

Homelessness in Nipissing District One Step Forward

**A report completed by the
North Bay and Area Social Planning Council**



With help from TWP Consulting Inc. and the Initiatives Against Homelessness Committee

February, 2000

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Introduction

"The homeless population in Nipissing includes, not only the people living on the street or in shelters, but also the people who are at risk of becoming homeless"

- The Face of Homelessness in Nipissing District, October 1999

Since February 1999, with funding from the District of Nipissing Social Services Administration Board, the North Bay and Area Social Planning Council, in partnership with the *Initiatives Against Homelessness Committee*, has acted as facilitator of community partnerships in order to respond to the issue of homelessness in Nipissing District. TWP Consulting Inc. completed a research project on the issue in October 1999 and recorded the findings in a report [The Face of Homelessness in Nipissing District](#). The researchers found only a few people living literally on the street, but many others in intolerable and vulnerable conditions. The report found that "there are a lot of people having trouble surviving. They are frustrated and at the same time resigned to a situation they see no way out of". "Of those surveyed, one third (30%) reported that they had actually been homeless". There are simply not enough low cost, safe and clean rental units to accommodate those living below the poverty line in Nipissing District. People are sacrificing food, telephone, clothes and hydro in order to keep any kind of roof over their heads.

Following the release of the report were two one-day Action Planning Forums that brought interested and dedicated people together to help work on resolving the issues of homelessness in the District of Nipissing. Phase I of the Community Housing Solutions Forum was held in December gathering 150 people together from different sectors of the community. The agenda included a presentation by TWP Consulting Inc. on their research findings, three guest speakers who spoke about projects that were started in other northern communities as a result of their own research, and a session which allowed participants to work in groups to come up with ideas and recommendations for projects and action steps for Nipissing District. Solutions were sought for the most at-risk population groups: the poor, seniors, youth and those with mental illness.

Phase II of the Forum was held in January to begin work on an action plan that was very specific and detailed. Approximately 40 people attended the follow-up meeting, which made use of the information that was gathered from the first meeting, to set priorities and prepare four detailed action plans. Many participants signed up to be part of follow-up task groups, which will work on putting the plans into action.

This report outlines the causes of homelessness in Nipissing District, the barriers that need to be overcome and the recommendations that were made to address these barriers. ***It is essential that the community is aware of the issues, that there is a body to address them and willing to put a plan into action, and that there is community and public leadership to monitor progress and enable constructive change.*** We have taken that first step. We must now build on the energy gathered to find affordable and appropriate housing for everyone.

Causes of Homelessness in Nipissing District

Cuts to Welfare and Increased Policing

A 21.6% cut to basic welfare and shelter allowance by the Province in 1995 has created greater hardship for people who were already not able to meet needs and despite increases in market rents and other living costs. There is an estimated 1,900 (April 1999) persons in Nipissing receiving benefits. The shelter component of the allowance is the same throughout the province, and in the case of Nipissing, does not reflect the real current market rents.

Cuts to Transfer Payment Agencies and Services

Along with cuts to welfare, the Provincial government has decreased funding for some services, and either cut or forced closure on others. This has resulted in services not being available at a time when they are most needed. In Nipissing, this has had a particular impact upon health services and home-care services for seniors. In North Bay, a consumer advocacy agency that also provided housing services (LIPI), has seen dramatic funding reductions, and is now dependent on volunteers, a minimal City contribution, and fund-raising to operate at a minimal level. Churches have become the alternate source of assistance and are seeing a rapid increase in requests for help.

Termination of Social Housing Programs

Federal withdrawal of funding for social housing supply programs in 1993, and provincial cuts in 1995, have meant that no new social housing has been built in the last 5 years. For Nipissing District, this has meant an actual loss of 90 units scheduled for construction and 40 units proposed for development, which were cancelled as a direct result of Provincial cuts. In October 1999 there were 844 applicants on waiting lists for subsidized housing in areas of the District where social housing exists.

Devolution of Social Housing

Devolution of social housing to the Municipal level has created uncertainty of tenure for tenants, and concern for social housing providers around future operating and capital funding. In the District, there are 61 projects with a total of 1,897 units that are now the financial responsibility of the area service board.

Hospital Restructuring and Mental Health Reform

Province-wide hospital restructuring and mental health reform has occurred in many communities. While this most directly impacts North Bay, the closing of the regional psychiatric hospital will impact the District. The current support services and housing for this population is already inadequate to meet needs.

Causes of Homelessness in Nipissing District, continued

Passage of the Tenant Protection Act - June 1998

Under this new legislation, controls on rental increases were removed for units that have been vacated. There is concern that this may be an incentive for landlords to evict long-term tenants in order to increase lower rents at a time when affordability is already a problem. For parts of the District - most notably North Bay - rents have already increased by approximately 1.5 times the inflation rate (1989-1998), and there is already a high percentage of tenants already paying more than 30% of income on rent. The actual eviction rate for the District is estimated at 96 per year.

Changes to Employment Insurance Eligibility

Federal government changes to Employment Insurance eligibility have made it more difficult for workers to access benefits; especially those with seasonal and part-time jobs. In an area like Nipissing where the economy is highly dependent upon the tourism and service industries, this is bound to have significant impact. While the 24% decrease in workers receiving regular EI benefits reported in the May 1999 Human Resources Canada Labour Market Bulletin (which includes North Bay and Sturgeon Falls) may imply that more people found employment, it does not give us any idea of how many are not receiving benefits due to ineligibility.

Wages and Labour Market

Statistics Canada data shows that the average after-tax income for the poorest 20% of families in Ontario decreased by \$4,995 in the period between 1980 and 1996 (from \$26,101 to \$21,107 in 1996 dollars). The minimum wage has remained at \$6.85 since 1995. Those making minimum wages seldom receive benefits. According to Statistics Canada, 16.8% of households in the District have income levels under \$20,000 and there is a 12.74% incidence of Low Income. Recent changes in the labour market also contribute to the situation. Job stability is questionable. Permanent full-time employment is being replaced by an increase in temporary, contract, and part-time jobs with limited to no benefits. Statistics Canada figures show a 9% decrease in the number of workers in full-time jobs between 1976 and 1997. Nipissing District has an economy that is dependent on natural resources, and while no quantitative research has been done on wages, we know that minimum wage and part-time employment is characteristic of the labour market. In addition, the area has been adversely affected by public sector downsizing, which also meant the loss of good paying jobs. Statistics Canada shows the unemployment rate for the District (in October 1999) as 14.6%.

Causes of Homelessness in Nipissing District, continued

Child Poverty

As parents are affected by Welfare cuts and labour market conditions, so too are children. Despite commitments from both levels of government, the number of children living in poverty in Ontario has increased from 11% in 1989 to 20.3% in 1996. From 1995 to 1996 the number of children in unaffordable rental housing in Ontario increased by 14%. The increase in child poverty in Ontario is the highest in Canada. Federal programs have been introduced to replace the previous universal Family Allowance system to direct more money to families in need. However, the Ontario government deducts the Canada Child Tax Benefit from Welfare cheques. In Nipissing District, an alarming number of children are being exposed to living in crisis shelters as well as unsuitable permanent accommodations. An increase in school meal programs and an increase in attempted suicides in the 10 to 14 year age groups are further indications that children in the District are vulnerable and at risk.

Barriers to Solving the Problem

Barriers, or issues, act as roadblocks to reducing and preventing homelessness. The main barriers identified in Phase I of the project are listed below:

Changes to Government Policies and Legislation

Actions made by the both the Provincial and Federal governments as well as the local labour market have had a direct impact on people's ability to avoid homelessness. Revisions and changes to government policies and legislation have made it more difficult to locate affordable housing and access resources and services.

Dwindling Supply of Appropriate and Affordable Housing

The supply of subsidized housing units in this district does not meet the demand. The result is that there are waiting lists in all areas where subsidized housing is available. Without subsidized housing it is possible for Ontario Works recipients to spend between 81 and 93% of their income on rent. Welfare and Employment Insurance cuts have meant that a larger percentage of people's income is being spent on rent or shelter.

Reductions to Community Supports

Services that assist and help the homeless have been reduced. Some services in the District have had funding reductions or cuts while others have been forced to close. These services have had to rely on volunteers, fund-raising and funding from the municipal government, in order to remain available and open to the public.

Lack of Available Resources

Limited or no new resources for programs and services will be available from government in the foreseeable future, so other sources of funding will need to be considered, as well as existing resources to fill gaps in service.

Lack of Advocacy and Public Education

The "voiceless" in the District have been unable to air their concerns without a leading advocate. A representative would advocate for changes to government policies and legislation, research and review legality of issues, form partnerships to work on finding solutions to homelessness in this District, and keep the community informed about changes.

Recommendations to Overcome the Barriers

Community Housing Solutions Forum – Phase I sought solutions for Nipissing’s most at-risk population groups namely youth, seniors, those with mental illness and those living in poverty. From recommendations made during the Forum, we discussed recurring themes of action. Put into goal statements, these themes were used as a basis for the follow-up Strategic Planning Forum. The action steps, proposed timelines and resources needed to accomplish these objectives are found in the Appendix.

Goal 1 - Increase the availability of appropriate and affordable housing especially for those who have none, or are on the fringe of losing their housing

Recommendations for Action:

- Convert at least one empty government-owned building from each level of government (federal/provincial/municipal) into low-income affordable housing units that meet the different needs of the at-risk population.
- Develop Single Room Occupancy (SRO) option for housing with supports to house singles who are currently falling between the housing and shelter cracks, including those living in unsafe houses.
- Facilitate the development of a shared accommodation registry and related support services to make it easier for seniors and others to retain decent housing.
- Develop rooming house standards and rating system similar to Habitat Services Incorporated in Toronto.
- Convert existing vacant, to be moved or demolished houses into rent-geared-to-income units. Committee must review a similar model located in Peterborough - Peterborough Community Housing Development Corporation.

Goal 2 - Increase public awareness and ensure development of progressive policies that enable persons with low to moderate income to be housed safely and economically

Recommendations for Action:

- Recommend a group, sponsored by the North Bay and Area Social Planning Council, to advocate, speak on behalf of, and be a united voice for those who are at risk of becoming homeless. The group will act as a funnel between the at-risk population and the world.
 - Develop a proposal for a leading advocate, to be reviewed at the municipal level, which will outline all resources that are needed (including financial and human), a timeline to follow, and the plan to accomplish this goal.
 - Explore similar models that will help to identify the most feasible progressive policies and public awareness strategies to follow.
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Recommendations to Overcome these Barriers, continued

Goal 3 - Develop and enhance cooperation and programming amongst: community housing support services / landlords / trades people / clients / training / education / health services etc.

Recommendations for Action:

- Establish a mobile housing help service for individuals who are homeless or at risk of losing their housing. The service would be available to help tenants make negotiations with landlords, to intervene on the tenants' behalf should they be unable to make rent payments and to provide referrals for decent, available and affordable accommodation for people on a limited budget. Life skills training such as budgeting workshops or tenant information will be provided. The service would be available to anybody.
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Goal 4 - Develop a housing committee to “watchdog”, audit policies and monitor progress of various homeless prevention projects

Recommendations for Action:

- This committee should have the power to make recommendations and prepare resolutions at provincial and municipal levels of government.
 - There should be representation from all three levels of government, financial institutions, the Housing Network, university and colleges, landlords, churches and other community representatives as well as consumer liaisons.
 - Responsibilities shall include: a) facilitating effective networking and community partnering, b) monitoring and making recommendations for policy changes and/or enforcement.
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Goal 5 - Build a pool of human and monetary resources to be available for projects that will assist in ensuring that low to moderate income earners will find housing if they have none, and keep their housing if they are on the fringe of losing housing

Recommendations for Action:

- Develop a working group or task force that will work together to pool human and monetary resources together and investigate models of similar assistance programs.
 - Establish a Rent Bank (lending service) that can be accessed by tenants, for rent purposes only, should they be unable to make rent payments for one reason or another.
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Additional Recommendations

The following recommendations were made during Phase I of our Community Housing Solutions Forum. The recommendations in bold were mentioned again in Phase II of the Forum as priorities for action to overcome the barriers to solving the problem of homelessness. Some people are still not accessing the well-developed shelter system, which still needs to be addressed. For the most part the following strategies focus on development of property and other prevention strategies.

A) Affordable Housing:

- **Convert government-built homes into available, affordable housing**
 - **Identify/convert/build subsidized housing in the District with relaxed regulations, shared accommodation and a secure environment**
 - Create a registry of home owners who are willing to share their home for time-limited or permanent basis
 - Investigate and establish a Habitat for Humanity model for the District. Homes are renovated or built on a non-profit budget using community resources
 - Develop community housing that is owned and run by the community using community dollars
 - Provide Ontario Works recipients with jobs to renovate or build affordable housing units. Such work can help to improve skills, increase self-esteem and provide ownership of a project.
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B) Specific Strategies for High-Risk Sub-Groups:

- **Cater to the special needs of youth, seniors, mentally ill and the poor. Inexpensive services are needed that provide safety, counselling, renovations, life skills supports and information sharing. Services can be provided at a low cost by volunteers, or trades people on apprenticeship or in college.**
- **Encourage shared housing amongst seniors or intergeneration. Living arrangements would include shared common area, private space and information sharing.**
- Provide training for seniors on how to deal with crime and scandal such as elderly abuse or phone scandals. Help them deal with the everyday fear factors.
- Allow government funding to build granny suites for seniors in order for them to maintain financial stability and receive home support

Additional Recommendations, continued

B) Specific Strategies for High-Risk Sub-Groups, continued

- Form a group or body of "Guardian Angels" that would provide youths with a secure place to discuss housing issues
 - Create hostels that provide youths with accommodation on the basis that they have a job or attend school
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C) Leadership and Coordination:

- **Encourage flexible standards and regulations (such as building codes or by-laws) for landlords or developers**
 - **Advocate at a local level working with grassroots solutions. Build new alliances and work in compliance with the community**
 - **Form a committee with representatives from the community, financial institutions and housing network to be a research body, information provider and financial advisor**
 - **Create a housing committee to "watchdog" or audit municipal and social service policies**
 - Develop a policy that prohibits non-profit housing units from remaining unoccupied for a given length of time
 - Integrate different funding sectors to work together to support a common goal. (ie. Native urban aboriginal funding integrated with non-native community funding)
 - Provide financial assistance to landlords who agree to provide housing for special needs tenants
 - Provide the public with a 'one-stop' resource centre to access housing resources
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D) Education and Advocacy:

- **Form a committee to educate the public about homelessness. Funding would be sought to produce an information package made up of websites, videos and additional multimedia resources to convey the message.**
- Allow government incentives to developers of low-cost housing
- Encourage the public to regard housing as a Human Right and to consider lack of appropriate and affordable housing as a community issue

Additional Recommendations, continued

D) Education and Advocacy, continued

- Publish monthly human interest report cards that identify housing statistics in the area
 - Make information regarding services, service providers and contacts available to the public using kiosks as the source
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E) Access to Resources:

- **Establish a rent bank that allows tenants to draw from a common pool of last month rents to make rent payments when funds are low. The principal must be paid back within a specified period of time.**
 - Establish a "trust fund" for tenants in geared-to-income housing. One percentage of income would pay for rent while another would be placed into a trust fund to help save for a down payment for a home.
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Summary

Homelessness is a district-wide issue that needs to be addressed. A full 30% of the surveyed population “have actually been homeless, with 24% expressing a fear that they may soon become homeless.” (Face of Homelessness in Nipissing District, p.8)

Throughout the past year, the North Bay and Area Social Planning Council has worked in partnership with a number of organizations and individuals from different communities who wished to address this issue. These individuals have helped to develop a plan that is specific, compatible, realistic, achievable and measurable. Interested individuals have agreed to join a task force to put the plan into action.

In order to prevent or reduce homelessness, we must invest in strategies that have the most impact. Although this action plan is in its first stage, we can say that it addresses the needs of the most "at risk" population: the poor, youth, seniors and the mentally ill. Since these strategies are flexible, they can also be incorporated into an action plan for the entire population within our district. Thus, our action plan will help to build our community as a whole.

The implications for the district, if we do not address this issue, are horrific. We could easily lose the "at risk" population to the defeat of high-cost housing. Without affordable and appropriate housing, this population will suffer the consequences. We must address these issues and put an end to homelessness. Together we can make a difference - one step at a time.

APPENDIX

COMMUNITY HOUSING SOLUTIONS – PHASE II JANUARY 27, 2000

Group # and Issue: Group 1- Fixing and/or increasing appropriate housing stock

Goal Statement: Increase the availability of appropriate and affordable housing especially for those who have none, or are on the fringe of losing their housing

Objective	Actions	Timelines	What Resources Are Needed?	Where Can We Get Them?
1. Conversion of at least one empty unit from each level of government into low-income affordable housing	1. Contact all appropriate public departments: federal, provincial, municipal	Immediately	<ul style="list-style-type: none"> ▪ Human Resources 	<ul style="list-style-type: none"> ▪ Relevant government departments ▪ Project funding
	2. Identify most feasible buildings that could be converted to meet the needs of the most essential persons	Immediately	<ul style="list-style-type: none"> ▪ Form a committee 	<ul style="list-style-type: none"> ▪ Representatives from the housing industry such as architects and contractors ▪ Representatives from the banking industry, Builder's Association, educational institutes
	3. Research various models	Immediately	<ul style="list-style-type: none"> ▪ Committee ▪ Human Resources 	
	4. Research independent efficiency units: - What? - Who for? - Best models?	Immediately	<ul style="list-style-type: none"> ▪ Committee ▪ Human Resources 	
	5. Develop a business plan	June 2000	<ul style="list-style-type: none"> ▪ Committee ▪ Relevant housing providers. What facilities do singles, single parent families, dual parent families, the mentally ill, youth, seniors need? 	
	6. Apply for property			<ul style="list-style-type: none"> ▪ Project funding
	7. Convert/build		<ul style="list-style-type: none"> ▪ Human Resources 	<ul style="list-style-type: none"> ▪ College/native apprenticeship programs (trade courses) ▪ Project funding
2. Emergency shelter for those falling between the cracks (independent efficiency units) including those living in unsafe houses	1. This objective is met from the research done in Objective #1			

COMMUNITY HOUSING SOLUTIONS – PHASE II JANUARY 27, 2000

Group # and Issue: Group 1- Fixing and/or increasing appropriate housing stock

Goal Statement: Increase the availability of appropriate and affordable housing especially for those who have none, or are on the fringe of losing their housing

Objective	Actions	Timelines	What Resources Are Needed?	Where Can We Get Them?
3. Facilitate shared accommodation amongst seniors, mentally ill, and intergenerational. Include same or shared space.	1. Hold focus group discussions with those who would possibly share housing	May 31, 2000	<ul style="list-style-type: none"> ▪ Human Resources ▪ Committee 	<ul style="list-style-type: none"> ▪ District of Nipissing Social Services Administration Board (DNSSAB) ▪ Partners from all sectors ▪ Crisis Centre ▪ Social Planning Council ▪ Senior's Advocacy Service ▪ Family Enrichment Program ▪ Association for Community Living ▪ Canadian Mental Health Association
	2. Build appropriate community support systems together with cooperative meetings		<ul style="list-style-type: none"> ▪ Committee 	
	3. Ensure accountability - a way of measuring that community support systems are working.		<ul style="list-style-type: none"> ▪ Committee ▪ Human Resources 	
	4. Determine a lead/host agency		<ul style="list-style-type: none"> ▪ Committee 	
	5. Emergency hotline			
4. Habitat Services Inc. Model (Rooming House Standards)	1. Research from other models. Contact Habitat Services Inc. for material about its model.		<ul style="list-style-type: none"> ▪ Human Resources 	
	2. Bring relevant people together		<ul style="list-style-type: none"> ▪ Form a committee 	<ul style="list-style-type: none"> ▪ Government ▪ Owners ▪ Health department ▪ Tenants ▪ Contractors landlords ▪ Community Service Providers
	3. Determine necessary standards that we want		<ul style="list-style-type: none"> ▪ Committee 	
	4. Ensure legislation is enforced. Regulate how standards are met using an independent watchdog.		<ul style="list-style-type: none"> ▪ Independent watchdog 	
	5. Develop relevant support programs			

COMMUNITY HOUSING SOLUTIONS – PHASE II JANUARY 27, 2000

Group # and Issue: Group 1- Fixing and/or increasing appropriate housing stock

Goal Statement: Increase the availability of appropriate and affordable housing especially for those who have none, or are on the fringe of losing their housing

Objective	Actions	Timelines	What Resources Are Needed?	Where Can We Get Them?
5. Conversion of existing housing stock to house low-income families (Use John Martyn's model from the Peterborough Community Housing Development Corp.)	1. Invite John Martyn to meet with representatives from Retired Builders Association, Retired Teacher's Association, Retired Architects and Engineers and low-income providers to discuss how they can help to create a model for North Bay and Area		<ul style="list-style-type: none"> ▪ John Martyn ▪ Form a committee ▪ Human Resources 	<ul style="list-style-type: none"> ▪ Retired Teacher's Association ▪ Retired Builder's Association ▪ Retired architects and engineers ▪ Low-income providers
	2. Review Peterborough model		<ul style="list-style-type: none"> ▪ Human Resources ▪ Committee 	

COMMUNITY HOUSING SOLUTIONS – PHASE II JANUARY 27, 2000

Group # and Issue: Group 2 - Advocacy for Policy Development/Public Education

Goal Statement: Increase public and government awareness and ensure development of progressive policies that enable persons with low to moderate income to be housed safely and economically

Objective	Actions	Timelines	What Resources Are Needed?	Where Can We Get Them?
1. Recommend a group, sponsored by the Social Planning Council, to advocate, speak on behalf of, and be a united voice for those who are at risk. The group will act as a funnel between the at-risk population and the world.	1. Bring people together to form an advocacy panel. The goal would be to develop a corporate partnership.	1-4 months (short-term) to meet the whole objective	▪ Community Groups	▪ Existing independent providers
	2. Identify all those who are at risk		▪ Advocacy panel	
	3. Define tasks/mission statement/projects. Included amongst the tasks would be to debunk the myths about and maintain links with the at-risk population.		▪ Advocacy panel	
2. Develop a proposal	1. Financial			
	2. Associate building			
3. Explore models (ie. The Volunteer Centre)			<ul style="list-style-type: none"> ▪ Volunteer Centre model ▪ Hunger Task Force model ▪ Community Groups ▪ Facilitation for group 	

COMMUNITY HOUSING SOLUTIONS – PHASE II JANUARY 27, 2000

Group # and Issue: Group 3- Community Supports Development

Goal Statement: Develop and enhance cooperation and programming amongst: community housing support services/landlords / trades people / clients / training/ education / health services etc.

Objective	Actions	Timelines	What Resources Are Needed?	Where Can We Get Them?
1. To have a mobile housing help service (to individuals at risk of losing housing or are homeless).	1. Contract service from groups already doing this work (ie. shelters relevant in outlying areas)	March 31, 2000	<ul style="list-style-type: none"> ▪ Voluntary Sponsoring Agent 	<ul style="list-style-type: none"> ▪ In the community
	2. Hire someone with knowledge of minimum standards to inspect homes	March 31, 2000	<ul style="list-style-type: none"> ▪ Salary/contract 	<ul style="list-style-type: none"> ▪ DNSSAB \$
	3. Hire staff to provide mobile housing help service	March 31, 2000	<ul style="list-style-type: none"> ▪ Salary/contract 	<ul style="list-style-type: none"> ▪ DNSSAB \$
	4. Find voluntary administration. Set budget, get up and running and develop ongoing evaluation plan	January to March, 2000	<ul style="list-style-type: none"> ▪ Staff ▪ Partnership ▪ Steering Committee ▪ Volunteers 	<ul style="list-style-type: none"> ▪ Advertise ▪ Communities ▪ Form a group ▪ Volunteer Centre
	5. Find ongoing funding for service	Ongoing	<ul style="list-style-type: none"> ▪ Donated meeting space ▪ Transportation (staff) ▪ Cell phone 	<ul style="list-style-type: none"> ▪ Donation of space by different communities ▪ Donation of phone by local businesses ▪ DNSSAB \$

COMMUNITY HOUSING SOLUTIONS – PHASE II JANUARY 27, 2000

Group # and Issue: Group 4 - Resource Development

Goal Statement: To build a pool of human and monetary resources to be available for projects that will assist in ensuring that low to moderate income people/families will find housing if they have none, and keep their housing if they are on the fringe of losing housing.

Objective	Actions	Timelines	What Resources Are Needed?	Where Can We Get Them?
1. Develop a working group/task group	1. Begin with core including George Kurzawa, Elizabeth Hendren-Roberge, Liz Westbrook, Pat Kirton-Bailey	Immediately for monetary, using existing \$80,000 from DNSSAB Immediately for Human Resources	<ul style="list-style-type: none"> ▪ Volunteers ▪ Money 	<ul style="list-style-type: none"> ▪ Consumer groups - grassroots ▪ Financial sector - Banks/Credit Unions ▪ Service Clubs ▪ Churches ▪ Landlords ▪ Ministry of Community and Social Services representative ▪ Ontario Works representative ▪ Advocacy groups
	2. Find other people for task force	2 months		
	3. Investigate a model for task force to follow	1 month		
	4. Find existing resources	Immediately		
	5. Find other resources	Ongoing		
2. Establish a Rent Bank (Stage 1)	1. Task Force (see above)	Immediately	<ul style="list-style-type: none"> ▪ Money - donated ▪ Money - small loans ▪ Expertise in areas such as legal/financial/credit ▪ Information from other communities who have done this ▪ Existing information (ie. Employer Databases) ▪ Administrative body (LIPI) ▪ Donated infrastructure (ie. credit unions) 	<ul style="list-style-type: none"> ▪ Private businesses (Wingate Lottery) ▪ Service Clubs/Churches ▪ Credit Unions/Banks ▪ Universities/Colleges/Trades ▪ Public sector (Trillium) ▪ LIPI ▪ SPC
	2. Investigate models	1 month		
	3. Develop a model	2-3 months depending on timeline for action #2		
	4. Get high profile people to lead (ie. Ted Thompson)	2 months		
	5. Find Administrative body	6 months		
	6. Find resources	Ongoing		
	7. Investigate who and what resources already exist	Immediately		
	8. Build database of existing resources (ie. CPG Employer Database, Crisis Centre)	Immediately - 3 months		
3. Start small business loans - Stage 2				
4. Down payments - Stage 3				