeowners to be in core housing need.¹²

Just over one-in-ten (10.1%) Edmonton households are living in social and affordable housing. They spend an average of 9 months waiting for social and affordable housing.¹³

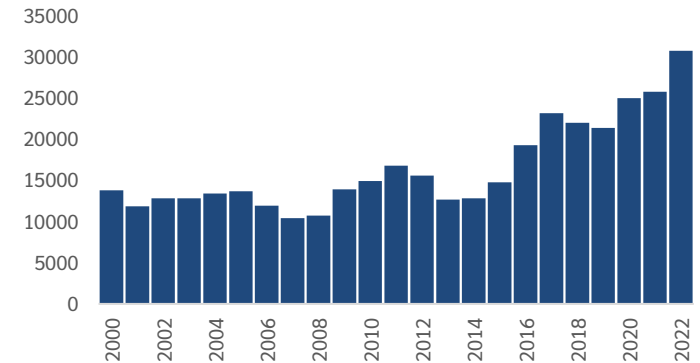


16%
of Edmonton residents are in core housing need.

Source: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&id=1405275>

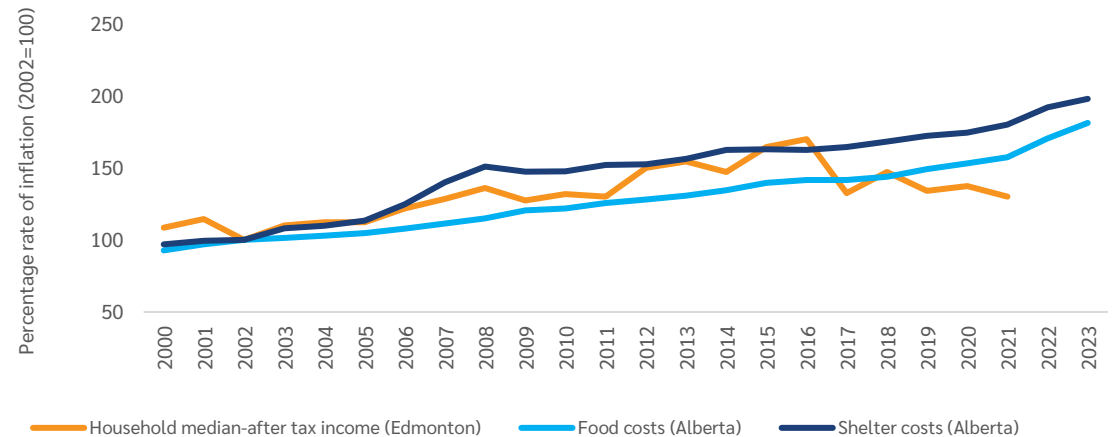
Inflation and food bank usage - Since 2016, median wages¹⁴ have not kept up with the inflation of food and shelter.¹⁵ While income data is only available until 2021, both shelter and food inflation have increased at a higher rate than the previous decade. The need for affordable groceries can also be observed at the Edmonton food bank. Since 2016, more individuals have been served by the food bank each year.¹⁶

Number of People Served by Edmonton's Food Bank



Source: <https://edmontonsocialplanning.ca/social-well-being/g-health/g1-health/>

Food, Shelter and Wage Inflation over Time



Household median-after tax income (Edmonton) Food costs (Alberta) Shelter costs (Alberta)

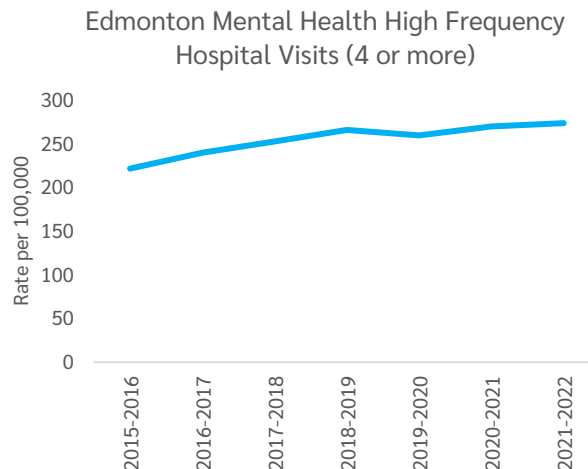
Source: <https://doi.org/10.25318/1110019001-eng>,
<https://doi.org/10.25318/1810000401-ena>.

Unemployment - While unemployment spiked to 12% in 2020 due to COVID-19, 5.8% of the labour force was unemployed in 2022. This is higher than the target rate of unemployment as inflation has increased as well during this time.¹⁷

Single-Parent Households - In 2021, 21.6% of families were lone-parent families. This has remained relatively consistent since 2016.¹⁸

Violent Crime - The rate of violent crime has increased by 15% from 2016 to 2022. At 1,343 violations per 100,000 people, violent crime is at similar levels found in 2008.¹⁹

Social Assistance - The percent change of individuals on Assured Income for the Severely Handicapped (AISH) is 10% from 2018 to 2023. In May 2023, there were 26,355 out of 74,147 (36%) of Albertans on AISH living in Edmonton.²⁰

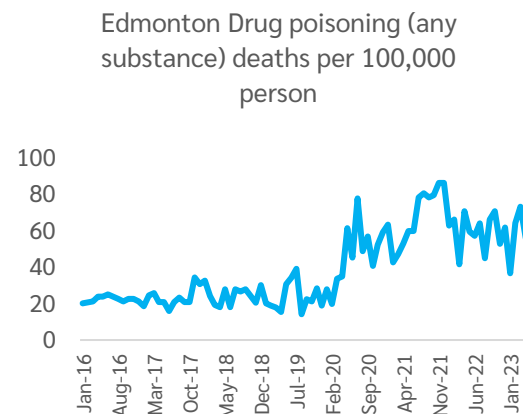


Source: https://healthanalytics.alberta.ca/SASVisualAnalytics/?reportUri=%2Freports%2F1bbb695d-14b1-4346-b66e-d401a40f53e6§ionIndex=0&sso_guest=true&reportViewOnly=true&reportContextBar=false&sas-welcome=false

Domestic Violence - The rate of domestic violence increased in 2020, potentially due to COVID-19. In 2021, the rate decreased slightly with Edmonton seeing 269 reported incidents of intimate partner violence per 100,000 people.²¹

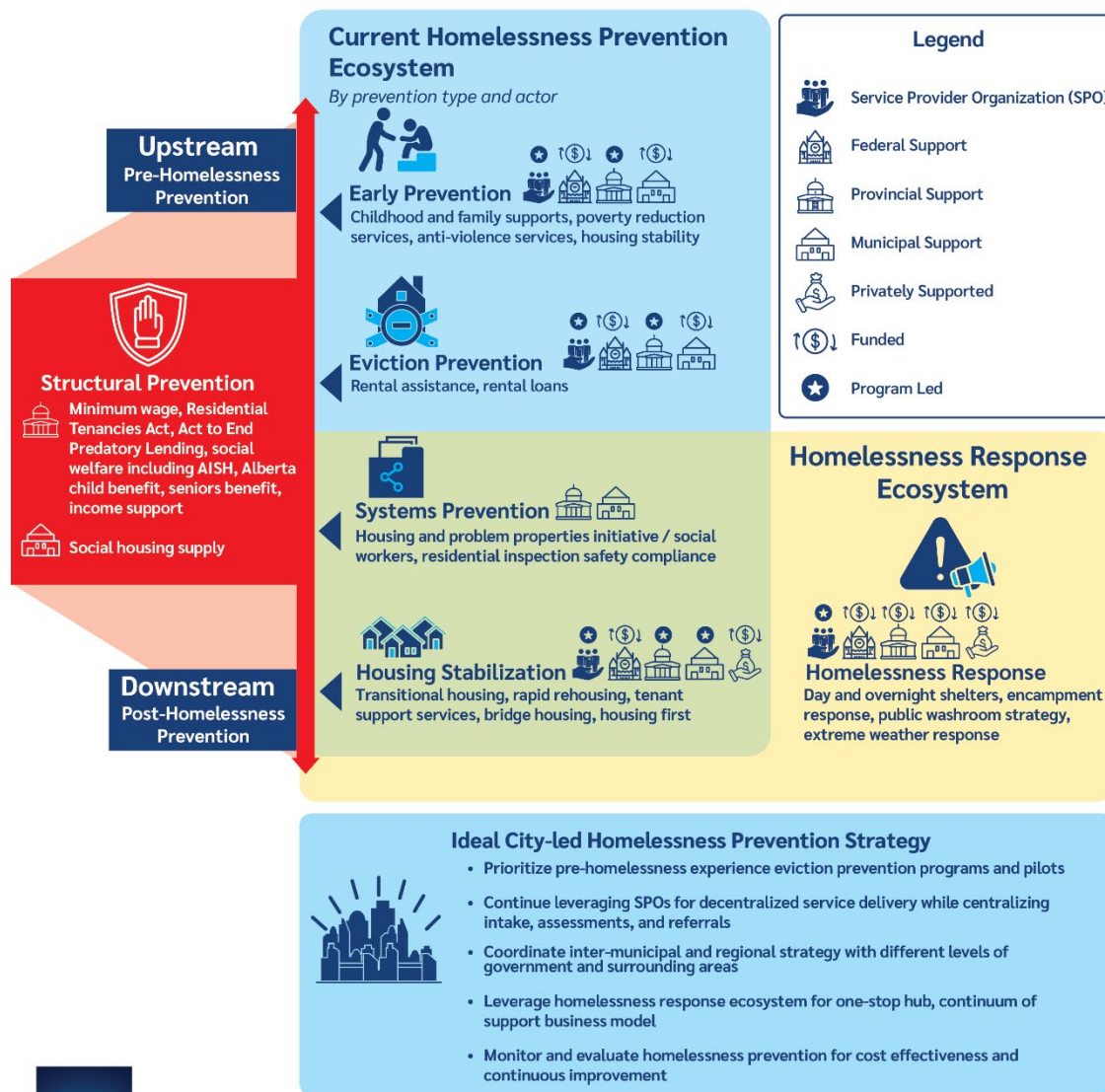
Mental Health - Since 2016, the rate of chronic mental health hospital experiences has steadily increased. However, this number is relatively consistent from 2018 to 2022.²²

Drug Poisoning - In 2020, the rate of deaths by drug poisoning in Edmonton increased substantially. While this number fluctuates, rates continue to be elevated but are lower than 2021.²³



Source: <https://healthanalytics.alberta.ca/SASVisualAnalytics/>

Homelessness Prevention Ecosystem in Edmonton 2023



Edmonton

*Program examples are not exhaustive

Current Homelessness Prevention Ecosystem in Edmonton

A depiction of the current state of Edmonton is displayed in the image on the left. Each homelessness prevention strategy shows who leads or funds programs in that area and examples of those programs. Service provider organizations are abbreviated using SPO.

While the homelessness prevention ecosystem includes both capital, such as transitional housing, and services/programs, this current state assessment focuses on homelessness prevention services in Edmonton.

Additionally, homelessness prevention can be primary, secondary, or tertiary but this section focuses on primary services (poverty reduction, anti-violence, early childhood supports, and housing affordability services) and secondary for those at imminent risk of homelessness.

The typology section will further break down the demographics served and whether the supports are primary or secondary.*

Government-led Programs

Programs run by government organizations span across different areas in the homelessness ecosystem from structural prevention to homelessness response.

Structural Prevention

Structural prevention measures, such as rent control, minimum wage, labour laws, and the Residential Tenancies Act fall under the jurisdiction of the Government of Alberta. As of 2023, the province does not have rent control and maintains the interest rate for rental deposits at zero percent, part of its approach to manage the rental housing market effectively. The province also enforces legally binding guidelines that

define the responsibilities and rights of landlords and tenants, to ensure fair and safe rental practices.

In cases where the province does not directly control policies, such as rent control and tenancy laws, local municipal policies, like zoning or bylaws restricting short-term rentals can play a significant role in influencing housing affordability in the city. These local regulations help maintain available long-term rental housing and prevent the displacement of long-term residents due to the commercialization of short-term rentals.

Led by the Government of Alberta, the **Affordable Housing Initiatives** take a comprehensive approach to prevent homelessness by expanding housing infrastructure and improving housing support services. These initiatives make it easier for people to access affordable housing through a simplified application

process and better coordination among housing providers, which helps deliver housing services more effectively.

Additionally, the initiatives work to make the housing system more efficient and sustainable by developing mixed-income housing and using innovative ways to manage resources and integrate diverse communities. These efforts are crucial in creating a housing system that meets the changing needs of the population and removes significant obstacles to stable housing. By doing so, these government services play a key role in a broader strategy to prevent homelessness and ensure a fair and secure housing market for everyone in Alberta.

Systems Prevention and Municipal Coordination

Residential Inspection Safety Compliance (RISC) is a collaborative between Alberta Health Services, the

***Primary prevention** includes “poverty reduction strategies, anti-violence work, early childhood supports, enhancing housing stability and creating social inclusion”, **secondary prevention** is aimed at both those who have recently become homeless and those who are at immediate risk of becoming so, and **tertiary prevention** supports ensure that those who have experienced homelessness do not fall back into homelessness.

Government of Alberta (Safer Communities and Neighbourhoods and Occupational Health and Safety), the City of Edmonton (Affordable Housing and Homelessness, Complaints and Investigation, Development Services, Fire Rescue Services) and Edmonton Police Services. It aims to solve problems faced by households in complex, residential living situations. The team aims to achieve compliance with minimum housing standards at high-risk properties.

Early and Eviction Prevention

The Government of Alberta also offers homelessness prevention-specific services to Albertans.

The **Temporary Rental Assistance Benefit (TRAB)** provides individuals with a monthly stipend to offset the cost of rent for two years. This benefit is not offered to individuals who are on governmental income supports.

In Edmonton, the income thresholds are between \$37,000 for a bachelor and \$71,500 for four or more bedrooms. The benefits received are between \$167 for a bachelor and \$322 for four or more bedrooms.²⁴

The **Rent Assistance Benefit (RAB)** provides long-term rental supplements based on income and local market rates. This program is available for individuals who are on income assistance (excluding employment insurance). Both programs can be accessed through the **Find Housing Digital Service**, an online tool that determines eligibility and provides housing options qualifying under these two benefits.

Through Civida, the Temporary Rental Assistance Benefit (TRAB) and Rental Assistance Benefit (RAB) were providing the benefit to roughly 2,617 households per month in 2022 in Edmonton and surrounding areas.²⁵

The **Residential Tenancy Dispute Resolution Services** provides an opportunity for tenants and landlords to resolve disputes without going to court.

The **Landlord and Tenant Information** system through Service Alberta provides information to both landlords and tenants about their rights and responsibilities. Included in this service is access to a phone line providing information on tenancy.

Demographic-specific supports include:

- Low-interest loans for **municipal tax deferral** for older adults;
- The **Veterans Services Centre** provides financial, employment, and housing support;
- The **Transition to Adulthood program** provides financial, educational, and emotional support to youth aging out of care; and
- The **Safer Spaces Certificate** allows victims of domestic violence to end a tenancy without financial penalty.

City-led or Supported Services

In total, the City leads or funds nearly half of homelessness prevention services that operate in Edmonton.

The City runs two key programs for homelessness prevention and has recently focused its FCSS funding on poverty reduction and homelessness prevention, supporting 11 organizations with grant funding. Some of the programs funded by FCSS targeting healthy social and emotional development can also fall under upstream universal homelessness prevention.

Rental assistance is particularly sought after; the Community Bridge Program served 258 individuals over 6 months in 2022, out of the 2,377 applications received for the service.

Given the gaps in the program data, there is a concern about comprehensively assessing the City-led or supported programs' capacity.

A list of programs that are either City-led or City-Supported, program leads, classification, and description can be found in the table below.

City-led or Supported Homelessness Prevention Programs 2023

Program	Organization	Classification	Description
Financial Empowerment program	City of Edmonton	Early Prevention	Provides social workers with tools to expand low-income Edmonton residents' financial knowledge, reduce debt, and increase savings. However, this program was temporarily suspended in June 2023.
Inclusive Communities	Action for Healthy Communities	Early Prevention	Builds capacity among individuals and communities by building skills, social capital, and relationships.
New in Town	Bent Arrow Traditional Healing Society	Early Prevention	Provides support to Indigenous people who are new to Edmonton.
Financial Empowerment Program	Edmonton City Centre Church Corporation (E4C)	Early Prevention	Provides support to low-income households to increase financial security.
Indigenous Community Outreach	Elizabeth Fry Society of Northern Alberta	Early Prevention	Supports Indigenous women and gender-diverse individuals connect to their culture.
iSucceed	iHuman Youth Society	Early Prevention	Addresses barriers faced at school or employment for Indigenous youth.
Aboriginal Family Services Program	Metis Child & Family Services Society	Early Prevention	Provides support for Indigenous families or children experiencing personal, family, or community issues.
Geriatric Community Support Program	Operation Friendship Seniors Society	Early Prevention	Brings services into the homes of inner-city seniors.
Economic Mobility through Coaching and Community Connections Initiative	Riverbend Reaching Out to Community and Kids Society	Early Prevention	Offers economic coaching to participants in the southwest.
Multidisciplinary Team (MDT)	Boyle Street Services Society	Early Prevention	Provides connections to services, housing, and financial literacy.
Armoury Resource Centre	Youth Empowerment and Support Services	Early Prevention	Welcomes youth to access needed services.
Community Bridge	Bissell Centre	Eviction Prevention	Focuses on long-term financial stability through financial coaching and eviction support.
Tenant Supports	City of Edmonton	Early & Eviction Prevention	Provides information about tenancy, mediation between landlords and tenants, navigation through the residential tenancy dispute resolution services, free tenant empowerment courses, and referrals.
Residential Inspection Safety Compliance (RISC)	Alberta Health Services, Government of Alberta, and City of Edmonton	Systems Prevention	Through the coordinated efforts of multiple City departments, the Edmonton Police Service, Alberta Health Services, and the Government of Alberta, several specialty teams address problem properties to ensure safe housing.

Housing Stabilization

While the **Problem Properties Initiative** primarily aims to address uninhabitable properties, inspectors aim to support individuals who will need to find a new home by providing referrals to community organizations.

Structural Prevention

While the provincial and federal governments provide funding for supportive housing, the City also provides land and capital funding to community partners to expand supportive housing.

Homelessness Prevention Funding

The City’s 2023 operating budget allocates \$18.7 million to homelessness initiatives, which includes \$1M for prevention programming and staff costs.

The capital budget further allocates \$49.2 million for affordable housing development, including supportive housing.

When looking at the grants provided by FCSS to organizations with a homelessness prevention services focus,

funding has increased from 2022 to 2023. In 2022, FCSS provided \$0.9 million in grants to organizations providing anti-poverty or secondary homelessness prevention services. In 2023, this increased to \$2.4 million.

When including grants provided to organizations that also provide primary homelessness prevention services, FCSS granted \$5.8 million in 2023 as compared to \$4.6 million in 2022.

Outside of City funding, many of the services in the homelessness ecosystem focus on response rather than prevention. The Government of Alberta has budgeted \$105 million for homelessness prevention in 2023 compared to \$193 million for homelessness response across the province. In their 2023-2024 budget, Homeward Trust dedicated \$54.8 million to homelessness response as compared to \$5.1 million for homelessness prevention.

Some key homelessness prevention service providers, such as the Bissell Centre, have reported decreased funding in 2023. Programs, such as Rent Smart—an education program for

successful tenancy—have also been discontinued due to lack of funding. However, the nonprofit sector is dynamic and ever-changing, and new programs such as Tenant Empowerment offered by the City and partnering SPOs is modeled after RentSmart.

Homelessness Prevention Services

In Edmonton, there are concerted efforts to prevent homelessness through a collaboration between the City and the Government of Alberta. Together, they have established a network of 55 service programs, which are administered by 42 different providers. These programs offer a range of services including referrals, financial assistance, and a combination of both support services and financial aid. Interestingly, a slight majority of these programs, 51%, are not tailored to any specific group but rather are available to those generally with low incomes.

To address the needs of various demographics, the services are distributed as follows:

- Youth (7 programs)
- Families (7 programs)
- Indigenous People (6 programs)
- Migrants (4 programs)
- Seniors (3 programs)
- Those affected by Domestic Violence (2 programs)
- Women (2 programs)

These efforts highlight a multi-faceted approach to tackling homelessness, with targeted assistance to those who are most vulnerable or in need. Additional targeting could be further enhanced by ensuring that those that data show are most vulnerable to experiencing homelessness have increased targeted supports tailored to their needs.

Outcomes²⁶

Most programs report high levels of positive impact on the clients they serve. Clients who report positive change tend to be lower among services that offer referrals to other supports or

counseling/mentoring, while services that offer financial support tend to have very high reports of positive change.

Among the 11 FCSS poverty reduction and homelessness prevention organizations that had data available for 2022, positive change rates ranged from 75% for the Armoury Resource Centre to 100% for Community Bridge and Financial Empowerment. The New in Town program reported that 80% of their clients became financially self-sufficient and involved in the community.

Challenges and Barriers

Lack of a dedicated budget for prevention beyond the municipal government – While the City of Edmonton budget allocates a larger portion of money to homelessness prevention, provincial and private funding often tend to prioritize homelessness response.

Rental supports not reflective of market rents – With substantial increases in rental costs over the past 6 months, rental assistance programs like TRAB are covering 15% or less of rental costs.

No current centralized system for managing, coordinating, and tracking pre-homelessness experience prevention - Existing homelessness response infrastructure, through Homeward Trust, covers housing stabilization supports post-homelessness experience, and tracks data and outcomes on clients served. Existing homelessness response infrastructure does not cover pre-homelessness experience clients.

Lack of coordination among municipal branches supporting homelessness prevention – and low understanding of how to address prevention as opposed to response.

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Jurisdiction Scan





Key Takeaways

Homelessness prevention is cost-effective and provides high return-on-investment.

Very few jurisdictions focus on primary homelessness prevention.

Structural challenges, including limited affordable housing stock and misalignment of social assistance benefit amounts with rental market prices, are increasing risk of homelessness to more residents and prompting municipalities to develop solutions to stave off evictions.

Existing homelessness prevention programs do not receive enough financial support.

Existing homelessness prevention supports are administratively challenging for applicants and slow to take effect.

Homelessness prevention interventions are not coordinated across levels of government.

Homelessness prevention supports are inconsistently accessed.

Culturally appropriate homelessness prevention supports for historically marginalized groups are common.

Introduction

This section highlights a growing interest in Canada, the United States, and Europe in exploring ways to prevent homelessness. To date, however, there is not a singular comprehensive inventory of preventative policies, how they operate in practice, and how they contribute to the goal of preventing homelessness. Accordingly, the overarching aim of this section is to begin to fill this gap in evidence. The tables below provide a comparison and analysis of the jurisdictions scanned as well as some key findings from best practices in other jurisdictions.

Jurisdiction Scan Summary

Location	Prevention Focus	Funding Sources	Program Types	Challenges	Innovations
Hamilton, Ontario	Oversized focus on housing stabilization and eviction prevention; lack of early intervention; insufficient programming for those 30-60 days away from eviction.	No exclusive budget for prevention; funded through federal (Reaching Home), provincial (Homelessness Prevention Program), and municipal sources.	<ul style="list-style-type: none"> • Housing Stability Benefit • Tenant Defense Fund, utility bill assistance • Rent-Ready program • Indigenous supports • Housing Help Centre • Legal clinic • Tenant Support Worker • Eviction prevention programs • HOPES program 	Lack of dedicated prevention budget; supports not in line with market rents; difficulty tracking program benefits; data silos and lack of system integration.	Increasing community partnerships; tax filing support; collaboration with education system; reviewing financial assistance thresholds; rent/income ratio trigger for support.
Ottawa, Ontario	Prevention before entering the shelter system; emphasis on eviction prevention and housing stabilization.	Municipal, federal (Reaching Home), and provincial (Homelessness Prevention Program) funding.	<ul style="list-style-type: none"> • Legal support • Housing subsidies • Rent Supplement Program • Housing-based case managers • Rent-Geared-to-Income (RGI) support 	Slow processing, inadequate funding, complex applications, unrealistic market assumptions, and forecasting challenges due to migration patterns.	Evaluation Plan Bridge Funding Pilot for temporary housing subsidy.
Toronto, Ontario	Upstream efforts for housing stability; prioritizes high-success tenancy cases.	Municipal, federal (Reaching Home), and provincial (Homelessness Prevention Program) funding.	<ul style="list-style-type: none"> • Toronto Rent Bank • TTSP for legal services • Rent Reduction Program • Emergency Energy Fund • Housing Stabilization Fund (HSF) 	Overemphasis on homeowner affordability, lack of funding leading to neglected prevention programs, and reliance on community partner referrals.	N/A

<p>Washington D.C., USA</p>	<p>Upstream, pre-homelessness and eviction prevention.</p>	<p>\$53.3 million budget, including federal contributions.</p>	<ul style="list-style-type: none"> • DC Flex rental subsidy • dchousingsearch.org • StayDC for rent and utilities • Mortgage Assistance Program • ERAP for arrears • HPP and Project Reconnect for families, youth, and individuals • Youth HOPE program • Career MAP. 	<p>Affordability crisis, low affordable housing stock, high housing stabilization costs.</p>	<p>Evaluation Plan Bridge Funding Pilot, randomized controlled trial for DC Flex.</p>
<p>Boston, USA</p>	<p>Focus on emergency housing stabilization, eviction prevention, and legal services.</p>	<p>Federal funding (ESG, CBDG, CoC), city budget of \$3 million.</p>	<ul style="list-style-type: none"> • Housing search clinic • Rent Bank • Legal aid from Greater Boston Legal Services • RAFT • HomeBASE. 	<p>Political priorities affecting funding, more resources geared towards homelessness response, and technology barriers.</p>	<p>Innovative service delivery models, leveraging technology, different service streams.</p>
<p>Phoenix, USA</p>	<p>Upstream support with rental assistance before eviction.</p>	<p>\$3 million funding until June 2024 for prevention and diversion.</p>	<ul style="list-style-type: none"> • Emergency Rental Assistance Program • Tenants Eviction Assistance Project • Homeowner's Assistance Fund • Vulnerability assessment tool 	<p>Limited funding, extreme heat and utility costs, and political climate affecting funding.</p>	<p>No-cost legal assistance through TEAP, a prevention tool for vulnerability assessment.</p>

Other Best Practices

Location	Innovations
Winnipeg, Manitoba	Partnership with Education System - Partnership with the Winnipeg School Division to prevent homelessness among students disengaging from school, with a focus on youth in Community and Family Services care, especially Indigenous youth.
British Columbia	Rent Bank - B.C. Rent Bank offering interest-free financial assistance and advice to renters facing life events that disrupt their ability to maintain housing.
Finland	Housing Advisors - Housing advisors and social workers support tenants in maintaining homes, with a budget for the program and special consideration for youth and immigrants.
New York City, USA	Free-Legal Tenant Assistance - Right-to-counsel law ensuring free legal assistance for tenants facing eviction cases.
Washington State, USA	Eviction Resolution - The Eviction Resolution Pilot Program mediates conflicts between tenants and landlords over rent, preserving tenancies in most cases.
Wales, UK	Cost-Effectiveness - Wales Housing Support Grant (HSG) generates significant savings for public services, including mental health services, with a high return on investment.

Federal Homelessness Prevention Strategy

Homelessness Partnering Strategy (HPS)

The federal government launched the HPS in 2007 to prevent and reduce homelessness across Canada. It focused on a housing-first approach, which prioritizes providing stable housing as a primary intervention for individuals experiencing homelessness.

The strategy also supported initiatives that address the root causes of homelessness, such as mental health and substance abuse issues.

HPS's effectiveness has varied by region (cities that had successes with reducing chronic homelessness: Calgary, Medicine Hat, Edmonton, Hamilton, Montreal, Victoria). In 2019, this strategy was replaced by Reaching Home.

Reaching Home

Launched in 2019, replacing HPS, Reaching Home is the federal government's community-based program that supports the National Housing Strategy and aims to cut

chronic homelessness in half nationally by 2027-2028.

Reaching Home focuses on Housing First, stable housing, and support services.

Funding allocations are made through community applications (municipalities, indigenous organizations, and local service providers).

When Reaching Home was launched in 2019, \$2.2 billion was committed, and since then commitment has doubled to 4 billion over 9 years.

National Housing Strategy (NHS)

The National Housing Strategy is a 10-year \$82+ billion plan (\$36.82 billion in funding commitments).

Launched in 2017, this initiative aims to ensure that Canadians have access to affordable and safe housing. It includes measures to increase the supply of affordable housing, provide rent subsidies, and support housing for vulnerable populations, including those experiencing homelessness.

Provincial Homelessness Prevention Strategy

Supportive Housing

Canadian provinces provide some funding and support for the development of supportive housing programs. The capital costs of developing supportive housing are often funded by two or more orders of government. Supportive housing programs provide stable, deeply subsidized housing units with onsite services such as counseling, addiction treatment, and life skills training.

Rental Assistance Programs

Some provinces, including Alberta, offer rental assistance programs that help low-income individuals and families afford private rental housing. These programs can help prevent homelessness by reducing the risk of eviction due to unaffordable rents.

Health and Social Service Budgets

Many homelessness prevention initiatives fall within the purview of health and social services departments. Funds from these budgets may be directed toward mental health services, addiction treatment, and other support

services for individuals experiencing homelessness.

Municipalities Scanned

Hamilton, Ontario

Homelessness Prevention Focus

Current homelessness prevention programs include an oversized focus on housing stabilization and eviction prevention rather than early intervention, as well as the lack of programming for those more than 30-60 days away from eviction.

Homelessness Prevention Supports and Funding

The City of Hamilton does not have a budget for homelessness prevention exclusively.

Hamilton has several programs intended to prevent homelessness that are supported through federal (Reaching Home), provincial (Homelessness Prevention Program), and municipal funding sources. Some of the goals of the funding are focused on homelessness response and less on prevention.

Provincial Programs

Various provincial programs overlay what Ontario municipalities provide and how to interact with them.

The **Housing Stability Benefit** targets recipients of Ontario Disability Support Program and Ontario Works and low-income individuals to maintain their housing. The benefit can be used for rent, rent arrears, utility arrears, moving costs, and damage deposits. Singles and couples are eligible for up to \$800 every two years and families are eligible for up to \$1,500. Funding is typically provided directly to individuals except for the Housing Allowance, which is paid to landlords. Currently, this program is under review to update the financial assistance thresholds.

The **Tenant Defense Fund** allows tenants and tenant groups facing above-guideline rent increases to receive up to \$1,000 to seek legal counsel with respect to unlawful or unfair evictions. The budget of the Tenant Defense Fund is \$500,000.

Several Ontario programs also provide financial help with utility bills. The **Ontario Electricity Support Program** (OESP) provides a monthly bill credit to

those who qualify. The **Low-income Energy Assistance Program** (LEAP) is a grant program that helps those struggling to pay past-due bills or who have received a disconnection notice. The **Energy Affordability Program** (EAP) offers energy-saving measures that can help participating households manage their energy use and lower electricity costs by up to \$750 per year depending on eligibility, at no cost to the tenant.

Early Intervention

Hamilton also has the **Rent-Ready program**, which provides financial support for utility and rent costs to low-income Hamilton residents or those who receive support through Ontario Works or the Ontario Disability Support Program. Financial support thresholds are \$3,000 (one-time) for individuals and \$7,000 (one-time) for families, however, recipients must first have already accessed their maximum eligibility through the Housing Stability Benefit. The financial assistance thresholds were calculated based on an average of 2.5-4 months worth of current market rent.

They also provide additional **Home Management** support through internal

housing services, which connects individuals with other resources, such as housing allowances and wrap-around life skills, e.g., tax filing advice to access the benefits and subsidies they are already entitled to.

The **Indigenous Housing and Homelessness Supports and Services** Program primarily serves people who self-identify as Indigenous and are experiencing housing stability challenges or are at risk of homelessness.

The **Housing Help Centre** assists individuals in finding safe and affordable housing by providing a listing of available rental accommodations, applications for subsidized housing and financial benefits, housing search assistance, as well as a variety of other information about benefits, tax credits, and programs that provide financial assistance to those who need it.

Eviction Prevention

The **Hamilton Community Legal Clinic** is funded by Legal Aid Ontario and allows low-income residents anywhere in the City of Hamilton to access legal help.

CityHousing Hamilton works in partnership with community agencies to provide tenants with access to a Tenant Support Worker to assist with eviction prevention if they are having trouble with arrears or other issues that may jeopardize their tenancy.

The **Housing Help Center, Good Shepherd Staying Home Program** is an eviction prevention program that supports single women and families to help stabilize and locate housing within 30 days of becoming homeless. Currently, this program has a waiting list.

Housing Stabilization

The **Housing Outreach Preventing Evictions for Seniors (HOPES) program** supports older adults (ages 55+) to secure and maintain housing in safe and stable environments through partnerships with specialized civil society organizations. The program follows clients for three months with case management and ongoing support. It consists of connecting clients with a program coordinator/navigator who provides assistance with addressing a range of issues, such as maintaining the cleanliness of the unit.

Data and Forecasting

City representatives discussed the barriers to measuring the effectiveness of homelessness prevention initiatives. Typically, outputs are tracked, such as the number of people reached and the nature of interactions or services provided. Some programs include three-month follow-ups with program beneficiaries. However, not all eviction prevention or housing stabilization programs conduct such follow-up tracking to ascertain program outcomes.

In terms of budget planning, the City of Hamilton estimates that approximately 30% of homeless shelter stays are preventable or could be diverted.

Challenges and Barriers

There are various challenges with homelessness prevention programs in the city of Hamilton.

Lack of a dedicated budget for prevention - The City currently prioritizes supports for those already experiencing homelessness. It is a cost-effective strategy to support Hamiltonians in core housing need; however, municipal funds alone cannot make up the funding gap.

Supports not reflective of market rents

- The challenge is structural with individuals on social assistance (Ontario Works and currently unemployed) paying 95%-100% of their income on rent. As such, homelessness prevention financial assistance programs targeting individuals on social/unemployment assistance need to set their assistance thresholds to cover an average of 4 months of rent to avoid eviction and sustain their housing.

Difficulty in tracking program benefits

- when supporting clients receiving benefits from various support streams.

Data system silos – and lack of integration between housing and homelessness systems, which decrease the effectiveness of forecasting demand. For example, the coordinated access system funded by the Federal government through the Reaching Home program is not set up to capture data for diversion or early detection.

Innovations and Solutions

Hamilton is considering various solutions to addressing homelessness prevention, including:

- **Partnerships** - Increasing the reach of partnerships with community based organizations.
- **Tax filing support** - Prioritizing tax filing support as a “quick win” for those at risk of eviction or homelessness.
- **Education system collaboration** - Working closely with the education system to target youth at risk of homelessness.
- **Assistance thresholds review** - Revising some of the financial assistance thresholds so they are reflective of market rentals.
- **Rent/income ratio trigger** - Considering new indicators to trigger prevention support, including when households or individuals start to pay 95% of their income on rent.

Ottawa, Ontario

Homelessness Prevention Focus

The City of Ottawa defines homelessness prevention as efforts to prevent individuals from becoming homeless before they enter the shelter system.

Homelessness Prevention Supports and Funding

Programs are funded by the municipality, the federal (Reaching Home), and provincial (Homelessness Prevention Program) governments.

Eviction Prevention

The City partners with community agencies to provide **legal support**, connect individuals with resources, and offer **housing subsidies**.

The City of Ottawa **Rent Supplement Program** helps eligible low- and moderate-income households with housing costs by providing a portable housing benefit. Tenants must be on The Social Housing Registry of Ottawa’s Centralized Wait List to be considered for any programs.

The monthly benefit is calculated using the applicant’s household’s adjusted family net income as reported on their annual Notice of Assessment.

Once enrolled, households pay no more than 30% of their income towards rent, a concept known as Rent-Geared-to-Income (RGI). The monthly benefit is the difference between 30% of the tenant’s net income reported on their

notice of assessment divided by 12 and 80% of the average market rent for Ottawa.

Housing Stabilization

The City provides funding for **housing-based case managers** who work with individuals experiencing or at risk of homelessness to find suitable housing and support them in maintaining it over 12 months.

The caseload is estimated to be around 900-1,000. There are specific target groups, including families, singles, indigenous populations, incarcerated individuals, and newcomers.

Data and Forecasting

Budgeting for homelessness prevention is based on previous, incremental funding approaches and also a review of waiting lists for planning. The City staff typically look at the average cost by client and justify homelessness prevention funding by comparing it to the cost per night at shelters.

Awareness of Supports

The City of Ottawa does not heavily promote these programs due to limited availability and oversubscription. Residents can access these services by

calling 3-1-1 or by visiting an employment and social services office. They also focus on capacity building and education within the community to ensure people are aware of available supports.

Challenges and Barriers

Challenges faced by the City of Ottawa include: slow processing times; inadequate funding amount; complicated application processes; unrealistic rental market assumptions; and forecasting the need for due to unpredictable factors like migration patterns.

Innovations and Solutions

The City of Ottawa launched the **Evaluation Plan Bridge Funding Pilot**, a short-term housing benefit. The pilot is funded through Reaching Home dollars.

The pilot supports residents who have or can get a plan in place to stabilize their housing but require more time. The City provides a housing subsidy for a period of up to six months to bridge the timeliness gap for those eligible for provincial prevention assistance to get their documents together and secure eligibility and funding for tenants.

Toronto, Ontario

Homelessness Prevention Focus

The City of Toronto focuses on several upstream efforts to support individuals and families in remaining housed through various interventions.

Eligibility for these supports depends on the ability to pay rent, and priority is given to situations with a high chance of successful tenancy stabilization.

Homelessness Prevention Supports and Funding

Programs are funded by the municipality as well as by the federal (Reaching Home) and provincial (Homelessness Prevention Program) governments.

Programs focus on specific target groups at risk, such as victims of domestic violence, youth, women, and Indigenous populations; however, most of the City's programs do not consider housing composition.

Early Prevention

The **Toronto Rent Bank** provides grants to eligible Toronto residents who are behind on their rent or need help with a rental deposit.

Under the **City of Toronto Tenant Support Program** (TTSP, formerly Tenant Defence Fund), tenants can directly access legal services to address eviction and affordability matters, such as AGIs in private market rental housing. Legal services are provided by the Canadian Centre for Housing Rights (CCHR).

The **City of Toronto Rent Reduction Program** allows residential tenants to reduce their rents when the rental buildings in which they live have had a property tax decrease over two consecutive years.

Low-income Toronto residents may qualify for help from the City of Toronto with energy-related emergencies through the **Emergency Energy Fund (EEF)**, which assists in the payment of energy arrears for utility services. EEF is available for low-income Toronto residents who do not receive assistance from Ontario Works (OW) or the Ontario Disability Support Program (ODSP). Eligible tenants must have received a disconnection notice, have already been disconnected, or have energy arrears and not enough money to pay them.

Housing Stabilization

The City of Toronto **Housing Stabilization Fund (HSF)** provides money for emergency housing needs to people in Toronto receiving financial assistance through Ontario Works, income support through the Ontario Disability Support Program, or support through Emergency Assistance issued to migrants under an emergency authorization for humanitarian reasons. HSF is intended to prevent homelessness and help obtain and retain housing.

Challenges and Barriers

Challenges faced by the City of Toronto include an oversized focus on housing affordability for homeowners, rather than for tenants, as well as a general lack of funding resulting in prevention programs being financially neglected.

Communications are primarily managed through referrals from community partners and there is no direct marketing of supports from the City.

United States

In the United States, the federal strategic plan to prevent and end

homelessness is called **All In**, released in December 2022.

The national framework aims to support people and strengthen families by shifting from *responding* to families once they are in crisis to an approach centered on *preventing* the crisis before it occurs. The strategy focuses on three solutions: housing and supports, crisis response, and prevention through a structural and systems approach.

All In is a roadmap for federal action to ensure states and municipalities have sufficient resources and guidance to build systems that prevent and end homelessness with targets of 25% homelessness reduction by 2025.

There is a focus on specific subpopulations: newcomers, Indigenous populations, youth, foster care alumni, trafficking survivors, veterans, older adults, individuals with disabilities, and those who have experienced domestic violence or institutionalization.

The plan was developed by the Assistant Secretary for Planning and Evaluation (ASPE) of the federal Department of Health & Human Services (HHS) and coordinated through the U.S. Council on Homelessness.

Additional Priorities

Education System Partnership - The U.S. Council on Homelessness is supporting partnerships of local communities with the education system. In fact, the definition of homelessness as per the U.S. Department of Education encompasses precarious homelessness not included in the U.S. Department of Housing and Urban Development’s definition. Having “education at the table” is critical because school systems can easily identify youths and families at risk and have already created relationships with them that facilitate any intervention.

Research to Inform Targeting - Another priority focus is conducting research that engages those with lived experiences to unpack how someone experiences housing instability and interfaces with systems that lead to homelessness to inform better prevention targeting.

Washington D.C., USA

Homelessness Prevention Focus

Washington D.C. has a distinct homelessness prevention suite of programs and supports that have a robust focus on upstream, pre-homelessness experience and eviction prevention focus.

Homelessness Prevention Supports and Funding

Washington, D.C.’s total fiscal year 2022 budget for homelessness prevention is \$53.3 million, which includes contributions from Federal government programming towards preventing homelessness.

Early Prevention

Washington DC’s rental subsidy program is called **DC Flex**. It gives low-income working families \$7,200 to spend per year on rent for up to four years. Because a family’s ability to pay rent may change as their income and expenses fluctuate month-to-month, participants can choose how much of their DC Flex funds to spend on rent in a given month (up to their total rent amount) until the \$7,200 is exhausted.

Washington DC has a free affordable housing listing and search engine **dhousingsearch.org** where residents can find everything from accessible homes to affordable rental and for-sale homes. Users can also find helpful resources such as renter’s rights information and assistance programs.

Stronger Together by Assisting You (StayDC) is another financial assistance

program for renters. It offers renters and housing providers grant funding to cover past and future rental payments in addition to utilities like water, gas, and electricity. To qualify for STAY DC, renters or housing providers must be at risk, or have a tenant at risk, of not paying rent or utilities on a residential dwelling. An applicant’s total annual household income may not exceed designated levels according to household size. Eligible households may receive up to a total of 18 months of assistance.

Homeowner Focus

Through Washington DC’s **Mortgage Assistance Program (MAP)**, qualified borrowers can receive a loan of up to \$5,000 monthly toward their mortgage for up to six months. Borrowers must be applying for financial assistance for their primary residence which must be located in the District of Columbia. DC MAP is administered by the District of Columbia Housing Finance Agency (DCHFA).

Eviction Prevention

Washington DC’s largest homelessness prevention program is the **Emergency Rental Assistance Program (ERAP)** and

it provides tenants earning less than 40% of the Area Median Income with support for paying arrears. Tenants require a notice of eviction to access ERAP. ERAP's budget is approximately \$30 million.

Housing Stabilization

The **Homelessness Prevention Program (HPP)** is specifically for families and **Project Reconnect** serves individuals and youth. HPP's budget is approximately \$7 million, and Project Reconnect's budget is approximately \$1.5 million.

HPP prevents families at risk of becoming homeless from entering the shelter system by providing services and resources that stabilize the family within the community. HPP supports eligible families (30% of Medium Family Income or below) to prevent episodes of homelessness through case management, mediation, financial assistance (including up to 4 months of rent arrears), and connection to housing resources. In fiscal year 2021, HPP had a budget of \$4.1 million.

The **Youth Housing Options Prevention Education (Youth HOPE)** program provides youth homeless prevention and stabilization services. To be eligible for Youth HOPE, residents must be Transition-Age Youth (TAY, 24 years old or younger) and at risk of homelessness.

Washington DC's **Career Mobility Action Plan (Career MAP)** is designed to remove barriers that families confront as they pursue employment that can sustain their families. For up to five years, the program provides resources directly to families who have experienced homelessness, are committed to pursuing a career, and are at risk of losing cash, food, health care, childcare, and housing benefits more quickly than their income can cover these lost resources (also known as 'benefits cliffs').

Outcomes and Forecasting

The City tracks the outcomes of its homelessness prevention efforts, including calculating cost-per-participant costs, which show lower cost margins than homelessness response

efforts (See page Cost-Effectiveness section on page 48). Since its launch, the HPP program has prevented more than 7,000 unique families (83% of referrals) from entering shelter and family homelessness has gone down by about 80%.

A randomized controlled trial evaluation for the early prevention DC Flex pilot rent subsidy program has shown effectiveness in supporting very low-income families avoid homelessness. The evaluation has also shown that upstream flexible rent subsidy interventions remove the need for case management and reduce the need to seek rapid re-housing, but not uptake of coordinated entry or homeless shelter programs.²

Despite the various homelessness prevention programs offered, the District does not use a complex model for forecasting. The high cost of housing stabilization interventions is used to justify investing in upstream homelessness prevention.

² Leopold, J. et al. (2020). DC Flexible Rent Subsidy Program: Findings from the Program's First Year. U.S. Department of Housing and Urban Development.

Challenges and Barriers

Washington, D.C., similar to other metropolitan areas in North America faces an affordability crisis coupled with low affordable housing stock that is not catching up with increasing demand. As such, the priority has been to promote housing loss prevention.

Boston, USA

Homelessness Prevention Focus

Boston’s homelessness prevention approach focuses on three areas: emergency housing stabilization, eviction prevention, and legal services, which is considered upstream eviction prevention or early intervention.

Homelessness Prevention Supports and Funding

The City of Boston receives federal funding in the form of the Emergency Service Grant (ESG), Community Development Block Grant (CBDG), and Continuum of Care (CoC) federal funding.

The City leverages federal and state resources along with its budget for homelessness prevention set at about \$3 million.

Early Prevention

Boston offers a **housing search clinic** where residents are given instructions on how to apply for subsidized/public housing.

The City has a **Rent Bank** program supported by federal energy rental assistance dollars.

Eviction Prevention

A **legal clinic** is run by Greater Boston Legal Services, which gives tenants the opportunity to seek legal aid from an attorney.

Housing Stabilization

State-funded and administered homelessness prevention and stabilization programs interact side-by-side with municipal efforts. This includes the **Residential Assistance for Families in Transition (RAFT)**, which is funded at \$21 million, with a requirement from the State Legislature that at least \$3 million be used to assist elders, unaccompanied youth, and people with disabilities. The balance will be used to serve families with children under 21.

The program is targeted to households with incomes at or below 50% of area median income, with at least 50% of the

funds reserved for households at or below 30% of area median income. Eligible households may receive up to \$4,000 in benefits in 12 months to pay for expenses to avoid homelessness.

HomeBASE is another state-supported initiative, which provides re-housing benefits to families who are in the emergency shelter to overcome some of the financial barriers to ending their homelessness. HomeBASE provides funds for:

- First and last month's rent and security deposit in a new home;
- Furniture;
- A monthly stipend to help pay rent for up to one year;
- Utilities;
- Travel costs; and
- Many other expenses that would otherwise prevent a family from accessing a new home.

Families who receive funding from the HomeBASE program or are looking to receive HomeBASE funding can access a maximum of \$10,000 from the two state-funded programs combined.

Funding Model

Municipal homelessness prevention funding is distributed in a competitive bidding process through grants and contracts to non-profit and community based organizations to deliver homelessness prevention services.

Eligibility for Supports and Resource Targeting

The City of Boston uses the area median income (AMI) to determine who is eligible for support. Currently, the threshold is set at 50% or below the AMI (about \$49,000).

In terms of resource targeting, some services are provided city-wide and are universal in access, such as rental relief. For other homelessness prevention programs, more resources tend to flow to low-income neighbourhoods with a focus on supporting families.

Budget forecasting relies on incremental budgeting approach in addition to adjusting for need/demand, with a funding ratio of 70% towards homelessness response and 30% supporting homelessness prevention.

Awareness of Supports

The program raises awareness through social media, its website, email newsletters, and outreach at community events. The City's non-profit partners do their own outreach, as well.

Data and Forecasting

The City relies on an internal database for tracking homelessness prevention and response servicing across the network of service providers. Service providers are provided licenses to access a customer relationship management software (Salesforce) where cases are assigned and tracked, facilitating collaboration and strengthening oversight/accountability.

Reports drill down by location, family size and immigration status, and provide outputs, such as number of displacements and evictions.

The City also collects qualitative data by holding listening sessions with communities to understand needs and service gaps.

Challenges and Barriers

Political priorities - The most significant blindspot for City funding and support for homelessness

prevention is shifting political priorities impacting funding decisions.

More resources geared towards response – The State of Massachusetts is a right-to-shelter state, as such homelessness response is a key priority with only 30% of homelessness response municipal funding going towards prevention initiatives.

Technology as a barrier to servicing - Another challenge the City is working around is determining how best to provide services—whether leveraging technology is a barrier or an innovation opportunity. The City is creating two streams for services—one that leverages technology and another that targets residents who have no internet access.

Phoenix, USA

Homelessness Prevention Focus

The City of Phoenix has several programs that provide upstream support by offering rental assistance before eviction occurs.

Homelessness Prevention Supports and Funding

Currently, there is \$3 million in funding available until June 2024 for prevention and diversion work. Support payments

are paid to landlords rather than tenants.

Early Prevention

The City of Phoenix **Emergency Rental Assistance Program (ERAP)** provides families who rent their homes with assistance for rent. Eligible households may receive up to \$3,500 per month for up to 18 months.

Eviction Prevention

Through a partnership with Community Legal Services, the City of Phoenix created the **Tenants Eviction Assistance Project (TEAP)** which provides no-cost legal assistance to residents experiencing an eviction crisis.

City of Phoenix residents can receive legal advice or assistance by calling the **Tenant Eviction Assistance Program (TEAP) hotline** administered by Community Legal Services.

Homeowner Focus

Homeowners in Arizona may receive up to \$3,500 per month (\$25,000 lifetime amount) in mortgage and utility assistance through the **Homeowner's Assistance Fund (HAF)**.

Assessment of Vulnerability

The City of Phoenix uses a prevention tool to assess vulnerability to homelessness. The tool is filled out with the help of City staff during coordinated entry, and points are awarded based on the answers to the questions in the tool.

Challenges and Barriers

Challenges faced in preventing homelessness include:

- Limited/inadequate funding;
- Phoenix's unique issues with extreme heat and utility costs;
- Political climate impacting funding priorities

Other Best Practices

Partnership with Education System

Winnipeg, Manitoba

One of the City of Winnipeg's 2025 goals is to eliminate homelessness experience among released inmates and youth who are in Community and Family Services care or "disengaging from school".

The City plans to coordinate with the Winnipeg School Division and youth on strategies to prevent homelessness

among students disengaging from school. 91% of youth in CFS care are Indigenous.

The City is also working to ascertain numbers and demographics of youth who are discharged from institutional settings and experiencing homelessness.

Rent Bank

British Columbia

The B.C. Rent Bank was established in 2019 and offers interest-free financial assistance and advice to low-to-moderate income renters who are going through difficult times.

Its main goal is to keep people from becoming homeless due to an unforeseen life event, such as an illness or injury that interrupts their regular ability to maintain their housing.

The budget for the program is \$10 million overall for a three-year pilot project with additional funding commitments expected in subsequent years.

Funding is provided directly to the tenant as an interest-free loan. The maximum loan amount is \$3,500 and

the average loan amount is about \$1,800.

The process involves an application, assessment, verification of documents, approval, and repayment over a period of up to three years. Individuals 19 years and older are eligible for the program.

The program raises awareness through word of mouth, utility companies, municipalities, and social media.

Some challenges include ensuring access in rural communities, language barriers, and working with various organizations across B.C. consistently.

It was noted that some individuals seek assistance too late when they already have significant rent arrears.

Housing Advisors

Finland

In Finland, municipalities can request funding for housing advisors and special social workers who offer support services to tenants facing challenges maintaining their homes.

If a tenant misses a rent payment, they are connected with a housing advisor.

Because of data protection laws, the tenant must consent to sharing this

information; however, most rental contracts have a section where the renter provides consent--as well as with mortgage, property tax, and utility payments.

The budget of the program is 4 million Euros. Grants cover 80% of the costs to a maximum of 1 million Euros. The program is currently funding 19 housing advisors in Helsinki alone.

Special consideration is given to groups such as youth and immigrants who require more assistance.

Free Tenant Legal Assistance

New York City, USA

New York City has a right-to-counsel law, meaning it is the first and largest US city to ensure that tenants facing eviction cases have access to free legal assistance.

Through partnerships with contracted nonprofit legal services organizations, OCJ provides access to free legal help for tenants facing eviction in New York City Housing Court and NYCHA administrative proceedings.

In addition to providing free eviction defense legal services, OCJ's programs provide access to free legal assistance

for tenants in a range of housing-related cases. These programs provide access to legal representation and advice to New York City tenants in individual and group collective litigation to help maintain and preserve their housing and protect against harassment, disrepair, or other misconduct by unscrupulous landlords. OCJ's Right to Counsel legal services are free and available to all New Yorkers regardless of immigration status.

Eviction Resolution

Washington State, USA

The Washington State Eviction Resolution Pilot Program (ERPP) was established by the state legislature as a two-year mandatory pilot operating statewide from November 1, 2021, to June 30, 2023. The program brought tenants with rent owed and landlords together with a professionally trained, impartial mediator to help them resolve conflicts regarding rent owed. ERPP directly served more than 39,800 tenants and landlords and more than 80% of tenancies were preserved (where outcomes are known).

Cost-Effectiveness

Wales, UK

The Wales Housing Support Grant (HSG) gives funding to local authorities to spend on projects aimed at preventing homelessness.

It is estimated that the HSG generates a gross annual saving to public services of £300.4m, or a net annual saving of £176.7m (when taking into account the annual HSG spend at the time). This represents an estimated net saving to public services in Wales of £1.40 for every £1 of funding for HSG.

In addition, it is estimated that every £1 of HSG funding generates an estimated net saving of £5.20 for mental health services. The research suggests that HSG services generate estimated savings for health services which include an estimated annual gross saving of:

- £138.7m to health services, with the savings generated for health services accounting for 46% of the total gross benefit of the grant;
- £97.9m for mental health services;
- £14.4m for support for women who experience domestic abuse;

- £10.6m for support for drug and alcohol abuse.

The research estimates that there are also savings for both the Social Care sector (£120.6m) and the criminal justice system (over £47.9m). In addition, the research identifies a number of important un-costed outcomes i.e. improvement in people's health in general (or perceived health), improved quality of life for individuals and therefore individuals' health and well-being is substantially improved as they receive support. Therefore not only does the HSG generate estimated cost savings for broader public services, it enables individuals to consider themselves and their lives more worthwhile.

Washington D.C.

For every dollar spent on families for homelessness prevention, the District saves \$4.04 on homelessness response, specifically on shelter costs. For individuals, this figure is \$2.32 saved for every dollar spent on shelter costs.

Literature Review





Key Takeaways

There are many definitions and typologies of homelessness prevention. Most do not take hidden homelessness into consideration.

The most frequently referenced typology was formulated by Dej, Gaetz, and Schwan in 2017 and includes structural prevention, systems prevention, early intervention, eviction prevention and housing stability.

The City of Edmonton's FCSS has established prevention policy to guide funding allocations starting in 2020.

Homelessness prevention policies need to target cumulative and cross-cutting risk and vulnerability factors for accurate targeting of supports.

Predicting the likelihood of homelessness based on risk factors can increase the cost-effectiveness of homelessness prevention.

With the right data set, algorithms or machine learning can be leveraged to predict cases of chronic homelessness. However, threshold tests and simple eligibility determination methods were also found to be useful and have similar accuracy.

Definition

There is a lack of clear consensus on the definition of homelessness prevention in the literature. Some definitions are narrower and others are more comprehensive, including various activities that are intended to address current homelessness.

Authors also state the definition can vary depending on jurisdiction. For instance, while the U.S. approach may focus more on preventing long-term homelessness and “keeping people off the streets”, the European approach is wider and includes preventing families from occupying unfit homes that could eventually lead to them being homeless. (Maher & Allen, 2014).

While the narrower definition of homelessness prevention is making sure that people who are not yet homeless do not become homeless, most of the literature reviewed considers activities related to preventing future homelessness of people currently experiencing homelessness within the definition of homelessness prevention.

The following definition is taken from the Homeless Hub report as the most common source for data on homelessness prevention in Canada:

“Policies, practices, interventions that reduce the likelihood that someone will experience homelessness. Also providing those who have been homeless with necessary resources and supports to stabilize their housing, enhance integration and social inclusion and ultimately reduce the risk of the recurrence of homelessness.”

It is important to note that this definition encompasses the provision of assistance and supports to people who are already homeless.

Typologies

The literature reviewed generally presents several different frames to define homelessness prevention.

In the realm of homelessness prevention, the ongoing evolution of typologies reflects the dynamic nature of the field.

Primary-Secondary-Tertiary Prevention Model

The first frame in defining homelessness prevention activities is described by Fisher (2018) as three intersectional categories: **primary**, **secondary**, and **tertiary**.

The *Homeless Hub New Direction Report* further explains these areas from the perspective of a public health model—

likening homelessness prevention to disease prevention:

Primary prevention includes “poverty reduction strategies, anti-violence work, early childhood supports, enhancing housing stability and creating social inclusion”.

Secondary prevention is aimed at “those at imminent risk of homelessness as well as those who have recently become homeless”. Examples include emergency shelter and temporary housing, rapid rehousing, and eviction prevention initiatives.

Tertiary prevention supports “those who have previously experienced homelessness to ensure it does not happen again”. Examples include Housing First, permanent supportive housing, housing stabilization programs, tenant support services, and mental health and addiction aftercare.

Five-Level Typology of Homelessness Prevention

The typology for homelessness prevention widely acknowledged across international jurisdictions and frequently referenced in literature, is the one embraced by the *Homelessness Hub* and formulated by Dej, Gaetz, and Schwan in 2017. This five-level typology was developed to complement

the primary-secondary-tertiary prevention model.

The homelessness prevention typology consists of five elements:

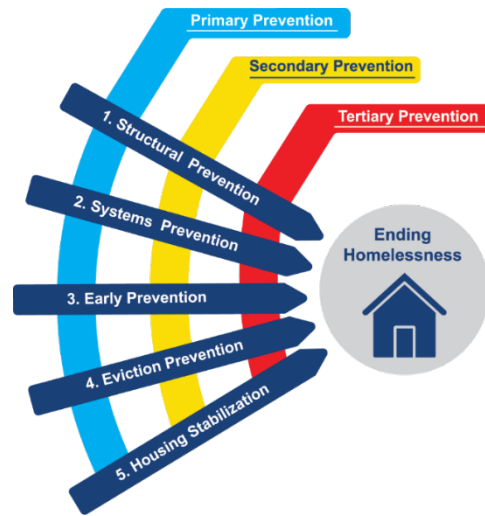
1. **Structural prevention**, such as affordable housing policies, minimum wage and labour policies, and social welfare programs;
2. **Systems prevention**, such as cross-sector collaboration between healthcare, housing and mental health services, data sharing and analysis;
3. **Early intervention**, such as rapid rehousing for at-risk families, school-based support programs;
4. **Eviction prevention**, such as legal assistance, emergency rent and utility assistance; and
5. **Housing stabilization**, following experience with homelessness, such as tenant support services.

The five factors represent elements of primary, secondary, and tertiary prevention and can be implemented simultaneously for effective homelessness eradication.

The image to the right showcases these dependencies visually.

This typology was later utilized in the *Youth Homelessness Report* in Wales (Schwan, 2018) and has become a popular

homelessness prevention framework in other jurisdictions as well.



Source: Dej, E., Gaetz, S., & Schwan, K. (2020). Turning off the Tap: A Typology for Homelessness Prevention. *The Journal of Primary Prevention*, 41.

Five-Level Typology Limitations

While this typology is meant to offer a more comprehensive understanding of the issue, some authors note confusion and inconsistencies in the literature in terms of how to categorize each homelessness prevention activity within these areas and a high level of overlap between categories. For instance, Parsell & Gregory (2012), in analyzing the Australian Government’s 2008 White Paper on Homelessness, state that Australia’s main approach to preventing homelessness is “through early

intervention strategies (secondary and tertiary prevention)”.

To solve these inconsistencies, Fitzpatrick et al. (2021) most recently conducted an extensive literature review, in which they add limitations to the five-level typology, including a lack of clarity between secondary and tertiary prevention, on what constitutes “early” in early prevention, and on reasons for placing eviction prevention as a stand-alone prevention type.

Alternative Typologies

To address limitations with the previously discussed models, Fitzpatrick et al. (2021) developed another five-stage homelessness prevention typology with mutually exclusive categories for clear differentiation:

1. **Universal** - preventing or minimizing homelessness risk across the general population;
2. **Upstream** – early-stage prevention focused on high-risk groups (which would include people transitioning from institutions, such as hospital systems and correctional facilities);
3. **Crisis** - preventing homelessness that is very likely to happen “in the foreseeable period”;

4. **Emergency** - supporting those in “immediate risk, especially rough sleeping”; and
5. **Repeat** - preventing recurrent homelessness.

Although the more recent five-level typology introduced by Fitzpatrick (2021) shows promise, its limited citation presence suggests that it is still gaining traction within the field. It is worth noting that the typology employed by the *Homeless Hub*, despite its imperfections, remains the most recognizable and extensively utilized framework within the discourse of homelessness prevention strategies.

What Homelessness Prevention is Not

The *Homeless Hub* report also lists specific activities that **do not constitute homelessness prevention** per se, such as supports to prevent starvation, weather-related supports, injury-related supports, supports related to outcomes of addictions, mental health, trauma-informed care, life skills, and employment training.

However, under broader definitions, at least some of these could fit under **the universal prevention** strategies, especially mental health or addressing the negative impacts of addictions/substance abuse. Universal prevention itself, due to addressing the population as a whole, without targeting any specific groups, could be defined very broadly, including any supports that could potentially prevent homelessness long-term.

Or, if using another typology, the *Youth Homelessness Prevention* report includes “improved access to mental health, addiction services for youth, family mediation, and reunification” under systems prevention and early access to trauma-informed care, mental health and addictions support under early intervention.

Similarly, reducing poverty and increasing income, while not directly related to homelessness, can be considered **structural homelessness prevention**.

Target Groups

Many literature sources note the importance of accurate targeting of groups of people for affordable housing programs. Maher (2014) offers a deeper look into two issues impacting homelessness prevention strategies: the issue of *effectiveness*—assessing whether a certain activity is

useful—and the issue of *efficiency*—identifying the groups that would benefit from such activities.

The main benefit of accurately targeting most vulnerable populations at high risk of homelessness is cost-effectiveness, as it saves resources from being spent on people who would not become homeless (although may have seemed like it).

Vulnerable versus At-Risk

There is a wide variation in how the terms *vulnerable* or *at-risk* of homelessness are used across academic literature and governmental reports to describe program eligibility and targeting. Most literature does not distinguish between *vulnerable* and *at-risk* groups, instead using these terms interchangeably.

The City of Edmonton reports tend to use the *vulnerable* terminology with emphasis on “*most vulnerable populations*”, for instance:

In the *Affordable Housing Strategy 2016-2025* report, the strategy prioritizes “the most vulnerable homeless with the highest needs” and newly homeless.

The City’s *What We Heard* Report regarding the engagement for *Affordable Housing Strategy from 2022* provides description for “the most vulnerable”: “Indigenous, racialized, newcomer and

refugees, individuals with disabilities and youth in homelessness".

A *Place to Call Home* report, Edmonton’s updated Plan to Prevent and End Homelessness (2017), borrows the definition of vulnerable and at-risk populations from a City of Edmonton 2010 report, and refers to “population groups in a particular cultural, historical and social context that make them susceptible to adverse social conditions”.

Other terms used synonymously are: “*high risk*”, “*priority vulnerable groups*” and “*priority need group/category*”.

There is also differentiation between those at-risk of homelessness and those already experiencing chronic homelessness, according to the *Report of the Auditor General of Canada on Chronic Homelessness* (2022). The same report references the Canada Mortgage and Housing Corporation (CMHC) Strategy that has initiatives for “priority vulnerable groups”, which includes people experiencing homelessness, those at risk of homelessness, and low-income households.

The *White Paper by the Canadian Alliance to End Homelessness* from 2023 further uses the terms “most vulnerable and highest acuity homeless”, which includes “especially those with significant mental

health and addiction illness and complex needs”.

Despite the use of the terms interchangeably, there are still nuances in the meanings of vulnerable and at-risk depending on the context.

At-Risk Target Group Description

At-risk populations are best understood as those at urgent risk of homelessness. For example, those who are about to enter homelessness for the first time due to eviction—immediate “red flags” can include first-time going to the food bank or emergency, going on income support, and being implicated in poverty-related crimes, such as shoplifting (Homelessness Prevention 2020 Engagement Results).

Vulnerable Group Description

Vulnerable groups, on the other hand, possess certain cultural or historical characteristics that make them vulnerable members of society intersectionally—not only in terms of the potential to become unhoused.

Vulnerability factors can include, but are not limited to: old age, mental illness, physical disability, having been in care, in the armed forces, in custody, experienced or having been threatened by violence, pregnant women, dependent children, and threatened with homelessness as a result

of emergency, such as natural disasters (compiled from multiple sources, Ahmed & Madoc-Jones, 2019).

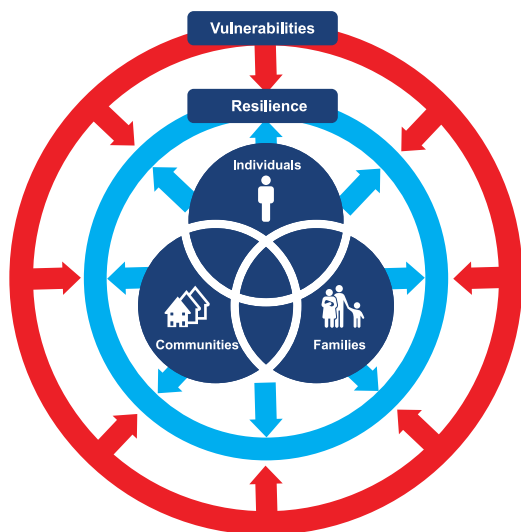
City’s FCSS Risk Paradigm

The most recent City of Edmonton FCSS prevention strategy policy issued in 2020 offers a risk paradigm that identifies all potential risk factors that simultaneously create vulnerability and factors that are meant to mitigate them, acting as **early prevention**.

The **Cumulative Risk and Multiple Protective Factors paradigm**, depicted in the next page, shows how vulnerabilities act as push factors impacting the resilience (pull factor) of individuals, families and communities, which necessitates a shift towards prevention in order to address risks before they become overwhelming.

The FCSS policy paper describes cross-cutting risk factors that could be monitored for at-risk and also vulnerable groups, such as “lack of social connection, a sense of belonging, and adverse childhood experiences” that heighten the risk for homelessness, domestic violence, depression, and substance abuse later in life.

Protective factors that strengthen resilience of individuals, families and communities, and reduce the need for



Source: Edmonton Family & Community Social Services. (2020). Strategic Alignment and Funding Model: Executive Summary.

intervention and treatment include cultivating “strong parenting practices, positive family and community networks, creation of welcoming and inclusive neighbourhoods and institutions, and support to enhance effective communication skills.”

While these models can predict so-called “false positives” (clients who do not become chronically homeless, although are deemed so by the algorithm), false negatives are considered more harmful than false positives.

Challenges of Strategy

Lack of awareness of supports available - Among the challenges identified in the literature for homelessness prevention strategy is a lack of awareness of the existence of homelessness prevention initiatives.

A most recent *Toward a New Understanding* report, produced by the University of California in 2023, concludes that few people on the edge of homelessness ask for help and even fewer receive it. Survey results from the report showed that only 36% of the study participants (the study recruited a diverse set of participants experiencing homelessness in California, including younger and older adults, families or singles, sheltered or unsheltered, and using services or not) reported seeking help from any source before the beginning of their homelessness.

Few reported awareness of eviction or homelessness prevention resources prior to becoming homeless. The most common sources of supports reported were friends and family and community organizations, and less so religious organizations, domestic violence services, and government agencies. Adults who had families tended to seek support more often than single adults.

The FCSS report emphasizes that prevention should encompass all areas of policy and programming through a unified, integrated governmental and community approach. At the same time, it warns that prevention investments are a “tough sell” and tend to be pushed into the realm of intervention.

Lack of evidence on effectiveness of strategy - Another issue with the development of homelessness prevention strategies is a lack of evidence to support the strength of one or the other components of homelessness prevention.

The *Youth Homelessness Report* points out that evidence is lacking for **systems prevention** and **early intervention** strategies.

Additionally, measuring the success of any of the homelessness prevention strategies is challenging in itself because of the difficulty of attributing the outcome of preventing homelessness to individuals who might have not become homeless with or without intervention.

Furthermore, certain studies offer contradicting evidence in support of the effectiveness of certain strategies. One of the common temporary solutions offered is financial assistance, such as one-time or monthly support or ongoing subsidy capping housing at a certain percentage of one’s income. In the *Toward New Understanding* report (2023), among surveyed homeless people, most believed that monthly subsidies (71%) or even one-time lump sum payments (83%) would have prevented their homelessness.

Strategies and Best Practices

Predicting Homelessness Risk

Several studies have focused on developing models to predict the likelihood of homelessness based on multiple risk factors to increase cost-effectiveness measures and better targeting. Despite those models, simple methods to determine eligibility for assistance were also found to be useful and have similar accuracy to predictive models.

Overall, these studies have found algorithmic models useful in predicting those most in need of assistance. Reviewed studies used or cited a variety of methods for developing such models, such as Cox regression, logistical regression, tree

modeling, least-angle regression, simple threshold test, and neural network model.

Building and neighbourhood shelter entry histories are found to be significant predictors of future homelessness, even more important than individual characteristics.

Models for predicting the likelihood of homelessness can be effective and may be one of the most important ways to increase the cost-effectiveness of homelessness prevention programs. Burt et al (2007) state that the effectiveness of monetary assistance can also be increased when the groups are well-targeted.

Shinn et al Model

The model developed by Shinn et al (2013) assigns a certain number of points (from 1 to 3) to each of the 15 risk factors that increase the likelihood of a person becoming homeless:

1. Pregnancy;
2. Having an infant;
3. Having no high school education;
4. Being unemployed;

5. Being a non-leaseholder,
6. Reintegrating into community from an institution (jail, treatment program or shelter);
7. Receiving public assistance;
8. Involvement with protective services;
9. Eviction;
10. Applying for shelter in the last 3 months;
11. Being in a shelter as an adult;
12. Age;
13. Frequent moves;
14. Disruptive childhood; and
15. Discord with landlord or within household

The authors found their model to increase accurate targeting of families entering shelters by 26% and concluded that selecting candidates for the Homelessness Prevention and Rapid Rehousing program through the model is more effective than caseworkers’ judgment.

Predicting Chronic Homelessness Risk

There have been other attempts at creating models that can predict chronic homelessness to better determine candidates for housing programs.

By being able to predict which candidate is most likely to become chronically homeless in a certain period in the future (studies focus on 6 months in the future), government programs can save funds by focusing on these candidates to provide access to housing, and not those who would not become homeless without assistance.

In a study conducted by the New York Center for Innovation through Data Intelligence, researchers used administrative data on receipt of public benefits, including cash assistance, linked to information on homeless shelter applications and stays, building and neighbourhood characteristics for 10 years (2006-2015). They used machine learning methods to predict shelter application and entry in 2015 and found their model, which identifies a combination of factors (importantly - not a single factor) that result in high likelihood of future homelessness to be useful at helping ensure that programs find those most likely to benefit from assistance.

The risk scores they developed can determine people who are “roughly 1.5 times more likely to be applying for shelter within 24 months than those currently receiving prevention services through the Homebase program.

HIFIS-Based Predictive Model

Another unique machine learning approach was introduced by a team in the city of London, that incorporated client history data from shelter records into a model, which can predict chronic homelessness six months into the future.

They used a neural network model. The dataset used was extracted from the city of London’s Homeless Individuals and Families Information System (HIFIS) application, which contained four years of 6,521 client records.

Additional Best Practices

Other best practices referenced in the literature (Burt et al, 2007; Maher & Allen, 2014, Youth Homelessness Report) that can increase the effectiveness of homelessness prevention initiatives include:

- High levels of jurisdictional commitment and agency involvement;
- Mechanisms for continuous system improvement, monitoring and feedback are necessary
- Consistent integration of the work of different government agencies is integral, as agencies may cease to exist, split up, be amalgamated or renamed
- Comprehensive financial, housing, mediation and legal and case management support
- Supportive services coupled with permanent housing (for those with substance abuse and mental illnesses)

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Appendix

Programs Analyzed in the Current State of Homelessness Prevention in Edmonton

List compiled in September 2023.

Program	Organization
211	Canadian Mental Health Association – Edmonton Region
A Safe Place - Residential VAW Client Mental Health Support	Strathcona Shelter Society
ABC Head Start Family Engagement	ABC Head Start Society
Aboriginal Family Services Program	Metis Child & Family Services Society Edmonton
All in for Youth	United Way of the Alberta Capital Region
Armoury Resource Centre	Youth Empowerment and Support Services
Child and Family Support	Norwood Child & Family Resource Centre
Circle of Safety Family Violence Program	Aboriginal Counselling Services Association of Alberta
Clinical Services	Sexual Assault Centre of Edmonton
COARSE Creating Options Aimed at Reducing Sexual Exploitation	CEASE (Centre to End All Sexual Exploitation)
Community and Family Resource Centre	Candora Society of Edmonton, The
Community Bridge	Bissell Centre
Community Outreach and Living Skills Program (COLS)	Abbottsfeld Youth Project (AYP) Society
Community Resource Centre	Jasper Place Wellness Centre
Connect the Dots	Creating Hope Society of Alberta
Coordinated Access System	Homeward Trust Edmonton
Drop-in Centre	Building Hope Compassionate Ministry Centre
Early Learning Services	Edmonton City Centre Church Corporation
Economic Mobility through Coaching and Community Connections Initiative	Riverbend Reach out to Community and Kids Society
Edmonton Veterans Service Centre	Veterans Emergency Transition Services
Family Support and Education	Family Futures Resources Network Society
Family Support Services	Bissell Centre
Financial Empowerment	City of Edmonton
Financial Empowerment Program	E4C
Find Housing Digital Service	Government of Alberta
Geriatric Community Support Program	Operation Friendship Seniors Society
Housing and Community	Government of Alberta - Ministry of Service Alberta

Housing Information Services	Sage Seniors Association
Housing Registry	Operation Friendship Seniors Society
Housing Registry	Edmonton Aboriginal Seniors Centre
Inclusive Communities	Action for Healthy Communities
Indigenous Community Outreach	Elizabeth Fry Society of Northern Alberta
iSucceed	iHuman Youth Society
Landlord and Tenant Information	Government of Alberta - Ministry of Service Alberta
Multidisciplinary Team	Boyle Street Services
Neighbourhood Drop In/Family Resource Centre	Dickinsfield Amity House
Neighbourhood Empowerment Team	The Family Centre of Northern Alberta
New in Town	Bent Arrow Traditional Healing Society
New Neighbours	Edmonton Immigrant Services Association
Reaching Home Program	Metis Urban Housing Corporation
Rental Assistance Program (RAP)	St. Albert Food Bank and Community Village
Rental Assistance Benefit	Civida (as service provider for Government of Alberta)
Residential Tenancy Dispute Resolution Service	Government of Alberta - Ministry of Service Alberta
Safer Spaces Certificate	Government of Alberta
Seniors Support Service	Strathcona Place Society
Settlement Services	Assist Community Services Centre
Temporary Rental Assistance Benefit	Civida (as service provider for Government of Alberta)
Tenant Support Services	City of Edmonton
The Community Wellness Connection Program (CWCP)	Boyle Street Community Services
Thriving Families Program (THRIVE)	Multicultural Family Resource Society
Transition to Adulthood Program	Government of Alberta
Veterans Association Food Bank	Veterans Association Food Bank
YEG Youth Connect	YMCA
Youth Transition Program (YTP)	YMCA of Northern Alberta

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Suite 700, 10339 – 124 Street NW
Edmonton, AB T5N 3W1

780.421.119

Toll Free 1.855.421.1199

Pivotalresearch.ca

