

EPIC

PILOT PROGRAM EVALUATION

TECHNICAL
REPORT

Prepared for Shelter, Support, and Housing
Administration (SSHA), City of Toronto.

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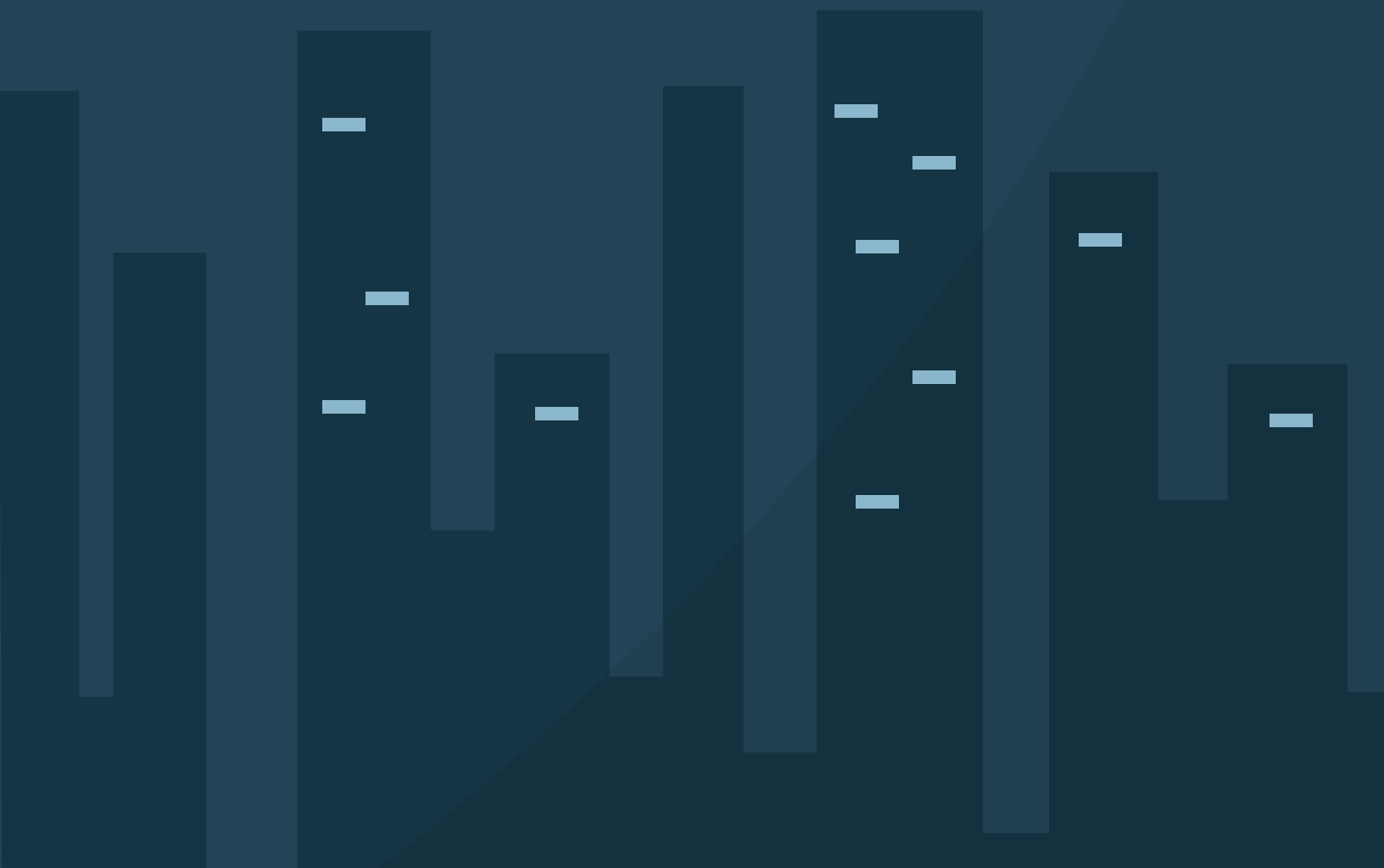
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EXECUTIVE SUMMARY



This report presents the findings from the evaluation of the Eviction Prevention in the Community (EPIC) Pilot program. The EPIC program provides wrap around eviction prevention services to tenants facing an imminent risk of eviction within the City of Toronto. The program is housed under the Shelter, Support & Housing Administration (SSHA) Division and was launched in March 2017.

EPIC uses a blended model of direct and contracted community agency service delivery. The community agencies are Agincourt Community Service Agency (ACSA), Albion Neighbourhood Services (ANS), City of Toronto (CoT), and St. Stephen's. The EPIC team lead assigns clients to the community agencies based upon geography and the current caseload capacity at each agency.

All of the agencies employ at least two EPIC workers who provide rapid short-term case management. The specific services offered by the program include:

- Wrap around case management supports
- Mediation with landlords to stabilize housing
- Referrals to community legal supports
- Navigation/accompaniment to the Landlord Tenant Board
- Assistance securing income supports, trusteeship, or money management programs
- System navigation and referral to other services and supports
- Rehousing supports and shelter diversion where the existing tenancy cannot be sustained

Purpose of Evaluation

As the EPIC program is a new service model within SSHA, an evaluation focused on both process and outcomes was commissioned. The purpose of the evaluation was to:

- 1** Determine the effectiveness of the intervention in preventing evictions and improving housing outcomes for clients;
- 2** Assess the contributing factors to evictions;
- 3** Examine the client profile of households at imminent risk of eviction; and
- 4** Investigate service gaps that are not easily addressed through the pilot model

Evaluation Methodology

- 1 Refined the program logic model
- 2 Developed a program fidelity tool
- 3 Conducted key informant interviews and a focus group with managers and staff of the EPIC program
- 4 Conducted qualitative interviews with clients currently enrolled in the program
- 5 Conducted surveys with clients who exited the program
- 6 Conducted surveys and qualitative interviews with landlords who have participated in the program
- 7 Conducted surveys with referral sources of the program
- 8 Conducted quantitative analyses on the administrative data of the program

Key Findings

Below we provide a brief description of the evaluation results.

EFFECTIVENESS OF THE INTERVENTION

Results demonstrated that the program was particularly effective in preventing evictions and stabilizing clients in their current housing. Of the 97 clients discharged from the program, 90% were stabilized in their housing, 8% were rehoused, and 2% exited into homelessness.

EPIC clients were very satisfied with their experience in the program, rating the program an average of 9.5 out of 10 (with 10 being extremely satisfied). Landlords and referral agents were also very satisfied with their experience in the program.

The program's success was often attributed to the strong program model and its implementation. The EPIC program is grounded in many of the key factors associated with successful eviction prevention programming (e.g., case management, financial supports, landlord mediation), indicating that the EPIC program is following best practices.

Coupled with the strong program model was the effective implementation of the model by senior management and program staff. Program staff were described as knowledgeable, dedicated, and passionate about their work.

The availability of financial supports was another key component of program implementation. Since the average rate of arrears was over \$4,000 among clients enrolled in the program, the availability of financial supports was vital to housing stabilizations. Staff played a crucial role in acquiring these financial resources, as the systems involved to access some of these supports were often described as complicated.

The quality of life ratings among clients demonstrated some differences. Clients who were currently enrolled in the program rated their overall quality of life as a 7 out of 10, while clients who were discharged from the program rated their overall quality of life as 5.9 out of 10. This slight difference could be the result of clients discharged from the program not receiving the same level of support they were receiving while enrolled in the program.

CONTRIBUTING FACTORS TO EVICTIONS & CLIENT PROFILES

Formally, eviction notices were largely the result of arrears. At point of entry into the program, EPIC clients had largely received an N4 notice and in some cases, a L1 application. Landlords and referral sources often noted arrears as the primary, if not sole cause of evictions. The amount of arrears owed by the clients ranged from \$144 to over \$40,000. This range in arrears reflects the stages of eviction clients are in (e.g., eviction notice, eviction order). Smaller amounts of arrears were found among clients early in the eviction process and larger amounts of arrears were found among clients later in the eviction process.

Although arrears were often the primary cause of being at risk of an eviction, EPIC clients, program staff, and key informants all shared nuanced stories of the driving factors behind these arrears. Poverty and the lack of affordable housing were the primary structural factors leading to arrears. EPIC clients' income was rarely enough to keep up with the rising rental costs in Toronto. This was clearly demonstrated by EPIC clients spending over 70% of their incomes on rent. Clients also discussed the challenges of navigating multiple public systems and transitioning between different forms of income support.

Challenges faced by EPIC clients were varied. Clients spoke of the impacts of living in poverty and the stress that arose from receiving an eviction notice. Key informants and staff members also commented on the complex mental health issues that some clients were facing. This largely centered on hoarding behaviours.

The administrative data pointed to a few common features of clients, including a larger proportion of females, an equal number of single and family households, and clients being of middle age. With regards to age, the oldest client in the program was 80 years old.

EPIC clients generally did not feel prepared should they have been evicted from their housing, as many of the clients stated that they did not know where they would have gone. Upon further thought, many of the EPIC clients stated that they would have stayed with family or friends. Several of the clients were very forthcoming that they would not enter the shelter system, with several of the clients having previous shelter experiences.

LANDLORDS

The EPIC program worked with many partners, with private market landlords often being defined as the most important of these partnerships. Landlords were often seen as a secondary client of the EPIC program. The program made a concerted effort to develop partnerships with new landlords and worked to foster relationships with landlords who were currently engaged with the program. This engagement served two purposes: 1) Identify individuals at risk of an eviction earlier rather than later in the eviction process; and 2) Identify landlords willing to offer vacant units to EPIC clients who require rehousing. The landlords who worked with EPIC were very satisfied with the program.

SERVICE GAPS

The service gaps identified by EPIC clients and staff largely centered on issues related to funding and the availability of follow-up supports. There was a finite amount of resources available to the program, particularly as it related to available rental supports. As rental supports became scarce, it was more challenging to assist EPIC clients.

Some EPIC clients felt that more supports could have been offered by the program, particularly follow-up supports. As the program was a time-limited intervention (~three months), some clients felt like they required further supports upon discharge from the program.

Key informants and program staff noted that it was challenging to help clients who were too far along in the eviction process. At the later stages of the eviction process, there was less time to focus on stabilization. Although staff helped some clients attain a stay on their eviction, other clients were not as successful.

Recommendations

Based upon these results a series of recommendations were developed. These recommendations focused on program-level and systems-level recommendations.

PROGRAM-LEVEL RECOMMENDATIONS

- 1 The results clearly demonstrate that EPIC is an effective program to prevent evictions, stabilize individuals in their housing, and prevent potential entries into homelessness. **Thus, it is strongly recommended that the EPIC program is sustained and the capacity of the program is expanded.**

In expanding the program, EPIC should consider the following domains:

REFERRALS

- 2 **Review how referrals are filtered into the program to maximize efficiencies.** As it currently stands, the program manager handles all of the referrals and then filters appropriate referrals to program staff to conduct an intake assessment. The program should consider having at least two staff members assist in the filtering of referrals.
- 3 **Develop educational materials for new and existing referral sources to ensure clarity on the objectives and standards of the program.** Program staff sometimes reported that referral sources were unaware of the EPIC program, particularly its eligibility criteria and mandate. As EPIC expands, it will be important for the program to ensure that referral sources are kept up-to-date on EPIC's mandate and eligibility criteria.

PROGRAM DESIGN

- 4 **Develop formalized, but flexible, standards for caseload sizes.** EPIC staff were described as providing intensive and time-sensitive supports. As the program expands, the ability to provide quick services will be tested. Thus, it will be important for the EPIC program to develop a formalized, but flexible, case manager-to-client ratio that addresses contextual realities and maintains the high level of supports that are offered to clients.

- 5** As some clients were described as having complex needs, **EPIC should review its intended length of stay in the program and/or program eligibility requirements.** Program staff and key informants noted that some clients with complex mental health needs required assistance for longer than the usual three-month length of stay in the program.

RESOURCES & INVESTMENT

- 6** **Ensure the consistency and constancy of financial supports for EPIC clients by advocating for more rental supports to be made available to the program.** Program staff, clients, and landlords all shared that evictions were often the result of financial challenges. Due to the finite financial resources available to the program, it will be important for the program to advocate for an increase in the number of rental supports (e.g., Housing Allowance, Prevention Fund) that the program can access.

DATA, RESEARCH, & EVALUATION

- 7** **Assess whether the program is reaching key demographics, such as marginalized populations, through a review of program data.** EPIC should monitor key demographic data when reviewing program outcomes and develop targeted approaches to meet the needs of these groups. It is acknowledged that the program currently works with an Indigenous housing agency. This good work should be enhanced and expanded.
- 8** **Continue to monitor EPIC clients' satisfaction with their housing, neighbourhood, and quality of life.** It is important to recognize that housing options for individuals living in poverty are often of poor quality and located in neighbourhoods where safety is a concern. Therefore, it will be important for the program to monitor outcomes that extend beyond housing stability and rehousing, but also the quality and impact of EPIC clients' housing and neighbourhoods.
- 9** **Develop a follow-up system to monitor the outcomes of discharged clients.** Given its time-limited nature, it will be important to monitor the sustained impact of the program. Discharged clients should be contacted at regular intervals (e.g., every three months) for up to three years to examine whether they have remained stably housed.
- 10** **Develop data quality standards and conduct regular data quality audits to maximize the potential of administrative data.** Upon reviewing the data, it became clear that data quality issues sometimes became a barrier to reporting on key participant trends. Therefore, data quality standards should be developed and regular data quality audits should occur.
- 11** **Monitor the implementation of the program through the program fidelity tool.** Programs that meet high fidelity standards often report better client outcomes. As such, the program should monitor its implementation through a fidelity review at least once a year.
- 12** **Conduct further research and evaluation on the EPIC program.** As the EPIC program continues to grow, it will be important to include funding for more research and evaluation activities. These activities include longitudinal studies of client outcomes and developing service plans based upon client trends.

RELATIONSHIPS AND PUBLIC AWARENESS

- 13** **Continue to develop relationships with private market landlords and engage them in early intervention strategies.** EPIC made a concerted effort to expand their network of private market landlords. As outlined throughout this report, landlords are key to preventing evictions and should be engaged with at the earliest stages possible. Therefore, the program should continue to work collaboratively with landlords in order to develop new rental opportunities and identify households at-risk of an eviction earlier in the process.

- 14 Increase awareness of the program within other systems and among the general public through the development of promotional materials and targeted outreach.** Some EPIC clients noted that they were previously unaware of the EPIC program. Therefore, it is imperative that the EPIC program is promoted to a greater degree.

STAFF

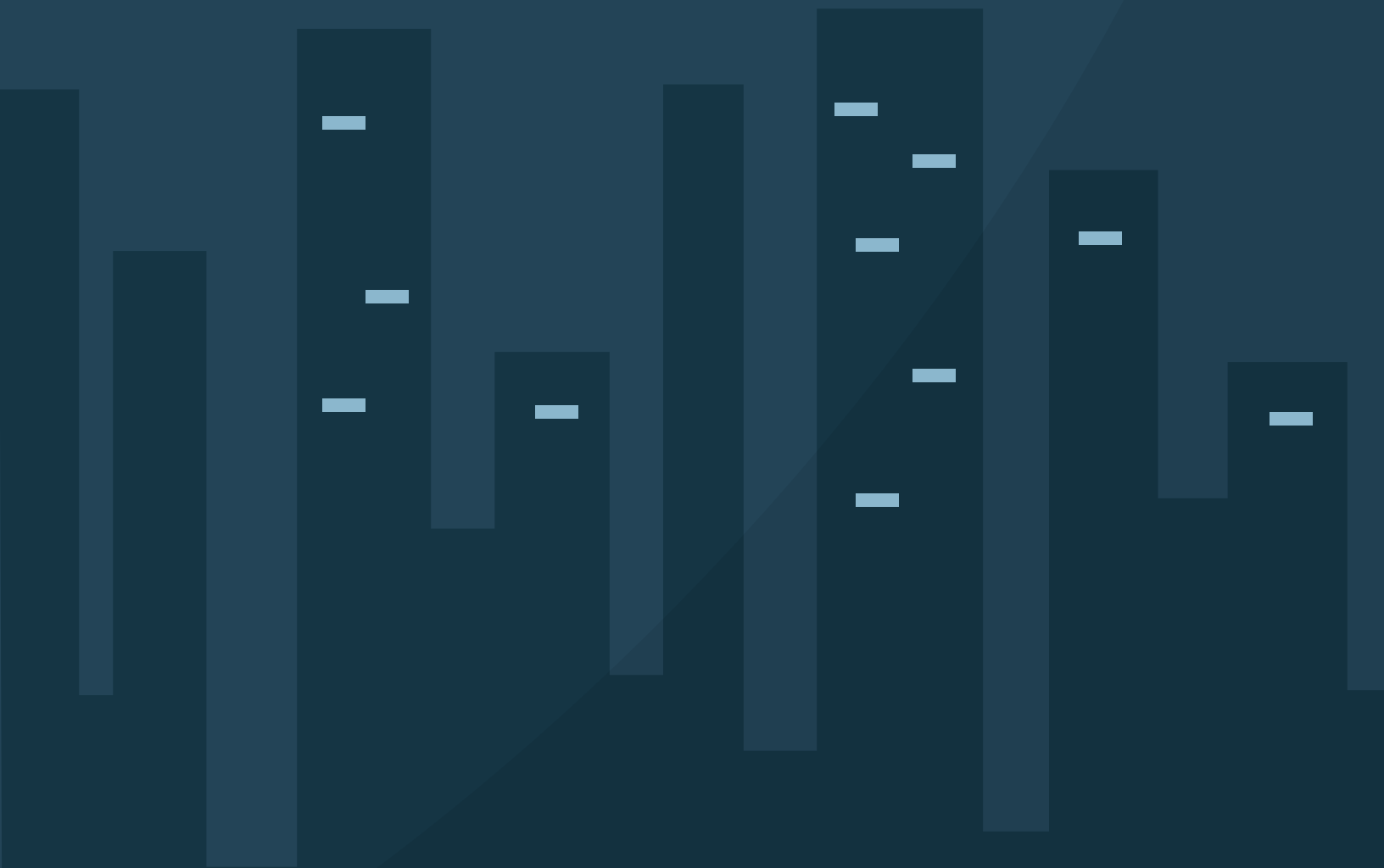
- 15 Given the intensity and nature of the work, staff wellbeing should be fostered.** Program staff shared that they were working under stressful situations, as sometimes newly referred EPIC clients were scheduled to be evicted from their unit in a matter of days. Given that much of the success of the program is based upon the good work of the staff, staff wellbeing should be assessed and efforts made to promote wellbeing.
- 16 Staff training opportunities should be formalized.** EPIC staff members sometimes felt that they were learning about key concepts “on the fly.” This particularly related to changes to provincial and municipal housing policies. Thus, the EPIC program should seek out regular training opportunities

SYSTEMS-LEVEL RECOMMENDATIONS

- 17 Access to rental subsidies should be improved.** Clients and program staff both discussed the challenges encountered in accessing rental supports (e.g., Housing Stabilization Fund). Although the difficulty in access was often outside of the program’s control, it is important to recognize that these system barriers hinder the program’s ability to provide adequate financial supports to clients.
- 18 In order to effectively prevent evictions, income supports need to be raised and affordable housing needs to be developed.** Although outside of the program’s control, it is important to recognize that evictions are being driven by inadequate incomes and a lack of affordable housing options. Therefore, it should be acknowledged that governmental policy shifts are required to truly address the root causes of evictions.
- 19 Given the demonstrated efficacy of EPIC in stabilizing housing for individuals at-risk of an eviction, the Shelter, Support and Housing Administration (SSHA) should consider expanding other prevention efforts within their suite of services.** The EPIC program represents a shift in thinking from crisis-driven responses to more preventative actions. This shift in thinking should be applied across SSHA, particularly as it relates to a focus on early interventions to prevent homelessness and increase housing instability.
- 20 Develop a homelessness prevention network that includes representation from across various systems.** As demonstrated throughout the evaluation, evictions are the result of several structural and systemic barriers. In order to effectively address these barriers, it will be important to bring the relevant system players together in a meaningful way. One potential avenue to bring people together is to develop a homelessness prevention table.

SECTION 1:

BACKGROUND ON EPIC & THE EVALUATION



Context of the EPIC Program

The EPIC program was launched in March 2017 by Shelter, Support and Housing Administration (SSHA), a Division of the City of Toronto. It is a one-year pilot project that provides wrap around eviction prevention services in order to help tenants facing imminent risk of eviction. The pilot builds on SSHA's commitment to preventive approaches to homelessness and reflects the vision of the Housing Stability Service Plan (HSSP).

EPIC uses a blended model of direct and contracted community agency service delivery. The community agencies are Agincourt Community Service Agency (ACSA), Albion Neighbourhood Services (ANS), City of Toronto (CoT), and St. Stephen's. The EPIC team lead assigns clients to the community agencies based upon geography and the current caseload capacity at each agency.

All of the agencies employ at least two EPIC workers who provide rapid short-term case management. The specific services offered by the program include:

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- Rehousing supports and shelter diversion where the existing tenancy cannot be sustained

Financial supports that are available to EPIC clients can be grouped into community-based financial supports and internal (SSHA) financial supports.

The community supports include:

- Housing Stabilization Fund
 - Provides money for emergency housing needs to people receiving financial assistance through Ontario Works or income support through the Ontario Disability Support Program. The Fund helps with costs like rental or moving costs, rental or energy arrears, bed, and setting up residence
- Rent Bank
 - One-time interest-free loans for overdue rent. Limited funding for Emergency Rental Deposit Loans is available for low-income households requiring first and last month's rent to move into more affordable housing. Those receiving social assistance or living in rent-geared-to-income units are not eligible.

Internal (SSHA) income supports include:

- Housing Allowance
 - The EPIC program has a limited number of housing allowances for client households to make their rent more affordable and avoid eviction. The amounts range from \$250 to \$500.

- Bridging Grant
 - Provides financial assistance to Housing Allowance clients to help bridge a new tenancy. Eligible clients receive a one-time subsidy, up to \$2500, for first and/or last month's rent to ensure that they do not miss out on a housing opportunity.
- Homelessness Prevention Fund
 - Provides funds that can help address service gaps and barriers to assist people to maintain housing stability and prevent homelessness. It is a one-time grant, up to a maximum of \$2,500 per household.
- Voluntary Trusteeships
 - Offers assistance with rent payments and managing household budgets to assist individuals who are homeless, at risk of homelessness, or precariously housed.

Clients are directed into the program using the following pathway:

- 1** The referral source pre-screen clients based on the eligibility criteria;
- 2** The referral source makes a service request. The EPIC service request referral form is submitted to the EPIC pilot lead;
- 3** The EPIC program lead verifies eligibility within one business day;
- 4** If accepted into the EPIC program, the client is assigned to one of the EPIC teams based on the client's geographic location

The creation of the EPIC program follows through with recommendations outlined in the SSHA's Eviction Prevention Framework (2016). The Framework outlines current approaches to eviction prevention, assesses challenges and identifies possible solutions. The Framework further outlines seven principles to prevent those at imminent risk of eviction from becoming homeless. **The principles consist of:**

- 1** Accessible information and education
- 2** Timeliness of intervention
- 3** Access to financial supports
- 4** Access to legal supports
- 5** Building effective landlord relationships
- 6** Coordinated approach
- 7** System level support and solutions

Based upon the design of the EPIC program, it addresses most, if not all, of these principles.

Context of Evaluation

In March 2017, the City of Toronto selected the Canadian Observatory on Homelessness (COH) to evaluate the Eviction Prevention in the Community (EPIC) pilot program. The evaluation project included eight main components:

- 1 The refinement of a program logic model
- 2 The development of a program fidelity tool
- 3 Key informant interviews and a focus group with managers and staff of the EPIC program
- 4 Qualitative interviews with participants currently enrolled in the program
- 5 Surveys with participants who have exited the program
- 6 Surveys and qualitative interviews with landlords who have participated in the program
- 7 Surveys with referral sources of the program
- 8 Quantitative analyses conducted on the administrative data of the program

The purpose of this evaluation was to:

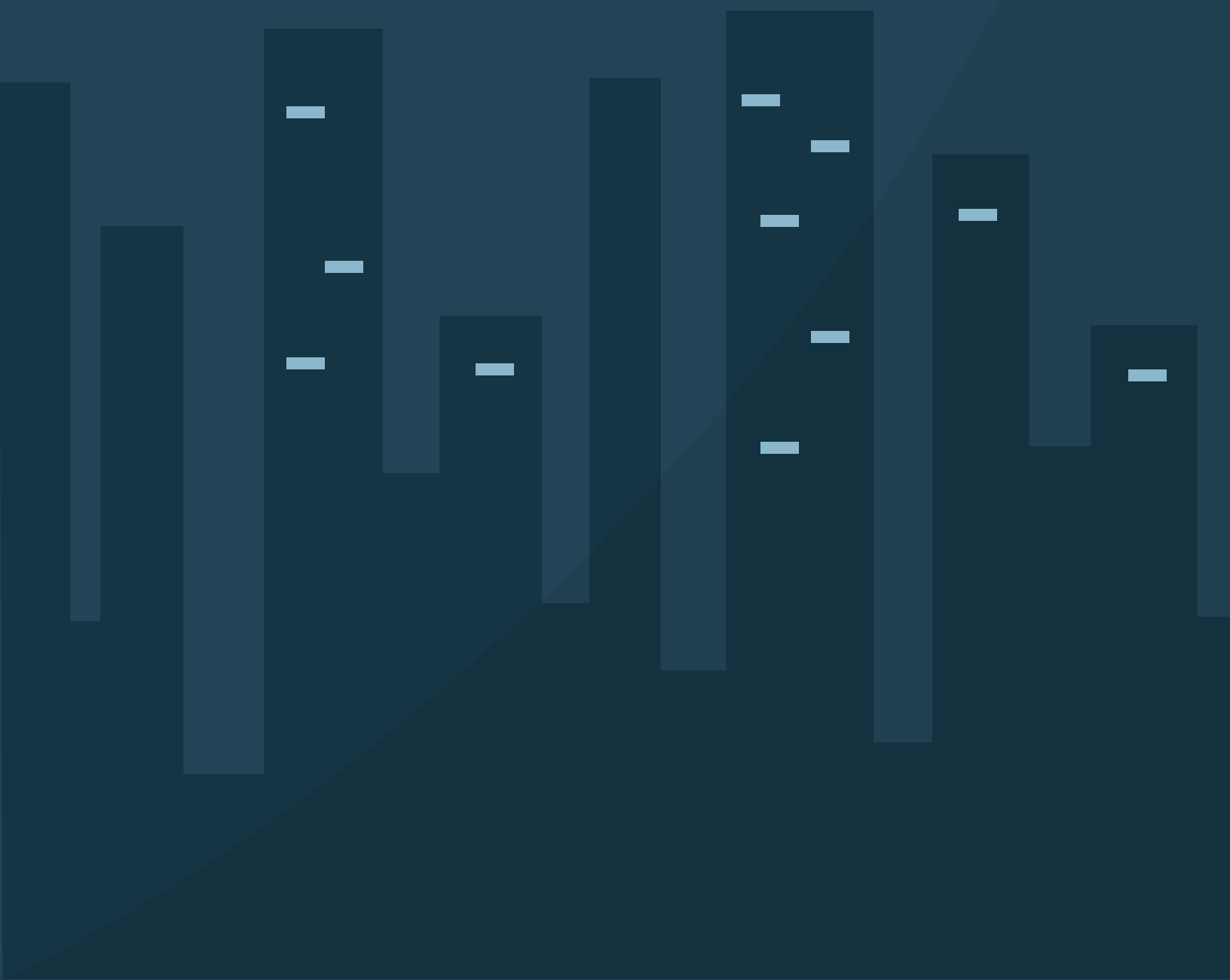
- 1 Determine the effectiveness of the intervention in preventing evictions and improving housing outcomes for clients;
- 2 Assess the contributing factors to evictions;
- 3 Examine the client profile of households at imminent risk of eviction; and
- 4 Investigate service gaps that are not easily addressed through the pilot model.

In order to meet these objectives, a mixed methods evaluation was conducted. This method was selected as it incorporates both qualitative and quantitative components. We examined trends in the administrative data through the quantitative analysis and gained a deeper understanding of the program through the qualitative interviews with key stakeholders, program staff, landlords, and clients of the program.

This document provides the key learnings of the evaluation. It begins with a description of the EPIC program and a literature review on eviction prevention. The methodology and results from the evaluation are then presented. The report concludes with a series of recommendations. The report is laid out as a series of sections, each of which addresses one of the main evaluation questions.

SECTION 2:

LITERATURE REVIEW



Prior to discussing the evaluation methodology and the results of the evaluation, we present a comprehensive literature review on eviction prevention programs. This literature review helps to ground the EPIC program in best practices and helped inform several components of this evaluation.

WHAT IS THE EVICTION PROCESS?

The eviction process in Ontario can happen relatively quickly; however, the length of time depends on the reason for the eviction. The process generally occurs in the following steps:

- 1** Tenant receives notice from the landlord of the reason for eviction. The type of notice will depend on the reason for eviction and must follow the Residential Tenancies Act (RTA);
 - a** Tenant can decide to leave and lose their housing, or work on resolving the issue provided in the eviction notice;
- 2** After one day of giving the notice, the landlord can apply to the Landlord and Tenant Board for an eviction order;
- 3** After this, a hearing will be scheduled with the Board. The Board will give the landlord the Notice of Hearing to give to the tenant. The length of time until the hearing is scheduled can vary;
- 4** The hearing will take place to decide whether the tenant should be evicted.
 - a** In this step, the tenant's application is either rejected and the tenant remains in their housing, or an eviction is ordered and the tenant loses their housing.

(Community Legal Education Ontario, 2017; Gaetz & DeJ, 2017).



WHAT ARE THE RATES OF EVICTIONS IN TORONTO?

Up-to-date information on eviction applications is difficult to acquire. In 2006, there were 23,310 applications to evict in the city of Toronto (Acacia Consulting & Research, 2006b). Of these applications, 58% received an eviction order, and 38% were default orders (i.e., order issued without a dispute or hearing) (Acacia Consulting & Research, 2006b). Twenty-nine percent of the applications to evict had tenants file a dispute, and 44% of the applications went to a hearing (Acacia Consulting & Research, 2006b). Of the 10,205 cases that went to hearing, 58% received an eviction order after the hearing; however the number of evictions is unknown (Acacia Consulting & Research, 2006b).

WHY DO PEOPLE GET EVICTED?

According to the Residential Tenancies Act (RTA), an eviction can occur for the following ‘for cause’ or ‘no fault’ reasons:

- rent is owed or rent payments are often made late;
 - tenant(s) allowed or took part in something illegal on property;
 - tenant(s) caused damages or problems for other tenants or the landlord, or
 - the landlord wants to tear down the building or use it for something else, including having the owner, new buyer, or landlord’s family move in.
- (Community Legal Education Ontario, 2017)

Understandably, the landlord and tenant relationship plays a crucial role in the eviction process. Disagreements over the amount of rent owed (Lapointe, 2004) and perceiving tenant behaviours as aggressive (Schout, de John, & van Laere, 2015) can lead landlords to serve an eviction notice. Alternatively, a tenant’s hesitancy to express a need for assistance can also impact their relationship with landlords (Schout et al., 2015). This lack of disclosure from the tenant to share their struggles and ask for help can inhibit a landlord’s willingness to work through a plan for the tenant to avoid the eviction. Landlords and other professionals may see this as unwillingness to cooperate, causing a hardening of the relationship between the tenant and landlord (Schout, et al., 2015).

WHO IS AT RISK OF AN EVICTION?

Acacia Consulting and Research (2006b) categorized individuals at-risk of evictions into two groups. The first are those “at risk of housing instability,” where households are at risk of facing an eviction due to low-income and other factors such as race/ethnicity, family size, and precarious employment. This category of households is often living in less acceptable housing standards, such as in smaller units and in less desirable neighbourhoods. The second category is “in need of multiple supports to achieve housing stability”, referring to households that are at risk of eviction due to housing instability and additional needs. Households in this category can have a history of homelessness or repeated evictions, and also require health and mental health supports in order to maintain their current housing.

Both categories are vulnerable to an eviction due to the impact of structural factors and system failures. For example, the lack of an adequate supply of affordable rental housing, rising rental costs and declining or stagnant income rates places people at risk of an eviction (Acacia Consulting & Research, 2006b).

Other research has focused on the individual-level factors associated with being at risk of an eviction:

- A lower education level (Vasquez-Vera, Palencia, Magna, Mena, Neira, & Borrell, 2017)
- Being unemployed (Vasquez-Vera et al., 2017)
- A lower income level (Vasquez-Vera et al., 2017)
- Female-headed lone families (Acacia Consulting & Research, 2006b; City of Toronto, 2016)
- Identifying as a racial or ethnic minority (Acacia Consulting & Research, 2006b; Vasquez-Vera et al., 2017)
- Identifying as Indigenous (Acacia Consulting & Research, 2006b; City of Toronto, 2016)
- Individuals with mental health challenges (Acacia Consulting & Research, 2006b; City of Toronto, 2016; Newcastle City Council, 2013)
- Living alone (Acacia Consulting & Research, 2006b; City of Toronto, 2016)
- A previous experience of homelessness (Crane & Warnes, 2000; Newcastle City Council, 2013)
- A history of late rent payments (Desmond & Gerhenson, 2017; Newcastle City Council, 2013)
- A greater number of children in one's family (Desmond & Gerhenson, 2017)
- Associating with people who have experienced an eviction, incarceration, or teenage pregnancies (Desmond & Gerhenson, 2017)

Neighbourhood-level factors can also come into play. Research has demonstrated that a neighbour reporting disruptive behaviour can place an individual at-risk of an eviction (Crane & Warnes, 2000). With respect to neighbourhood location, research has also found that individuals are at a higher risk of eviction if they live in an area with a high crime rate (Desmond & Gerhenson, 2017).

WHAT ARE THE IMPACTS OF EVICTIONS?

Although most households facing an eviction are unlikely to enter into homelessness (Acacia Consulting & Research, 2006a), evictions can have profound effects on individuals and families. At the individual level, the stress of insecure housing can lead to difficulty in maintaining employment [Canadian Mortgage and Housing Corporation (CMHC), 2005] and poor mental and physical health outcomes (Vasquez-Vera et al., 2017). For example, after being evicted, some tenants have reported losing their job and having to rely more on social assistance, which impacted their mental and/or physical health (CMHC, 2005). With respect to mental health, individuals who are evicted, or are at-risk of eviction, have an increased likelihood of experiencing psychological distress, depression, and anxiety (Vasquez-Vera et al., 2017). These effects are strongest amongst those from marginalized groups (e.g., people of colour, Indigenous individuals) (Vasquez-Vera et al., 2017). In terms of physical health impacts, individuals who have experienced, or are at-risk of experiencing an eviction, self-reported poor health, high blood pressure, and even mistreatment of their children (Vasquez-Vera, et al., 2017).

These mental and physical health impacts can have lasting effects on those experiencing, or at-risk of, an eviction, particularly among mothers. For example, one study found that mothers who experienced an eviction continued to have high levels of difficulty obtaining basic necessities and parenting stress at least two years after the eviction (Desmond & Tolbert Kimbro, 2015). They also reported poor health of themselves and their children and experiencing depression. These findings indicate the detrimental effects an eviction can have on mothers' quality of life and happiness (Desmond & Tolbert Kimbro, 2015).

Although a large proportion of those facing eviction will enter into homelessness, research has shown that in some cases, eviction can also lead to entering into homelessness. For example, a study that was conducted from 1965-66 in Great Britain found that 7% of single homeless men had first become homeless after being evicted (National Assistance Board, 1966, as cited in Crane & Warnes, 2000). Two studies in the 1970's interviewed single homeless men and single people who were homeless and found that 17% and 16% (respectively) had left their homes due to an eviction (Disgby, 1976; Drake et al., 1981, as cited in Cranes & Warnes, 2000). Other more recent research shows that these trends are still relevant. For example, a study done in Amsterdam in 2004 of newly homeless adults found that 38% of respondents had been evicted from their housing (Van Laere et al., 2009a, as cited in Holl, van den Dries, & Wolf, 2016). Research has shown that those who are at greatest risk of entering into homelessness after facing an eviction are low-income, and include singles, Aboriginal persons, female-headed single parent families, and people with mental health challenges (Acacia Consulting & Research, 2006b). More longitudinal research is needed to monitor housing trajectories and outcomes of those at-risk of an eviction.

HOW DO EVICTIONS AFFECT NEIGHBOURHOODS?

An eviction does not only impact the one(s) who receives the notice, but also the community as a whole (Vasquez-Vera et al., 2017). For example, as a neighbourhood's crime rate increases, so do tenants' chances of being evicted (Desmond & Gerhenson, 2017). High neighbourhood eviction rates can lead to the degradation of the community environment, declining local property values, and impacts to community safety levels (Vasquez-Vera et al., 2017). These neighbourhood factors can impact the eviction process, as tenants living in high crime and eviction rated neighbourhoods were reported as less likely to fight an eviction. Tenants may view the eviction as a chance to move to a better neighbourhood or the eviction may have been strategic to withhold rent money to save for moving costs (Desmond & Gerhenson, 2017).

WHAT IS THE CONNECTION BETWEEN ADEQUATE & AFFORDABLE HOUSING & EVICTIONS?

The lack of affordable housing directly impacts housing instability, specifically amongst low-income individuals and families (Desmond & Tolbert Kimbro, 2015). CMHC (2010) indicates that housing is considered affordable if the rent is less than 30% of the annual income. However, a study conducted with tenants who were in the process of eviction court found that one-third of participants spent at least 80% of their household income on rent and that 92% of the reasons for eviction were for rental arrears (Desmond & Tolbert Kimbro, 2015). For tenants who are spending 80% or more of their income on rent alone, their housing is in no way stable or affordable. Therefore, it is clear that many individuals who experience, or are at-risk of, an eviction are living in deep poverty.

WHAT IS THE COST OF EVICTIONS?

The cost of an eviction can be difficult to measure; however, available research indicates that there are four main groups who bear the expenses of an eviction: tenants, landlords, programs, and society (Distasio, McCullough, Havens, & St. Aubin, 2014).

- Tenants
 - Financial costs include loss of belongings, loss of damage/security deposit, and moving expenses (transportation, replacing lost belongings, and setting up a new house) (CMHC, 2005).
 - In one study, the average cost for tenants who were being evicted was over \$2,000 (CMHC, 2005), however, this may be an underestimation given that this research is over ten years old.
- Landlords
 - The average cost for a landlord evicting one tenant in social housing is \$3,000, and \$6,600 for a landlord in private housing (CMHC, 2005). These costs are the result of rental arrears, repairs to the unit, and legal costs.
- Programs
 - Rehousing someone who has been evicted from social housing is costly.
 - The average cost to rehouse an individuals into their own social housing unit with onsite supports is \$5,000 (CMHC, 2005).
 - For tenants who require more supports, such as substance use treatment services, costs average between \$2,000 to \$10,000, depending on the level of supports required (CMHC, 2005).
 - A housing program supporting one household being evicted can experience costs somewhere between \$3,000 and \$6,000 (Distasio et al., 2014).
 - For evicted tenants who enter into homelessness, the cost to access an emergency shelter can be up to \$2,500 per month (CMHC, 2005).

At the societal level, the costs of evictions are difficult to measure given that the percentage of those who experience an eviction and also receive publicly-funded services is unknown (CMHC, 2005). However, research does indicate that investing in a reactive response to housing precarity is expensive (e.g., homeless shelters and services cost Canadian taxpayers \$159 million annually) (Shapcott, 2007). Shapcott's research (2007) further suggests that it costs taxpayers ten times more to have a person remain in a homeless shelter than it does to provide cost-effective, good quality social housing. These costs are in addition to the increased spending on social services, health care, policing, and other related programs often needed to support people experiencing housing precarity or homelessness (Gaetz, 2012).

In contrast, emerging research has shown that prevention initiatives are far less expensive (CMHC, 2005; Distasio et al., 2014). For example, a 2016 cost-benefit study in the United Kingdom indicated that early prevention supports would reduce the public spending on homelessness from the equivalent of \$56,000 CDN to \$14,924 CDN, per person each year (Pleace & Culhane, 2016). The study argued that if 40,000 people were prevented from becoming homeless in one year, the savings could be close to \$600 million CDN. Such findings suggest that focusing attention on identifying those at-risk of eviction, resolving problems before they happen, and providing additional supports to a tenant before going through the eviction process may be a far less expensive approach to addressing these issues (Distasio et al., 2014). In addition to these cost savings, research also suggests that investing in affordable housing will improve personal health and neighbourhoods, as well as create new jobs and a valuable social infrastructure (Shapcott, 2007).

WHAT SUPPORTS & STRATEGIES ARE AVAILABLE TO PREVENT EVICTIONS?

There are various types of interventions and supports available to prevent evictions – present in both the domestic and international literature. Such interventions include mental health supports, income supports to address arrears, or mitigating conflicts between landlords and tenants (Holl, van den Dries, & Wolf, 2016). However, those facing eviction often face barriers to accessing eviction prevention support services, resulting in eviction prevention programs not being used by those who are at most risk and most in need of the services, or the services being offered at less optimal points in the eviction process (Acacia Consulting & Research, 2006a). As such, it is important to detect early signs of an impending eviction or homelessness with supports targeted to the individual and their situation and needs (van Laere, de Wit, & Klazinga, 2009).

Research has indicated that there are a range of supports can be effective in preventing evictions. These include:

- Financial supports (Acacia Consulting & Research, 2006b; Holl, van den Dries, & Wolf, 2016)
- Legal support (Acacia Consulting & Research, 2006b; Holl, van den Dries, & Wolf, 2016)
- Communication support between landlord and tenant (Acacia Consulting & Research, 2006b; CMHC, 2005; LaPointe, 2004),
- Case management support (Holl et al., 2016),
- Home visits and direct outreach (CMHC, 2005; van Laere et al., 2008),
- Early detection and intervention for those at-risk of an eviction, offering various and multiple support services (CMHC, 2005; van Laere et al., 2009), and
- Education and information (Acacia Consulting & Research, 2006b).

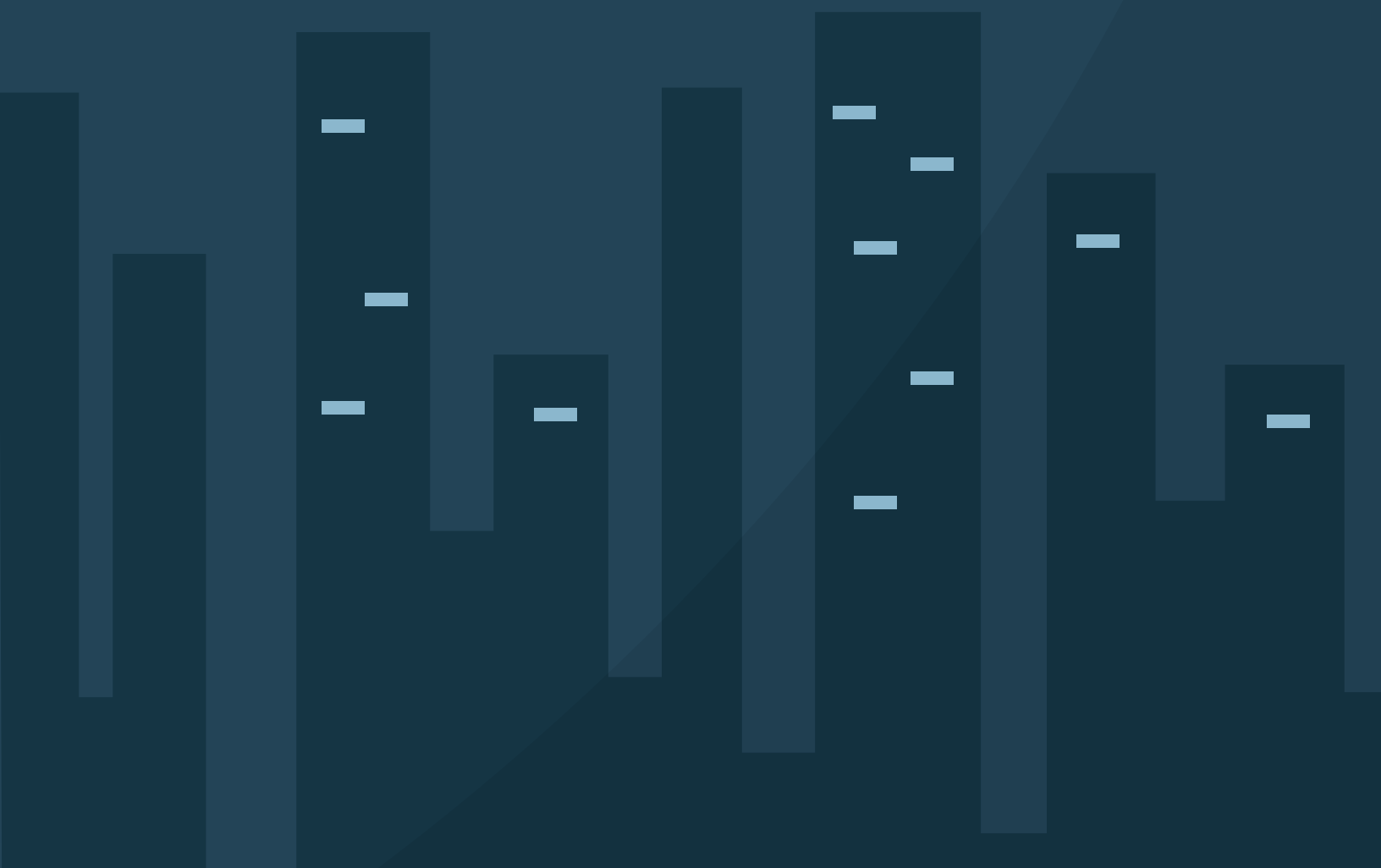
For tenants who want to stabilize their housing, assistance in communicating with their current landlord was helpful (CMHC, 2005). Communication with the landlord may include arrangements to pay arrears or attending to the circumstances prompting the eviction notice. Tenants have shown higher success in avoiding eviction in programs that conduct home visits when compared to those that do not (van Laere et al., 2009). In fact, one study found that eviction prevention programs that conducted home visits reported half as many evictions as the programs that did not offer home visits or contact with the tenants (van Laere et al., 2008). This demonstrates that case management and housing supports are an important component of eviction prevention services. As such, the role of the housing workers in providing housing related supports is critical, as is the involvement of health care providers and social workers in eviction prevention services (Gaetz & Dej, 2017).

Research has also indicated that eviction prevention broader systems change can support eviction prevention. Recommended systems changes include:

- Addressing the housing affordability gap, with a specific focus on increasing income
- Developing coordinated local systems of support
- Developing more transitional and supportive housing options
- Linking data collection and monitoring to specific actions to prevent homelessness
- Developing a strategy to improve access to eviction and eviction prevention information
- Developing nation-wide standards on eviction and eviction prevention access (Acacia Consulting & Research, 2006a; Acacia Consulting & Research, 2006b)
- Conflict resolution training for professionals involved in eviction prevention programs in order to better detect and deescalate conflicts (Schout, de Jong, & van Laere, 2015)

SECTION 3:

EVALUATION METHODOLOGY



In order to address the evaluation questions in a comprehensive fashion, a mixed methods approach was used. This means that both qualitative and quantitative methods were employed. A broad overview of each method is described below. Following this description we provide the overarching evaluation matrix that guided the evaluation. The matrix includes the main evaluation questions and the sources of data to answer these questions.

Logic Model Refinement

We began the project by establishing the program theory through the refinement of EPIC's program logic model. A logic model represents a systematic, visual means of describing the rationale, service activities, outputs, and outcomes of a given program (McLaughlin & Jordan, 1999). Since the program already had an established program logic model, the evaluation team decided it was best to review the logic model to ensure that it was reflective of the program's current operations. This was completed through the review of program documentation, followed by a verification session with key program stakeholders.

Program Fidelity Tool

As there was interest in developing program monitoring tools, we created a program fidelity tool for the EPIC program to monitor its implementation. Fidelity is the extent to which the implementation of your program matches your program's original design (Mowbray, Holter, Teague, & Bybee, 2003). There are three main steps to establish fidelity criteria (McGrew et al., 1994; Teague, Bond, & Drake, 1998):

- 1** The identification of possible indicators or critical components of a model. This can involve consulting experts with knowledge of the program model or working from existing models. Once the indicators have been chosen, then there needs to be an investigation of how to measure the indicator and how to operationalize it so it can be measured.
- 2** The collection of data to measure the indicators.
- 3** Examine the indicators based upon their reliability and validity.

The evaluation team focused on step one of the criteria and identified a number of possible indicators. This process began with reviewing the program logic model and relevant program documentation. Our selected indicators were then reviewed by key program stakeholders and a series of modifications occurred. Given that the EPIC program was still in its early stages of implementation, we framed the program fidelity tool as one that will require further refinement.

Key Informant Interviews & Focus Groups

To gain an understanding of the program's operations and intended outcomes, we conducted key informant interviews with individuals who were integral in the development of the EPIC program. We conducted five individual interviews in total. Participants included representatives from SSHA and the manager of EPIC (n=5). Three of the interviews were conducted in-person and two interviews were conducted over the telephone. The interviews were based upon a semi-structured interview protocol. This means that the interview protocol included specific questions, but also allowed for new questions to be asked based upon the topics that emerged during the interview.

We also conducted a focus group with EPIC's front-line staff. Six individuals participated, with representation from each of the agencies (Agincourt Community Service Agency, Albion Neighbourhood Services, City of Toronto, and St. Stephen's). The focus group was conducted in-person and also followed a semi-structured format.

Client Interviews & Surveys

We spoke with clients of the program to develop a sense of what it was like to enter the program, the types of services received, and if an eviction was prevented or a rehousing occurred. We collected two separate data sources: 1) qualitative interviews with clients currently in the program; and 2) surveys with clients who had exited the program.

CLIENT INTERVIEWS

EPIC staff members provided the contact information of 18 clients who were eligible to participate in the interviews (e.g., currently in the program) to the evaluation team. In some cases, EPIC staff coordinated the time and location of the interviews. In other cases, the evaluation team coordinated the time and location of the interviews. For interviews coordinated by the evaluation team, the clients were contacted via telephone by the evaluation team, at which point the nature of the evaluation and participation details were explained. If contact was not made during the initial attempt, a total two other attempts were made to contact the clients. This resulted in at least three attempts to contact each client.

We conducted ten individual interviews in total. Participants included representatives from each of the four agencies (Agincourt Community Service Agency, Albion Neighbourhood Services, City of Toronto, and St. Stephen's). Three interviews were conducted in-person and the remaining seven interviews were conducted over the telephone. As with the key informant interviews, these interviews were based upon a semi-structured interview protocol. This means that the interview protocol included specific questions, but also allowed for new questions to be asked based upon the topics that emerged during the interview. Each participant received \$20.

SURVEYS

Similar to the interview recruitment process, EPIC staff members provided the contact information of 28 clients who were eligible to participate in the surveys (e.g., discharged from the program). In some cases, EPIC staff coordinated the time and location of the surveys. In other cases, the evaluation team coordinated the time and location of the surveys. For surveys coordinated by the evaluation team, the clients were contacted via telephone by the evaluation team, at which point the nature of the evaluation and participation details were explained. If contact was not made during the initial attempt, a total two other attempts were made to contact the clients. This resulted in at least three attempts to contact each client.

We conducted twenty surveys in total. Participants included representatives from each of the four agencies. Five of the surveys were conducted in-person and the remaining 15 surveys were conducted over the phone. The survey was co-developed by the evaluation team and senior management from EPIC. Each participant received a \$10 Loblaws gift card.

Landlord Interviews & Surveys

The contact information of 12 landlords who had worked with the EPIC program was provided to the evaluation team. All of the landlords were contacted via telephone by the evaluation team, at which point the nature of the evaluation and participation details were explained. If contact was not made during the initial attempt, a total two other attempts were made to contact the landlords. This resulted in at least three attempts to contact each landlord.

Originally, landlords were invited to participate in a 30-minute phone interview. Almost all of the landlords stated that this was not feasible given their schedules. EPIC senior managers suggested that as an alternative to the interview, a short survey could be created. The survey was created in collaboration with EPIC senior management and addressed similar questions as the interview protocol.

In the end, one landlord agreed to an interview and five landlords participated in the survey. Thus, six of twelve landlords participated in the evaluation.

Referral Surveys

A short survey was administered by the EPIC program to its referral sources. This included Central Intake and the Landlord Tenant Board. The survey asked respondents to provide some context on the number of eviction cases they receive and their impressions of the EPIC program. Seven individuals responded to the survey.

Administrative Data

Administrative data was provided to the evaluation team. This data included information on referrals made to the program, monthly reporting statistics for clients enrolled in the program, and information from SMIS (Shelter Management Information System).

Data Analysis

QUALITATIVE DATA ANALYSIS

The qualitative data was analyzed using an iterative, thematic approach. To ensure reliability of the coding process, the evaluation team independently coded the same segment of data from one transcript. After independently coding the data, the team met to compare and contrast their codes. During this process, codes were examined for conformity and divergence. When divergence occurred, the evaluation team discussed the nature of the development of the code until consensus was reached. Once the evaluation team had confidence in their coding, each team member was then assigned an evaluation question to answer.

The transcripts were read line-by-line and the data was coded using the participants' own language as much as possible (in vivo coding). The coded data was then analyzed for similarities and differences across the transcripts and themes were developed. Matrices were created to allow for ease of comparison of themes across the transcripts.

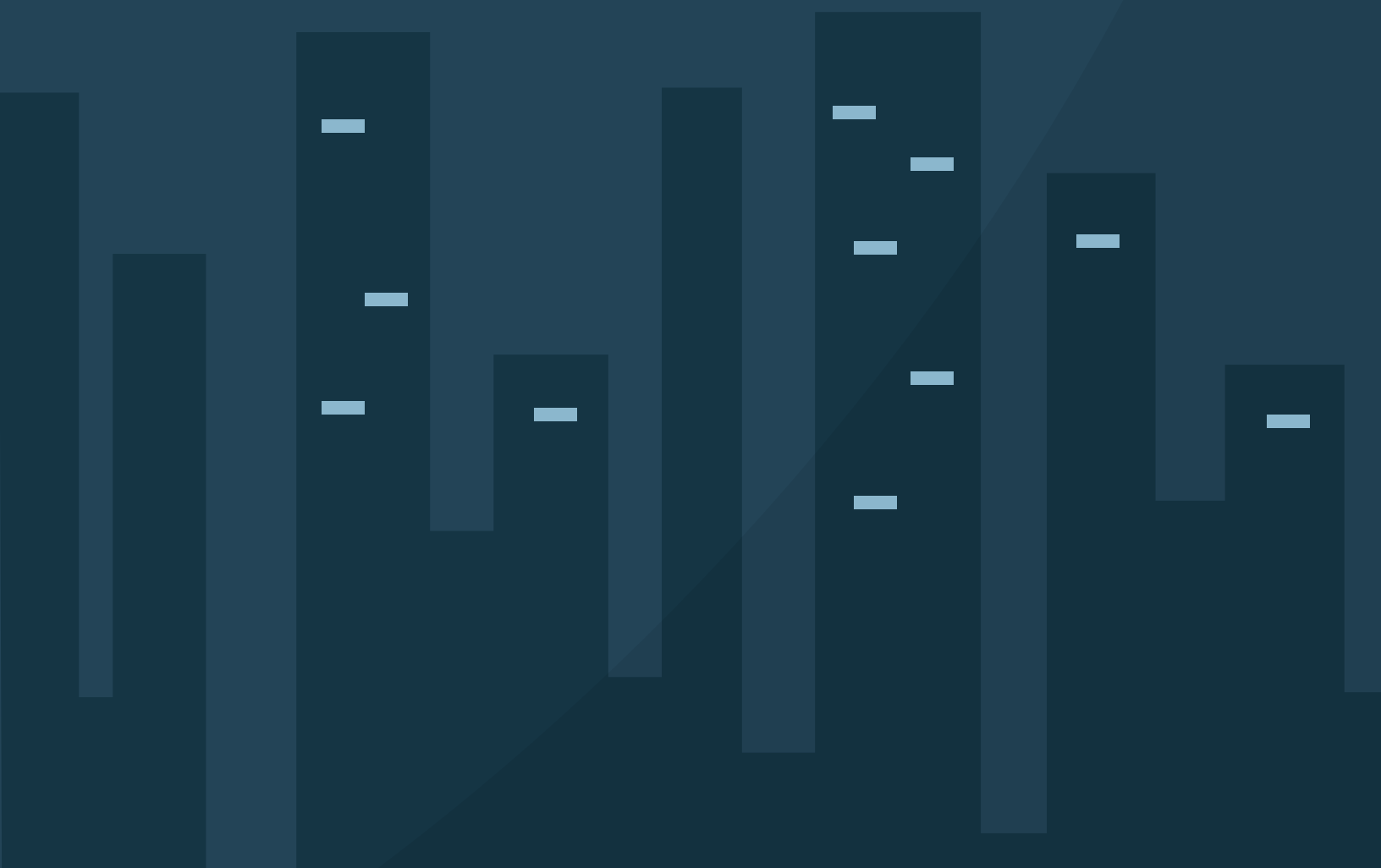
QUANTITATIVE DATA ANALYSIS

The quantitative data was analyzed using both descriptive and inferential statistics. Descriptive statistics provide summaries of the data. This includes frequencies (e.g., the number of records), averages, and the range of scores. Inferential statistics are used to examine group differences.

EVALUATION QUESTION	METHOD	SOURCE OF DATA
1. What is the program logic model?	Document review	Program documentation
	Consultations	EPIC senior staff
2. Is the intervention effective in preventing evictions and improving housing outcomes?	Analysis of administrative data	Administrative data
	Interviews	Key informants Clients Landlords
	Focus group	Program staff
	Surveys	Clients Landlords Referral sources
3. What are the training needs and quality assurance measures of the pilot sites?	Fidelity assessment tool	Program documentation
	Interviews	Key informants Clients
	Focus group	Program staff
4. What is the client profile of households at imminent risk of eviction?	Analysis of administrative data	Administrative data
	Interviews	Key informants Clients Landlords
	Focus group	Program staff
	Surveys	Clients Landlords Referral sources
5. Is the intervention effective at improving access to services?	Analysis of administrative data	Administrative data
	Interviews	Key informants Clients Landlords
	Focus group	Program staff
	Surveys	Clients Landlords Referral sources
6. What are the service gaps that are not easily addressed through the program?	Analysis of administrative data	Administrative data
	Interviews	Key informants Clients Landlords
	Focus group	Program staff
	Surveys	Clients Landlords Referral sources

SECTION 4:

LOGIC MODEL



GOALS

Primary: To reduce the number of people becoming homeless due to eviction and stabilize housing quickly.

Secondary: Build alliances within existing service systems to avoid duplication of what is already in place.

TARGET POPULATIONS

Primary: Households who are at-risk of eviction due to inability to pay rent, damage to the unit, behavioural challenges, and other unique circumstances.

Secondary: Landlords and system partners

PROGRAM ELIGIBILITY

Household must be housed in an address located within City of Toronto boundaries, currently have an eviction notice, have an income below the Household Income Limits, and motivated to maintain the tenancy.

INPUTS

Funding

- personnel and supplies

Staff

- Manager
- Program Lead (SOPO)
- Counsellors

Training

Space

- service space for client sessions
- outreach

Teams

- *External*
Agincourt Community Services Association; Albion Neighbourhood Services; St. Stephen's Community House;
- *Internal*
City of Toronto

Hours of operation

Caseload

ACTIVITIES

Screening and Referrals

- Identify households/ screening for risk of homeless due to eviction
- Central referral point
- Triage and assessment

Interventions

- Case management
- Interventions on an as needed basis
- Mediation between tenants and landlords

Financial Assistance

- Referrals to financial assistance programs
- Assistance securing income supports, trusteeship or money management programs

Rehousing

- Rehousing

Aftercare

- Short-term follow-up supports
- Referral pathways to appropriate services

OUTPUTS

Screening and Referrals

- # of clients pre-screened
- # of clients referred to program
- # of intake/assessments

Interventions

- # of clients engaged in program
- Type of support received (housing allowance, bridging grant, prevention fund, follow up supports, furniture bank, voluntary trusteeship)
- # of worker contacts with landlord
- # of landlord mediation
- # of referrals to community legal services
- # of clients accompanied to LTB hearings
- # of clients referred to trusteeship programs
- # of clients assisted with extreme clean, hoarding or pests/infestations

Financial Assistance

- # of arrears repayment plans
- # of clients with rent paid direct
- # of clients accessing financial assistance support for arrears

Aftercare

- # of referrals to follow-up supports program
- # of clients assisted with physical/mental health supports
- # of clients assisted with addiction/harm reduction supports

SHORT-TERM OUTCOMES

- Engagement with intervention
- Maintain housing
- Rehousing

Indicators

- # evictions avoided
- # diversions
- Average time of time from assessment to housing stabilization

MEDIUM-TERM OUTCOMES

- Maintain stable housing
- Effective resource use

Indicators

- # evictions avoided
- # diversions
- # people maintaining housing at least 1 year

LONG-TERM OUTCOMES

- Decrease homelessness
- Decrease emergency shelter pressure
- Increase system effectiveness
- Improved quality of life for participants
- Improved sense of community

EXTERNAL FACTORS

Rental costs; Vacancy rates; Stigma/discrimination; Poverty/Income

SECTION 5:

PROGRAM FIDELITY TOOL



What is fidelity?

Fidelity is the extent to which the implementation of a program matches its original design (Mowbray, Holter, Teague, & Bybee, 2003). Fidelity assessments can serve multiple purposes, such as determining how well a program has been implemented (Bond, Evans, et al., 2000), assessing conformity to essential program elements and absence of non-essential program elements (McGrew, Bond, Dietzen, & Salyers, 1994), and providing evidence to policy makers that programs are meeting implementation goals and targeting the appropriate populations (Orwin, 2000).

How to assess fidelity?

Fidelity scales allow for your program to be quantifiably measured. The measurement is based upon program standards and uses some form of rating scale (e.g., Likert-type scale of 1 to 4; yes-no checklist).

Why assess fidelity?

Fidelity measures provide tangible evidence of program operations. They can help programs determine if unsuccessful outcomes are due to challenges with the model or challenges with the implementation of the model (Chen, 1990). If programs are not operating in a uniform manner, then focused training to those delivering the program is required.

Steps in Establishing Fidelity Criteria

There are three main steps to establish fidelity criteria (McGrew et al., 1994; Teague, Bond, & Drake, 1998):

- 1** The identification of possible indicators or critical components of a model. This can involve consulting experts with knowledge of the program model or working from existing models. Once the indicators have been chosen, then there needs to be an investigation of how to measure the indicator and how to operationalize it so it can be measured.
- 2** The collection of data to measure the indicators.
- 3** Examine the indicators based upon their reliability and validity.

Below we outline step 1 in the process - the identification of possible indicators. These indicators were taken from the Performance Indicators guiding the EPIC program. As the program develops, the fidelity tool will require modification. This is captured in the footnotes, which provide areas for further refinement.

ITEM	CRITERION	1	2	3	4
Referrals					
1	Number of referrals. An adequate number of referrals is being received to the program.	Less than 10 referrals received each month	At least 10 referrals received each month	At least 15 referrals received each month	At least 20 referrals received each month
2	Diversity of referrals. The program receives referrals from a variety of sources, including landlords	No referrals received from landlords	Less than 10% of referrals received from landlords	10 to 19% of referrals received from landlords	20% or more of referrals received from landlords
3	Response to referrals. A timely response to referrals is provided	60% or less of referrals are responded to within 1 business day	70% of referrals are responded to within 1 business day	80% of referrals are responded to within 1 business day	90% of referrals are responded to within 1 business day
4	Referrals to other sources. Those individuals not meeting program eligibility are referred elsewhere ¹	55% of ineligible clients are referred to other resources/ services	70% of ineligible clients are referred to other resources/ services	85% of ineligible clients are referred to other resources/ services	100% of ineligible clients are referred to other resources/ services
Eligibility & Enrolment					
5	Client enrolment. An adequate number of clients is being enrolled in the program.	Less than 10 new clients enrolled each month	10 new clients enrolled each month	15 new clients enrolled each month	20 new clients enrolled each month
6	Intake/assessment. Clients are being assessed within a timely manner.	Less than 60% of clients have an intake/assessment within 2 business days	60% of clients have an intake/assessment within 2 business days	80% of clients have an intake/assessment within 2 business days	100% of clients have an intake/assessment within 2 business days
Housing at Intake					
7	Housing at intake. Clients enrolled in the program are coming from a diverse range of households ²	Few clients (0 to 20%) are living in private market rental units	Less than half (30 to 49%) of clients are living in private market rental units	Some of the of clients (50 to 70%) are living in private market rental units	The majority of clients (71% and higher) are living in private market rental units
8	Eviction status. Clients enrolled in the program are encountering a diverse range of eviction statuses (e.g., financial, behavioural).	Only one eviction status is being addressed by the program and/or early intervention is not occurring	Two or three eviction statuses are being addressed by the program, but early intervention is not occurring	Two or three eviction statuses are being addressed by the program at multiple points in the eviction process	All types of eviction statuses are being addressed by the program (e.g., L1, L2) and at multiple points in the eviction process

¹ Unsure if current business practice will provide consistent data collection for it. Will need to figure out how to do this.

² Not necessarily a target at the moment, but could used as a criteria to determine the housing situations of participants at intake.

ITEM	CRITERION	1	2	3	4
Client & Landlord Contact					
9	Contact with clients. Staff members are meeting clients face-to-face and making repeated attempts to meet clients.	Staff do not attempt to contact clients.	Staff make at least one attempted contact (client no-show) with clients	Staff make at least one indirect (phone, email, text) contact with clients	Staff have at least one direct contact (face-to-face) with clients
10	Contact with landlords. Staff members are contacting landlords and are made available to landlords.	Landlords do not have staff contact information	Staff provide contact information to landlords	Staff provide contact information to landlords and make at least one attempted contact with landlords	Staff have at least one direct (face-to-face) or indirect (phone, email, text) contact with landlords
Eviction Prevention & Housing Stabilization Services					
11	Case management supports. Clients are receiving case management and case plans are being developed.	Less than 70% of clients have a case plan and case notes	80% of clients have a case plan and case notes	90% of clients have a case plan and case notes	100% of clients have a case plan and case notes
12	Supports with landlords. Clients are supported in landlord mediation efforts. (If applicable)	50% or less of clients offered landlord mediation supports	60% of clients offered landlord mediation supports	70% of clients offered landlord mediation supports	80% of clients offered landlord mediation supports
13	Rental supports. Clients are offered assistance with rental supports via negotiating arrears repayment plans, setting up rent paid direct, accessing financial assistance support for arrears, etc. (if applicable) ³	70% or less of clients are offered assistance with rental supports	80% of clients are offered assistance with rental supports	90% of clients are offered assistance with rental supports	100% of clients are offered assistance with rental supports
14	Legal supports. Clients are supported when engaging with the legal system (if applicable) ⁴	For those individuals engaging with the legal system, 60% or less are supported by case managers	For those individuals engaging with the legal system, 70% are supported by case managers	For those individuals engaging with the legal system, 80% are supported by case managers	For those individuals engaging with the legal system, 90% are supported by case managers

³The EPIC worker can help facilitate these but much of it depends on the landlord's willingness to work with us/the client. I.e. no repayment plan or rent direct will happen if the landlord isn't willing. May need to reword to reflect that much of this work is support/assistance but not a program per se. For access to financial support for arrears (e.g. Rent Bank, HSF, Bridging Grant), the goal would be for 100% of clients who need it can access it but not everyone will need it.

⁴What are EPIC staff doing to support when client is engaged with legal system? Is this accurate way of portraying it?

15	Supports in other life areas. Clients are supported in other life domains impacting evictions, including physical or mental health, substance use, etc. (If applicable)	50% or less of clients are engaged in other life areas by case managers	60% of clients are engaged in other life areas by case managers	70% of clients are engaged in other life areas by case managers	80% of clients are engaged in other life areas by case managers
16	Housing supports. Extent to which the program offers services to help maintain housing, such as housing supports.	Program does not offer any housing support services	Program offers some housing support services, but does not facilitate a referral for follow-up services (if applicable) no follow-up or ongoing services are available	Program offers some housing supports and facilitates a referral for follow-up services (if applicable)	Program offers housing support services including assistance with neighbourhood orientation, landlord relations, budgeting and facilitates a referral for follow-up services (if applicable)
17	Rehousing supports. Extent to which the program offers rapid rehousing services to clients who are evicted. (If applicable)	Program does not rehouse evicted clients	Program rehouses evicted clients but not in a rapid manner	Program rapidly rehouses evicted clients but does not offer housing supports	Program rapidly rehouses evicted clients and provides housing supports including assistance with neighbourhood orientation, landlord relations, budgeting and facilitates a referral for follow-up services
18	Housing allowances. An adequate number of clients are receiving a housing allowance.	30% or less of clients receive a housing allowance	40% of clients receive a housing allowance	50% of clients receive a housing allowance	60% of clients receive a housing allowance

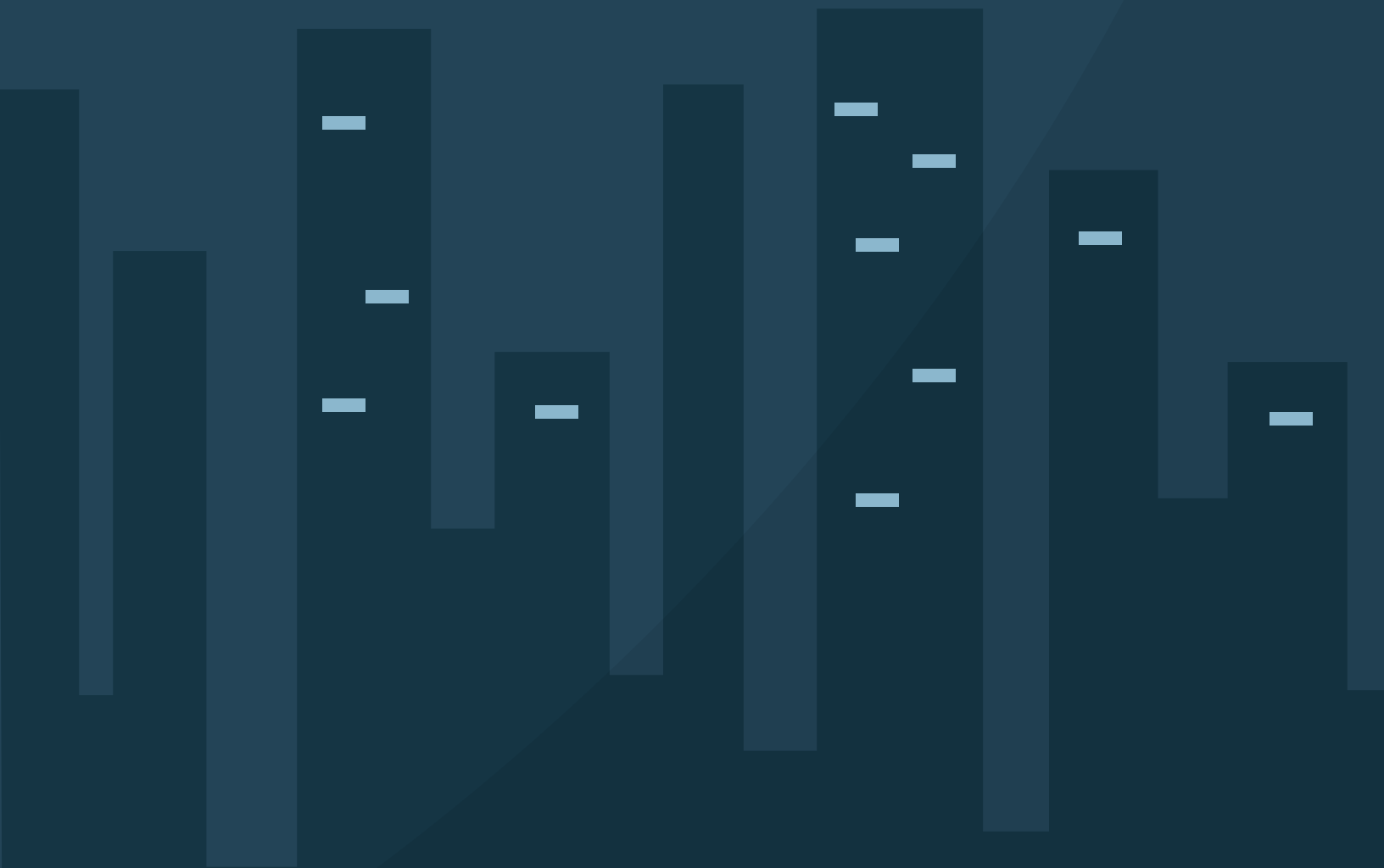
Results from Key Informant Interviews, Focus Group, Client Interviews, Client Surveys, Landlord Surveys, Landlord Interview, Referral Surveys, & Administrative Data

The following sections provide the results from the various data sources. We provide the results from each data source separately. This style of presentation clearly defines the data from each source and provides an opportunity to see the construction of overarching themes emerging across each source.

It should be noted that the administrative data had several missing data points across the clients. The total population is reported when reporting n sizes, but the data points (e.g., variables of interest) are reflective of the data that was available.

SECTION 6:

PROGRAM ELIGIBILITY



Program eligibility was assessed quantitatively and qualitatively. Qualitatively, key informant interviews, staff focus group, and program documentation was used to review the program eligibility and examine the program's target population. In order to determine if the program eligibility requirements were being met, the administrative data was reviewed.

What is the program eligibility?

KEY INFORMANTS & STAFF

As outlined in the program logic model, EPIC has four main eligibility requirements:

- 1 Households must be housed in an address within the City of Toronto boundaries;
- 2 Households must currently have an eviction notice;
- 3 Households must have an income below the Household Income Limits (as set by the Canada Mortgage and Housing Corporation);
 - a 1 Household Occupant = \$37,000
 - b 2 Household Occupants = \$43,000
 - c 3-4 Household Occupants = \$50,000
 - d 5-6 Household Occupants = \$59,000
 - e 7 or more Household Occupants = \$70,000
- 4 Households must be motivated to maintain their tenancy

This criteria is clearly laid out in the service request form that is completed by the referral sources and provides an objective standard for which referral agents can gage potential clients.

The clarity and objectiveness of the eligibility criteria resulted from a well-thought out process by members of EPIC's steering committee. This process did not come easy, as several key informants spoke of the challenge of coming to this four-pronged criteria, especially as it related to ensuring that particular groups of people were being targeted. For example, one key informant stated, *"That was one of our major challenges in the beginning of the program. How do we know who was precarious out in the community and who was eligible for the program?"*

In particular, key informants stated that they wanted to ensure that EPIC was an eviction prevention program, not a shelter diversion program. Although this difference is quite nuanced, key informants reinforced that the housing stabilization aspect of the program separated it out from standard shelter diversion programming, where individuals face imminent homelessness. For true prevention to occur evictions must be resolved and supports should be put in place so future evictions do not occur.

A strict program eligibility criteria was developed in recognition of the limited resources that were available for rental assistance. One key informant spoke of, *“trying to be mindful that [EPIC] does not become a sort of catch all.”* Key informants discussed the importance of recognizing the financial limitations of the program, but also the practical limitations of the program. For example, it was noted that the program would not be able to work with everyone in Toronto who receives an eviction notice.

The strict criteria also helped the program to position its intake process as fair and transparent. As described by one of the key informants, more subjective criteria would lead to improper referrals since eviction prevention itself is a term with, *“a number of subcategories.”* Similarly, key informants felt that a more open eligibility criteria would muddy the intake process. A key informant stated, *“we didn’t want the people referring [to us] or us in the program to then be making those sort of qualitative assessments or judgments at sort of that outset.”* However, it is important to note that the strict program eligibility did not impede the receipt of services. The key informants noted that ineligible clients were referred to other more appropriate services.

The program eligibility criteria were thought to be successfully implemented, but some key informants provided a critical analysis of the criteria’s limitations. As with any program that targets vulnerable individuals, there was some concern that individuals who needed the program most were not being referred. One key informant shared:

“Would these people have the ability to then, you know, borrow money from friends or family or find a new apartment themselves ... or they’d end up going to a payday loan and somewhere that’s more predatory?”

Framing this point in a different fashion, another key informant highlighted the resourcefulness of many individuals who have grown accustomed to navigating the social service system. They stated:

“Now the folks who don’t know about the program, who don’t get in, who have no clue about [it], then they’re going to do what they always do. They’re either going to not know what to do and bail on their housing or abandon their housing, go in the shelter system, go to friends, or they’re going to bump around and try and navigate the system and figure out to go to a housing help centre or they’ll get advice... I would suspect they probably have a number of false starts that are extremely frustrating, increases their anxiety, right? ‘Cause it’s not an easy system to navigate and depending on what part of the city it’s also not geographically easy to navigate.”

Who is the program targeting?

KEY INFORMANTS & STAFF

Key informants were also asked who they thought the program was targeting. Although there was much overlap during the discussions of program eligibility and the target group, some interesting differences emerged.

Much of the discussion focused on targeting households, including families and single person households, at-risk of eviction or in receipt of an eviction notice. The target group was described as diverse, but unified by the fact that all were living in economic poverty. Key informants stated that they did not have one client profile in mind. Instead, they wanted to target a, “*good cross-section of society*” and households who were experiencing evictions due to financial considerations (e.g., arrears) and/or behaviour issues (e.g., mental health concerns) and/or contextual issues (e.g., family members moving or out). There was also a concerted effort to work with Indigenous service providers, something which the program had success in.

The timing of the eviction was another important consideration. The target group for the program was individuals who, “*were in the process of eviction but not necessarily evicted yet*” and those who, “*are facing an imminent eviction and whose housing can be stabilized so that we can prevent them from becoming homeless.*” One key informant felt that the program could consider more upstream solutions to eviction, which would mean targeting households before an eviction notice is even sent out. This would require targeted engagement with landlords, such as notifying the program of households who are late on rent payments. This would allow the program to conduct targeted outreach prior to the eviction notice being served.

The target group was also described as a group that requires assistance since they may be unaware of the supports available to them and are unaware of their rights as a tenant. Several of the key informants noted that the program is for, “*people who are risk of eviction, who might not have the wherewith all or the supports in place to resolve it on their own.*” A staff member similarly stated:

“

The City of Toronto is trying to target people in the community that are vulnerable, that, you know, maybe didn't know the right to their options, or some of the different resources available, and try to get out information to some of those clients.

”

The last commonality of the target group was the need for households to want to maintain their tenancy. From a practical perspective, a key informant stated, “*It takes less time to salvage a situation than it does to rehouse. So the more rehousing cases that we have, the lengthier time we're involved with the specific case.*”

Who is being referred to the EPIC program?

ADMINISTRATIVE DATA

Data from the 157 clients who were enrolled into the EPIC program demonstrated some interesting trends, many of which reinforce the qualitative data. The table below shows that enrolled clients were in various stages of the eviction process. More than one-third were at the Landlord and Tenant Board stage, one-fifth had received an eviction order, and 13% received a notice from the Sheriff. These statistics indicate that many of the referred clients were in the later stages of the eviction process.

STAGE OF EVICTION	NUMBER OF CLIENTS (N; %)
LTB	48 (35%)
Eviction Order	31 (23%)
Notice of Eviction	28 (21%)
Sheriff Notice	17 (13%)
Other	12 (9%)

The next table shows that the enrolled clients were, on average, meeting the income cut-off requirements. The clients' annual income was approximately \$20, 598 (average monthly income multiplied by 12). This places clients well below the maximum income requirement for a single household (\$37,000). The client with a monthly income of \$4,014 per month, met the income requirements, as they had a family of four.

The referred clients were spending a very large portion of their income on rent. On average, referred clients were spending 72.3% of their incomes on their rent. This puts them in the extreme core housing need category (e.g., spending 50% or more of their income on rent).

	MEAN (SD) OR %	MINIMUM	MAXIMUM
Household monthly income	\$1716.48 (\$780.91)	\$250.68	\$4014.00
Current rent	\$1042.31 (\$327.36)	\$128.00	\$1970.00
Amount of income spent on rent	72.3%		
Amount of arrears owed	\$4065.85 (\$6428.70)	\$144.00	\$46,277.00

Summary on Program Eligibility

EPIC's program eligibility requirements resulted from thoughtful planning and as a means to ensure that the program is framed as an eviction prevention program, rather than a shelter diversion program. The program targets wide ranges of households at risk of an eviction, which is evident by the equal number of single-headed households and families. The enrolled households were spending a large portion of their incomes on their rent, indicating that many households were at an immediate risk of losing their housing. One demographic trend that emerged in the administrative data, but not found within the qualitative data, was the overrepresentation of females being referred to the program.

Although the key informants felt it was important for the program to target households that were early in the eviction process, many of the referred households were in the later stages (e.g., eviction order, sheriff notice, LTB hearing).

SECTION 7:

REFERRALS



Based upon the key informant interviews, staff focus group, client interviews, and referral survey, the referral process was reviewed. In order to determine if the referral process was efficient, the administrative data was reviewed.

What was the pace of EPIC’s referral process?

KEY INFORMANTS & STAFF

PHASE ONE

In phase one, referrals were kept to internal sources. As stated by one key informant, “... *in the beginning, we kept it pretty much internal within our division, within SSHA, because we had some access points within the division itself.*” These access points included Central Intake and Housing Connections. Limiting the number of referral sources was a conscious effort on the part of the EPIC steering committee, as one key informant stated:

“In the beginning, the first phase was really looking internally at SSHA to say who are - what are the access points for the general public to connect with us, and how can we get referrals for prevention type cases to this program?”

Central Intake was described as a “*natural fit*”, as individuals at-risk of eviction were already contacting the service. Housing Connections was ideal because it had a store-front operation, or an actual physical location, and individuals at-risk of eviction were coming there to determine their positioning on the social housing waitlist. Therefore, these contact points allowed for EPIC to organically target individuals at-risk of evictions who were proactively accessing other services.

A number of phase one referrals also came from municipal offices. The General Manager of SSHA would receive calls from City Counsellors’ offices, as constituents in their ridings would call them looking for supports to avoid an eviction. Key informants discussed that previous to EPIC, SSHA would receive these types of calls and not necessarily have a program to refer them to. Therefore, the creation of EPIC led for these calls to be dealt with in a systematic manner.

EPIC also developed a relationship with an Indigenous housing provider that was located in close proximity to one of its supporting agencies. This relationship occurred organically, but targeted outreach to Indigenous partners in Toronto was part of the planning of EPIC. This relationship was described as important and successful.

PACE OF PHASE ONE REFERRALS

The number of referrals received in phase one was intentionally slow. Knowing the capacity of the program was important, as key informants noted that they did not want to get overwhelmed from the outset of the program. All of the key informants acknowledged that the demand for eviction assistance would outweigh the capacity of the program. For example, a key informant said, “*we know that there is, you know, tens of thousands of people in the city who are risk of eviction.*”

The slower onboarding of clients allowed for the program to develop in a comprehensive manner. The program could “*iron out the wrinkles*” and solve problems in an impactful and thorough fashion, rather than reacting in a crisis-focused manner. Key informants stated that the slow rollout allowed for relationship building between the referral sources and the program. This process provided clarity to referral sources on the intent of the program and created a streamlined referral process. It also allowed for EPIC’s contracted agencies to learn the ropes of the program. This learning process is best summed up in the following quote:

“There was also a learning curve for our contracted agencies. They were bringing on new staff, there was orientation, training, computer access that all needed to be set up, and although they ... have housing experience, they’re all at different, you know, levels of experience.”

PHASE TWO

Phase two of the referral process resulted from a broadening of the referral sources. These referral sources included private market landlords, the Landlord Tenant Board, and Tenant Duty Counsel. Targeted outreach to landlords was a key goal and strategy of the EPIC program. In line with more upstream approaches to prevention, the program wanted to connect with landlords prior to cases reaching the Landlord Tenant Board. Reaching out to the Landlord Tenant Board and Tenant Duty Counsel was an important expansion, since one key informant described that the program could, “*petition the adjudicator to buy more time, to allow the EPIC program to assess the case and pull together a plan of action to salvage the tenancy.*”

Some of the referrals from landlords occurred organically due to positive relationships EPIC staff had developed in previous roles. For example, a key informant stated:

“There [were] landlords that we have typically worked with... for years now. And they picked up on it immediately.”

Given the integral role of landlords in the process, all of the key informants expressed the need to extend these landlord networks and engage in further outreach to promote the program. The purpose of this expansion was two-fold. First, a greater network of landlords could lead to proactive prevention of evictions. The intent is to have landlords contact the program if one of their renters is late on their rent payments or having behavioural issues. Second, engaging with a large network of landlords could lead to the availability of vacant units being offered to the program. This development of rental housing stock was important, as it was acknowledged that some EPIC clients will require rehousing. A key informant summed it up best when they said:

“

There’s always been kind of the idea that, if we could offer this kind of a service that would be of benefit to landlords as well, to help them provide additional supports to their tenants, that would further our relationship-building with landlords from the housing access side as well.

”

One consequence of the expansion of the referrals was a change in the client base. One key informant stated that by opening up the referral process, particularly to the Landlord Tenant Board, that it gave the program, “*a bit broader client profile than [the internal referrals]...That’s where we’re getting folks that are of different walks of life.*” The key informants did not state that this change in client base negatively impacted the program.

ADMINISTRATIVE DATA

The administrative data confirmed the results from the qualitative data. As demonstrated in the table, the rate of referrals was slow at the beginning of the program, but rapidly increased in July 2017 at which point more referral sources were on boarded.

REPORT MONTH	UNIQUE CLIENTS
April 2017	6
May 2017	4
June 2017	6
July 2017	26
August 2017	14
September 2017	27
October 2017	22
November 2017	24
December 2017	28
Total	157

What impacted the referral process?

KEY INFORMANTS & STAFF

Staff expressed that the referral process was affected by several factors, which in turn impacted the efficacy and reach of the program itself.

APPROPRIATENESS OF REFERRALS

The appropriateness of referrals was an issue identified by several staff. Staff commonly discussed occasions on which they received referrals for clients that were not appropriate for the program, as well as instances in which individuals and families met the eligibility criteria but were not referred. With respect to the former, staff frequently received referrals for clients that did not meet key qualifying criteria (e.g., the client wanted to move from the apartment, the family income was above the cut off to qualify). Staff also felt that some referrals were inappropriate because they were made for issues that were much broader than, or divergent from, the program model. As one staff member expressed:

I think there are people who are trying to get referrals for their clients just because what they need is a housing allowance, and not necessarily because what they need is the other intervention that we're trying to provide. So it almost makes it hard to tell... it's hard to tell because everybody kind of needs a housing allowance, because everybody's housing is unaffordable.

In some cases, referrals were also made too far along in the eviction process for the EPIC program to meaningfully impact the outcome. As one staff explained:

Referral sources are sometimes sending us things that are, they're not appropriate, they're not screening them adequately. Right? Like sending us, so for example, the gentleman was being evicted, it was already a done deal, he was already evicted ... I think we can't be a last resort catch-all.

This concern about the program functioning as a “catch-all” was a concern raised by several staff. This was a particular concern given that staff felt that inappropriate referrals take up valuable staff time and a spot on a staff’s caseload that could be better utilized for clients in urgent need. Importantly, staff expressed that inappropriate referrals can create expectations and hope among clients that staff are unable to deliver on, causing additional distress for those facing housing difficulties. In such cases, the EPIC team is largely forced to refer out to other services, causing a further delay for clients in need of help. Some staff felt that inappropriate referrals may be rooted in the fact that *“it’s easier to sort of hand them off than it is to ask more probing questions.”* Nonetheless, staff also expressed that inappropriate referrals may be rooted in referral’s sources genuine desire to get the person services as quickly as possible, and *“probably doubting their own knowledge or understanding of the criteria.”*

“

If we have an inappropriate referral and now we’re bound to go, because the person’s being told that an EPIC worker is going to visit them and so, I mean, it’s a waste of our time. But that’s the smaller issue. It’s more a big disappointment for this client, because they expect, ‘Oh wow, somebody’s coming to see me, that’s a big deal!’ If someone’s coming to see you, and you’ve already gone this far in your process, that gives them like this hope that they’re going to be okay. I had one today that I went to see, her rent is \$1,200 and change, her mother had passed away. She managed to stay afloat since January until now, but her income is \$800, it’s not sustainable, right? So, that shouldn’t have been sent on, and I felt bad having to go and tell her in person. She shouldn’t have got to that point.

– EPIC STAFF

”

REFERRAL SOURCES’ KNOWLEDGE ABOUT THE EPIC PROGRAM

Staff also expressed that referral sources sometimes lacked the sufficient or accurate knowledge about the EPIC program needed to make appropriate and timely referrals. Discussing one client seeking assistance, an EPIC staff member commented:

“

The first time they called [the referral source], they were told the program was for women only... They managed to get through a second time, and the person on the phone just said, ‘No, this isn’t the program for you.’ And just, they just made that determination.

”

Staff expressed particular concerns about eligible clients being unable to access the program due to referral sources' misunderstanding of the program model or eligibility criteria. For example, one staff encountered a referral source who had believed the program was only available to people with rent arrears. They described the potential consequences of this in the following way:

“One of my clients, his eviction was due to damage to property, so there's not really money involved, the client just needed supports. And we were able to kind of navigate through that ... If it ended up he got the intake worker that is under the impression it's only for arrears, he would've been homeless by now. So, that's frustrating.”

In other cases, staff felt that potential referral sources simply do not know about the existence of the program, thus preventing eligible clients from gaining access to the program. One staff member explained, *“There's probably people daily calling their Ontario Works worker saying that they're behind in their rent, can they get help paying arrears. And those are folks that we're not receiving a referral for, right?”*

Interestingly, it appears that there were also instances in which EPIC staff faced difficulty communicating the program model and criteria to referral sources. One staff member recounted,

“There seems to be still a bit of a disconnect, from my perception, with Central Intake. Because even just two days ago I was on the phone with a client who meets all of our eligibility criteria, we waited on hold for Central Intake, and the woman who spoke to us on the phone said, ‘This program is only for people with arrears.’ And I said, ‘That's not accurate, I'm actually the EPIC worker, I have the program model in front of me, that's not.’ And she insisted that her supervisor would return my call, and of course, there was no return call. And that's what's happening is that it's creating another barrier for clients, when they actually are a good fit.”

Nonetheless, staff also felt that referral sources' knowledge and understanding of the program is likely to increase over time, and that these difficulties are linked to how recently the EPIC program had been introduced.

TIMELINESS OF REFERRALS

Timeliness of referrals was also an issue raised by staff, many of whom emphasized the key role that timeliness plays in being able to effectively prevent an eviction. Staff identified that in some cases referrals are made too late, once individuals and families are too far along in the eviction process. As one staff commented:

I think the other big challenge is getting the referrals at the right time. So how do we get referrals from people who are further back in the eviction process and not just getting these last minute kind of crisis referrals that's not the intention of the program?

Importantly, staff felt that the timeliness of referrals was linked to the public's understandings of what services referral sources offer. In some cases staff felt that individuals facing eviction might not present themselves to particular referral agencies/organizations because of a perception that they cannot help prevent evictions, thus missing the chance to be connected with the EPIC program. As one staff member expressed:

I was really surprised to hear that the Central Intake was our form of referral, because, like, in my housing years and experience, most people called Central Intake when it was too late and they needed shelter. Like, I never would have thought to call Central Intake and be like, 'I'm being evicted and I need help.' That's not what I was under the impression that Central Intake did.

In addition, staff also recounted being given inadequate or inaccurate information about the client during the referral process (e.g., incomplete address, inaccurate phone number), making it difficult to connect them to program services quickly and easily. In some cases staff felt that client information actually fell through the cracks during the referral process. As one staff member explained, *"Being in a place that's 24/7, right, like intake goes all the time, sometimes that information gets lost."*

What were the referral sources of EPIC?

CLIENT INTERVIEWS

The referral sources of EPIC clients were diverse. Clients stated that they were referred to the program via Central Intake, Rent Bank, Ontario Works (OW), Ontario Disability Support Program (ODSP), friends, property managers, and lawyers.

Often times, clients stated they were unaware of the EPIC program. Their access to the program was initiated through a caseworker attached to an agency such as Rent Bank, OW, or ODSP, or an individual such as their lawyer, a friend who has knowledge of the social service sector, or their building's property manager. In some cases, the caseworker would fill out the application form on behalf of their client and in other cases the caseworker provided a phone number to call. For example, one client stated:

“And a lady – a worker in there who I don’t know what her position was, but I guess she works with other organisations, and she basically called EPIC for me. I had no idea, though. She said, ‘there is an organization that should be able to help, that may be able to help. So let me call them on your behalf.’ And I gave her consent.”

In discussing a referral from their property manager, one client shared that their property manager was already working with the EPIC program.

In one instance, a client discussed almost not being referred to the program. The client shared that her caseworker did not feel that she was a fit for the EPIC program. Instead, another caseworker she had contact with introduced her to the program and the client eventually completed an intake.

ADMINISTRATIVE DATA

The administrative data demonstrates that the majority of households enrolled in the program were coming from Central Intake and Tenant Duty Council

NAME OF REFERRAL SOURCE	% OF REFERRALS
Central Intake	44 (37%)
Tenant Duty Council	30 (25%)
Landlord	17 (14%)
Housing Connections	7 (6%)
Councillor's Office	4 (3%)
HIPS	3 (3%)
Federation of Metro Tenants' Association	2 (2%)
Other	2 (2%)

Why were households not being enrolled in the program?

ADMINISTRATIVE DATA

Data was available from thirty clients who were referred to the program, but not enrolled into the program after their intake with an EPIC worker.

The most common reasons for not being accepted into the program were client refusal of services (36.7%) and a lack of fit with the program (e.g., more appropriate for enrolment in another program) (36.7%). The complete list of reasons for rejection are provided in the table below. Only one client was rejected due to not meeting the eligibility requirement (e.g., automatic rejection), indicating clients that were effectively screened.

REASON	NUMBER OF CLIENTS (%)
Client refused service	11 (36.7%)
More appropriate for other program	11 (36.7%)
No show	6 (20%)
Housed	1 (3.3%)
Automatic rejection	1 (3.3%)

Were there differences between clients who were enrolled into the program & those who were not enrolled into the program?

ADMINISTRATIVE DATA

After a review of the databases that were provided, we decided not to conduct analyses on individuals who were enrolled into EPIC and those who were not enrolled. This decision was the result of data inconsistencies (i.e., missing data) among clients who were not enrolled in the program.

What was the intake process like?

CLIENT INTERVIEWS

Clients had varying experiences with the intake process. The majority of the clients defined it as smooth, quick, and responsive, which was directly attributable to program staff.

A small number of clients described the process as challenging. In particular, one client felt that more information on the program could have been provided to her during the intake process, as she felt that there was a lot about the program that she did not know.

REFERRAL SOURCES

Referral agents were asked approximately how many clients they have referred to the EPIC program. Five referral agents indicated that they had referred one to five clients, one referral agent indicated they had referred ten or more clients, and one referral agent indicated that they had not referred any clients to EPIC.

Four referral agents indicated they were strongly satisfied with the referral process and two referral agents stated they were satisfied. One agent indicated that they did not know due to their not referring any clients to the program. Referral agents were not probed on why they were satisfied with the intake process.

Summary on Referrals & Intakes

The questions focused on the referral process elicited comprehensive and thoughtful responses from each stakeholder group (key informants, staff, clients, referral sources). It became clear that the referral process was intentionally staggered and resulted in a two-phased approach. This approach allowed the program to find its footing prior to expanding its referral sources.

The referrals generally came from Central Intake and Tenant Duty Council. This made sense, given that many households at risk of an eviction were calling Central Intake for support. A challenge with some referral sources was their lack of knowledge of the EPIC program. This resulted in some inappropriate referrals to the program. Relatedly, some clients stated that they were unaware of the EPIC program prior to being referred.

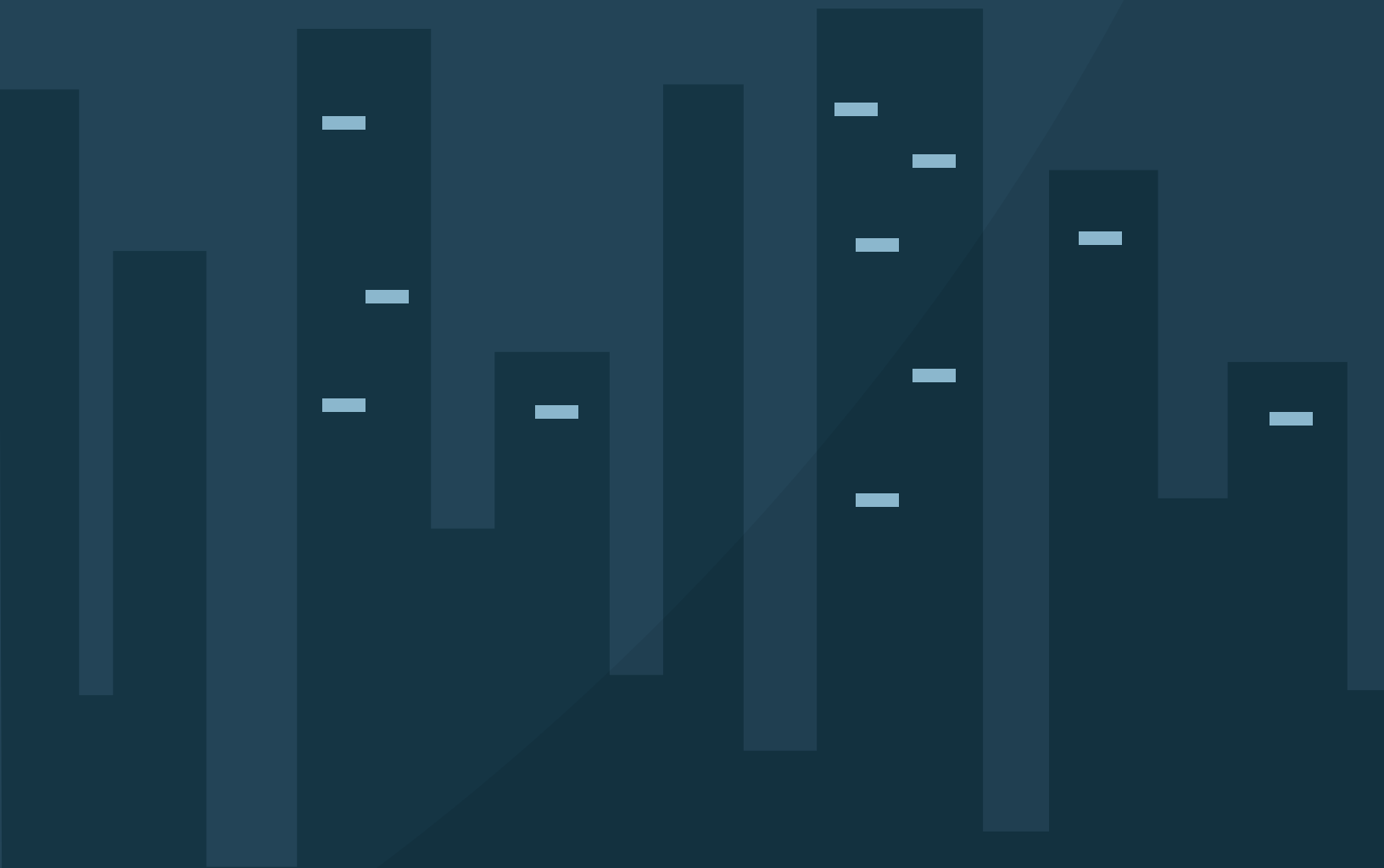
The timing of referrals was a challenge for the program, as some referrals were being made too late in the eviction process. This corroborates the administrative data, which demonstrated that EPIC referrals were often in the latter stages of the eviction process.

For households not enrolled into the program, the main reasons were household refusal of services and households being more appropriate to other services. Once again, this corroborates the qualitative data, which demonstrated that referral agents were sometimes referring clients who were not meeting program eligibility requirements.

Both EPIC clients and referral sources described the intake process as generally positive. EPIC clients felt that the process was smooth, quick, and responsive. A missed opportunity of the evaluation was to speak with households who conducted an intake assessment, but were not enrolled in the program. Speaking with these households could have provided insights in how to strengthen the intake process.

SECTION 8:

CAUSES OF EVICTION & CLIENT GROUP TRENDS



The causes of evictions and the client group trends were assessed quantitatively and qualitatively.

The qualitative results demonstrated that evictions were best framed in an ecological manner, or one that addresses individual-level, community-level, and macro-level factors.

Who is at risk of an eviction?

KEY INFORMANTS & STAFF

Key informants and staff shared who they thought were at risk of an eviction. These trends focused on structural factors (e.g., poverty, housing market) and intrapersonal factors (e.g., mental health).

STRUCTURAL FACTORS

Poverty

The majority of EPIC clients were described as living in poverty. Some clients were receiving some form of social assistance (e.g., OW, ODSP), while others were defined as the “working poor”. One key informant described the EPIC client group as those who constitute the hidden homeless population. They stated:

“And they’re hidden, you don’t know who they are. Whereas the homeless - on the streets. You know, the hidden homeless are a hard group, and I would say that ... the people at risk of losing their housing are in that hidden homeless, you know, precariously housed [group]. It’s ‘you don’t know what you don’t know,’ cause it’s hard to sort of see where those folks are, cause they could be struggling month to month and not reaching out for support. But yeah, it’s a new group, but I think it’s a necessary group. It would be nice for us to start looking at what those avenues are - to start doing more, bigger picture preventative stuff.”

Housing Market

Key informants and focus group participants also spoke of the impact of the housing market. Skyrocketing rents and low social assistance rates were forcing some clients out of their housing. A focus group participant shared that, “*you know, their rent is \$1,100 plus and then they go to OW and OW gives no less than \$500 for shelter loans anyway, it’s challenging.*” The clients were also impacted by the impacts of gentrification and housing acquisitions. A key informant shared the following opinion:

“So we’re seeing sort of a gentrification kind of situation happening in the downtown core. You’ve seen people moving out, looking for housing now in, you know, suburbia... we’re also seeing property managers, landlords, larger landlord - larger property managers buying up - buying up these little small properties ... the mom and pop high-rise building that was, you know, five stories is now bought by a larger group company and just raises their rent. And it becomes this corporation you’re dealing with, rather than an individual landlord.”

These changes to Toronto’s housing market often hit vulnerable people the hardest and put them at risk of an eviction.

INTRAPERSONAL FACTORS

Mental Health

The dominant intrapersonal factor discussed by key informants and program staff was the mental health challenges that some EPIC clients were experiencing. In particular, the key informants did not anticipate the number of clients who were exhibiting hoarding behaviours. Clients with hoarding behaviours also had other concurrent mental health issues at play. For example, a key informant stated, “*You know, there’s multiple layers, and multiple - there’s trauma in that [client], there’s other challenges that they’re dealing with.*”

Relatedly, one key informant shared that the level of complexity of some of the clients was not expected. This same key informant stated that, “*... the assumption was that these folks would just need quick [supports], a couple of months, a support to stabilize their housing.*” This resulted in one key informant stating that some clients may require more intensive supports attached to their housing, such as supportive housing with onsite supports.

CLIENT INTERVIEWS

Clients reiterated many of the same themes as the key informants and staff members. Causes of evictions were often related to financial constraints.

INTERSECTING FINANCIAL CHALLENGES

Clients described that their eviction notices were largely due to financial challenges (e.g., arrears, delay of benefits). Several of the clients described how their arrears were the result of multiple issues, including systemic barriers. For example, two participants shared:

“

So I was working in 2016 and then I had to go on EI, so employment insurance. And then just because my son dealing with stuff at his school, so he's ADHD; it's ADHD and OCD he was diagnosed with, and I had to take time off just because he has a whole bunch of appointments that he has to go to.

And then my EI ran out and then I went to apply for social assistance and they told me that I needed to wait one month. So just the one month in waiting for my EI payment and Ontario Works I just got behind in my rent.

”

“

So when you're transitioning from, you know, completely on Ontario Works to working fulltime, there tends to be a gap. I don't know how they calculate it, I don't know what they do, but what happened is that I found then, the more hours I worked, I wasn't necessarily getting enough money at the time from my pay, but it would leave a gap in the difference that was supposed to be covered by Ontario Works.

So then Ontario Works was covering just, like, a fraction, where the remaining that I'm getting from work, it was inadequate to actually cover, so there was always like a three, four hundred dollar gap. So that kind of had me going still in a downward spiral, whereas I'm supposed to be building out.

”

Another client told a similar story, illustrated in the following quote:

Well, I'm on a disability because I was injured. I'm rehabilitating trying to get back into the workforce. I went back to school and my rent went up and I didn't get any increase in my cheque and I was struggling to pay it, but I wasn't losing – I wasn't paying the increase, so it built up and it was only a small amount although they were trying to make me out like a deadbeat. It was for \$530.

These quotes demonstrate that evictions are rarely framed in singular terms. Instead, there are a multitude of factors at play that are often bound to navigating challenging systems. For example, living in poverty does not afford the opportunity to attain quality housing, particularly as rent prices keep increasing.

CHALLENGE OF LIVING IN POVERTY

Many of the clients, in discussing the circumstances around their eviction notice, spoke of the challenges of living in poverty. Several clients openly shared that they were struggling with low-wage employment opportunities and the ability to pay for other essentials outside of rent. One client, a single parent, stated:

So if I'm at work and I don't have enough to cover daycare, and I don't have enough to pay back rent, then I barely have enough for groceries, it's kind of hard to kind of catch up.

Several of the clients shared that receiving an eviction notice was a very stressful experience. In particular, one client expressed that the threat of eviction could have led to a deterioration in their mental health. This participant stated:

And I suffer from bipolar, mostly depression, and I was looking at a bottle of my sleeping pills. I was looking at them. I said, 'there's no way on earth I'm going to have these guys bullying me out of this apartment. I'll eat these before I leave.'

This quote illustrates that evictions are more than just potentially losing one's housing. Receiving an eviction notice can lead to negative consequences in other areas of one's life, particularly mental health.

INTERPERSONAL & INTRAPERSONAL FACTORS

In concert with financial barriers, clients discussed having roommates leave and being forced to pay the rent on their own, experiences of domestic violence, and behavioural issues, such as damage to the unit and hoarding.

LANDLORDS

SURVEY RESULTS

For landlords, the number one cause of evictions was rental arrears. Each landlord listed this as a primary reason for issuing an eviction notice and two landlords listed this as the only reason for evictions. In concert with arrears, one landlord listed safety of tenant and other tenants, and one landlord listed tenant behavioural issues.

The landlords indicated they issued a varying number of eviction notices. Two indicated that they issue one to five eviction notices per month, two indicated that they issue ten or more per month, and one indicated that they rarely issue eviction notices. One landlord stipulated that they often issue N4 notices, but rarely evict someone. This landlord did not further describe why they did this.

Four of the landlords indicated that the annual eviction cost to their company is \$1,000-50,000. The other landlord wrote that evictions cost them \$0-100.

INTERVIEW RESULTS

The qualitative interview with a landlord involved in the program brought forward an interesting story. When asked what caused their tenant's eviction notice, the landlord stated that the eviction was the result of their tenant being lazy. Further along in the interview, the landlord began to share more information about their tenant. The tenant was experiencing mental and physical health challenges, which limited their ability to work. This led to consistently late rent payments, which resulted in the landlord issuing a N4 and then a formal eviction notice. The landlord's involvement with the EPIC program was initiated when the tenant did not show up the LTB hearing.

REFERRAL SOURCE

For referral agents, the number one cause of evictions was rental arrears. All agents listed rental arrears as one of the two primary causes of evictions. The second most common response was tenant behavioural issues, with three agents listing this as a primary cause of evictions. Other responses were landlord's personal use of unit and property damage.

Participants were also asked, on average, how many clients with eviction notices do they come across each month. Three participants that they see one to five eviction notices each month, while four participants indicated that they see ten or more per month.

What are the client group trends?

ADMINISTRATIVE DATA

Trends of clients who were enrolled into the program are presented below. The clients were generally middle-aged, but one client was in their late teens and one client was in their 80s. With respect to gender, over two-thirds of clients were female. There was an almost equal split of families and single adults. Approximately half of the clients did not have children and for those with children, few had five or more children. Two-thirds of clients received government assistance in the form of Ontario Works or the Ontario Disability Support Program.

The total monthly income of clients was about \$1700 and they were paying approximately \$1042 in rent on average. Based upon the available data, clients were paying over 70% of their incomes on rent, placing them in the extreme core housing need category. The clients were primarily living in one or two-bedroom units. For clients in arrears, the average amount was over \$4,000. There was a large dispersion of arrear amounts, as one client had arrears under \$150 and another client had over \$40,000 in arrears. About one-quarter of participants had a previous experience of homelessness.

	MEAN (SD) OR %	MINIMUM	MAXIMUM
Age	45 (14.04)	17	80
Gender			
Female	68.9%		
Male	31.1%		
Family Status			
Single	48.9%		
Family with dependants	48.2%		
Number of Dependants			
0	49.0%		
1	24.8%		
2-4	22.9%		
5 or more	3.2%		
Source of Income			
Government assistance (OW, ODSP)	63.9%		
Employment (Part- or Full-time)	19.1%		
Other (EI, CPP, OAS)	17.0%		
Household monthly income	\$1716.48 (\$780.91)	\$250.68	\$4014.00
Current Rent	\$1042.31 (\$327.36)	\$128.00	\$1970.00
Utilities included (yes)	69.3%		
Amount of income spent on rent	72.3%		
Previous emergency shelter stay (as pulled from SMIS) (yes)	34 (23.1%)		
Past homelessness (lifetime experience; self-report from monthly reporting) (yes)	37 (29.6%)		
Unit Size			
Bachelor	10 (7.2%)		
1 Bedroom	48 (34.5%)		
2 Bedroom	57 (41.0%)		
3+ Bedroom	20 (14.4%)		
Amount of arrears owed	\$4065.85 (\$6428.70)	\$144.00	\$46,277.00

The neighbourhood location of the clients' current housing was varied, but many households were close to the locations of the four service agencies. In particular, many of the clients were residing in the Scarborough and York areas. The breakdown of the neighbourhoods is found in the table below.

NEIGHBOURHOOD	N	%
Etobicoke (Wards 1-4, 7, 11-3, 17)	25	24.3%
North York (Wards 8-10, 15, 23, 25-26, 34)	19	18.5%
Toronto East York (Wards 14, 18, 20-22, 27-28, 30-32)	24	23.3%
Scarborough (Wards 35-36, 38-40, 42-44)	35	33.9%

What type of eviction notices are clients receiving?

The type of eviction notice received was primarily a N4 (non-payment of rent), but one-third of clients had received an L1 (application to evict – arrears). This indicates that the majority of evictions were caused by non-payment of rent. The qualitative findings help to contextualize this finding, as we know that the impacts of living in poverty were the main contributor to an eviction. The distribution of the type of eviction notices is found below:

EVICTIION TYPE	NUMBER OF CLIENTS (N; %)
N4 (Non-payment of rent)	66 (49%)
L1 (Application to evict – arrears)	44 (33%)
N5 (Interfering with others, damage, over-crowding)	7 (5%)
Other	7 (5%)
N12 (Landlord's own use)	4 (3%)
L2 (Application to evict – other)	2 (2%)
N6 (Illegal acts)	1 (1%)
N7 (Causing serious problems)	1 (1%)

What stage of the eviction process are clients in upon entry into the EPIC program?

The administrative data also shed light on the stage of eviction clients were experiencing at the time of referral. As evident in the table below, over one-third of participants were at the LTB Hearing stage, indicating that these clients were in the latter stages of the eviction process.

STAGE OF EVICTION	NUMBER OF CLIENTS (N; %)
LTB	48 (35%)
Eviction Order	31 (23%)
Notice of Eviction	28 (21%)
Sheriff Notice	17 (13%)
Other	12 (9%)

Is there a difference between clients who received an N vs. an L eviction notice?

The differences between clients who, at the time of contact with EPIC, received an N (64%) vs. an L (36%) eviction notice were examined using the administrative data. Presented in the table below are demographic and housing-related indicators. The two groups were compared using inferential statistics. The only significant difference to emerge was related to the number of children in the household. For households with children, there was a significant difference based upon the number of children one has. Upon looking at the distributions, individuals with an L eviction notice had more children than individuals with an N eviction notice.

	N (N=81)	L (N=46)
Age (Mean, SD)	44 (14.04)	45 (14.87)
Gender (%)		
Female	69.5%	69.6%
Male	30.5%	30.4%
Family Status (%)		
Single	52.5%	45.7%
Family with dependants	46.3%	54.3%
Number of Dependants (%)		
0	47.6%	41.3%
1	29.3%	19.6%
2-4	20.7%	34.7%
5 or more	2.4%	4.3%
Source of Income (%)		
Government assistance (OW, ODSP)	69.5%	63.1%
Employment (Part- or Full-time)	18.3%	21.7%
Other (EI, CPP, OAS)	12.2%	15.2%
Household monthly income (Mean, SD)	\$1606.18 (\$732.64)	\$1861.84 (\$798.47)
Current Rent (Mean, SD)	\$1015.39 (\$312.62)	\$1102.53 (\$316.73)
Utilities included (%) (yes)	66.2%	70.7%
Amount of income spent on rent (%)	74.0%	73.0%
Previous emergency shelter stay (as pulled from SMIS) (%)	22.5%	20.9%
Past homelessness (lifetime experience; self-report from monthly reporting) (%)	29.1%	23.9%
Unit Size (n, %)		
Bachelor	8.5%	6.7%
1 Bedroom	36.6%	28.9%
2 Bedroom	40.2%	46.6%
3+ Bedroom	13.4%	17.8%
Amount of arrears owed (Mean, SD)	\$3475.86 (\$4013.30)	\$5278.26 (\$9226.05)

Are households living in overcrowded units based upon the eviction notice received?

Given the result that household size impacted whether households received an N eviction notice or a L eviction notice, the relationship between household size and household unit size was examined. The table below provides the results of the analysis of all households enrolled in the program. It is clear that the majority of households with children were living in units with two or more bedrooms; however, this number does not account for extended family members who may also be living in the household and the number of bedrooms does not necessarily speak to the actual size of the unit.

NUMBER OF CHILDREN	TYPE OF UNIT			
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
1	1	4	22	5
2	0	3	7	4
3	0	0	5	1
4	1	0	1	3
5	0	0	1	1
6	0	0	0	2
Total	2	7	36	16

What are the referral sources of clients who receive an N eviction notice & clients who receive an L eviction notice?

The referral sources of households who received an L notice compared to an N notice demonstrated an interesting trend. The results show that households with N eviction notices had a larger proportion of referrals from Central Intake. For households with an L eviction notice, the referrals were more evenly split between Central Intake and the Tenant Duty Council. There were also a larger proportion of referrals coming from landlords for L eviction notice households compared to N eviction notice households.

	N EVICTIONS	L EVICTIONS
Central Intake	40.30%	33.33%
Tenant Duty Council	23.88%	30.56%
Landlord	8.96%	13.89%
Councillor's Office	5.97%	0.00%
Housing Connections	4.48%	11.11%

What would EPIC clients have done if they were evicted?

CLIENT INTERVIEWS

Clients were asked what they would have done had they been evicted. The resounding answer was, *“I don’t know.”* At first, almost all of the clients stated that they were unsure what they would have done. After reflecting on the question, many of the clients stated that they would have accessed an emergency shelter or contacted a family member or friend for temporary accommodation.

Several clients were adamant that they would not want to access an emergency shelter, particularly clients who had accessed an emergency shelter in the past. One client stated that they *“wouldn’t have put my kids in a shelter if that’s what you mean.”* An older client shared that, *“I don’t like to go back again [to a shelter]. I mean, [there] is no other place for the people in my stage now. I want to be nice and clean and have a shower and everything every day, you know?”*

One client shared that they had tried to develop a contingency plan in the case of an eviction notice. They stated:

“And that’s – see, that’s the other thing. I was trying to have a backup plan and trying to figure out what exactly I would do because, first of all, when you’re on social assistance you don’t have – most people don’t have credit cards. And you know, even to get a storage unit you need a credit card. So I was trying to figure out how exactly I would do that and it was very stressful.”

Summary of Causes of Evictions & Client Group Trends

Formally, eviction notices were largely the result of arrears. At point of entry into the program, EPIC clients had often received an N4 notice and in some cases, an L1 application. Landlords and referral sources often noted arrears as the primary, if not sole cause of evictions. The average amount of arrears among the clients was over \$4,000, with a range of \$144 to over \$40,000. This range in arrears may reflect the stage of eviction clients are in. Smaller amounts of arrears were often found among clients early in the eviction process and larger amounts of arrears were often found among clients later in the eviction process.

Although arrears were the cause of being at risk of an eviction, EPIC clients, program staff, and key informants all shared nuanced stories of the driving factors behind these arrears. Poverty and the lack of affordable housing were the primary structural factors leading to arrears. EPIC clients' income was not enough to keep up with the rising rental costs in Toronto. This was clearly demonstrated by EPIC clients spending over 70% of their incomes on rent. Clients also mentioned the challenges of navigating several systems, such as transferring from one government financial support system to another.

Trends among EPIC clients were varied. Clients spoke of the impacts of living in poverty and the stress that arose from receiving an eviction notice. Key informants and staff members also noted the impacts of poverty, but added that some clients were facing complex mental health issues. These mental health challenges largely centered on hoarding behaviours.

The administrative data pointed to a few common features of clients, including a larger proportion of females, an equal number of single and family households, and clients being of middle age. In regards to age, the oldest client in the program was 80 years old.

EPIC clients generally did not feel prepared should they have been evicted from their housing, as many of the clients stated that they did not know where they would have gone. Upon further thought, many of the EPIC clients stated that they would have stayed with family or friends. Several of the clients were very forthcoming that they would not enter the shelter system, with several of the clients having previous shelter experiences.

SECTION 9:

LANDLORD TRENDS



The relationship with landlords was assessed qualitatively. The results demonstrated that landlords were an integral part of the work of EPIC, but also could be challenging to engage.

What is EPIC's relationship with landlords?

KEY INFORMANTS & STAFF

Key informants and program staff members discussed several trends they were noticing in their work with landlords. Interestingly, the key informants and staff spoke of landlords almost as a separate client group.

RECLAIMING UNITS

Key informants and staff noted that many private landlords were reclaiming rental units for their own use. Although some landlords may have been doing this for practical purposes, it was thought that many landlords reclaimed these units in order to later rent them out at a much higher price.

MOTIVES OF LANDLORDS

Landlords' motives were another common theme. Financial motives were described as the primary force behind landlords' behaviour. A key informant stated that when it comes to evictions, landlords, "want to assure that [they] can get somebody else to pay to live [in the unit]." Similarly, a staff member said, "I think for the most part, most of our landlords, ... for the most people it's about money. So, give them their money, they're happy, whether they want your next client, it's a different story, but if you give them the money, they're good." These financial motives often trumped the altruistic behaviours of landlords.

Staff brought forward an interesting observation about landlord reactions to different households. Staff thought that landlords were more sensitive to families than single-unit households. A participant stated that some landlords, "work a little bit more with them when there's children involved than when there's singles, I found their patience was a lot shorter."

LANDLORD ENGAGEMENT WITH CLIENTS

A landlord's relationship with the tenant was thought to dictate the eviction process in many cases. A key informant stated that it often comes down to the:

“

Judgement of the landlord, you know, maybe depending on the length of that tenancy, you know, is it a long-term tenancy that they developed a rapport with that tenant? Was there more good times than bad times as a tenant? Right? Influences that relationship. Are they strictly a business person or do they have empathy, compassion?

”

In some cases, the landlord may have tried to positively engage with the client. For example, a key informant stated:

“

The landlord ... might have tried, been attempting, and the client hasn't engaged, right? And so it's hard to undo that memory. And so you're kind of going - if you are - become involved then you're not going in on friendly terms, right? Typically the landlord has followed their process, has tried to engage the tenant to understand what's happening. And when the client, you know, it's human nature to kind of procrastinate.

”

However, it was acknowledged that it is important to hold landlords accountable in the eviction process. A key informant brought this forward in the following quote:

“

Our own existing relationships prior to the pilot was about being responsive, dealing with issues quickly, following through, you know, honouring commitments and having that honesty, right? But holding the landlord accountable as well, right? So we weren't just representing the client or just the landlord, it was really mediating from both sides.

”

Program staff also noted how the cause of eviction can impact their working relationship with landlords. Financial causes of eviction resulted in relatively straightforward interactions with landlords. A staff member stated:

“

When it's just about the money, they're great: 'You want to give us the money - sure. You want an extra three days - no problem.' Like and that's how I posed it when I sat at the tribunal with my six that are all on stay orders. Two that just, I have now refused the other three, ... but I was really blunt. I'm like 'look, I'm going to give you \$3000 ... and the client owes you another 22, she works, if she doesn't pay you - evict her. She misses one payment - she's gone, who cares, you're \$3,000 ahead.' And they're like, 'oh great, alright, let's mediate.'

”

The behavioural issues of some clients were an impediment to landlord engagement. A staff member said, “I found the couple of glitches that I’ve had with landlords, it’s been about behaviour.” A key informant stated that it was more difficult for a landlord to evict based upon behavioural issues. They stated, “some we’ve heard that there’s behavioural issues but it’s harder to evict often ‘cause it takes more of a burden of proof to show. And it’s harder to like show that.”

BUILDING TYPE

Differences emerged in landlord behaviour based upon the type of building they operated. A key informant stated:

“Big buildings that have property management companies, like, I’ve heard of they have their methods ... if it’s the second of the month and these are the apartments in the building that haven’t paid rent, you issue your eviction notice, you know, on day two. Whereas I feel the ones in a house might be a bit more like, go back and forth and it’s like ‘oh, you haven’t paid your rent, are you going to pay it?’ You know, that sort of personal connection, I feel like there might be a bit more, especially if the landlord lives in the house in the other unit and you want to maintain a positive relationship.”

CLIENT INTERVIEWS

Approximately half of the interviewed clients stated that they had a good or okay relationship with their landlord or superintendent. As long as their rent was paid on time, the clients noted that this relationship was satisfactory. Some clients noted that landlords and superintendents were slow to make repairs to their units, but this was their only complaint.

Other clients reported having a more strained relationship with their landlord. One client described their landlord as a “slumlord.” Other clients stated that they had poor communication with their landlords. For example, a client shared that, “Well, right now we speak to each other only through letters because when I speak to her in person, she always says it didn’t happen or she says something else. So I don’t think it’s very good right now.” This strained communication resulted in a lack of open dialogue among landlords and tenants.

LANDLORD INTERVIEW

The landlord discussed at length their experience of trying to evict a tenant. They found the experience to be very stressful. It required completing complicated documents and resulted in the loss of rental income. As a small, private landlord, they were not equipped with the same resources as larger property management firms. The landlord stated that this process halted their life.

Summary of Landlord Trends

Landlords are an integral part of EPIC. They are essential in the prevention of evictions, the stabilization of housing, and the opportunity for rehousing. Landlords were largely driven by financial motives, but some were also described as altruistic, particularly with family households. Contextual factors impacted some of the relationships with landlords, including landlords reclaiming rental units for their own use, building type, and the complexity of a tenant's behaviour.

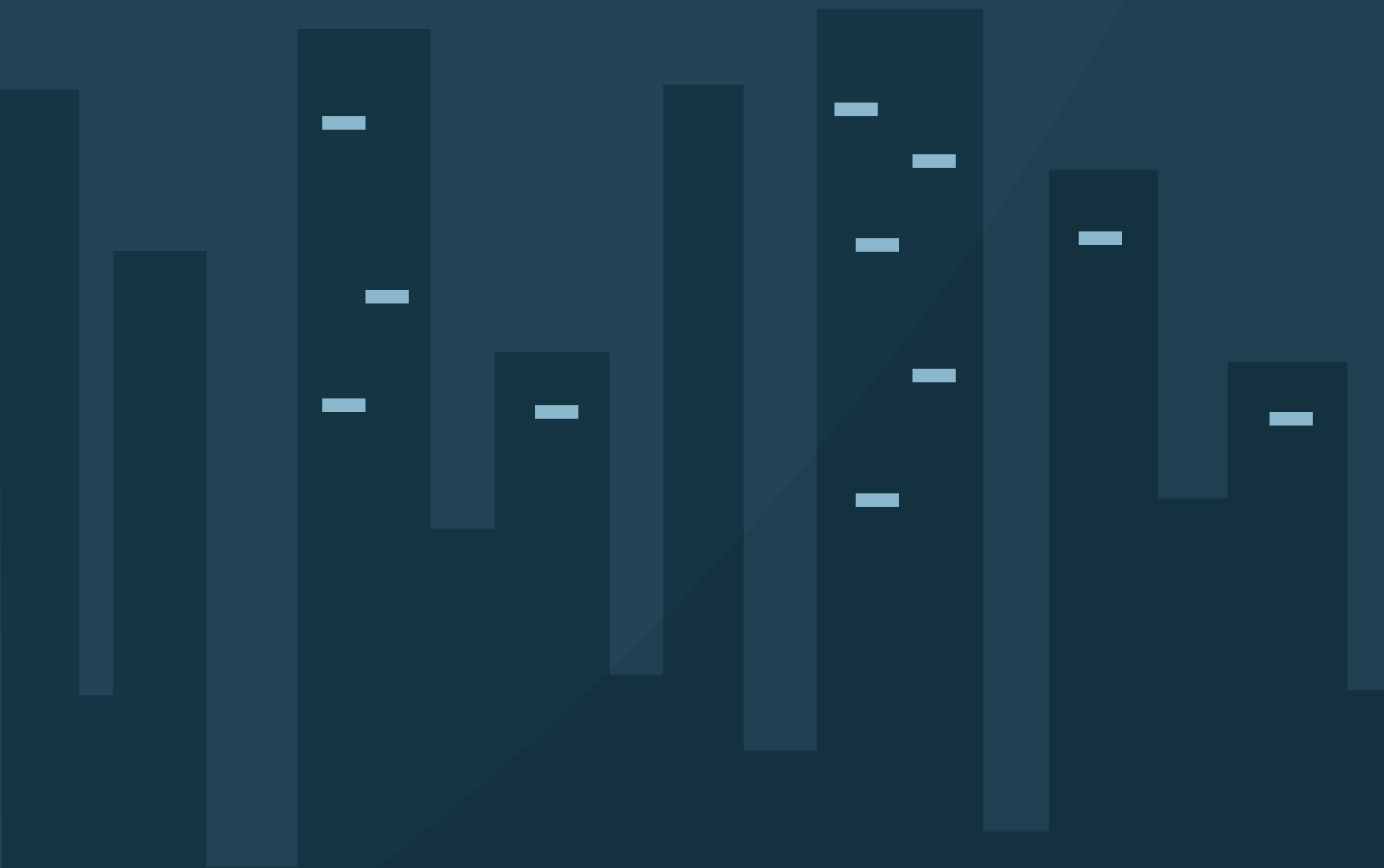
EPIC clients generally had a good or non-existent relationship with their landlord. A client's ability to pay their rent on time dictated this relationship. Clients with strained relationships with their landlords stated it was the result of poor communication and the poor quality of their housing.

The landlord who was interviewed felt that the eviction process was very stressful and would have appreciated more supports tailored to their experience.

SECTION 10:

HOW IS THE PROGRAM PREVENTING EVICTIONS?

Service Offerings



The program's service offerings were assessed quantitatively and qualitatively.

How is the program preventing evictions?

KEY INFORMANTS & STAFF

Program supports were many and varied. The bulk of the supports aligned with the primary causes of evictions: 1) financial; and 2) behavioural. This makes sense, as the supports required should reflect the supports that are needed. This section breaks down the specific supports offered by the program.

ASSESSMENT

Although part of the intake process, one key informant spoke of the client assessment as an important service. The intake assessment by an EPIC staff member serves as an opportunity for the staff member to meet the client and determine: a) their eligibility for the program; and b) their service needs. If the client is a good fit for the program, then the EPIC worker completes a prevention plan with the client. The prevention plan is created to salvage a client's tenancy. As part of this, a client's reason for eviction is addressed and solutions to the problem are created. As stated by a key informant, determining the root cause of the eviction is vital. They stated, "Was it a onetime...financial challenge or is it...employment precarity and housing affordability and something where you can help pay off arrears now, but we'll see [you] again?" This conversation at intake is crucial to preventing future evictions.

Part of the prevention planning includes the administration of the Housing Stability Summary Tool (HSST). The HSST assists in this process and, as stated by a key informant, "gives [staff] a good idea of what supports [clients] will continue to need beyond the prevention plan."

FINANCIAL SUPPORTS

Financial supports were the primary supports offered by the program. As stated by a staff member, "rent is so high in this city that people just cannot afford to live." As a result, financial supports include developing repayment plans, whether they be one-time or ongoing, and setting up automatic rental payments.

Providing financial supports also included connecting clients with the appropriate income supports, both internal (e.g., Housing Allowance, Bridging Grant, Homelessness Prevention Fund) and external to the program (e.g., Housing Stabilization Fund, Rent Bank). One key informant explained that some clients are unaware of the community-based income supports that are available to them. They stated, "Are there other sources of income that they could be accessing. Child tax benefit? OW? ODSP? Housing Stabilization Fund? So, I think some of those connecting the dots and making sure they're accessing benefits they're entitled to." In this sense, EPIC workers are assisting clients to navigate the system to access these community-based financial resources. Along with accessing financial supports, one key informant also stated that the program can help clients with budgeting and financial literacy.

SYSTEM NAVIGATION

As noted above, the program helps clients to access benefits that they are entitled to. A large part of this process is navigating the complex social systems that exist. Some clients did not require assistance with navigating the system, as they were described as self-sufficient and accustomed to process. Other clients were described as needing time-limited supports to navigate the system. Still others would require more intensive supports in navigating the system. For example, one key informant noted the complexities involved in system navigation in the following quote:

“If you have some arrears to pay off, can you go to the Housing Stabilization Fund versus the Rent Bank?... How long do those take? What do you need to bring with you? Is there any other way? Things like that. I think that, you know, it's not a one-stop shop. I think it's more complicated than that.”

A staff member reiterated this point by sharing their experience working with a client to access the necessary services. They stated:

“Like a couple of times I found, like they've been able to find ... a statement of child tax benefit or GST or HST whatever. And it has like a recent date, then we just put in a little addendum in the email for the Bridging Grant basically saying okay, this is the only proof that the person has that they've done their taxes, or even just the sheet of paper saying, okay, here's your Net File confirmation number, that's all they're able to find. And also if they've been behind, I've got someone who just literally did their taxes a couple of days ago, all they have is that confirmation number for Net File, like from a community tax clinic, and that's the best that they can do.”

CASE MANAGEMENT & MENTAL HEALTH SUPPORTS

A range of case management and mental health supports were offered to clients of EPIC. To reiterate previous points, the mix of client profiles required a mix of program supports that varied in intensity. Some clients were described as having complex issues that involved such things as hoarding or serious mental illness. This brought about questions regarding whether the program should handle such cases or transfer clients to more mental health-focused agencies. In regards to serious cases of hoarding, key informants noted that the program brokers out services to specific agencies.

For less intensive mental health needs, EPIC staff provided supports focused on stress management and stabilization. A key informant noted that being served an eviction notice can be very stressful for individuals. In this sense, the program was offering, “supportive counselling...A lot of troubleshooting, brainstorming, goal-setting.”

LANDLORD MEDIATION

Landlord mediation was another important component of the program. Key informants and program staff noted that working with landlords is an integral part of eviction prevention work. This work was described as a “balancing act”, best captured in the following quote:

“The landlord’s not our client ... our role often is mediating between a landlord and tenant. The tenant is our client, our primary client, our primary role is to support the client but we’re in these situations where we’re helping to mediate. So, it has to be somebody who can understand when to advocate versus when to mediate versus when to hold this client accountable. So, there’s a lot of different hats.”

REHOUSING

As stated in the previous section, the program also offered rehousing supports for clients who could not stabilize their current tenancy. These supports focused on assisting clients with housing searches. The program did not have a centralized rental list set up, so staff often used their own housing connections through their agencies or through online portals such as Craigslist and Kijiji.

Key informants and program staff also noted that landlords could be a source of housing units. As previously stated, the program wanted to work with landlords so that they would become a referral source into the program, but also a referral source for available housing units. To a certain degree, the program was already doing this with a group of landlords that staff members had previously worked with. Engaging newer landlords was a tougher task, as there was some hesitation on the part of the landlords. For example, one staff member stated:

“With this landlord yesterday I just kind of threw it out there, I’m like, ‘you know, if this kind of goes well would you be interested in like working with us and maybe letting us know when you have a unit available?’. And the first thing she said to me was, ‘yeah, but not to people with mental health issues’, where I like, bit my tongue. And she said, ‘but we like seniors in this building.’ And I’m like, ‘fair enough, okay, we rehouse seniors.’”

Therefore, and as discussed by the key informants, rehousing clients was often more challenging than housing stabilization.

Although the program eligibility requirements clearly state that potential EPIC clients must be motivated to maintain their tenancy, rehousing some clients is inevitable. As stated by a key informant, housing stability plans will not always work, so some clients are provided assistance to find new housing. Rehousing can occur for a multitude of reasons, some within the control of the client and others out of their control. For example, when landlords present clients with an N12 (for landlords own use), there is nothing the client can do to retain their tenancy. In this case, rehousing is necessary. Other times, the landlord may no longer want the client to maintain their tenancy due to behavioural issues or clients are too far along in the eviction process to salvage the tenancy. Both of these instances often result in the rehousing of clients. This poses challenges as it is often more of an intensive process than that required of a housing stabilization.

REFERRALS TO FOLLOW-UP SUPPORTS

The key informants and staff discussed that the program is also engaged in referring clients to follow-up supports. This was not a commonality of all of the program participants, as some would require a time-limited intervention. For clients that required more, a key informant stated, “you have to go in thinking and believing that people can learn, but perhaps there’s a barrier and they’ll need, actually, third party external supports coming in on a schedule basis.”

Ideally, the program would remain in contact with the client as a warm transfer occurs to follow-up supports. A key informant shared this sentiment in the following quote:

“
So, you would provide some support for a certain period of time and/or refer to follow-up, but continue to stay involved to manage the eviction related piece ... transitioning someone to a follow-up support for more of those other kinds of complex challenges the person may be needing help with.
”

The types of supports referred to depend upon the client. Examples included access to ongoing case management follow-up supports, furniture banks or voluntary trusteeships in the community.

ENGAGED VERSUS UNENGAGED CLIENTS

There was some discussion on the service use differences that emerged among the clients. This largely centered on clients who were engaged in the program and those who had more difficulty. Engaged clients were described as:

“
Super enthused about getting the resources in place and getting the support they need in order to keep staying where they're living for the last 20 years, especially when there's children and multiple generations living within a household.
”

Engaged clients were also more likely to be aware of their rights as a tenant. A key informant shared:

“
The ones who know a little bit about their rights, or know that they can have rights as tenants, might actually go through the process of trying to protect their tenancy.
”

Clients who encountered difficulties in the program were largely unaware of their rights as a tenant. One key informant stated that these clients “might not understand, you know, the processes or they might not understand what their rights are as tenants.” This lack of awareness caused stress in some clients, as they were described as feeling overwhelmed with the process. A key informant shared that some clients misinterpret a notice of eviction compared to an application to evict. They stated, “tenants see that notice and that tool that’s meant to – all of a sudden it turns into a crisis situation and maybe you leave your housing just as is right now when you didn’t actually need to.”

Difficulty engaging with the program was also attributed to a client’s knowledge of the current housing market in Toronto. A key informant shared:

“

A lot of the current occupants had lived at that address for an extended period of time, so they were a little bit out of touch in not only the current rental costs, as well as the market, how competitive it was. And often they were unable - a bit shocked to find out that they couldn’t replicate what they had.

”

Engagement with the program was often impacted by the point at which clients were reaching the program. Key informants noted that some clients were too far in the eviction process for the program to meaningfully help clients stabilize their housing. This point is highlighted in the following quote from a key informant, “there’s more people kind of like past the point of being able to save the unit and now it’s a matter of re-housing and more homelessness prevention.”

CLIENT INTERVIEWS

Clients spoke of the various services they received from the program. Many of the services were centered on financial supports, but the program also assisted individuals with landlord relations, system navigation, and legal supports.

FINANCIAL SUPPORTS

The clients discussed several ways in which the program provided financial supports. One client shared that their EPIC worker, “came over, she’d seen the place and she realised, okay, well, you should keep this place and she helped me as well with the allowance program.” Other clients discussed how the program was able to pay off their arrears and one client shared that the program also helped them acquire assistance with their utilities. A small number of clients discussed that they were able to access financial supports (e.g., arrear payments), but were unable to attain rental subsidies despite the program’s best efforts. Despite this, all the clients shared that the financial supports offered by the program were vital in their ability to avoid an eviction and were appreciative of the program’s ability to provide this much needed support.

STAFF

The staff were highly regarded by the clients. The participants shared that the program staff were available, knowledgeable, reliable, and responsive. Some clients spoke of having EPIC workers assist them outside of regular business hours, which was appreciated. Clients trusted their EPIC worker and were very appreciative of their efforts.

LANDLORD COMMUNICATION

The clients received a lot of support from EPIC staff in their interactions with landlords. Although not necessarily framed as landlord mediation, the clients shared that EPIC workers spoke with their landlords to discuss arrear payment, setting up future rent payments, and making repairs to their unit. The clients were often not present during these conversations with EPIC staff and landlords.

SYSTEM NAVIGATION

Several clients discussed how EPIC staff helped them to navigate the complex social system, such as Ontario Works. These clients spoke of the challenges they encountered with these systems prior to being enrolled in EPIC. One client stated:

“

So within that three weeks, [name of worker] basically took over from there and she just worked with my Ontario Works worker ... and they were able to rally the funds together to help me to get everything covered just in time.

”

LEGAL SUPPORTS

Close to half of the clients participating in the interview noted that they received legal supports from the EPIC program. This was largely centered on EPIC staff attending LTB hearings with the clients. For example, one client stated:

“

So I received call from [name of worker] and I made an appointment with her, and I told her I had to go to St. Clair and Yonge Street, that they would take me there. The landlord took me there for eviction because I don't pay the rent. And she came to the court there and she helped me, and now I'm starting to slowly catch up.

”

Similarly, a different client stated:

“She met me at court, went in and ... said what we’re going to do, and then we went into the courtroom and he was fine with that, and that was it. I was kind of shocked – I was kind of ‘oh, wow.’ Because I thought for sure I was going to be evicted until I met her.”

When staff were unable to attend hearings, clients shared that they received legal coaching from EPIC staff. An example of this support is illustrated in the following quote: “So [name of worker] came in as, you know, as cavalry and she basically let me know exactly what information I needed: go to the courthouse, request for the stay.”

REHOUSING

For the client who was rehoused, they discussed receiving supports in the rehousing process. This included being provided bus tokens to attend apartment viewings, having their EPIC worker accompany them on some of these viewings, and having the program provide them with a reference letter.

OTHER SUPPORTS

Other supports listed by clients included those focused on cleaning their unit, referrals to other programs, and education on the eviction process in general.

CLIENT SURVEYS

Clients were presented with a list of supports and asked if they had accessed these supports while in EPIC. The results show that many clients received financial supports and supports with their landlords. Fewer clients indicated that they accessed housing supports or referrals to other services. It should be noted that some participants did not request referrals to follow-up supports.

SUPPORTS PROVIDED	YES (%;N)
Financial Supports	90% (n=18)
Support with Landlord	70% (n=14)
Case Management	60% (n=12)
Other: (Follow-up Worker, Food Bank, Furniture Bank, Hydro Services, OW, and Social Housing Registry)	55% (n=11)
Referrals	35% (n=7)
Housing Support	20% (n=4)

LANDLORD INTERVIEW

When asked of the supports they received, the landlord discussed how the EPIC staff member helped their tenant to organize their finances and settle their arrears. The staff member also represented the tenant at the LTB hearing, which the tenant was not present at. Outside of financial supports, the landlord was unaware of other supports the program was offering.

The landlord described a generally good relationship with the EPIC staff member. They described the staff member as dedicated and reliable. Despite this good relationship with the staff member, the landlord continued experience poor communication with their tenant. When asked if they had ever sat down with their EPIC worker and tenant at the same time, the landlord replied that this did not happen.

ADMINISTRATIVE DATA

The uptake of the types of supports offered by the program demonstrated that there was a large emphasis on landlord mediation and payment of arrears. A breakdown of the supports received by clients is found below:

TYPES OF PROGRAM SUPPORTS (N=157)	YES
Mediation with Landlord	72.61%
Negotiated Repayment Plan	54.14%
Assisted to Obtain Housing Allowance	44.59%
Set Up Rent Pay Direct	35.67%
HSF Issued in Month	31.85%
Accessed Legal Services	30.57%
Accompanied to LTB Hearing	29.94%
Bridging Grant Issued in Month	23.57%
Homelessness Prevention Flex Fund Grant Issued in Month	18.47%
Assisted to Obtain Physical or Mental Health Supports	8.92%
Rent Bank Loan Issued in Month	5.73%
Assisted to Obtain Voluntary Trusteeship	5.10%
Assisted with Extreme Clean Hoarding Pest Infestation	3.18%
Assisted to Obtain Addiction or Harm Reduction Supports	3.18%

As presented in the table below, program staff made direct contact with clients about three times per month. For clients with longer stays in the program, the number of direct contacts increased to about four to six. There were often more indirect/attempted contacts made with clients, with the average hovering around four attempts. EPIC worker contact with landlords was lower, as there were about two contacts per month.

MONTHS IN PROGRAM (CLIENT LENGTH OF STAY IN PROGRAM)	TOTAL # OF CLIENTS (N=157)	AVERAGE DIRECT CONTACTS WITH CLIENTS PER MONTH (SD)	AVERAGE INDIRECT/ ATTEMPTED CONTACTS WITH CLIENT PER MONTH (SD)	AVERAGE WORKER CONTACTS WITH LANDLORD PER MONTH (SD)
1 month	61	3.2 (4)	4.5 (5.3)	2.6 (4)
2 months	45	3.1 (5.3)	3.3 (5.4)	1.9 (3.2)
3 months	20	3.3 (7.7)	4.1 (9.9)	1.7 (2.8)
4 months	18	2.6 (10.3)	3.9 (8.5)	2.3 (7.6)
5 months	9	4.1 (10.9)	5.3 (15.2)	4.4 (29.3)
6 months	4	6.4 (24.1)	4.8 (33.6)	4.7 (25.2)

When looking at the length of stay in the program among households who received an L eviction notice compared to an N eviction notice, it appeared that L notice households had a slightly shorter length of stay in the program than N notice households. The results also show that over 70% of households with an L eviction stayed in the program for one or two months. This is compared to 60% of clients with an N eviction who stayed in the program for one or two months. The table below shows the average length of stay in the program and the length of stay in the program for each group. These results indicate that households with an L eviction notice were potentially more likely to stay in the program for a shorter period of time than households with an N eviction notice.

	N EVICTIONS	L EVICTIONS
Average length of stay (SD)	2.6 (1.47)	2.0 (1.09)
1 month	29.3%	39.1%
2 months	30.5%	32.6%
3 months	13.4%	15.2%
4 months	13.4%	10.9%
5 months	9.8%	2.2%
6 months	3.7%	0.0%

Summary of How the Program is Preventing Evictions

The program provided a wide array of services and supports to its clients. In particular, the financial supports offered by the program were instrumental in stabilizing clients' housing. This included paying off arrears, connecting clients to appropriate financial systems (e.g., Ontario Works), and attaining some form of rental supports (i.e., Housing Stabilization Fund).

The second most common type of support involved engaging with landlords. Many of the clients discussed how staff members effectively liaised with their landlord to solve conflicts and set up payment plans. Although falling short of landlord mediation, where all parties are present, the staff engagement with landlords was vital to stabilizing clients' housing.

System navigation was another crucial support offered by the program. As clients were currently engaging with several systems, particularly Ontario Works, they appreciated the support EPIC staff members provided them in both navigating the system and acting as an advocate. This advocacy was also important for clients when they were attending LTB hearings.

Case management supports were also thought to be helpful in preventing evictions; however, as demonstrated by the administrative data, there was less uptake of these services in certain domains, particularly in regards to mental health. This could indicate that clients did not require mental health supports, that their mental health concerns were unaddressed, or that they were accessing mental health supports through a different source.

The level of contact with clients was relatively uniform. For clients who were in the program for three months or less, the program made approximately three direct contacts and four indirect contacts with clients. For clients with stays longer than three months, the average number of direct and indirect contacts slightly increased. Similar trends followed with contacting landlords.

SECTION 11:

IS THE PROGRAM PREVENTING EVICTIONS?

Program Outcomes Related to Eviction Prevention,
Satisfaction with Current Housing, & Quality of Life



Program outcomes were measured qualitatively and quantitatively. The results resoundingly demonstrate that the program was effectively preventing evictions in the community.

Is the program effective in stabilizing housing?

ADMINISTRATIVE DATA

Administrative data shows that the program was very effective in preventing evictions. From April 2017 to December 2017, 87 clients stabilized their housing, eight clients were rehoused, and two clients entered homelessness. This means that 89% of clients discharged from the program had their housing stabilized, 8% of discharged clients moved into new housing, and 2% of discharged clients entered into homelessness.

CLIENT SURVEYS

The majority of clients (85%; n=17) surveyed indicated they were able to avoid an eviction. Of these respondents, most were able to stay in their current housing (88%; n=15).

Clients shared that the program was able to help prevent their eviction for the following reasons:

- Arrangements were made to pay back arrears (n=8)
- Received financial supports (n=7)
- Help with court process (n=3)
- Communication/mediation with landlord (n=2)

The three clients who were unable to avoid an eviction were able to find new housing. In two cases, the program helped the clients find housing and in one case, the client found their own housing.

For clients who experienced an eviction, no responses were provided to indicate how the program could have helped them to avoid an eviction. One respondent indicated that it was too late in the eviction process for their tenancy to be salvaged.

Are there differences among households who stabilized their housing, who were rehoused, and who exited into homelessness?

The demographic, housing, and support use data of households who stabilized their housing, who were rehoused, and who exited into homelessness were compared. Given the small number of households who were rehoused and who exited into homelessness, inferential statistics were not run due to the small numbers of the rehoused and homeless groups. The table below presents the descriptive data. The data for households who exited the program into homelessness are presented on an individual case basis due to the small numbers.

	STABILIZED (N=87)	REHOUSED (N=8)	HOMELESS (N=2)
Age (Mean, SD)	44 (13.17)	55 (17.90)	41 & 61
Gender (%)			
Female	69%	42.9%	1
Male	31%	57.1%	1
Family Status (%)			
Single	43.8%	57.1%	1
Family with dependants	56.2%	42.9%	1
Number of Dependants (%)			
0	47.2%	62.5%	1
1	20.7%	12.5%	1
2-4	28.7%	25.0%	0
5 or more	3.5%	0.0%	0
Source of Income (%)			
Government assistance (OW, ODSP)	71.3%	14.3%	2
Employment (Part- or Full-time)	15	57.1	0
Other (EI, CPP, OAS)	13.7%	28.6%	0
Household monthly income (Mean, SD)	\$1700.13 (\$714.58)	\$2113.72 (\$884.30)	\$250.68 & \$1790.00
Current Rent (Mean, SD)	\$1038.00 (\$311.83)	\$1062.00 (\$287.61)	\$1067.40 & \$1200
Amount of income spent on rent (%)	67.2%	56.6%	59.6 & 478.7%
Previous emergency shelter stay (as pulled from SMIS) (yes) (%)	27.7%	0.0%	1 of 2
Past homelessness (lifetime experience; self-report from monthly reporting) (yes) (%)	28.7%	0.0%	1 of 2
Unit Size (n, %)			
Bachelor	5.3%	14.3%	0
1 Bedroom	28.0%	28.6%	1
2 Bedroom	46.7%	28.6%	1
3+ Bedroom	14.7%	28.6%	0
Amount of arrears owed (Mean, SD)	\$4182.26 (\$8161.79)	\$2437.40 (\$22,287.89)	\$4156.61 (data available from one household)

The descriptive data highlights some interesting trends. Compared to clients who stabilized their housing, rehoused clients had a larger proportion of males, a larger proportion of single households, a larger proportion of employed individuals, had no previous experiences of homelessness, and had a lower average amount of arrears. Although we cannot determine if these results are statistically significant, it does indicate that clients who require rehousing have a different profile than clients who are able to stabilize their housing.

Are there differences in the type of eviction notices of clients who were stabilized in their housing, rehoused, & who exited into homelessness?

The table below presents the type of eviction notice clients received and the stage of the eviction process they were in upon entry into the program. Once again, due to the small numbers of participants who were rehoused and who exited the program into homelessness, inferential statistics were not completed.

	STABILIZED (N=87)	REHOUSED (N=8)	HOMELESS (N=2)
Type of Eviction Notice			
N4	54.8%	28.6%	1
N5	5.4%	0.0%	0
N12	0.0%	42.9%	0
L1	35.6%	28.6%	1
L2	1.4%	0.0%	0
Other	2.7%	0.0%	0
Stage of eviction			
Notice of eviction	27.4%	0.0%	0
Eviction order	17.8%	66.7%	1
LTB hearing	38.4%	16.7%	0
Sheriff notice	5.4%	16.7%	1
Other	11.0%	0.0%	0

The data presents an interesting story of the differences that emerge between the three groups. In particular, clients who were rehoused were the only group to receive a N12 eviction notice (landlord reclaiming unit). This reflects the results from the qualitative data. In terms of the stage of eviction process, rehoused clients were farther in the process than clients who stabilized their housing (e.g., notice of eviction compared to eviction order). It should be noted that of the four total clients who received a N12 eviction notice, only three are represented in the above table as one client was still enrolled in the program and receiving rehousing support at the time of the evaluation.

Are rehoused clients remaining in their same neighbourhood?

Complete data was available from four of the eight clients who were rehoused. Of these clients, two remained relatively close to their previous neighbourhoods and two moved to areas that were a good distance from their previous neighbourhood.

Are clients satisfied with their current housing & neighbourhood?

CLIENT INTERVIEWS

The clients had mixed opinions of their housing and neighbourhoods. Some clients stated that they had no problems with their housing and had good relationships with their neighbours. One client described how they were very familiar with their neighbourhood and felt comfortable there.

Other clients described their housing and neighbourhoods in more negative terms. One client stated that they felt unsafe in their housing due to an assault that occurred in the building. Another client noted that repairs were required in their unit, with a different client stating that they had a pest problem in their unit.

Some clients also found their neighbourhoods to be of poor quality. One client said that they did not feel safe in their neighbourhood due to threats of violence. A different client stated that their living environment was toxic, mostly due to intrusive neighbours and an unaccommodating landlord. This toxic environment led the client to experience mental health challenges.

As part of the discussion on their current housing, clients were asked to rate their housing on a scale of 1 (extremely unsatisfied) to 10 (extremely satisfied). Below are the results.

RATING OF CURRENT HOUSING	AVERAGE
Overall Satisfaction	7.8
Spaciousness	7.3
Comfort	6.7
Privacy	7.4
Safety	7.4
Affordability	5.7
Friendliness	7.0

The ratings generally reflect that of the qualitative accounts of clients’ housing. The scores generally fell slightly above the mid-point of the scale, indicating that clients were generally satisfied with their housing. Certain components of their housing, such as comfort and affordability, received lower ratings.

CLIENT SURVEYS

Clients were asked to rate their housing on a 1 (extremely unsatisfied) to 10 (extremely satisfied) rating scale. Clients were generally satisfied with their housing, particularly the privacy it allotted them.

DOMAINS	AVERAGE
Overall Satisfaction	7.1
Safety	7.5
Quality	7.6
Privacy	8.2

Is the program contributing to clients' quality of life?

CLIENT INTERVIEWS

Almost all of the clients shared that their quality of life improved as a result of involvement in the program. The fact that these clients avoided an eviction was directly related to this improvement in quality of life. Some clients noted that the emotional support provided by the program resulted in an increase in their quality of life. For example, one client stated, "Well, just having – just the thought of having support. Even though I didn't know all what was available just having that support." One client stated that their quality of life remained the same.

When asked to rate their quality of life on a scale from 1 (extremely unsatisfied) to 10 (extremely satisfied), the average client response was 7. This indicates that clients were generally satisfied with their quality of life. The range of scores was from 2 to 10, indicating that some clients were experiencing a lower quality of life than others.

CLIENT SURVEYS

The clients were asked to rate their current quality of life on a 1 (extremely unsatisfied) to 10 (extremely satisfied) rating scale. The average rating of clients' quality of life was 5.9, indicating a moderate level of satisfaction with their quality of life. Despite this average rating, 95% (n=19) of clients indicated that their quality of life improved as a result of the EPIC program.

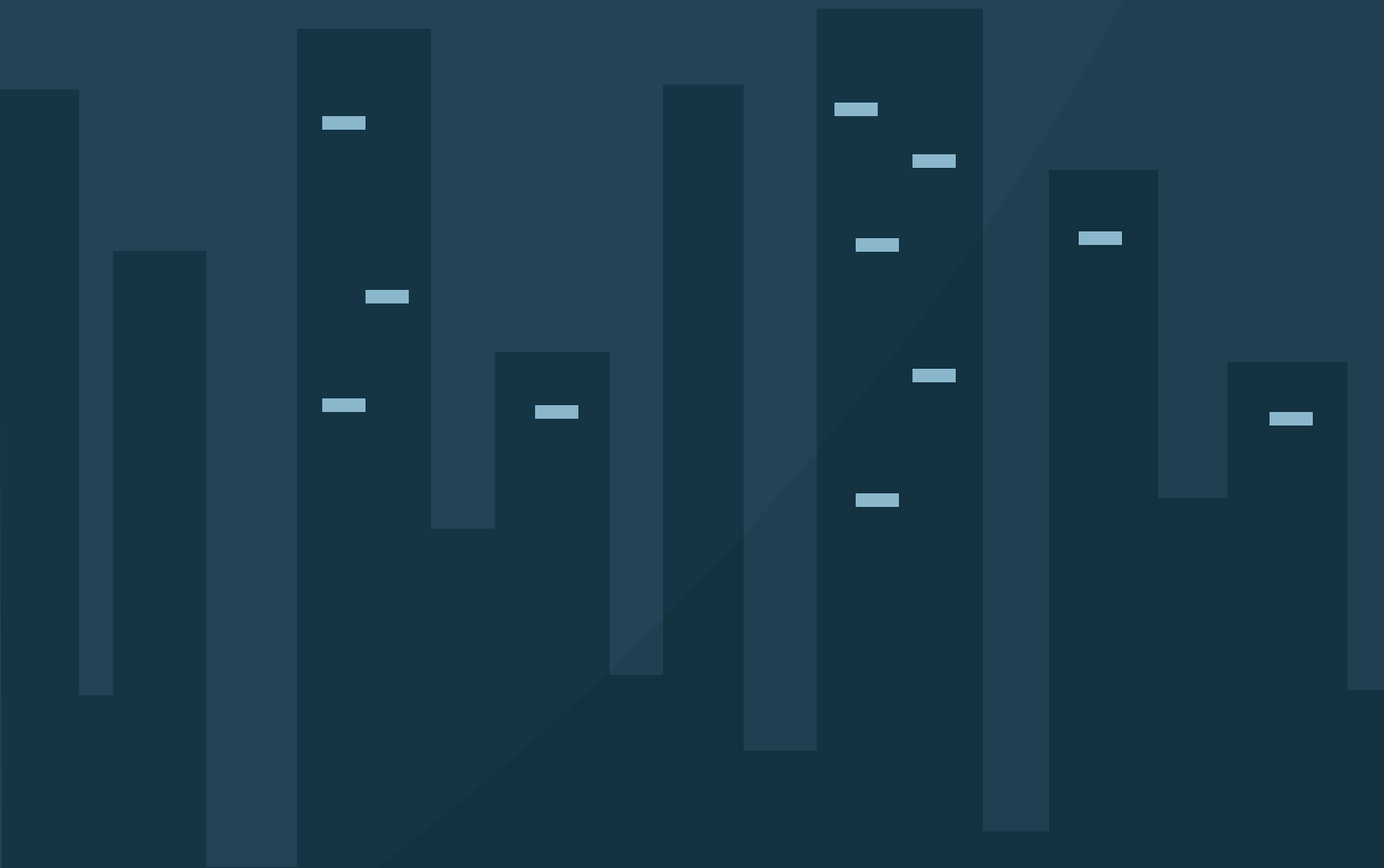
Summary of Program Outcomes

The program was very successful in stabilizing clients in their housing. Close to 90% of discharged clients maintained their housing and 8% of clients were rehoused.

The quality of life ratings among clients demonstrated some differences. Clients who were currently enrolled in the program rated their overall quality of life as a 7 out of 10, while clients who were discharged from the program rated their overall quality of life as 5.9 out of 10. This slight difference could be the result of clients discharged from the program not receiving the same level of support they were receiving while enrolled in the program.

SECTION 12:

SATISFACTION WITH PROGRAM



Satisfaction with the program was measured qualitatively and quantitatively. The clients, landlords, and referral sources were all very satisfied with the program.

Were clients, landlords, & referral sources satisfied with EPIC?

CLIENT SURVEY

OVERALL SATISFACTION WITH PROGRAM

When asked to rate their satisfaction from 1 (extremely unsatisfied) to 10 (extremely satisfied), the average client response was 9.5. This indicates that clients were extremely satisfied with the program.

MOST HELPFUL PARTS OF THE PROGRAM

Clients were then asked what to describe the most helpful parts of the program. The majority of clients noted that they liked the support that was offered by EPIC staff. Clients also reported the financial supports and quick response time as very helpful.

MOST HELPFUL PART OF THE PROGRAM	COUNT
Workers' support: positive attitude; non-judgement; understanding and compassion; communication; and took stress away	11 (57.9%)
Financial support	5 (26.3%)
Quick response time	4 (21.1%)
Finding housing	2 (10.5%)
Helped stay in housing	1 (5.3%)
Representation in Court	1 (5.3%)
Central Intake	1 (5.3%)

SATISFACTION WITH HOURS OF THE PROGRAM

Almost all of the clients (95%; n=19) said they were satisfied with the hours of the program.

Reasons for satisfaction with the program's hours included:

- Easy to get in contact with, always available (n=7)
- Quick turn around time (n=4)
- Satisfied with the hours, very helpful (n=4)
- Works with my schedule (n=2)

Interestingly, 73.7% (n=14) said they did not know the program offered extended hours.

Of the 26.3% (n=5) who indicated knowing about the extended hours of the program, they found it helpful because they could call after business hours and receive services past 6pm.

OTHER

The survey concluded with an opportunity for clients to share any other comments they may have had about EPIC. The clients had glowing things to say about the program. Their responses are found below:

- “Wonderful program. I wish it never ends. A program for working class people”
- “Would recommend program to other people in similar situation”
- “Feel overwhelming gratitude. EPIC saved me”
- “Always about customer service. Glad someone is doing a follow-up to get feedback to give a thank you. Thank you, well done.”

LANDLORD SURVEY

OVERALL SATISFACTION WITH THE PROGRAM

Three of the landlords were strongly satisfied with the level of support that was offered to them by EPIC and two landlords were satisfied.

WORK WITH PROGRAM IN THE FUTURE

Three of the landlords indicated they were very likely to work with EPIC again should one of their tenants be at risk of an eviction and two respondents indicated that they were likely to work with EPIC again. One participant stated it was very unlikely that they would work with EPIC again, but this is because they would just contact the EPIC staff they worked with directly and not go through the referral process.

REFERRAL SURVEY

WORK WITH PROGRAM IN THE FUTURE

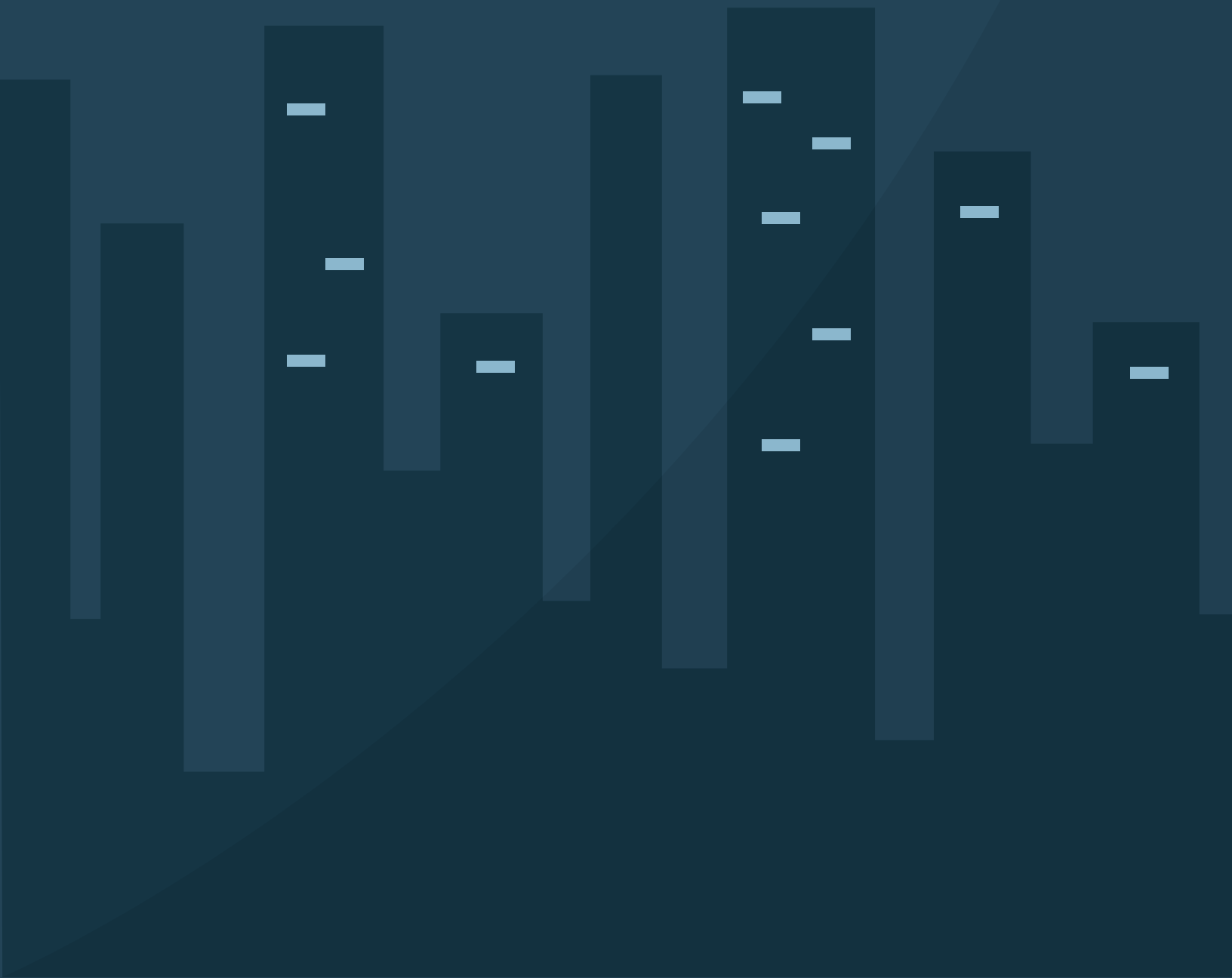
Six of the referral agents indicated that they would very likely contact EPIC again should one of their clients be at risk of an eviction and one agent indicated they would likely contact EPIC again.

Summary of Satisfaction with Program

All participants were very satisfied with the program. The clients rated the program as a 9.5 out of 10, with some clients stating that the program changed their life. This program satisfaction was largely attributed to the knowledgeable and friendly staff of EPIC. Landlords and referral sources were also very satisfied with the program and would work with the program again in the future.

SECTION 13:

EXTERNAL FACTORS IMPACTING EPIC



External factors that impacted program efficacy can be divided into two categories: structural factors and system factors.

What are the external factors impacting the delivery of the EPIC programs?

KEY INFORMANTS & STAFF

STRUCTURAL FACTORS

The key structural factors that emerged in discussions with EPIC staff regarding the external factors that impact program efficacy were: increasing levels of poverty across the city, the limited availability of affordable housing, and the political and public's interest in preventative approaches to homelessness. All of these factors were viewed as powerfully shaping the terrain within which the program operated.

First and foremost, staff discussed the linked challenges of increasing poverty and decreasing availability of affordable housing across the city. In the words of one staff member, “not only is rent too high, but incomes are too low.” In some cases staff viewed this as going hand-in-hand with increased gentrification and profiteering on the part of developers. One key informant expressed:

“The trend that I would probably ... say is the most prevalent at this point is the economic struggle that households have ... The rental rates in the city of Toronto are, you know, very, very high, the vacancy rates are very, very low. And people's income, if they're on social assistance or they're under the poverty line ... if they're below that, it's almost impossible to live in the city. So we're seeing sort of a gentrification kind of situation happening in the downtown core... we're also seeing property managers, landlords, larger landlord – larger property managers buying up – buying up these little small properties and ... just raises their rent.”

Key informants and staff also expressed that the incredible squeeze on the private rental market is made more treacherous for low-income people because of the very long waitlists for social and supportive housing. Staff emphasized that the tight housing market in Toronto makes it difficult for people who are evicted to find housing that is safe, appropriate, and affordable. As a result, staff felt that actually preventing evictions across the city at a more substantial level requires the creation of more affordable housing and general housing supply, higher social assistance rates, more housing allowances, rent control, and a higher minimum wage.

These structural factors mean that the scale of people in need of housing and eviction support is huge in Toronto. As one staff member expressed, “The gap between what you get on social assistance and what you have to pay for rent in Toronto is so big that it’s pretty much, yeah, I could say anyone on OW probably could be eligible for our program.” The high cost of rent also means that when the EPIC program pays for a client’s arrears, even for a few months, the cost can be quite high.

More broadly, staff also felt that the political appetite for preventative approaches to homelessness have affected the development of the EPIC program, and will influence the direction of the program moving forward. In some cases this political momentum was viewed as spurred by the work of a few key leaders, and in other cases it was viewed as developing at a broader community level.

As one key informant explained:

“I think at the senior management level ... [they] have been really championing the prevention piece. It’s really something we’ve seen with their partner agencies like TESS, OW, ODSP. But more specifically at the grassroots level we’ve seen it with landlords. So the fact that staff were going out and connecting with landlords who were saying, “Hey, why are you guys coming to the tribunal to help this client after the fact? Why wouldn’t you, wouldn’t I just tell you that they’re going to be evicted?”

Staff also explained that the program is impacted by the fact that, “Political will and political appetite and political leadership potentially changes every four years.”

SYSTEM FACTORS

Several external system factors, both within and between different systems and institutions, were seen as impacting the efficacy of the program. Key informants and staff identified the complex communication and collaboration pathways they often had to navigate between different social support programs (e.g., OW, ODSP), the landlord tenant board (LTB), referral sources, other supports of services their client is engaged with, as well as clients and landlords themselves. Staff expressed that these systems often have shifting policies and practices, and that currently there is no mechanism to ensure that EPIC staff are aware of changes to policies, benefits, or entitlements within these various systems. One staff member explained that their ability to assist a person to remain housed is substantially impacted by such changes: “If any rules or policies change, then we’re at the mercy of that.”

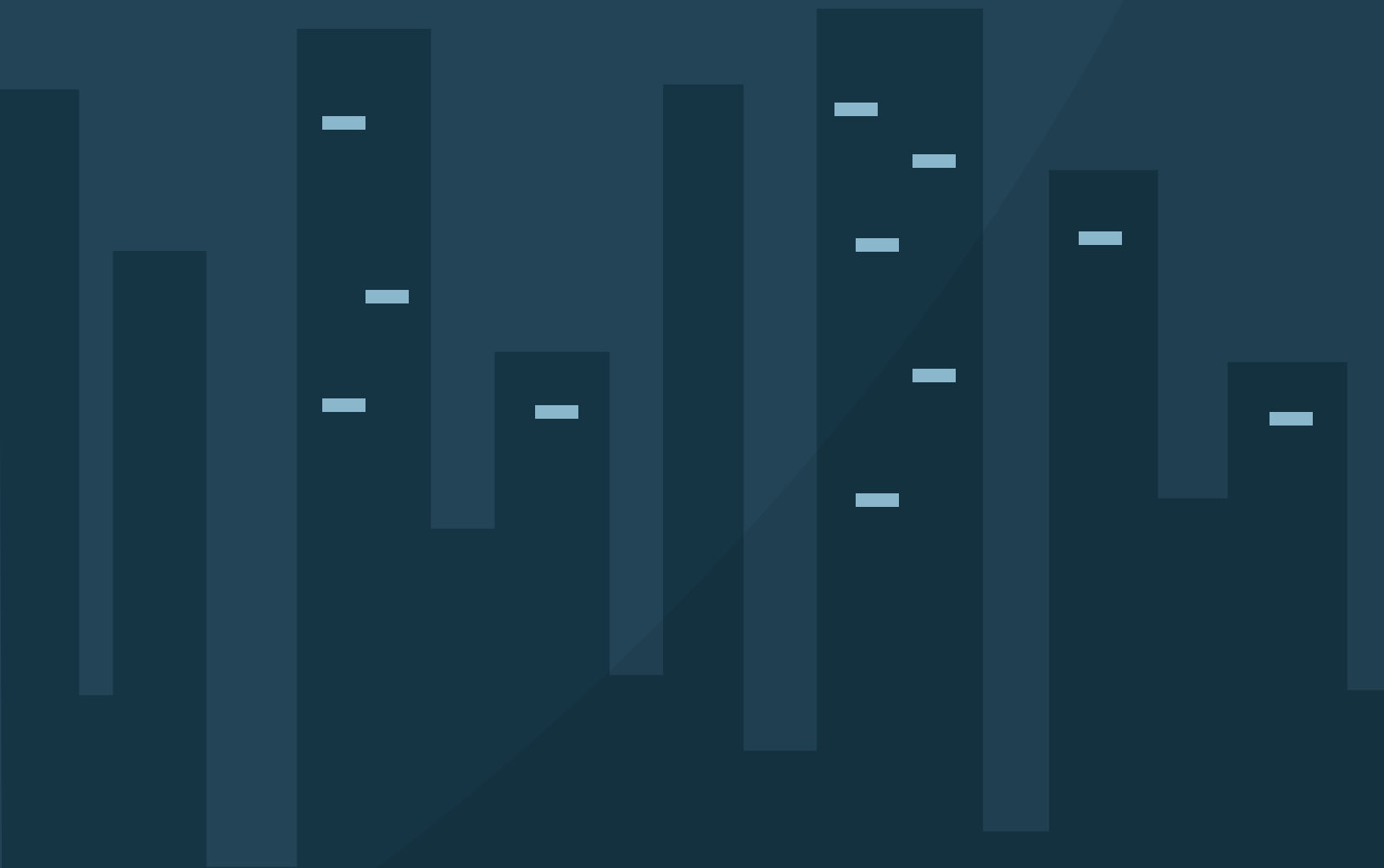
More broadly, staff explained that these systems do not always function cohesively or collaboratively, thus requiring EPIC workers to function as ‘bridges’ or ‘mediators’ between different systems. As one key informant explained, “That’s one of the challenges that the worker has, right? If success requires or relies on the collaboration and cooperation of all parties, and there could be many parties involved.” While staff described many instances in which their efforts to facilitate collaboration were successful, they also identified that they had limited impact on broader integration and coordination across systems, which they viewed as impacting the efficacy of the program.

Staff also described communication difficulties with various systems, including unreturned calls, long wait times to access workers within systems, and numerous bureaucratic barriers. These factors, largely outside of the control of the EPIC worker, made it difficult for them to navigate the system quickly on behalf of their clients. As one staff member explained, “It’s constant trying to find a – a program or response to fill the gap... It keeps you on your toes.”

More broadly, particular policies within social support programs were often seen as driving evictions (e.g., low social assistance rates), as well as policies that make it difficult for people to shift between employment and social assistance (e.g., gaps in support when a person transitions from working full time to OW). Staff viewed these factors as increasing the need for the program while simultaneously making it more difficult to ensure their clients’ housing is affordable.

SECTION 14:

STAFF TRAINING NEEDS



Staff described their training as largely occurring “on the job” or “on the fly,” with key learnings occurring over time as they were presented with challenges and opportunities. Leadership explained that this approach to training depended upon the team’s pre-existing knowledge base and skillsets, allowing the program to employ a “we can’t wait too long, let’s just do” philosophy when it was launched. As one senior leader explained that this approach was successful because “They’re [the staff] aren’t in a learning curve over this stuff” due to their prior knowledge. This was viewed as particularly valuable with respect to work for which there is limited education available (e.g., landlord relations).

“

I think a lot of it is just kind of learning. There’s some pre-experience, but a lot of it’s learning as it comes along.

– EPIC STAFF

”

“

When policies change at Ontario Works and ODSP, like the HSF Plus, like, I would like to have a clear understanding, because I can’t even count how many times I’ve been on the phone a OW or ODSP or HSF worker they say, ‘Well, this is the policy,’ And I’m like, ‘Where is that policy?’

– EPIC STAFF

”

Nonetheless, interviews and focus groups revealed that staff’s work is complex, layered, and frequently shifting, particularly because it is so deeply linked to other systems’ policies and procedures. For some staff, staff expressed the challenges they faced when navigating multiple roles and responsibilities simultaneously.

Staff also identified various instances in which they lacked some key knowledge needed for their job, most specifically regarding policies in other systems. Sharing of knowledge, information, and expertise within the team was viewed as an important mediator for gaps in knowledge and the complexity of the work.

Staff identified key opportunities for training, including specifically increased training on policies within the LTB, broader legislative changes, and changes to social support programs. Staff felt that deep understandings of legislation would not only increase the timeliness of their response, but would allow them to be more strategic and coordinated in their approach to client’s unique cases, and thus more effective. One senior manager commented,

“

I think certainly, even internally with my own staff, including myself, I don’t think we had a true understanding of the layers ... in the legislation around evictions ... in understanding it to a point where you’re really savvy about it and know what – how you can use it to either buy time, extend time, and even push back, right? So we’re starting to use more submitting a stay of the eviction order... And that’s something we didn’t know existed, or if we did know, we didn’t use it as much as we could.

”

Given this, staff requested ongoing training to keep up with shifting legislation, including regular “refreshers” on LTB policies.

SECTION 15:

STRENGTHS OF EPIC



Key informants, program staff, clients, landlords, and referral agents were asked to describe the strengths of the EPIC program. These strengths largely focused on the work of the program staff, but also specific program components, relationships with landlords, partnerships, and data management.

What are the strengths of EPIC?

KEY INFORMANTS & STAFF

THE WORK OF PROGRAM STAFF

Staff Skills & Expertise

Key informants described the program staff as having vast knowledge and experience in housing and eviction prevention. For example, when asked about the strengths of the program, one key informant responded:

“Having teams that have knowledge, or having workers that have knowledge of prevention is a huge – if you had to teach that it would take you forever. There’s so many complex parts to prevention. It’s understanding legislation, understanding the legal rights of tenants, you know, tenant rights, landlord rights.”

The EPIC staff members entered into the program with a strong understanding of housing and homelessness. For example, a staff member shared they had previous experience in “issues for social services, disabilities, immigration, children services, like the gambit of that and then we have both been housing and outreach workers for many years, and that’s already, we’ve done a lot of prevention in that”. Their robust knowledge of the sector was a vital strength of the program.

The EPIC staff was also able to work effectively with their clients. Key informants felt that the staff were able to develop a rapport with many of the clients and expressed genuine care towards the clients. A key informant shared that the staff were passionate about their work and expressed discontent when they were unable to help clients avoid an eviction. The key informant stated, “I’ve seen them be very ... you know, disappointed in themselves ... And that truly shows you the – the buy-in into this pilot [program].”

Teamwork

The EPIC staff from across the four teams appeared to work in a collaborative fashion, often facilitated by the monthly or bi-monthly team meetings. In particular, staff described their monthly team meetings as an opportunity to share their experiences and learn from each other. A staff member described the importance of these meetings in the following quote:

“And so when [we have] like monthly or bi-monthly meetings and people usually share some of their case management and their stories so far, I think a lot of that is around sort of sharing their expertise and their best practices and good practices and what they’ve done, as a resource for each other.”

Advocacy

A further strength of the program was the ability to of staff to advocate for clients. Staff noted that they were able to advocate for their clients in challenging situations, such as encounters with landlords and at Tenant Duty Counsel. Without the program, the clients may have had to handle these encounters on their own, something which could have been very stressful and may have led to a less successful eviction prevention rate.

Steering Committee

The senior management Steering Committee was described as an important component of the program. The Steering Committee functioned as a way to “troubleshoot” challenging cases that the EPIC program was encountering. The strength of the Steering Committee was in the diversity of experience of each member. For example, a key informant stated, “we all have a different lens and we all bring something different to the table and we all have different strengths. And I think that is a key piece.”

PROGRAM COMPONENTS

Financial Supports

The financial resources available to EPIC clients were frequently referenced by EPIC staff as an integral and effective component of the program. Without this funding, many of the clients would not have been able to maintain their housing or access new housing. EPIC staff discussed that quick access to funding sources has been imperative, as the work they do is time sensitive.

Flexible & Portable Supports

The ability of program staff to meet clients out in the community was an important aspect of the program. Staff visit their clients in a variety of locales, including the client's home or out in the community (e.g., attending court hearings, meetings with landlords). As the program serves clients throughout the Greater Toronto Area, it is essential that staff are able to be mobile and meet clients across the city. As put by a key informant, the program's main strength is this:

“

The main strength of our program is our flexibility. Is our responsiveness. Is our – really those are the key elements of this program. We would not be able to do the things we do if it took us you know, three, four, five business days to respond to a referral...Within five business days we already have a plan and we're working towards saving it ... the main reason that our responsiveness is such a key factor for this program right now is that we're getting them later on in the cycle.

”

PARTNERSHIPS

Considerable time and energy was spent on building and strengthening relationships with external agencies, such as Tenant Duty Counsel and Ontario Works. By developing these relationships, program staff noted that they could speak directly with staff at agencies where access was historically limited. For example, a staff member stated:

“

I also think it's about relationships ... how do we build or strengthen those relationships? ... For example, like, you know, making those relationships with OW to how to figure out when those policies change. If you can't change the policy at least knowing the policy changed. And making those relationships with the Tenant Duty Councillor or whatever, that we can be like, “Hey, I've got a question, or maybe this falls outside of this, but could you answer that question?” ... And who we are tag-teaming with to build those relationships I think is also important.

”

Further, a staff member stated, “the saving grace for a good majority of clients that I was working with at one point was the fact that I somehow formed a good relationship with the HSF [Housing Stabilization Fund] supervisor at the office.”

LANDLORDS

Landlords were essential to the program's efficacy. Although the relationship could often be tenuous, for those landlords willing to work with the EPIC program, the benefits were instrumental to the success of the program. A key informant noted the importance of this relationship in the following quote:

I think a lot of it comes down to: is the landlord amenable to working with the client? And so ones who are willing to have repayment plans and such, I think then the worker, EPIC worker, has a strong chance of really helping that person to be re-housed.

Developing positive relationships with landlords often led to more proactive eviction prevention. For example, staff shared that some landlords contacted them directly when they had a tenant who was at-risk of an eviction. A landlord's willingness to work with the client and the EPIC program was often seen as personality-based and values-based (e.g., are landlords "amenable to social good"). It was clear that these landlords were not only concerned with the repayment of arrears, but also the wellbeing of their tenants.

CLIENT INTERVIEWS

The participants discussed several strengths of the program. This included staff members, financial supports, and offering stability.

STAFF

All of the clients thought that the program staff were the major strength of the program. Staff were described as responsive, supportive, friendly, nice, knowledgeable, informative, problem-solving, advocates, engaging, clear, warm, welcoming, hardworking, patient, persistent, and dedicated. It is important to provide this expansive list of staff attributes, as it demonstrates the many hats that staff members wear when working with their clients. The versatility of the program and staff is best summed up in the following quote:

Some programs can only do one thing, you know, 'We help you with this and that's it', but that's not what happens with this program. It actually has versatility to be able to handle all the various aspects of what this particular issue requires, which I think is a tremendous strength.

Other clients shared that staff members were able to get to the root problem of their eviction notice and focus on preventing future evictions. This point is illustrated in the following quote:

“

She’s a problem-solver, you know, and being able to have somebody on your team who knows the roots of the problems and the ins and outs of the actual, you know, the institutions you have to deal with, it makes it very easy, you know, because she was able to go in and out of the red tape.

”

FINANCIAL SUPPORTS

Many of the participants said that the financial supports offered by the program were one its main strengths. This included paying off arrears, acquiring subsidies, setting up automatic rental payments, and assistance with utilities. This financial support offered hope to some participants, as one participant expressed:

“

But because of the assistance [name of worker] gave me with the rent allowance, I believe that’s going to help me to make sure I don’t have that issue with the gap, so then I can – you know, it might be a little bit tight again, but only for maybe a month or two, and then I can actually start rising to the occasion and excelling in life as I want to, and as I’ve been waiting to get to that point.

”

STABILITY

Clients also appreciated the sense of stability that emerged in their lives upon enrolment into EPIC. Given how stressful the eviction process can be, clients appreciated the stability that the EPIC program provided them. This stability led to future planning and feelings of hope. Several quotes demonstrate this sentiment:

“

I guess EPIC was my lottery at this point, because, like, [name of worker] took over and really fixed me up. She made sure that I'm okay and I could focus, and now I can steady my mind and say, 'I'm going to pursue what I actually want to pursue, and trust that it's going to get through.'

”

“

It helped just peace of mind and like, stress wise.

”

“

It's amazing that EPIC came into place and I just praise God that [name of worker] came to my aid and, like, God blessed me to have her represent me and help me get over this, because now I can see the light at the end – I can see the light at the end of the tunnel and I can actually feel comfortable working towards it, without having a sketchy mind, considering, well, who knows? I'm going to try, because I don't want to give up.

”

LANDLORD SURVEY

Each of the landlords provided positive feedback about their experiences with the program.

Below are their responses:

- 1 Immediate contact with tenant to resolve rent payment issues.
- 2 They care about their clients.
- 3 Helping the unrepresented tenant understand their responsibilities.
- 4 The woman that helped the tenant was a nice person. She really did care about the tenant and she did everything in her power to make me stop the eviction. She was a great woman to work with.
- 5 Stability of housing for tenants at risk; Strengthen the tenant/landlord relationship; Reduce arrears load

REFERRAL SURVEY

The referral agents listed several strengths of the program. Their responses are provided below:

- 1 Being able to offer applicant's an option/solution
- 2 It was an opportunity to provide a possible solution to save the tenancy.
- 3 That this service was available as an option for referral.
- 4 Omar and the team.
- 5 EPIC had a very fast response time from referral to contacting the client. This was critical because it was an urgent eviction issue. Also beneficial was that EPIC was able to provide a non-legal solution to a difficult situation. Sometimes the best solutions can be found outside of the legal box.

SECTION 16:

PROGRAM CHALLENGES & AREAS FOR IMPROVEMENT



Key informants, program staff, clients, landlords, and referral agents were asked to describe any challenges they encountered with the EPIC program. The administrative data was also reviewed to examine where service gaps may exist. These challenges largely focused on funding pressures, working with clients with complexities, working with clients who are in the later stages of the eviction process, and the availability of follow-up supports.

What are the program challenges & areas for improvement?

KEY INFORMANTS & STAFF

FUNDING

Staff indicated that the program faced pressure due to the high demand for financial supports and the finite supply of these resources, particularly internal (SSHA) funding sources. All of the clients were described as requiring financial supports, but the extent of the financial support required was not necessarily anticipated. For example, one staff member said, “I think we might have underestimated the amount of money it would need to pay off arrears.” As a result, a staff member stated:

“

So now we’re relying more on the Bridging Grant to pay the arrears and it could get to a point where we’re not able to pay 100 percent of the arrears, which will mean that it will require the landlord to be willing to negotiate with us for only partial payment of the arrears.

”

EPIC tapped into several funding sources, including external funding sources (e.g., Housing Stabilization Fund, Rent Bank) and internal funding sources (e.g., Bridging Grant, Housing Allowance) but some of these sources had rigid regulations (e.g., a one-time only payment). In subsequent meetings, EPIC staff shared that they could no longer access the Bridging Grant as it reached its funding capacity.

These results demonstrate that the amount of funding available to the program has its limits, which is putting pressure not only on the clients, but also the staff and program as a whole. As stated by a staff member:

“

It kind of almost puts more pressure on the pilot because the housing allowances are such a scarce commodity. Whereas if that, if there was some other way to access those, or they were more widely available, then you could almost do more of a pure pilot of just the support intervention itself.

”

STAGE OF EVICTION

Key informants and program staff noted that it was challenging to help clients who were too far along in the eviction process. At the later stages of the eviction process, there was less time to focus on stabilization. Although staff helped some clients attain a stay on their eviction, other clients were not as successful. Thus, the program had to shift its mandate when working with clients in the later stages of the eviction process to one that focused on rehousing opposed to stabilization. This challenge is summed up in the following quote:

I think the other big challenge is getting the referrals at the right time, so how do we get referrals from people who are further back in the eviction process and not just be getting these last minute kind of crisis referrals that's not really the intention of the program.

CLIENTS WITH COMPLEX NEEDS

Clients with complex issues, such as serious mental illness, hoarding behaviours, and concurrent disorders, were challenging for the program to work with. Understandably, these cases often took up a lot of time and resources, leaving some key informants to question whether there is a more appropriate program or method to serve these clients. It was thought that a three-month intervention may not be long enough for a client with complex needs. However, when clients presenting with 'complex' cases and situations are accepted into EPIC, referral sources are often pleased with the results and requesting to send a case with additional complexities:

You know, the ones that we really are able to respond faster and resolve the tenant's issue, we find the referral sources saying, 'oh, you did a great job with that one. Can I send you a more complex one?' Each time they send a new one it gets more and more complex.

WORKING WITH REFERRAL SOURCES

Staff also discussed issues they had with the intake process, specifically with clients calling in through Central Intake to seek help in avoiding an eviction. Workers discussed this issue explaining that “My clients did, they mentioned it by name, they even mentioned my name. And apparently the person goes, ‘well, that doesn’t matter, you’re not a fit for the program’”. Another worker indicated a similar issues with confusion from other social service workers referring clients to EPIC:

“Usually every three days I’ll get a phone call from someone who got my direct information from like an OW worker saying, ‘here you go, talk to eviction and prevention’, and then having to re-explain to them the qualifications and the actual intake process. That takes up time.”

CLIENT INTERVIEWS

When asked of ways the program could be improved, the clients generally spoke of increasing the amount of supports that are offered and increased promotion of the program.

PROGRAM SUPPORTS

Although clients were generally satisfied with the level of support offered, there were suggestions for improvements. One client noted that as the program grew, access to their EPIC worker slightly diminished. As a result, this client expressed that it may be best for the program to take a team-based approach, ensuring that one worker was not solely responsible for their clients, but that other workers could check in on clients.

In terms of staff knowledge, one client shared that they had previous experience working with a social service worker who had lived experience of housing precarity. The client was able to relate to this caseworker in a meaningful way due to this shared experience. Therefore, it may be beneficial for EPIC to include a peer component to their work, or having someone with lived experience of housing precarity to be available for further supports.

Some clients felt that more follow-up supports could be offered by the program. Relatedly, one client thought that the length of the program could be extended. This client stated that they program should last approximately four or five months.

One client recognized that the staff members are put under a lot of pressure. They suggested that supports be made available to staff members. In this light, the concepts of self-care and work-life balance should be addressed by the program.

PROGRAM PROMOTION

Two clients stated that the program should be promoted to a greater degree in the community. One client was unaware of the program until a social service worker introduced it to them. Therefore, the clients felt that the program should be marketed to a larger audience.

FOLLOW-UP SUPPORTS

When asked if they required follow-up supports from the program, clients shared mixed responses. Three clients felt that follow-up supports were not necessary and two clients were unsure if they would need supports. Those clients who said that they were unsure of follow-up supports felt that their current situations were stable, but felt comfortable contacting the program should problems arise in the future.

Other clients shared particular supports that they required. These included access to the furniture, employment supports, mental health supports, and landlord communication supports. In terms of mental health, one client shared that the level of support required may extend beyond the scope of the program. They stated:

I don't really know if they program could...I struggle with my mental health. So I struggle with clinical depression and bipolar. So it's made it hard for me to work, but I'm feeling better.

CLIENT SURVEYS

The clients participating in the survey were asked to share any parts of the program they felt were less helpful. The majority of clients were unable to suggest a program flaw. For those that did, the most common response was the delay in service delivery.

LEAST HELPFUL PART OF THE PROGRAM	COUNT
A little slow	2 (12.5%)
Declined housing allowance	1 (6.3%)
Lag in receiving financial supports	1 (6.3%)
Couldn't pay back whole arrears	1 (6.3%)
Transportation around the city	1 (6.3%)
Nothing negative to say	10 (62.5%)

When asked if there was anything they would change about the program, the majority of clients (60%) did not have any suggestion. For those who did provide suggestions, the following themes were developed (n=1 except otherwise indicated):

- Need for more affordable areas in the city
- Deal without discrimination and stereotypes
- Partnerships required with the province
- Transportation costs are a barrier
- Consent and privacy forms are too long
- Pay rent until back on track
- Speed up social housing wait-lists
- Provide other supports, i.e. Counselling and budgeting
- Staff to cover weekends and holidays and resources to continue the program
- Providing more support with the phones at Central Intake
- Make program more aware to others, advertise on bulletins and in buildings (n=2)

LANDLORD SURVEY

Two of the landlords did not provide responses to this question. The other three responses are found below:

- 1 Earlier intervention perhaps. Additional follow up with financial counselling as a caveat for consideration.
- 2 Taking less time to contact the tenant.
- 3 We are totally happy with the service other than the glitch in receiving cheques. This issue has been resolved.

LANDLORD INTERVIEW

The landlord stated that earlier interventions are required, so that tenants do not end up with large debts. As their tenant was on social assistance, the social service system should have intervened earlier. They also stated that they would have preferred to engage with the EPIC program earlier. The landlord also strongly encouraged rent payments through direct deposit. The landlord felt that there should be more supports available to landlords, like a direct line that landlords could call when they are experiencing problems with a tenant.

REFERRAL SURVEY

When asked how the program could be improved, the referral agents provided the following responses:

- 1 Make it a permanent program!
- 2 Make it permanent!
- 3 Awareness

ADMINISTRATIVE DATA

In reviewing the uptake of services by EPIC clients, some services appeared to be underutilized. As highlighted in the table, less than 10% of clients accessed supports related to their health and wellbeing. Some financial supports were also not being utilized to a great degree, which may be due to the limited access to these resources.

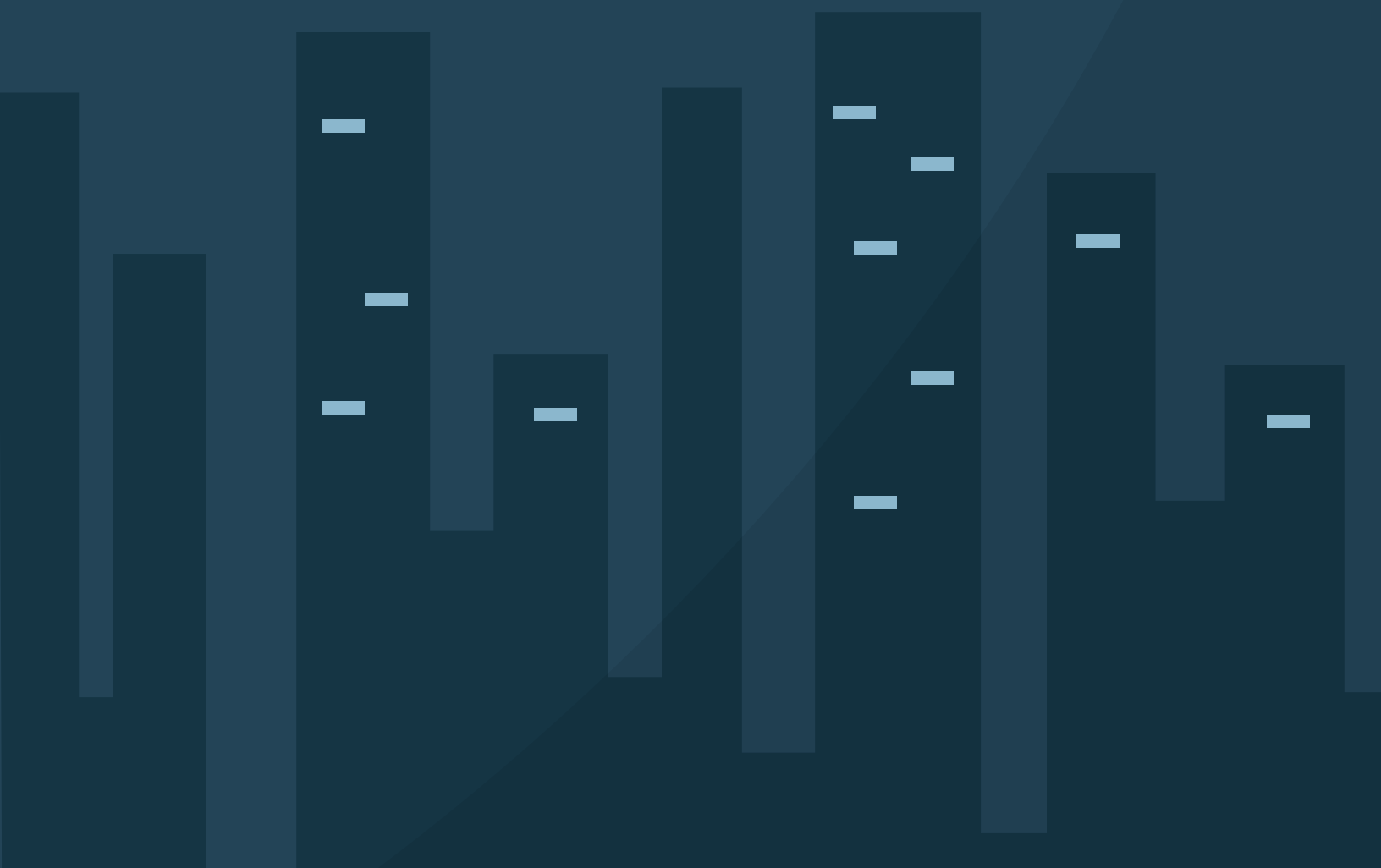
TYPES OF PROGRAM SUPPORTS (N=157)	YES
Assisted to Obtain Physical or Mental Health Supports	8.92%
Housing Allowance	7.01%
Rent Bank Loan Issued in Month	5.73%
Assisted to Obtain Voluntary Trusteeship	5.10%
Assisted with Extreme Clean Hoarding Pest Infestation	3.18%
Assisted to Obtain Addiction or Harm Reduction Supports	3.18%

These findings could be interpreted in several ways:

- 1 Clients may not feel like they need supports in these areas. This interpretation is corroborated by the qualitative data. When asked what was missing from the program, the clients did not provide answers related to any of the domains presented in the above table.
- 2 Given that EPIC is framed as an evictions prevention program, clients may not feel like the program is most appropriate to deliver those services.
- 3 As previously mentioned, access to these programs may be challenging, particularly the financial supports (e.g, Housing Allowance, Rent Bank loan).
- 4 Few clients required access to extreme clean hoarding or pest infestation supports.

SECTION 17:

INTERPRETATION OF FINDINGS



The findings from across the various sources of data clearly demonstrate that the EPIC program is effective in preventing evictions and stabilizing individuals in their housing. Of the 97 participants discharged from the program during the course of the evaluation, 90% stabilized their housing situation and 2% entered into homelessness.

The small number of clients who entered into homelessness is important from both an economic and social perspective. Many of the EPIC clients stated that they did not know where they would have ended up had they been evicted from their housing. It can be assumed that some of these individuals would have accessed one of Toronto's emergency shelters. Since we know the staggering costs of placing individuals in emergency shelters (~\$70 per day in Toronto), the EPIC program is likely providing the City of Toronto with significant cost savings.

What cannot be calculated are the substantial life changes that resulted among the clients who were able to stabilize their housing. During the interviews and surveys, many clients told us of the significance of being part of the EPIC program. This significance is perhaps best summed up in the following quote from an EPIC client:

“It’s an epic recovery to an epic comeback, you know, at this point, because now I can – all the goals I set, everything I planned to do, I’m not always wondering ... I can actually plan and budget and focus on doing better, because there’s actually an opportunity.”

The effectiveness of the program was largely the result of the program model and its implementation. As demonstrated by the literature review, EPIC's program model reflects best practices. This includes providing financial supports (Acacia Consulting & Research, 2006b; Holl, van den Dries, & Wolf, 2016), communication with landlords (Acacia Consulting & Research, 2006b; CMHC, 2005; LaPointe, 2004), case management (Holl et al., 2016), home visits (CMHC, 2005; van Laere et al., 2008), and education and information on tenant rights (Acacia Consulting & Research, 2006b). EPIC clients reported receiving many of these supports while in the program, with financial supports and assistance in communicating with landlords being particularly vital.

Coupled with the strong program model was the strong staff implementation of the model. Program staff were praised by the key informants, EPIC clients and landlords, as being responsive, knowledgeable, and dedicated. The Steering Committee, and particularly EPIC's program manager, were also vital to the strong implementation of the model. With this managerial support, it was clear that staff were able to effectively implement the program model. It will be important for the program to maintain this strong program implementation, as we know that fidelity to program models leads to better outcomes (Goering et al., 2016). One way to do so is to pilot the program fidelity tool that was developed as part of this evaluation. Another way is to continue to assess the satisfaction ratings of clients in the program. As illustrated by the results in the current evaluation, participants were extremely satisfied with the implementation of the program.

The program also worked hard to foster relationships with key players, particularly private market landlords. As stated throughout the evaluation, landlords are essential in stabilizing clients' housing. The bottom-line for many landlords is ensuring that arrears are paid and that rental payments are delivered on time. Given that the program provides financial supports to the majority of its clients, EPIC is well situated to develop good relationships with landlords. This will not only help clients to stabilize their housing, but will also open up opportunities to access units for clients requiring rehousing and perhaps lead to the early identification of at risk of an eviction. It is also important to hold landlords accountable to practices that are not supportive of clients, such as poor communication practices or threatening clients with eviction notices for unsatisfactory reasons. There are several resources that the program could use to enhance their engagement with landlords, particularly the recently released Landlord Engagement Toolkit (Employment and Social Development Canada, 2018). The toolkit not only outlines engagement strategies, but also mechanisms to support landlords throughout the housing process. This support to landlords is vital and something which was sought by one landlord in the current evaluation.

The drivers of evictions outlined in this evaluation largely centered on structural and systemic factors. The majority of EPIC clients described the impacts of living in poverty and the stresses of maintaining housing in such a volatile market. Coupled with this were the confusing systems that many clients had to navigate to acquire necessary financial supports. Although these structural and system factors are largely outside of EPIC's control, it is important to acknowledge that structural and system factors are the root cause of evictions so as not to victim-blame those individuals at risk of an eviction. It is also important to note the systemic barriers encountered by EPIC clients when accessing rental and financial supports. For system optimization to occur, the pathways to financial support must be challenged and addressed.

Pathways into the program were well thought out. The gradual rollout of the program allowed for the program theory to be tested and refined. Referral sources were generally satisfied with the process and there were few complaints from clients. As the program expands, it will be important to consider the streamlining of referrals in a greater fashion, such as having a small number of key staff assisting in the review of appropriate referrals. As the current referrals are largely coming from two sources (Central Intake, Tenant Duty Council), it will also be important to consider diversifying referral sources, particularly amongst landlords where the opportunity for earlier interventions may be the most likely.

Although the program was very successful, there are opportunities for improvement. EPIC clients felt that the program could offer more intensive supports through limiting caseload sizes to smaller staff to client ratios. There were also suggestions of having a peer support component to the program, as well as focusing more on referrals to follow-up supports.

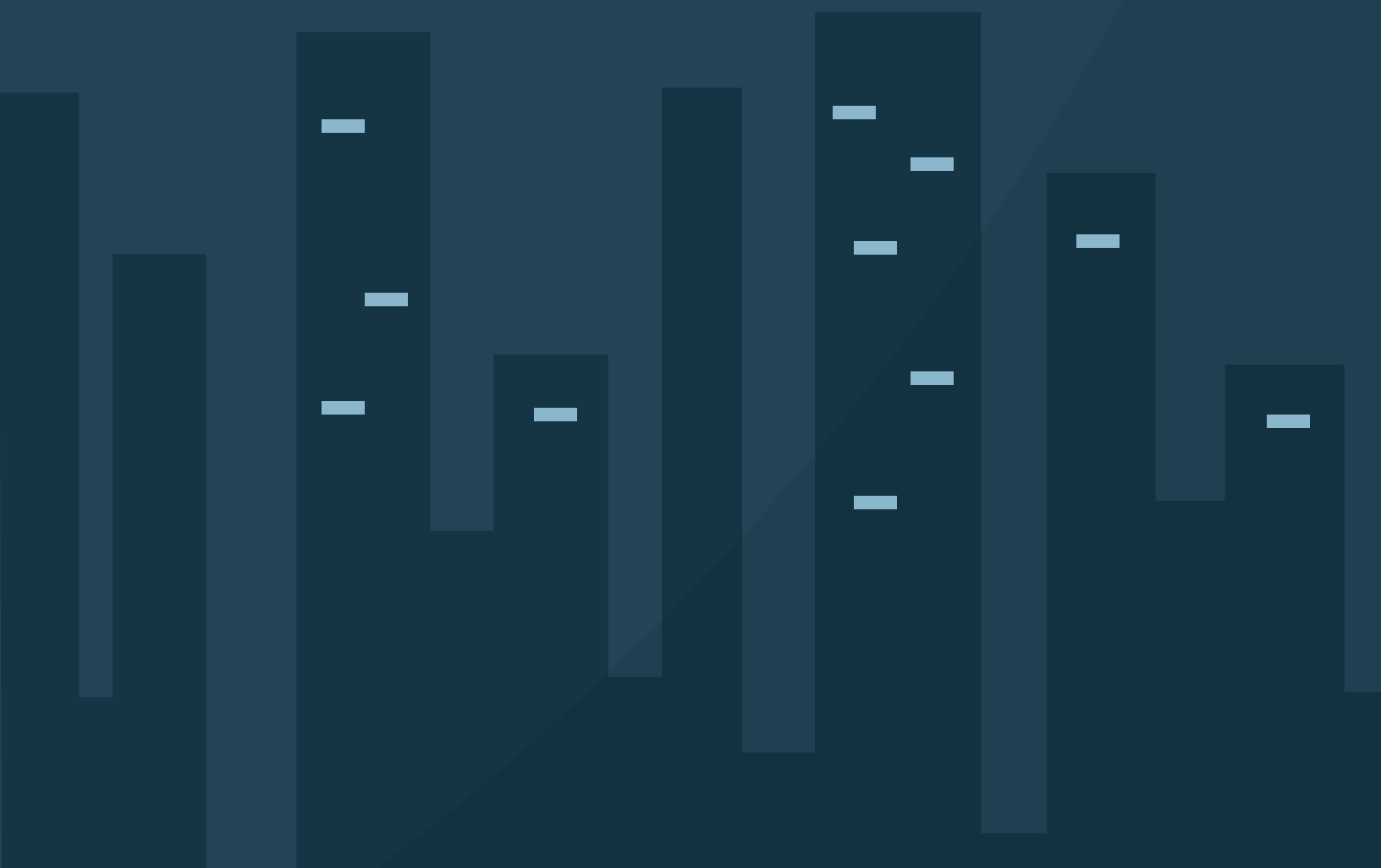
Key informants and program staff noted that it is crucial to identify individuals at-risk of an eviction at the earliest point possible in order to have an effective eviction prevention program. Clients who were in the latter stages of the eviction process fell through the cracks and were often difficult to assist. By identifying individuals at-risk of an eviction earlier in the process, then the work will become less reactive and more proactive. As previously stated, landlord engagement will be a crucial factor to this early intervention process.

It will also be important for the program, and the various rental assistance programs (e.g., the Housing Stabilization Fund, Rent Bank, The Bridging Grant, Homelessness Prevention Fund) to be adequately funded, as it was clearly demonstrated that these financial supports are crucial to avoiding an eviction. The importance of rental supplements is well substantiated in the literature as they are one of the main facilitators of attaining housing stability among individuals who have experienced homelessness (Aubry, Duhoux, Klodawsky, Ecker, & Hay, 2016).

It also important to note that this evaluation has several limitations. We were able to access data from the first ten months of the program, but it would have been optimal to include data from the entire 12-month period of the pilot program. The quality of the administrative data was poor at times, particularly around missing data. We surveyed a smaller number of participants than originally intended and we largely spoke with individuals who were able to stabilize their housing or move into other housing. In future evaluations, it will be important to speak with individuals who lost their housing and entered into homelessness. We spoke with a handful of landlords, but it will be important to engage with a larger number of landlords in future evaluations.

SECTION 18:

RECOMMENDATIONS



Below we present a series of recommendations for the growth of the EPIC program. They are grouped as program-level recommendations and systems-level recommendations and are grouped upon specific themes.

Program-Level Recommendations

- 1** The results clearly demonstrate that EPIC is an effective program to prevent evictions, stabilize individuals in their housing, and prevent potential entries into homelessness. **Thus, it is strongly recommended that the EPIC program is sustained and the capacity of the program is expanded.** This expansion should involve a significant and sustained financial investment from the City of Toronto to ensure that the program is adequately staffed and resourced. If properly resourced, expanding eviction prevention efforts may contribute to a reduction in homelessness within the City of Toronto.

In expanding the program, EPIC should consider the following domains:

REFERRALS

- 2 Review how referrals are filtered into the program to maximize efficiencies.** As it currently stands, the program manager handles all of the referrals and then filters appropriate referrals to program staff to conduct an intake assessment. This is an onerous process for the program manager and something that could be streamlined. The program should consider having at least two staff members assist in the filtering of referrals.
- 3 Develop educational materials for new and existing referral sources to ensure clarity on the objectives and standards of the program.** Program staff sometimes reported that referral sources were unaware of the EPIC program, particularly its eligibility criteria and mandate. As EPIC expands, it will be important for the program to ensure that referral sources are kept up-to-date on EPIC's mandate and eligibility criteria. Targeted educational campaigns with all referral sources should be conducted in order to ensure that frontline staff know when and how to refer to EPIC. This campaign could include materials such as poster and pamphlets for referral agents.

PROGRAM DESIGN

- 4 Develop formalized, but flexible, standards for caseload sizes.** EPIC staff were described as providing intensive and time-sensitive supports. As the program expands, the ability to provide quick services will be tested. Thus, it will be important for the EPIC program to develop a case manager-to-client ratio that maintains the high level of supports that are offered to clients. In determining this caseload size, several contextual factors must be taken into consideration, including the stage of eviction a client is at and the level of complexity of the client.

- 5** As some clients were described as having complex needs, **EPIC should review its intended length of stay in the program and/or program eligibility requirements.** Program staff and key informants described that some clients with complex mental health needs required assistance for longer than the usual three-month length of stay in the program. Further, a small number of clients who had been discharged from the program were readmitted to program due to receiving another notice of eviction. Thus, EPIC should consider whether the length of stay in the program should be formally extended for clients with complex needs or if the program should target households with low-to-moderate needs.
- a** Should the program decide to target households with low-to-moderate needs, a mechanism will need to be developed to ensure that individuals with complex needs do not fall through the cracks and are immediately connected with appropriate supports.

RESOURCES & INVESTMENT

- 6** **Ensure the consistency and constancy of financial supports for EPIC clients by advocating for more rental supports to be made available to the program.** Program staff, clients, and landlords all shared that evictions were often the result of financial challenges. Due to the finite financial resources available to the program, it will be important for the program to advocate for an increase in the number of rental supports (e.g., Housing Allowance, Prevention Fund) that the program can access. Having a consistent and constant amount of rental supports will potentially alleviate the financial strains experienced by the program. These rental supports should address both one-time arrears payments, but also sustained and portable rental supplements for eligible clients. As the program currently assists clients to attain financial supports that are both external (e.g., Housing Stabilization Fund) and internal (e.g., Housing Allowance, Prevention Fund) to the program, it will be best to develop a tiered and targeted approach as to what source of funding is best suited for a client's needs. For example, if a client is receiving social assistance, an external source of funding (e.g., Housing Stabilization Fund) may be the most appropriate financial resource to access prior to accessing internal supports.

DATA, RESEARCH, & EVALUATION

- 7** **Assess whether the program is reaching key demographics, such as marginalized populations, through a review of program data.** As highlighted in the literature review, Indigenous Peoples, people of colour, and female-headed households may be at particular risk of experiencing an eviction. We also know that certain groups may be at particular risk of homelessness, such as LGBTQ2S+ individuals and young people. Therefore, EPIC should monitor key demographic data when reviewing program outcomes and develop targeted approaches to meet the needs of these groups. It is acknowledged that the program currently works with an Indigenous housing agency. This good work should be enhanced and expanded.
- 8** **Continue to monitor EPIC clients' satisfaction with their housing, neighbourhood, and quality of life.** It is important to recognize that housing options for individuals living in poverty are often of poor quality and located in neighbourhoods where safety is a concern. Further, we know that there is an established link between good quality housing and wellbeing. Therefore, it will be important for the program to monitor outcomes that extend beyond housing stability and rehousing, but also the quality and impact of EPIC clients' housing and neighbourhoods.

- 9 Develop a follow-up system to monitor the outcomes of discharged clients.** Given its time-limited nature, it will be important to monitor the sustained impact of the program. Discharged clients should be contacted at regular intervals (e.g., every three months) for up to three years to examine whether they have remained stably housed. By conducting this longitudinal analysis, the program will be able to determine if evictions are being deferred or if the program is able to support individuals in sustaining their housing.
- 10 Develop data quality standards and conduct regular data quality audits to maximize the potential of administrative data.** Upon reviewing the data, it became clear that data quality issues sometimes became a barrier to reporting on key participant trends. Data issues included:
- missing data
 - data duplication
 - lack of coordination across various data systems (e.g., referral database, monthly reporting database, SMIS)
 - the rigidity of SMIS
 - some key variables not being collected (e.g., number of extended family members currently residing in the household)

Therefore, data quality standards should be developed and regular data quality audits should occur.

- 11 Monitor the implementation of the program through the program fidelity tool.** As previously stated, programs that meet high fidelity standards often report better client outcomes. As such, the program should monitor its implementation through a fidelity review at least once a year.
- 12 Conduct further research and evaluation on the EPIC program.** As the EPIC program continues to grow, it will be important to include funding for more research and evaluation activities. Tracking EPIC client outcomes over time, developing service plans based upon client profiles, examining the cost benefits of the program, and monitoring the timeliness of early intervention strategies are tangible next steps for future research and evaluation activities.

RELATIONSHIPS & PUBLIC AWARENESS

- 13 Continue to develop relationships with private market landlords and engage them in early intervention strategies.** EPIC made a concerted effort to expand their network of private market landlords. As outlined throughout this report, landlords are key to preventing evictions and should be engaged with at the earliest stages possible. Therefore, the program should continue to work collaboratively with landlords in order to develop new rental opportunities and identify households at-risk of an eviction earlier in the process. To do so, the program should consider:
- a** Working with other organizations and agencies that are frequently in contact with landlords (e.g., John Howard Society). These partners could help to identify potential landlords who might be open to housing EPIC clients.
 - b** Developing formalized agreements with landlords to identify at-risk households and explore pathways through which landlords could connect with EPIC for assistance if they are considering evicting a tenant.

- 14 Increase awareness of the program within other systems and among the general public through the development of promotional materials and targeted outreach.** Some EPIC clients noted that they were previously unaware of the EPIC program. Therefore, it is imperative that the EPIC program is promoted to a greater degree. This includes promotion within other systems that EPIC clients may touch (e.g., the healthcare system, the legal system, the homelessness system, the social assistance system) and among the general public. This outreach to the general public is important since some individuals at risk of an eviction may be reluctant to touch these other public systems.

STAFF

- 15 Given the intensity and nature of the work, staff wellbeing should be fostered.** Program staff shared that they were working under stressful situations, as sometimes newly referred EPIC clients were scheduled to be evicted from their unit in a matter of days. Given that much of the success of the program is based upon the good work of the staff, staff wellbeing should be assessed and efforts made to promote wellbeing.
- 16 Staff training opportunities should be formalized.** EPIC staff members sometimes felt that they were learning about key concepts “on the fly.” This particularly related to changes to provincial and municipal housing policies. Thus, the EPIC program should seek out regular training opportunities with representatives from the Landlord and Tenant Board, landlord associations, and tenants’ rights organizations. To streamline the process, EPIC should consider implementing a mechanism that allows program staff and management to receive updates on changes to relevant policies and practices as they relate to housing and eviction-related legislation.

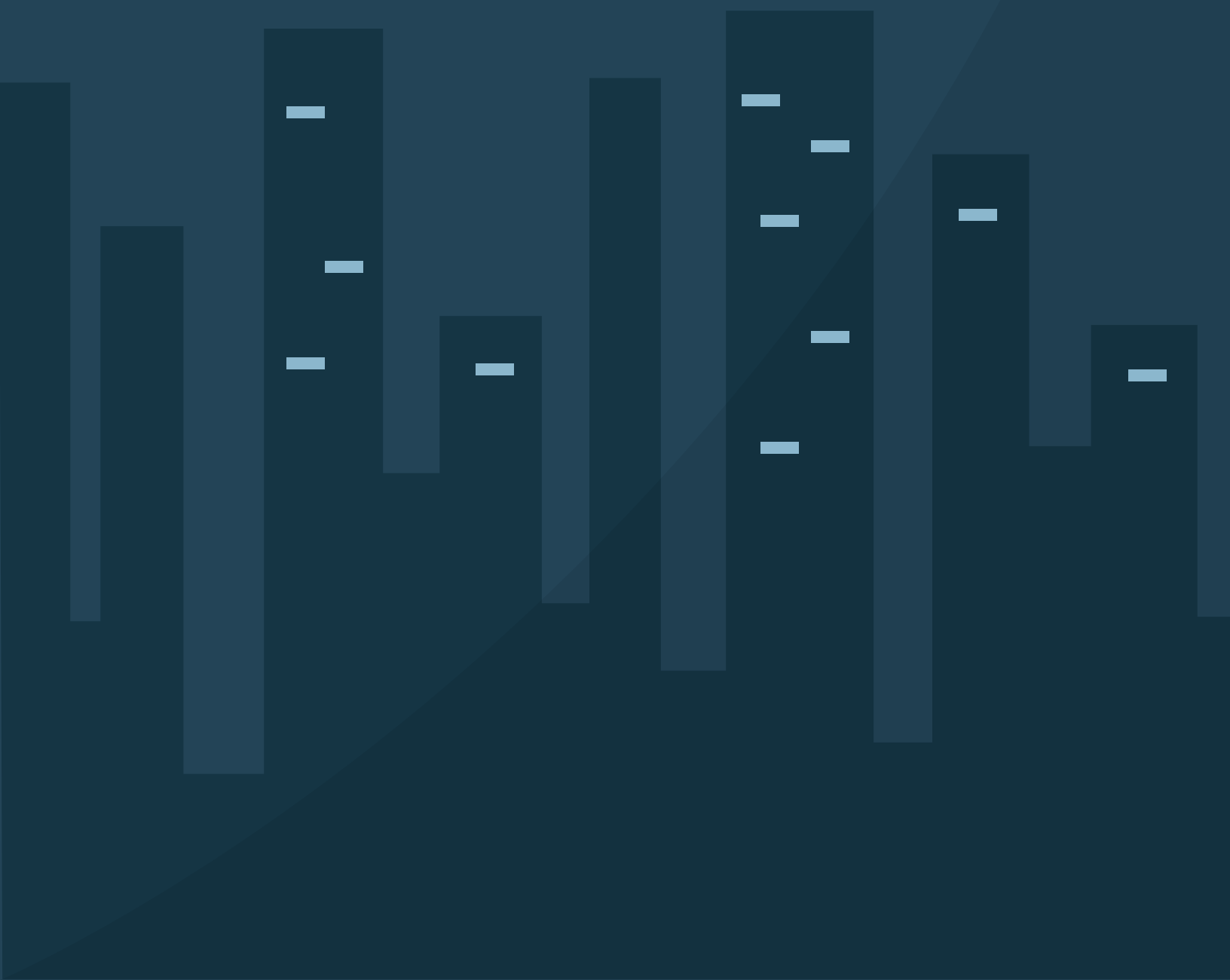
Systems-Level Recommendations

- 17 Access to rental subsidies should be improved.** Clients and program staff both discussed the challenges encountered in accessing rental supports (e.g., Housing Stabilization Fund). Although the difficulty in access was often outside of the program’s control, it is important to recognize that these system barriers hinder the program’s ability to provide adequate financial supports to clients. These barriers should be reported to the appropriate source (e.g., Ontario Works, Ontario Disability Support Program), so that collaborative solutions can be developed.
- 18 In order to effectively prevent evictions, income supports need to be raised and affordable housing needs to be developed.** Although outside of the program’s control, it is important to recognize that evictions are being driven by inadequate incomes and a lack of affordable housing options. Therefore, it should be acknowledged that governmental policy shifts are required to truly address the root causes of evictions. For example:
- a** The provincial government needs to raise income assistance levels to match rising rental costs
 - b** Provincial and municipal governments need to develop more affordable housing options.
 - c** Coupled with this expansion of affordable housing options, supportive housing and housing for individuals with complex needs should be developed to ensure that mental health status is not a barrier to obtaining and maintaining housing.

- 19 Given the demonstrated efficacy of EPIC in stabilizing housing for individuals at-risk of an eviction, the Shelter, Support and Housing Administration (SSHA) should consider expanding other prevention efforts within their suite of services.** The EPIC program represents a shift in thinking from crisis-driven responses to more preventative actions. This shift in thinking should be applied across SSHA, particularly as it relates to a focus on early interventions to prevent homelessness and increase housing instability. This could include developing the aforementioned promotional materials on eviction, as well as doing targeted promotional outreach to members of the community. Outreach could take the form of presenting at relevant conferences, community forums, and housing providers.
- 20 Develop a homelessness prevention network that includes representation from across various systems.** As demonstrated throughout the evaluation, evictions are the result of several structural and systemic barriers. In order to effectively address these barriers, it will be important to bring the relevant system players together in a meaningful way. One potential avenue to bring people together is to develop a homelessness prevention table. This table would be composed of relevant players (e.g., EPIC, Landlord Tenant Board, Landlord associations, Legal representatives, Ministry of Community and Social Services, Ministry of Housing, etc.) and convened to develop policies and best practices for preventative measures. The table could meet on a regular basis and would require administrative support.

SECTION 19:

APPENDICES



Appendix I: Reference List

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Appendix II. Agency Statistics

Below we breakdown key program indicators by agency.

Number of Clients per EPIC Team	ACSA	Albion	City of Toronto	St. Stephens
N =	20	35	69	29

Current Status of EPIC Clients	ACSA	Albion	City of Toronto	St. Stephens
Evictions Resolved	9	18	47	11
Rehoused	0	5	2	1
Unable to resolve	1	0	0	1
Receiving supports	9	10	19	14
Other/refused	1	2	0	2

SUPPORTS RECEIVED

Length in Program	ACSA	Albion	City of Toronto	St. Stephens
Average	3.1	2.2	1.9	2.7
SD	1.92	1.24	1.11	1.3
1 month	30%	37.1%	47.8%	20.7%
2 months	20.0%	25.7%	31.9%	31.0%
3 months	5.0%	20.0%	10.2%	17.2%
4 months	15%	11.4%	7.3%	20.7%
5 months	15.0%	5.7%	1.4%	10.3%
6 months	15.0%	0.0%	1.4%	0.0%
Total	20	35	69	29

Staff Contact with Clients & Landlords	ACSA	Albion	City of Toronto	St. Stephens
Direct Contacts (Average #)	22.9	7.2	4.1	7.3
Indirect or Attempted (Average #)	19.9	14.0	5.7	5.4
Worker w Landlord contacts (Average #)	12.6	7.9	4.4	2.2

Type of Support Received	ACSA	Albion	City of Toronto	St. Stephens
Mediation w landlord	70.00%	85.71%	79.71%	44.83%
Negotiated repayment plan	45.00%	45.71%	73.91%	24.14%
Rent paid direct	30.00%	45.71%	44.93%	10.34%
Housing allowance	5.00%	8.57%	7.25%	6.90%
HSF issued	20.00%	34.29%	34.78%	31.03%
Rent bank	10.00%	8.57%	5.80%	0.00%
Homelessness prevention grant	15.00%	5.71%	31.88%	0.00%
Legal services	0.00%	31.43%	33.33%	44.83%
Accompanied to LTB hearing	35.00%	14.29%	37.68%	27.59%
Assisted - voluntary trusteeship	15.00%	2.86%	5.80%	0.00%
Assisted - housing allowance	20.00%	42.86%	55.07%	41.38%
Bridging grant	20.00%	34.29%	18.84%	24.14%
Extreme clean, hoarding, pest infestation	0.00%	0.00%	2.90%	10.34%
Physical or mental health supports	15.00%	11.43%	8.70%	3.45%
Addiction or harm reduction	5.00%	8.57%	0.00%	0.00%
Follow up supports	10.00%	31.43%	11.59%	0.00%

TYPE OF EVICTION NOTICE & STAGE IN EVICTION PROCESS

Stage of Eviction at Intake	ACSA	Albion	City of Toronto	St. Stephens
Eviction order	35.0%	12.5%	28.8%	28.6%
Notice of Eviction	20.0%	34.4%	16.4%	10.7%
LTB hearing	15.0%	43.8%	34.6%	42.9%
Sheriff notice	25.0%	9.4%	12.7%	3.5%
Other	5.0%	0.0%	14.6%	14.3%
Total	20	32	55	28

Type of Eviction at Intake	ACSA	Albion	City of Toronto	St. Stephens
N4	55.0%	34.4%	49.1%	70.4%
N5	5.0%	6.3%	3.6%	7.4%
N6	5.0%	0.0%	0.0%	0.0%
N7	0.0%	0.0%	0.0%	3.7%
N12	5.0%	9.4%	0.0%	0.0%
L1	10.0%	46.9%	40.0%	18.5%
L2	0.0%	3.1%	1.8%	0.0%
Other	20.0%	0.0%	5.5%	0.0%
Total	20	32	55	28

Referral Sources	ACSA	Albion	City of Toronto	St. Stephens
Central intake	61.11%	48.00%	20.75%	41.67%
Tenant duty	5.56%	24.00%	28.30%	33.33%
Landlord	5.56%	0.00%	30.19%	0.00%
Housing connections	5.56%	16.00%	3.77%	0.00%
Counsellor's office	0.00%	8.00%	1.89%	4.17%
HIPS	0.00%	0.00%	3.77%	4.17%
Other	22.23%	4.00%	9.44%	16.67%
Total (n=)	18	25	52	24

DEMOGRAPHIC & HOUSING INDICATORS

Age	ACSA	Albion	City of Toronto	St. Stephens
Average	40	45	43	52
SD	10.347	13.0477	14.090	15.116
Minimum	28	22	17	28
Maximum	59	64	78	80
N=	20	32	66	29

Gender	ACSA	Albion	City of Toronto	St. Stephens
Female	85.0%	58.8%	75.0%	55.2%
Male	15.0%	41.2%	25.0%	44.8%
N=	20	34	64	29

Family Status	ACSA	Albion	City of Toronto	St. Stephens
Single	40.0%	59.4%	34.6%	72.4%
Family with dependants	60.0%	37.5%	65.4%	24.1%
Couple	0.0%	3.1%	0.0%	3.5%
N=	20	32	55	29

Number of Dependants	ACSA	Albion	City of Toronto	St. Stephens
0/blank	20.0%	51.4%	42.0%	75.9%
1	50.0%	20.0%	24.6%	17.2%
2	20.0%	2.9%	15.9%	0.0%
3	0.0%	5.6%	8.7%	0.0%
4	5.0%	14.3%	4.4%	6.9%
5	0.0%	2.9%	1.4%	0.0%
6	5.0%	0.0%	2.9%	0.0%
N=	20	35	69	29

Primary Household Income Source	ACSA	Albion	City of Toronto	St. Stephens
Government assistance	75.0%	60.6%	62.5%	82.8%
Employment	15.0%	33.3%	21.9%	0.0%
Other	10.0%	6.1%	15.6%	17.2%
Total (n=)	20	33	64	29

Previous Shelter Stay	ACSA	Albion	City of Toronto	St. Stephens
Yes	30.0%	18.8%	27.3%	13.8%
No	70.0%	81.2%	72.7%	82.2%
N=	20	32	66	29

Number of Months Continuously Housed	ACSA	Albion	City of Toronto	St. Stephens
Average	69.6	80.1	65.2	84.5
SD	60.035	96.601	65.414	108.186
Minimum	7	5	1	4
Maximum	240	420	300	384
N=	20	32	55	23

Unit Size	ACSA	Albion	City of Toronto	St. Stephens
Bachelor	5.0%	5.8%	3.6%	17.9%
1 Bedroom	35.0%	23.5%	27.3%	60.7%
2 Bedroom	45.0%	47.0%	49.1%	17.9%
3 Bedroom	15.0%	14.7%	20.0%	3.5%
N=	20	32	55	28

Rent Amount	ACSA	Albion	City of Toronto	St. Stephens
Average	\$1,013.36	\$1,048.76	\$1,059.70	\$1,008.70
SD	306.95	366.95	317.95	329.93
Minimum	\$234.00	\$128.00	\$139.00	\$190.00
Maximum	\$1,650.00	\$1,800.00	\$1,970.00	\$1,595.00
N=	20	32	55	24

Total Household Income	ACSA	Albion	City of Toronto	St. Stephens
Average	\$1,786.61	\$1,945.94	\$1,763.08	\$1,088.42
SD	864.65	917.57	654.78	468.34
Minimum	\$706.00	\$706.00	\$630.00	\$250.68
Maximum	\$4,014.25	\$3,659.99	\$3,300.00	\$1,952.00
N=	18	31	55	18

Amount of Arrears Owed	ACSA	Albion	City of Toronto	St. Stephens
Average	\$3,160.07	\$2,902.88	\$5,187.79	\$3,430.55
SD	3,060.77	2447.92	9308.15	2800.00
Minimum	\$154.01	\$510.00	\$144.00	\$300.00
Maximum	\$10,084.00	\$11,200.00	\$46,277.00	\$9,802.60
N=	15	28	48	21

% of Income on Rent	ACSA	Albion	City of Toronto	St. Stephens
Average	69.3%	61.1%	65.6%	120.7%
SD	0.33	0.26	0.29	1.05
Minimum	19.8%	11.7%	12.2%	20.9%
Maximum	151.5%	120.4%	209.5%	478.7%
N=	18	31	55	16