

Housing Services Homelessness Prevention Review

Research Brief

Background & Introduction

Homelessness is a complex experience – the pathways in and out of homelessness are influenced by a range of personal and structural factors. There is a movement (in many North American/European contexts) to pay more attention to preventing homelessness before it happens given its economic costs and detrimental personal and community level impacts.

The introduction of the [Community Homelessness Prevention Initiative](#) in 2013 provided Hamilton with the opportunity to review a range of homelessness services. The review included three distinct phases:

- **Phase 1:** A new local benefit, the Housing Stability Benefit, was established to replace the Community Start Up and Maintenance Benefit (CSUMB). ¹
- **Phase 2:** Funding and service delivery recommendations for the emergency shelter and domiciliary hostels systems. ²
- **Phase 3:** Funding and service delivery recommendations for homelessness prevention services.

The results from Phase 3 of the Community Homelessness Prevention Initiative review are summarized in this report.

The Housing Services Division will be releasing a Call for Applications (CFA) in the summer of 2014. The CFA will include funding for two types of homelessness interventions – [Housing First](#) and homelessness prevention programming. The findings from the homelessness prevention review will inform the homelessness prevention component of the CFA. A second part of the Phase 3 review is the development of a series of recommendations for a program offering time-limited and housing-focused financial supports. These recommendations will be presented to Council in the fall of 2014.

Homelessness Prevention: Identifying Risk Factors for Homelessness

One of the most important factors in developing homelessness prevention programs is to understand the risk factors for homelessness.

The literature highlights information on the potential causes and risk factors of homelessness; however, little information exists in terms of *predictive* risk factors. There is a lack of well-researched and well-evaluated assessment tools that help predict who will and who will not become homeless. Many people will experience potential risk factors but never become homeless. It is a unique mix of personal/structural risk and protective factors that impact whether or not an individual will become homeless.

Understanding and assessing the risk of homelessness is important because it tailors the right interventions to the right people. For example, if someone is at risk of homelessness for purely economic reasons, the intervention is different than if the person is at risk of homelessness because of a history of trauma and addictions.

Poverty is a significant factor in the homelessness experience. It is widely accepted that in order for housing to be considered affordable, a household must spend no more than 30% of its before-tax income on shelter (includes rent/mortgage and utilities). If a household is spending more than 30% of its income on shelter, they are considered to be at risk of homelessness; once that threshold reaches 50% the household is considered to be at imminent risk of homelessness. However, poverty alone is not a perfect predictor of homelessness. Not all people who experience poverty become homeless.

For some people, poverty is not the trajectory into homelessness. For example, a woman may live in a middle class household but because of abuse may leave and not have an income of her own. While there are many long lists of potential causes of homelessness, the following appear in the literature as more predictive of homelessness risk:

- Previous homelessness experiences
- Family breakdown (divorce, abuse, kicking out a youth)
- Leaving institutional care (jail, child welfare, long term hospitalization)
- Trauma history
- Social isolation (weak natural network of supports)

There was a noticeable gap in the literature about increased risk based on various forms of oppression. It is important to note, however, the literature touched on some gendered elements (particularly in family conflict and trauma history categories). Despite the lack of literature, it is important to acknowledge that there are groups of people who face disproportionately high rates of the risk factors. Some examples include:

- Women experience higher rates of trauma history;
- Lesbian, gay, bisexual, transgender, queer (LGBTQ) youth can face homophobia in the home. There tends to be a disproportionately high number of LGBTQ youth who are homeless;
- Aboriginal people have disproportionately higher rates of incarceration and involvement in the child welfare system;

- Some newcomers have experienced conflict causing them to leave their countries of origin and have unique needs around trauma;
- Seniors and people with disabilities may experience more social isolation because of limited mobility and the stigma of aging and disability;
- People of colour and people with mental health issues are more likely to be discriminated against in rental situations;

Homelessness prevention is not a one-size fits all approach. The severity of the risk is an important consideration when determining interventions. For the purposes of the review, the Housing Services Division identifies the various interventions based on an “upstream” and “downstream” model as described in Figure 1.1 below.

Figure 1.1



Regardless of the specific risk factors, the best practice in homelessness prevention is to assess for risk and align appropriate supports accordingly.

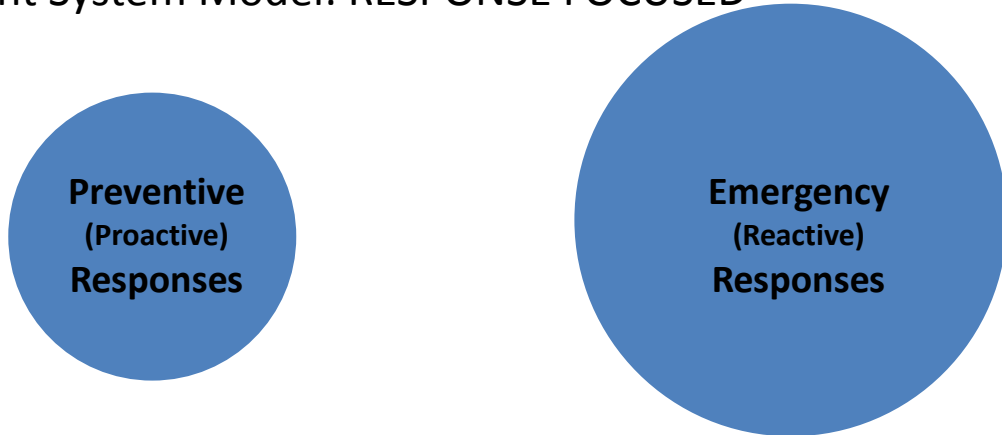
Contextualizing Homelessness Prevention

Homelessness prevention is a series of activities and interventions that work to manage the risk factors that cause homelessness. Currently, Hamilton dedicates significant resources to emergency responses. Emergency responses tend to address a person’s risk factors once they have already become homeless. An example of this type of response is emergency shelters. Hamilton is interested in shifting the system of supports by dedicating more

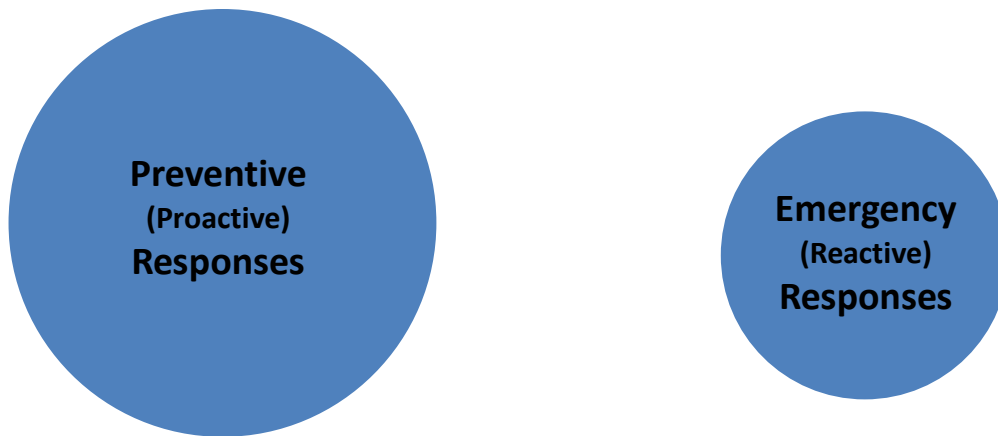
resources and energy to preventing homelessness from happening in the first place, rather than reacting after it happens. Figure 1.2 demonstrates that shift.

Figure 1.2

Current System Model: RESPONSE FOCUSED



Proposed System Model: PREVENTION FOCUSED



A community's readiness to move from reactive responses to proactive responses can be measured through five key elements:

- Motivation;
- Desire to work collectively across organizations;
- Standardized assessment practices across organizations;
- Targeting;
- Comprehensive data management;

Challenges in Discussing Homelessness Prevention

Defining scope

The fundamental or root causes of homelessness are significant structural forces. Factors like low incomes, under-resourced mental health and addictions services, reductions in affordable housing and complicated and inadequate social assistance programs all contribute to homelessness. Issues like racial discrimination, sexism, the stigma of disabilities also impact people in terms of their housing. These structural issues are fundamental to truly ending homelessness but are outside the scope of this report. This review focuses on persons who are at imminent risk of homelessness. Imminent risk of homelessness is defined as a household that is spending more than 50% of their before-tax income on housing and will likely lose that housing within 60 days without some form of intervention. The interventions geared to address less imminent risk or for [chronic and episodic homelessness](#) are outside of the scope of this review.

Data Limitations

Overall, the availability of robust homelessness prevention outcome data is limited and does not allow for extensive analysis and interpretation. Locally, the focus on data collection related to indicators that report on prevention outcomes needs to be enhanced. These challenges stem from a system that has traditionally focused on reporting program outputs versus program outcomes. However, similar to the shift that is required in the focus of services (from responsive to preventive) there must also be a redirection of the focuses of data management to evaluating program performances and outcomes. The analysis of program outcomes supports evidence-informed decision making and policy development.

Homelessness Prevention Interventions

A series of program-types that relate to homelessness prevention were reviewed using literature, consultation and data analysis. The literature demonstrated that it is difficult to identify which interventions are most effective at preventing homelessness, in part because there has not been a focus on the collection of outcome data. There is even less information that compares various interventions against others for effectiveness.

There was no single comprehensive evaluation that prioritized some interventions as more effective than others.

There are two main program types related to homelessness prevention: financial responses and supports-based responses. Some risks are primarily economic while others are more social in nature. Sometimes these programs are delivered in isolation of the other, sometimes they are combined. For the most part, the interventions described below are supports-based responses. The economic supports are explored in a separate but connected review of time-limited and housing-focused financial supports. Recommendations for homelessness prevention financial supports will be presented to Council in the fall of 2014.

There was no single comprehensive evaluation that prioritized some interventions as more effective than others and therefore, none of the interventions are prioritized in our local context. Instead, a description of each with analysis around best or promising practices is presented. Following this description, a series of principles are explained. These principles have significant importance in our local conversation about setting up a successful homelessness prevention system of care and were foundational in the creation of the homelessness prevention priorities within the 2014 Call for Applications.

Types of Interventions

Tenant Education

This intervention refers to a series of activities that are meant to support tenants as they find and live in rental housing. Tenant education provides information to renters about their rights and responsibilities. Housing search assistance is also connected to tenant education. This intervention supports people by; providing listings of available units, providing advice about connecting with landlords and/or accompanying people as they visit units.

Tenant education is described in the literature in two ways – one approach is to develop ‘good tenants’ while the other approach is supporting ‘rights-informed tenants’. Landlord-tenant education work is less common but some literature suggests that linking landlord/tenant

education will contribute to better housing outcomes. In this approach both parties are involved to ensure successful housing outcomes as opposed to one or the other.

Financial Management Supports

The term ‘Financial Management Supports’ refers to a range of programs that include financial education, information, counselling, trusteeship, accessing additional income benefits/credit, accessing financial products/services and consumer awareness/protection.

This type of intervention requires a holistic set of services, as described above, in order to be an effective use of homelessness prevention resources. The focus should be working towards individuals becoming financially independent, meaning the project’s objective would be to ‘graduate’ participants from the program. This intervention should also leverage some support and resources from the private sector, a partnership model that is not often explored in the delivery of homelessness-related services. Financial management supports should be a place for people to receive referrals to other community supports, not simply a destination for people to be referred.

Street Outreach

Street outreach is a mobile intervention that provides services to people who are experiencing homelessness or housing insecurity. Often times the target population focuses on people who might not otherwise access mainstream services. For example, outreach workers may engage people at health clinics; drop in centres; or on the streets.

Outcomes-based evaluation on the effectiveness of this intervention is limited, but promising practices that have emerged. The intervention may include referrals to services or the provision of an actual service within the program model (housing search assistance, case management, counselling, etc.). A key component of the practice includes relationship and trust building since the target population often chooses not to interact with mainstream services for various reasons.

Family Mediation

Family mediation is a homelessness prevention intervention that attempts to remedy family conflict which may be a precursor to homelessness. This intervention is best used with young people given that family conflict is the most prevalent cause of homelessness among this population. According to Youth Homelessness in Canada (2013), “between 60 and 70 percent (of homeless youth) leave family environments where they have experienced interpersonal violence, including physical, sexual and/or emotional abuse”.¹ Where it is safe (not in cases of extreme abuse), family mediation is a promising and cost effective approach

¹ Gaetz, Stephen et al. (2013). “Youth Homelessness in Canada: Implications for Policy and Practice.” CHRN, Homeless Hub. Pg. 15 Available at: http://ywccanada.ca/data/research_docs/00000293.pdf

While the goal might be full reconciliation and for the youth to return home, no matter how great family mediation practices are, this will not be possible for everyone. Mediation services work best when they have linkages with a full range housing options that work for young people.

Day Programs

According to a review of day services (also referred to as day centres or drop-ins) conducted for the City of Hamilton in 2013, a day service is defined as “a space that allows people to come in without an appointment or application and spend time socializing, meeting their basic needs, and, at their own discretion, accessing specialized services designed to meet the needs of people who are homeless or at risk of losing their housing”.² Direct links between Day Services and housing stability outcomes are less clear in the literature. It is important to acknowledge that there are practices to borrow from Day Service provision/administration that may support people who are at risk of homelessness or currently homeless. Some of those practices include:

- Person-centered/directed service delivery (responsive and flexible);
- Holistic;
- Respect for the autonomy of the individual;

Day services are most useful when serving specific populations (women, Aboriginal, and youth) Day services are not an effective homelessness intervention in low population density areas (rural areas).

Food Banks

Poverty it is a contributing factor and a part of the homelessness experience. Food security programs support low income households to ensure they have enough safe and nutritious food. Food banks are one of a range of potential food security programs and may be considered an income supplement program (people receive food at little or no cost to themselves). Food banks have also been considered a rent supplement program. However, analysis suggests that it is not the most effective intervention at creating savings that can apply to housing costs given that food banks provide only a small amount of food (\$25-\$50 worth) per month. A housing allowance, on the other hand, provides \$200.00 per month to directly subsidize a household’s rent.

Food insecurity and housing insecurity have many of the same risk and protective factors. Risk factors include mental health issues, substance use, family violence and limited social support. Protective factors can include housing subsidies and accessing supportive programs. While emergency food provision does not meaningfully prevent homelessness, a more holistic community food security response may work better towards addressing some of the risk factors (social isolation, mental health).

² City of Hamilton (2013). “Evaluation of Day Services in Hamilton. Final Report.” Paul Dowling & Associates.

Shelter Diversion

Shelter Diversion is an intervention that is targeted to people who have already become homeless. It is a 'mid-stream' intervention. The purpose of shelter diversion is to minimize the duration of homelessness and to limit the risks associated with engaging in the shelter (exposure to substance use, enhanced mental health symptoms, increased stress etc.) Shelter diversion occurs upon entry at an emergency shelter when an individual or family initially presents.

The activities within a shelter diversion intervention include:

- Crisis resolution;
- Enhanced housing advice/housing search;
- Rent security deposits;
- Family mediation;
- Domestic violence supports;
- Identification of alternate housing arrangements;
- Short term case management;
- Family mediation;
- Connections to mainstream services.

Most of the literature on shelter diversion focuses on families. It is not clear whether the intervention works best for families or if only families have been studied.

Referrals

Referrals alone are not a homelessness prevention strategy. Therefore, referring people from their point of access to alternative or more appropriate services/information is a necessary but not a sufficient component of all effective homelessness prevention interventions outlined in this review.

Every referral is not an effective referral. The literature points to the importance of formalizing and measuring referral pathways for success to maximize outcomes and resources. Referring people to services they do not need is one of the most inefficient use of resources and is not considered person-centred.

Best practices for effective referrals include:

- Consistent referral practices;
- Information exchange from referring agency to referral agency;
- Alignment between outreach/case management and housing services;
- Strong commitment to participant choice;

- Establishing a referral management strategy/system where referrals are tracked and evaluated for their effectiveness.

It is difficult to identify which interventions are most effective at preventing homelessness. The Interventions identified in this report highlights popular approaches used to address homelessness and is not an exhaustive list of interventions that are best-suited to prevent homelessness.

Promising Practices in Homelessness Prevention

Through the review of the literature, six promising practices in homelessness prevention emerged. The Housing Services Division's approach will be to focus on the following six practices.

An effective homelessness prevention intervention will:

1. Have mechanisms to **assess** the risks and strengths of people who access services and **target** the right services to meet those needs. The single most important theme in the literature was the importance of assessment and targeting. Services will be more effective when they are working to address people's actual homelessness risk factors. This approach is person centred as people will only have to participate in those interventions within the system that best meets their needs.
2. **Focus on moving people from crisis to stability.** Housing instability is a time of crisis. Good homelessness prevention programs have strong crisis resolution responses (supporting participants through the emotional crisis of losing housing, mediating conflict with family or landlords etc.). A prevention program's primary focus is not to simply address the crisis; it is to focus on moving people from a state of crisis to a state of stability. Programs should participate in peoples' lives for as long as they need them but must demonstrate how they intend to move people towards maximizing their independence from supports.
3. **Commit to collecting strong data and evaluation.** Data management plays an important role in program planning and ongoing evaluation. The ability to summarize and share lessons learned will help add evidence to the local system about best practices
4. **Participate in a system of supports** related to housing and homelessness. Agencies should understand their area of strength and find opportunities to work meaningfully with other agencies that can support participants as needed.
5. Hire skilled and knowledgeable staff who understands the various services available to people at imminent risk of homelessness. **Effective referrals** require established and

standardized processes. People should only be referred to interventions that are targeted to their needs.

6. **Flexible and person-directed** opportunities must be built into the process, since homelessness is such a complex experience that is different for each individual.

These six promising practices should be embedded within all interventions aimed at preventing homelessness.

Conclusion

While the review was unable to prioritize the types of interventions needed in Hamilton, some important considerations emerged. These considerations include best practices for planning a comprehensive homelessness prevention system. The interventions section also highlights important considerations for program planning and ongoing evaluation.

The results from the homelessness prevention review are well-aligned with Hamilton's local 10-year Housing and Homelessness Action Plan and will be the framework for planning and decision making for the future.