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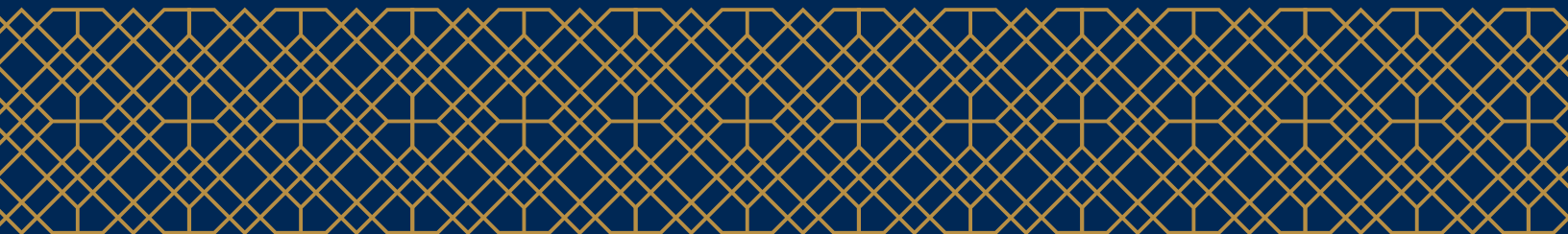


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Ending Homelessness

A Summary of Proceedings

Spring 2018



About this Document

The Institute of Fiscal Studies and Democracy (IFSD) is a Canadian think-tank sitting at the nexus of public finance and state institutions. Fiscal ecosystems include governments, legislatures, the public administration and other key actors and institutions in our political and economic life. This ecosystem, rooted in hundreds of years of political history and economic development, is composed of an intertwined set of incentives, public and private information and a complex and sometimes opaque set of rules and processes based on constitutional law, legislative law, conventions and struggles for power. The actors within this system depend on one another as well as the robustness and transparency of information and processes, all underpinned by a society's standards of accountability. It is at this dynamic intersection of money and politics that the Institute of Fiscal Studies and Democracy @uOttawa aims to research, advise, engage and teach. The IFSD has been funded by the Province of Ontario to undertake applied research and student engagement in public finance and its intersection with public administration, politics and public policy. The IFSD undertakes its work in Canada at all levels of government as well as abroad, leveraging partnerships and key relationships with organizations such as the World Bank, OECD, IMF and US National Governors Association.

Leveraging its relationship with the Canadian Alliance to End Homelessness, the IFSD hosted a symposium on Ending Homelessness and Canada's New National Housing Strategy. The meeting's proceedings are included in this report (without attribution, in accordance with Chatham House Rules). This report was prepared by Randall Bartlett, Chief Economist, under the direction of Kevin Page, with research assistance provided by Alannah McBride and Janoah Willis. This report was edited and designed by Jessica Rached. The final report and any errors or omissions rest solely with the IFSD.

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ABSTRACT

As the issues of national housing and homelessness remain at the forefront of Canadian policy, the Institute of Fiscal Studies and Democracy (IFSD) at the University of Ottawa, in collaboration with the Canadian Alliance to End Homelessness (CAEH), convened a one-day symposium on the topic. Entitled ‘Ending Homelessness and Canada’s New National Housing Strategy,’ the IFSD and the CAEH hosted a group of 25 experts including researchers, public servants, social workers and community planners, journalists, political staff from Canada, the US, and the UK, and leaders of relevant non-profit organizations. The tools necessary to end homelessness can and should originate from many resources, both in place and otherwise, and Canada can learn from models and practices from the aforementioned countries. To that end, Tim Richter, President and CEO of the CAEH, and Kevin Page, President and CEO of the IFSD, chaired the meeting, and discussions on this topic were led by international expert speakers including:

- Alan Broadbent, Chairman and Founder of the Maytree Foundation;
- Dame Louise Casey, DBE, CB, Former Homelessness Czar for Prime Minister Tony Blair;
- Leilani Farha, UN Special Rapporteur on the Right to Housing;
- Rosanne Haggerty, President of Community Solutions Inc.; and
- Mark Johnston, former Acting Assistant Secretary for Community Planning & Development of the US Department of Housing and Urban Development.

The proceedings centred on three guiding themes:

- Lessons from the US and the UK on preventing and reducing chronic homelessness;
- What the Right to Housing means for federal action on homelessness; and
- How the Canada Housing Benefit could be a powerful poverty reduction and homelessness prevention policy.

Takeaways from the symposium include debate on Canada’s new National Housing Strategy, approaches to Indigenous homelessness, and the need to consult people with lived experiences in homelessness and in dealing with housing options in Canada. Indigenous homelessness is somewhat unique in Canada in that Indigenous people are home in their native land but nonetheless are without shelter, per the definition of Indigenous Homelessness in Canada:

Indigenous homelessness is a human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include: individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. (Thistle, 2017, p. 6)

Symposium participants agreed that Canada benefits from a culture of fighting for what is right rather than what is popular. This puts the nation at a great advantage with regard to adaptability and for taking holistic approaches to the issue of ending homelessness. There is a bravery inherently required to end homelessness: the general consensus of the symposium was that Canada could set an international example, if it gets ending homelessness right.

I. Lessons from the UK on Preventing and Reducing Chronic Homelessness

Governments know what to do to solve homelessness but the application of obvious solutions is difficult. Housing is also difficult. Complicating the issue still is the fact that a housing strategy is not a solution to homelessness. A multipronged approach is needed to solve the issue of homelessness: the first prong is a housing strategy and the second is a homelessness strategy. There is a third prong: this one considers the balance between both systemic and human needs that arise to successfully confront homelessness. In other words, the impact of governments' approaches to end homelessness need to have systemic impact as well as individual impact.

Demographics: The Feeder Roots of Homelessness

To do this, homelessness must be wholly treated. Many places deal with the symptoms of homelessness all the time but do not address the underlying issues, otherwise known as the feeder roots of homelessness. These include the foster care system (children in public care), military veterans, people in prisons (especially short-term offenders), and discharges from hospitals, among others. These groups of people have one thing in common: they move in and out of a space and are cut off after a set period of time goes by; their experience is disrupted and then they are 'let loose'. The table below illustrates the feeder roots of homelessness, spaces occupied by groups of people, and cut-off time. These trajectories have all been found to lead to homelessness.

Groups of People	Spaces They Occupy	Cut-Off Time
Children in foster care	Foster homes, foster families	Age of 18, aging out of the system
Military veterans	Military bases, war zones, training facilities	End of service, discharge
Prisoners†	Prisons, jails, delinquent centers	End of sentence
Hospital discharges‡	Hospitals, health institutions, clinics	Post-medical discharges

Sources: Adapted from Salhi, White, Pitts & Wright, 2017; Rosenberg & Kim, 2018.

Note: †Per Salhi et al. (2017), "previously homeless individuals who are released from prison or a hospital may be considered homeless if they do not have a stable housing situation to which they can return" (p. 2).

Not surprisingly, citizens consider some of the above groups of homeless people more deserving of help (veterans, youth, etc.) than others (addicts, prisoners, etc.).

To combat this in the UK, hospitals cannot discharge a patient unless the individual has a home to go to. In the medical system, refusing to release elderly people into a situation where they will not receive housing or care is known as 'bed blocking'. In the UK, the accident-emergency system is used to find housing for homeless people. This is not the case in Canada.

The gender component of homelessness often stems from domestic violence. Women often move when they leave domestic violence situations (very seldom is the threat of the abuser removed). The Feeder Roots of Homelessness table would look like the below, in this particular situation:

Groups of People	Spaces They Occupy	Cut-Off Time
Victims of domestic violence	Residences (their homes), shelters	Leaving their spouses, moving to shelters, leaving shelters
Child victims of domestic violence	Residences (their homes), shelters	When their parents move, same as above

Source: Adapted from symposium comments and debate.

Importantly, there needs to be more support for child mental health around domestic violence. An awareness of this in the National Housing Strategy is important but it is a complex issue (often incorporating criminal justice as well), so rapid and all-encompassing intervention is needed.

Treating the Feeder Roots of Homelessness

The tap to homelessness must be turned off. Stakeholders know what is happening to people 6 to 12 months before they become homeless (such as landlord-tenant conflicts) and it is at that pre-stage that the system must be changed to head-off the homelessness that will follow. There are predictive patterns and feeder roots which can be addressed systematically. Some vulnerable people are not as resilient as others. The UK focuses very hard on vulnerability.

There is huge value in creating a network of partnerships with agencies who address different social causes and solutions to address upstream services and inter-ministerial groups. A ministerial committee was led by the Minister responsible for the file in the UK, which meant there was both buy-in and leadership at very senior political levels.

Interventions and Politics

When the reasons people become homeless are understood, the interventions can then be simplified and streamlined. Political solutions are inconsequential if they are not what people experiencing homelessness want or will cooperate with. If they will not use or benefit from proposed solutions, the solutions solve nothing. An example of a solution people experiencing homelessness might use is hospice care and/or constant medical support which would benefit older homeless populations—such care and support provide a space where they can use alcohol and drugs in a controlled manner. Not surprisingly, there is a great deal of political resistance to this kind of thinking. The UK response to this hesitance was to open wet facilities and redirect funds away from emergency shelters and instead toward addictions and mental health support. Drop-in centers that were open at night helped to get people in as a starting point for a conversation.

The UK realized the need for Housing First in the early 2000s, a concept that housed people with supports provided in the home by street outreach workers (so as to continue personal relationships). This took a shift in focus, channeling resources toward getting a small number of the most vulnerable people off the street as opposed to spreading the resources out and having less success. To inspire this

kind of result in the UK, the government promised organizations that it would not remove funding if numbers of people in shelters decreased, deciding to instead maintain consistent levels of funding until 2010. This helped transition shelter workers to prevention-oriented services.

Affordable housing subsidies can include a housing benefit that comes in and out of a person's life. The UK made significant gains in tackling homelessness but made no strides regarding housing issues because there was no support for income or housing. The most vulnerable need a permanent subsidy but most people only need subsidies for when their lives shift to a more difficult situation.

Because a housing strategy is not a solution to homelessness, keeping people housed is a more cost-effective solution than keeping people in the system because it keeps them safe and healthy as well as less likely to be committing crimes and more likely to keep children (or stay) in school, amongst other things. The UK is different than Canada, of course, because it is smaller geographically, has a more homogenous population, and has less decentralized power. However, there are still many opportunities for both nations to learn from one another.

Planning, Targets, and Moving Forward

Planning must include setting realistic targets. Proper delivery and implementation are critical to maintaining public confidence. (Loss of public faith would be critical.) Today homelessness is being managed but policymakers need to move toward prevention of homelessness and housing. This can be done in three ways:

1. Leadership needs to come from the homelessness sector, and involvement at other levels needs to include people from the sector.
2. Political buy-in is a must, even if it requires some political shock treatment.
3. Focus must be on the most vulnerable, despite the fact that resistance to the idea that drug- and alcohol-addicts deserve less help.

Operationalizing the Right to Housing

Currently, rights are largely determined as needs are assessed. However, the process must start at the cabinet level and then move into ministerial steering groups to instead engage in the homelessness system in a forward-looking way, to ensure there is provision of services as people enter and exit the homelessness system. A forward-looking system allows for the prediction of vulnerabilities which allows for more deftness in responding to them. Wales and Finland have taken rights-based approaches that are being closely watched—so far, the approach in Wales has seen some success but implementation has been spotty.

An owned commitment to ending homelessness—when defined as rare, short-term, and non-recurring—makes it possible. Mutual accountability is also necessary, with investments that reinforce the desired outcomes and policy that aligns and coordinates all of the different components.

II. Lessons from the US on Preventing and Reducing Chronic Homelessness

The US has seen a steady downward trajectory in veteran and chronic homelessness. Ironically, there has been an almost inverse relationship between money spent and outcomes, likely because there needs to be an intention in public policy to achieve the desired outcomes. There must be a heavy design and management focus on developing supportive housing that integrates services for homeless and low-income people. It is important to create the right kind of housing. Some cities are spending more money but the problem is getting worse. Solutions are not worth hurrying. It is worth it to get it right.

People Perspective & Systemic Issues

Some parts of the US fail at creating systems to end homelessness because of the obstacles that people experiencing homelessness face trying to access the systems' services. In Los Angeles, it took about 87 steps to go from homelessness to supportive housing. These systems made it almost impossible for the most marginalized people to make it into housing. As such, it was the system, with its rules and processes, that made it impossible to get out of homelessness. In Los Angeles, advocates, facing the hopelessness of a system that does not work, ask themselves:

Where are the hot spots? Who are the newly homeless? What's blocking us from housing them? Who is responsible for removing those blocks? Why haven't you done it yet?
(The Los Angeles Times Editorial Board, 2018)

People with lived experience could answer these questions. Volunteers who see the human side of homelessness, and homeless people reporting on their experiences and elaborating on their own needs, should not be underestimated. People with lived experience are the real experts in homelessness, and their input would lead to successful policy. They must be voices at the decision-making table in order to get the policies right.

Data and By-Name Lists

Having better data—person-specific real-time data—is the key to solving the problem. Client-level data allows for triaging in the system. Point-in-Time (PiT) counts give numbers but do not provide a clear picture or any actionable information. This requires getting buy-in from all parties and a commitment to collecting data and implementing policies based on the data.

To ensure effective policy implementation, communities need to see when people come into the system and why. Every community needs to know these 5 data points:

- inflow (newly identified);
- inflow (returning from housing);
- inflow (returned from inactive);
- outflow (housing placements); and
- outflow (moved to inactive).

Without client-level data, the effectiveness of systems and services cannot be measured comparatively. Therefore, communities and stakeholders need to be transparent and honest, and should get funding for outcomes rather than inputs and for data collection. It must be understood who has the responsibility to solve this issue.

In addition to the right kinds of housing options, communities need tightly-coordinated service provision with a real-time by-name list.

This involves relentless dedication to incremental gains focused on funding interventions based on outcomes. Having an intermediary that rolls up the city-level data that report quarterly and which are trusted by the cities is key.

Average-sized US cities have been implementing the appropriate data architecture within a timeframe of about 4 months, although it would take longer in larger cities. In [Chicago](#), after the city implemented the by-names list, it concluded that veterans were flowing into the system more quickly than they were being housed.

A By-Name List is a real-time list of all people experiencing homelessness in your community. It includes a robust set of data points that support coordinated access and prioritization at a household level and an understanding of homeless inflow and outflow at a system level. This real-time actionable data supports triage to services, system performance evaluation and advocacy (for the policies and resources necessary to end homelessness).
(20,000 Homes, 2018)

WHAT IS A BY-NAME LIST?

A lot of intensity comes down to local leadership that is driving the process. Over 60 cities have ended veteran or chronic homelessness in the US. In Canada, 8 communities are now working with [Build for Zero](#), and they should all have a quality by-names list by Spring 2018. Just by improving the system, the outcomes can improve quickly, even if the system is not yet complete.

6 Lessons from the US

1. National leadership and direction is important.
2. Use data so you can make truly informed decisions. Data showed about half of the resources for homeless people were used by about 15% of the homeless population. On prevention, research showed that about 90% of what one thinks will work will not.
3. Use some competition to measurably reduce homelessness. With a little bit of a financial incentive, cities will get on board with ending chronic homelessness.
4. Competition can shift the focus onto outcomes. Financial incentives must be provided to encourage municipalities to focus on putting money towards housing as opposed to emergency services.
5. Competition and outcomes need to be linked to funding. Block grants are ineffective to achieving outcomes because there is no link between the two. It's all about outcomes.
6. Having a national, intentional focus yields better outcomes.

In regard to competition, 95% of the funding in the US doesn't turn over year-on-year, despite it being put to competition annually. Instead, competition tends to cut off the bottom performing 5%.

Homelessness Prevention

“We know what the rivers are to homelessness, but we can't always find the fish that end up in the lake.” There is not a lot of money invested in homelessness prevention. 60% of people can be diverted back out of the homelessness system without ever spending a night in a shelter.

Housing

Creating pathways into housing and out of homelessness is key. However, housing strategy is not a solution to homelessness: often, the lack of housing tends to become an excuse for inaction. Nonetheless, finding housing—tricky though not impossible with some creativity—does not require an entirely new housing stock but a repurposing of the existing stock. Often, private-sector spaces can be found if landlords have the guarantee that the downside risk will be covered by the funder. This would require that housing providers must bring private-sector landlords into the mix.

III. What the Right to Housing Means for Federal Action on Homelessness

A human-rights-based (HR-based) approach to homelessness is different from housing and homelessness as issues of systems. Human rights include aspects of vision and transformation, which can operate more broadly in the context of transforming a society. A human rights approach is practical but is also vision-based.

Value of an HR-Based Strategy

Homelessness is a human rights issue because it challenges dignity and life. The right to housing is the right to live somewhere in dignity.

The National Housing Strategy uses a definition of human rights based on international law. Homeless people are therefore rights-holders. Governments (not just at the federal level) are responsible for the people, especially vulnerable people. This approach is about responsibility and accountability, and will change how governments interact with people. The biggest change will be seen in that interaction, especially where it is centered on participation and having people with lived experience leading the way.

Because housing is often turned over to the private sector, government policy must ensure that the accompanying human rights are transferred during this transaction.

Key Principles of an HR-Based Strategy

An HR-based strategy should be based on law and, more emphatically, on legal standards, though this alone does not solve. Human rights law gives a common set of standards that can be applied across sectors. A human rights obligation is to eliminate homelessness but that immediate obligation can put someone in a home while not necessarily guaranteeing that the home includes everything needed to live independently without support. There is a resource standard that requires states to use the maximum available resources to implement all of their human rights obligations. So, the question is: What are the available resources?

In a human rights framework which is comprehensive, governments need to look at systemic need: affordability. What is causing the unaffordability problems? Who is affected by these problems? These answers are needed to develop human rights law. Furthermore, all characteristics of adequate housing have to be included in policy. This includes:

- Security of tenure;
- Affordability;
- Habitability;
- Availability of services;
- Employment; and
- Cultural adequacy.

Each component gives rise to a set of HR obligations. At the same time, there must also be fiscal accounting in budgeting. For example, what percent of ending homelessness budgets are going to be dedicated to the above concerns?

Realistic goals and timelines are key. The Office of the UN High Commissioner for Human Rights is developing human rights indicators including:

- Process indicators (what’s been delivered in a period of time);
- Outcome indicators (quantitative and qualitative data and also capturing self-reported data); and
- Structural indicators (should include assessments of impact of legal protections).

Violations of rights require remedies so people must have guaranteed access to the justice system. An external monitoring body can ensure accountability and monitoring of the HR-based approach.

In the NHS, obligations of private actors should be delineated. The state has subcontracted out human rights obligations to the private sector and the private sector needs to know what these obligations are. This also needs to be clear in the Canada Housing Benefit. With that said, it is important to remember that, in the regulation of real estate and housing markets, the private sector must be engaged in order to participate. Regulation should allow for increased supply to create more affordable housing. An HR-based approach demands that the private sector be considered in this way.

Practical Aspects to a Rights-Based Approach

The question now evolves from “Are we going to do it?” to “How are we going to construct the plan, strategy, and timing?” It should not be understated that it was a big step for the Canadian government to use the term “right to housing”; it signals on the ground that this is the new direction.

Delivering the Human Rights Approach

There is some worry that the inclusion of the right to housing in a strategy is meant to solely be a symbolic gesture. However, being invisible to the system also means rights cannot be accessed so there is a difficulty between privacy rights versus accessing your human rights.

Supply and Demand Housing

Germany’s rental housing market has a different tenure. Affordable housing and social housing are different—they require different markets and policy. In the UK, the government sets targets that all new housing developments would require 20% affordable housing. But affordable housing alone does not solve all homelessness problems. Canada has strong human rights bodies so it can aim for more: those working in the sector can channel complaints to these bodies. There are many options to give people access to housing rights and help without litigation. In fact, Canada used to be a leader regarding access to justice. This creativity in Canada’s legal system needs to be found (and used) anew. There is an issue of symbolism vs recognition of rights-holders. People in homelessness situations have not been able to contribute or participate in democracy. Rights for tenants are important, too. The National Housing Strategy has not delineated these rights. Homeless people do not have the right to housing, so the National Housing Strategy incorporating the concept of right to housing has created a system for people to move forward with the HR-based approach.

Safe Policies

Having the human rights component is really important: if a strong human rights foundation is not

included, then this can take away from progress already made. Ombudsmen can be an enforcement mechanism but an HR-based approach without a feedback cycle will not work. People with lived experience must be involved, and they should have a strong voice in the council. There should be independence, reporting tools, and an HR-based framework.

IV. How the Canada Housing Benefit Could Be a Powerful Poverty Reduction and Homelessness Prevention Policy

Why should a housing benefit be a part of the NHS? To provide greater choice for households, to reach people not served by current methods, to be more fair and responsive, and to expand the official responses beyond capital investment or rent supplements alone.

Most methods on the supply side (i.e. building more affordable housing stock) are not as successful as they could have been. A message to the Minister: if there is to be a new national housing strategy, it should be transformative and should go beyond its current iteration.

Designing a Housing Benefit

A solid foundation is needed for an open eligibility program. It should be responsive to need, easy to access, and truly portable. It is important to realize that housing will soon be a right to all Canadians. As such, policies should be inclusive to stabilize people's housing needs and prevent them from falling into homelessness. To be transformative, a housing benefit needs a clear and consistent presence around Canada.

That said, one must proceed with caution on this file. There will be a large amount of pressure from the provinces and territories to turn over money to them to design programs. This would be inadequate as it would not include a strong and consistent presence from the federal government to monitor funding. It would be unwise to leave too much to other levels of government.

There are a number of issues around housing benefits with respect to making them responsive and equitable. They must be delivered to each person in a way that is quick and effective, and must reach people who need them most. This is most efficiently done through the tax system like the Canada Child Benefit. This will however need follow-up on delivery and the ability for immediate response. Peoples' needs should be met first without waiting for paperwork, with a focus on immediacy.

The housing benefit needs more design work. There are a number of issues related to the housing benefit, particularly as it relates to homelessness and the National Housing Strategy, and to data and data adequacy. The data system which forms the basis for social policy is inadequate. Having a data-driven argument is crucial for moving forward and this is an opportune time. There is some optimism regarding the timing of the Canada Housing Benefit.

Rent Inflation

Some argue that raising incomes for low-income earners could raise inflation: while the scant international evidence around this suggests that it may be of concern, any inflationary impact depends on market and vacancy rates. Regardless, there are measures and controls that can be put in place. For instance, one can give money directly to poor people and not to the landlord in order to prevent squeezing the tenants. In fact, rent control itself can mitigate this as well.

To dramatically impact inflation, a housing benefit would have to have a significant impact on rent. At maturity, the expectation is that roughly \$250 million will be going to Canada Housing Benefit annually. But a housing benefit needs to be a lot higher than is currently being proposed by the federal government to see movement on deep core housing need. So, because full gap coverage is not expected to take place, rent inflation is not considered a concern.

When the housing benefit targets households in core housing need, the problem is affordability. If housing benefit is given to someone living in housing and paying too much, there is no demand effect if they do not move and this therefore has a negligible effect on rent inflation. With that said, cities with low vacancy rates may see more of an effect, but that is no reason to ignore citizens in core housing need.

Access to Benefits

The current lack of good data is important. A good example is the Canada Child Benefit (CCB). Are eligible people accessing the CCB? Despite the big numbers, it is still not known if the most vulnerable are receiving the benefit. Better data will help because it will tell if the most vulnerable are being helped.

Bureaucracies depend on people's memories. Lots of money is left on the table because people do not claim it. The CRA knows enough about Canadians to know who qualifies and who does not, and to make sure people who do actually receive the money they qualify for.

However, the drawback relates to the need for immediacy of the benefit. The CRA does not seem to have the lens that helps supports people getting their benefit. They instead use an auditing lens. They should be asking "How can we help you succeed?" The people interface is missing since people have to continue to prove that they deserve what they are getting. For instance, late filers are typically low-income people. How can the system be designed so that vulnerable populations can receive their benefit easily and not have to move to homeless shelters or city centres, among others? The CRA is also subject to long-processing times.

Unfortunately, the alternative to the CRA is often the welfare office, which is often associated to surveillance and treating with stigma. Instead, Service Canada may be more equipped to deliver a housing benefit. A system is needed that is responsive to significant fluctuations in situations. Local municipalities are also able to use the CRA's data to help deliver benefits.

Program Design

One design consideration on how to stretch the Canada Housing Benefit further includes, for example, non-profit housing providers who do not have the profit margin so the funding goes further.

A difference can be made with the Canada Housing Benefit. How does money get into the hands of the organizations out there? This is a design issue. The National Housing Strategy has the average at \$2,500, but this is not enough to support Housing First. This will only get people into substandard housing. Instead, this will require a long-term strategy.

Anyone in core housing need is eligible and this is a benefit that can be stacked on top of (for instance, the Homelessness Partnering Strategy, provincial Housing-First funding, etc). Some chronically homeless people will be able to take smaller amounts from many sources and that would be enough. With that said, the Canada Housing Benefit should be a broad entitlement program with the most flexibility where every individual has choice.

Should a housing benefit target only the working poor?

This doesn't help the most vulnerable. Currently, 80% of social assistance recipients are in private rental housing and get no extra support for rent on top of inadequate income. This is the fundamental problem of the welfare system.

How do we design a housing-benefit system to incentivize and enable provinces to have this supporting piece?

Federal government will have to negotiate with provinces but want to avoid where they may be clawing back the benefit. At end of day, some provinces' rent subsidy programs are not as strong and there needs to be complementary supports. But people shouldn't have to deal with two levels of bureaucracy.

Can a federal housing benefit harmonize around a prioritization?

The existing rent supplement is centered around certain populations, usually regulated around different waiting lists. Can the pooling of resources remove regulatory barriers? This is less about how much money there is and more about how it's being spent.

Do you target specific groups with limited funds? Or universal entitlement with thin funds?

Some would argue that it's not desirable where some people get far more help than others. A housing benefits is likely to have the biggest impact when targeted toward people in deep core housing need. These people are often in welfare programs. Non-financial factors should also be included in funding determination. Of course, this doesn't mean we shouldn't focus on protecting existing supply stock before it disappears. Building new supply should be a policy objective. But first, policy should focus on doing no harm and stopping the hemorrhaging of existing supply.

Q/A

Conclusion

Canadians are increasingly open to the idea that government is not a force for evil. People look at intervention differently than they did two years ago and know that public policy is possibly something that can help them. This opportunity to show how policy can be relevant to people's lives should not be wasted. We want to see a housing benefit that reaches many people even if it starts with a low amount because at least it reinforces that there is benefit in these policies. We need to ask ourselves what the goals of our policies should be and then, if we need additional money to drive a clear target, do what we can within the resources we have available.

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