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Addressing Homelessness and Housing Crisis in Windsor-Essex County

By

Kwabena Gyamerah

An Internship Paper
Submitted to the Faculty of Graduate Studies
through the Department of Political Science
in Partial Fulfillment of the Requirements for
the Degree of Master of Arts
at the University of Windsor

Windsor, Ontario, Canada

2022

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Addressing Homelessness and Housing Crisis in Windsor-Essex County

by

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December 1, 2022

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ABSTRACT

As a longstanding democracy, Canada has been a staunch advocate for human rights, including the right to affordable housing. By ratifying the International Covenant on Economic, Social, and Cultural Rights (ICESCR) in 1976 and assenting to the National Housing Strategy Act in 2019, Canada affirmed its commitment to the progressive realization of the right to housing as recognized under international human rights. Despite acknowledging the right to affordable housing, homelessness remains a social concern in many cities across Canada, including Windsor-Essex County. This research paper, therefore, analyses the homelessness situation in Windsor-Essex, taking into consideration the causes, programs, and policies implemented in combating homelessness as well as the challenges to addressing homelessness. This paper finds that although the City of Windsor is addressing homelessness through diverse programs and policies such as emergency services, rent subsidies, and the Housing First Program, there are still financial and structural challenges that impede the fight against homelessness in Windsor-Essex. Thus, this paper recommends tackling homelessness through continuous investment in affordable housing, increasing public awareness and financial support for program operators, and preventing unlawful evictions.

DEDICATION

I specially dedicate this paper to my mother, Matilda Sackey, for her innumerable sacrifices, unflinching support, and love she has shown my siblings and me throughout our lives and educational journey. This project is also dedicated to my wonderful siblings, Florence, Kofi, Amma, and their families. I am grateful for all of your assistance and support throughout my graduate school journey.

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CHAPTER ONE

Introduction

Globally, homelessness has become a widespread social concern. The United Nations Habitat estimates that over 1.6 billion people live in inadequate housing conditions, with about 15 million forcefully evicted yearly (UNDESA, 2020). Before the 1980s, homelessness was a challenge in less developed countries only, and rarely designated as a problem in developed countries (Hulchanski et al., 2009). However, over the last three decades, data from multiple homeless counts have evinced that homelessness has become prevalent throughout many cities in developed countries, including Canada and the United States. In Canada, homelessness has been a significant social concern since the mid-1980s (Gaetz, 2010). Prior to this, Hulchanski et al. (2009) note that most residents living in Canada were accommodated, and homelessness was loosely used to refer to a few transient single men with little or no family ties to a family group, although these men were generally housed and accommodated by charities. By the mid-1980s, however, the number of people experiencing homelessness increased dramatically in cities and towns throughout Canada (Hulchanski et al., 2009; Gaetz, 2010). This upsurge in homelessness is attributed to significant policy changes, such as the gradual reduction in government spending on affordable and social housing and the elimination of the national housing program by Canada's federal government, which left many people without affordable housing and susceptible to homelessness (Gaetz, 2010; Hulchanski et al., 2009). Furthermore, de-institutionalization policies pursued by national and local governments from the early 1980s onward, often to reduce public spending, also exacerbated homelessness among vulnerable people suffering from mental illness and other health conditions (Daly, 1989; Yohanna, 2016).

In recent times, Canada's homeless population has surpassed single digits as a percentage of the overall population. A study by Gaetz et al. (2016) revealed that at least 235,000 people in

Canada experience homelessness in any given year, and 35,000 people might be experiencing homelessness on any given night. In populated cities such as Toronto and Vancouver, thousands of home seekers rely on homeless shelters, uncondusive housing, and public streets as their resting place. The 2020 Metro Vancouver count revealed that 2,095 residents identified as homeless in Vancouver. In addition, an estimated 547 people were living on the street of Vancouver, with over a thousand people living in sheltered locations such as emergency shelters, detox centers, and safe houses with no fixed addresses (City of Vancouver, 2020). Likewise, the Street Needs Assessment report estimates that 7,347 inhabitants of Toronto were experiencing homelessness as of April 2021 (City of Toronto, 2021).

While homelessness continues to be a significant challenge in large cities such as Toronto and Vancouver, there has also been an upsurge in homelessness and housing crisis in the less populated region of Windsor-Essex, which has a population size of less than 500,000 people. The current 2021 Windsor-Essex Homelessness Enumeration Report indicates that 251 people experience homelessness across Windsor-Essex on any given night. This alarming figure reflects a 27% increase in the 197 people counted in 2018 and a 25% increase in the 2016 homeless population count (OrgCode Consulting, 2021). Past research indicates that homelessness in the region is due to factors such as drug addiction, unemployment, and lack of affordable housing (Anucha, Smylie & Mitchell, 2007).

Windsor-Essex 2021 Homelessness Count

<i>2021 Count</i>	<i>2018 Count</i>	<i>2016 Count</i>
251 people experiencing homelessness overall	197 people experiencing homelessness overall	201 people experiencing homelessness overall
198 single adults (79% of all people)	129 single adults (62% of all people)	166 single adults (83% of all people)
14 families with 26 dependent children (40 people in families, reflecting 16% of all people)	8 families with 19 dependent children (27 people in families, reflecting 14% of all people)	7 families with 10 dependent children (17 people in families, reflecting 8% of all people)
13 youth (5% of all people)	51 youth (26% of all people)	34 youth (20% of all people)

Source: OrgCode Consulting. 2021. Windsor-Essex 2021 Homelessness Enumeration Report

As a major challenge in several Canadian cities, homelessness has received immense scholarly attention. Numerous scholars from multidisciplinary fields, including social sciences and health sciences, have written extensively regarding the rise in homelessness in Canada (Schwan et al., 2018; Clifford et al., 2019; O'Grady, Kidd & Gaetz, 2020). Researchers have studied homelessness from various perspectives and contexts in order to understand the phenomenon. Factors contributing to homelessness in populous cities, people affected by homelessness, and the diverse impact of homelessness on individuals and the state have been well documented by researchers. Piat et al. (2015), for instance, studied the interplay between individual and structural factors contributing to homelessness. Likewise, Gaetz (2010) examined the historical roots and structural causes of homelessness in Canada. While some scholars have examined homelessness from a broader perspective, others have focused on case studies and the experiences of homeless individuals in major cities such as Toronto, Vancouver, and Montreal (see MacDonald & Cote, 2021; Cherner et al., 2018; Merdsoy et al., 2020).

Despite the enormous literature on homelessness, there has been little scholarly attention paid to the rising homelessness situation in Windsor-Essex. The Windsor-Essex region, as noted

above, has a homeless population of 251 households, with thousands of individuals waitlisted for affordable housing. Most importantly, homelessness poses serious health risks and increases the mortality rates of people experiencing homelessness (Clifford et al., 2019). In Windsor-Essex, it has been reported that hypothermia caused by prolonged exposure to cold has led to the death of some homeless people in downtown Windsor (Wilhelm, 2022). Furthermore, the Windsor-Essex region is home to a few of Canada's educational institutions, tourist attractions, and one of Canada's strategic borders with the United States. Consequently, the continuous rise in homelessness in Windsor-Essex can become a major social problem that can affect public movement, business, education, and tourism in the region due to the illicit activities such as panhandling, aggressive behavior, and destruction of public property by some homeless people. There is, therefore, a need to examine the rise in homelessness in Windsor-Essex in order to propose recommendations to curb the problem.

This paper seeks to analyze the current factors contributing to the rise in homelessness in Windsor-Essex, current programs and policies implemented to address homelessness in Windsor-Essex, and the barriers to addressing homelessness in the Windsor-Essex region. This research aims to assess the policies implemented by the City of Windsor in addressing homelessness and subsequently suggest recommendations to curb the rise in homelessness in Windsor-Essex. To achieve the above objective, this paper will address the following questions:

- What factors contribute to homelessness in the Windsor-Essex region?
- What strategic policies and programs have been implemented to curb homelessness in the region?
- What are the critical challenges to preventing homelessness in the Windsor-Essex region?

Argument, and Paper Structure

Hulchanski et al. (2009, p. 8) rightfully note that “homelessness does not occur in a social or political vacuum” but is caused by the disparity in Canada’s housing structure and barriers to obtaining affordable and adequate housing. Hence this paper argues that preventing and mitigating homelessness in Windsor-Essex requires not only the implementation of policies but also addressing the systemic barriers to accessing affordable housing by the City of Windsor. As such, this paper highlights the role of the City of Windsor as a significant stakeholder in mitigating and preventing homelessness in the Windsor-Essex region.

In terms of structure, this research paper is divided into five chapters. The first chapter contains the introduction to the topic of homelessness, the research question, argument, and the structure of this paper. The second chapter is a literature review covering scholarly works on the definition of homelessness, studies of homelessness in Canada, and the research methodology. The dynamics of the homelessness situation in Windsor-Essex and the current programs and policies implemented by the City of Windsor are discussed in the third chapter. The fourth chapter discusses the shortfalls and challenges to preventing homelessness in Windsor-Essex. Particular attention is paid to structural challenges which affect mitigative and preventive measures. Finally, the last chapter suggests recommendations that stakeholders can implement to prevent and mitigate homelessness in Windsor-Essex.

CHAPTER TWO LITERATURE REVIEW

What is homelessness?

Defining homelessness is critical to understanding the nature of the problem, its causes, people affected, and how to address it (Echenberg & Munn-Rivard, 2020). Nonetheless, there is no accepted definition for homelessness internationally, and measuring the number of homeless populations across countries has been a daunting task (Echenberg & Munn-Rivard, 2020; OECD, 2020). While some countries, such as France and Austria, restrict their official definition of homelessness to individuals living on the streets or in public places and those living in shelters or emergency accommodations, other countries, such as Australia and Finland, have adopted a broader definition of homelessness which includes people living in hotels and those doubled up with friends and family (OECD, 2020, p. 4). In Canada, there has never been a single or standardized definition of homelessness (Echenberg & Munn-Rivard, 2020). This is partly because, compared to other countries, homelessness became a mass problem in Canada at a later date, and as such, policy development was delayed. Furthermore, although various communities have introduced programs to tackle homelessness, there has never been a strong push for either a standardized provincial or national definition of homelessness (Homeless Hub, n.d). Consequently, researchers, non-profit organizations, and policymakers have interpreted homelessness differently.

The Ontario Municipal Social Services (OMSS), in their 2008 Strategy to End Homelessness report defined homelessness by categorizing the housing situations of homeless people. The Association identified that the term homeless applies to people in three different situations. These are individuals who sleep in indoor or outdoor public places not intended for habitation, individuals lacking permanent housing, and people at risk of homelessness (Homeless

Hub, n.d). However, while the OMSS provided a concise categorization for the homeless as a population, there was no clear or definite definition for homelessness as a long-term condition. Other organizations across cities and provinces, including Vancouver, Prince Edward Island, and Toronto, have defined homelessness using various categorizations and themes such as, housing situations of individuals, and the factors that makes one lose their home (Homeless Hub, n.d). Nevertheless, none of these definitions have been accepted by federal or provincial governments as the official definition for homelessness.

While there remains a lack of consensus regarding an official and widely accepted definition of homelessness, the broader definition provided by the Canadian Observatory on Homelessness (COH), a non-partisan research and policy organization dedicated to preventing and ending homelessness, has become popular in the literature within Canada. The organization defines homelessness as “the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it. It results from systemic or societal barriers, a lack of affordable and appropriate housing, the individual or household’s financial, mental, cognitive, behavioural, or physical challenges, and/or racism and discrimination” (Gaetz et al., 2012, p. 1). This comprehensive definition captures both the visible and inconspicuous nature of homelessness, as well as the factors that perpetuate homelessness in Canada. It reinforces that homelessness is a housing problem exacerbated by other multiple causes, such as mental health issues and financial constraints, which inhibit access to affordable housing. Accordingly, this definition has been adopted by government programs in Canada such as the Reaching Home initiative which is part of the federal government’s National Housing Strategy to prevent and reduce homelessness across Canada. (Echenberg & Munn-Rivard, 2020).

Typologies of Homelessness

Significantly, the COH also categorizes Canada's homeless population into various typologies based on the physical living conditions and housing situation of homeless populations. The organization explains that homelessness can be categorized into four major typologies based on the housing situations of vulnerable people. These are *Unsheltered or Absolutely homeless*, which includes individuals living on the streets or in places not intended for human habitation. There is also the *Emergency Sheltered*, which describes the situation of people staying in overnight shelters intended for homeless people and those impacted by family violence. *Provisionally Accommodated* also refers to individuals whose accommodation is temporary or lacks security of tenure. Finally, there are people *At Risk of Homelessness* which describes the housing situation of people who are not homeless but whose current economic or housing situation is precarious or does not meet public health and safety standards (Gaetz et al., 2012). People at risk of homelessness also include households living in unaffordable housing with rent exceeding 30% of their income. The Canada Mortgage and Housing Corporation (CMHC) defines affordable housing as housing that costs less than 30% of a household's pre-tax income. This broad term encompasses rental housing subsidized by the government, housing provided by the private, public, and non-profit sectors as well as all forms of housing tenure (i.e., rental, ownership, and cooperative ownership (CMHC, 2018). Households spending more than 30% of their income on shelter are deemed to be in core housing need or at risk of homelessness (Homeless Hub, n.d). The COH also recognizes the recent typology of *Silent or Hidden Homelessness*, which refers to the situation of individuals that lack stable housing and often temporarily live with friends or relatives. These individuals may couch-surf among relatives and

friends and are, therefore, not easy to enumerate or identify as part of Canada's homeless population (Gaetz et al., 2012).

Homelessness in Canada

Until recently, research on homelessness in Canada focused on chronically homeless men (O'Grady, Kidd & Gaetz, 2020). However, more recently, the literature on homelessness has evolved significantly. Studies have shown that although chronically homeless men continue to be present and are most often perceptible in cities across Canada, homelessness is also common among women and youth (O'Grady, Kidd & Gaetz, 2020; Hulchanski, 2009). Significantly, Gaetz et al. (2016) revealed that in 2016, women accounted for 27.3% of Canada's homeless population, whereas 18.7% were youth (Gaetz et al., 2016). While a substantial number of women and youth are experiencing homelessness in Canada, Preston et al. (2009) and Noble et al. (2014) also identified that newcomers and immigrants in Canada equally face the challenge of inadequate and unaffordable housing. Based on factors such as low income, lack of affordable housing, and discrimination, newcomers in Canada are more likely to spend over 50 percent of total household income on housing costs than other Canadians (Preston et al., 2009). In their initial findings, Preston et al. (2009) confirmed that in places such as the York region, a higher proportion of newcomers are at risk of homelessness during the first ten years of residence in Canada.

Other studies have also confirmed that other minority groups in Canada, such as Indigenous people and refugees, are heavily represented in Canada's homeless population, despite making up a smaller portion of the country's total population (Arnault & Merali, 2018). The study of Belanger, Awosoga & Weasel (2013) confirmed that on any single night, 6.97 percent of the urban Aboriginal population in Canada are homeless, as compared to a national average of 0.78 percent. Likewise, Thistle & Smylie (2020) indicated that, Indigenous people in Canada are eight

times more likely to be homeless than non-Indigenous people and they represent 10%–80% of the total homeless population in large urban centres such as Toronto.

Pathways into Homelessness

Just as some scholars have identified the people affected by homelessness in Canada, the literature on homelessness also reveals the causes and factors that perpetuate homelessness across cities in Canada. For instance, from a historical perspective Hulchanski et al. (2009) argues that the growth of homelessness in Canada resulted from the restructuring of the economy in the 1980s, which contributed to a growing gap between the rich and the poor. He further contends that significant policy changes at the national and provincial levels, including the dismantling of Canada's national housing strategy, contributed to increasing homelessness in Canada. In the same vein, scholars have identified that the pathways into homelessness vary greatly; nonetheless, a recurring theme in the literature on homelessness are causal factors such as poverty, lack of affordable housing, and family conflict or domestic violence (Hulchanski et al., 2009).

Using the social-ecological model, Schwan et al. (2018) posit that homelessness is caused by the complex interaction of individual and structural factors, and systemic failures. They define *structural factors* as the systemic, economic, and societal conditions that occur at the societal level, which impact opportunities available to individuals. In contrast, *individual factors* refer to the personal circumstances that place people at risk of homelessness (Schwan et al., 2018). In their study of youth homelessness, Schwan et al. (2018) identified that youth homelessness in Canada is rooted in structural challenges such as poverty, limited affordable housing, colonization, inequity and discrimination, harmful societal values and beliefs, and adverse childhood experiences. In the case of *systemic failures*, Schwan et al. (2018) note they

are situations in which inadequate policy and service delivery within and between systems contribute to the likelihood of homelessness. For instance, impediments to accessing public systems, failed transitions from publicly funded institutions and systems, and gaps both within and between government-funded departments and systems and within non-profit sectors all play a major role in contributing to homelessness (Schwan et al., 2018).

Likewise, in a cross-sectional study of homelessness across five Canadian cities - Vancouver, Montreal, Winnipeg, Moncton, and Toronto - Piat (2014) reported that individual or personal factors, such as substance abuse, relationship conflicts, and mental health issues, contributed significantly to homelessness in these cities in addition to structural factors such as inadequate support during transitions from foster care and institutional settings into the community. While individual factors may lead to homelessness, Piat (2014) argues that structural factors entrench participants in unsafe communities, create obstacles to exiting homelessness and intensify individual risk factors (Piat, 2014). The author underscores the need for policies and programs to mitigate the structural factors that contribute to the persistence of homelessness. Similarly, Buck-McFadyen (2021) discovered that structural factors such as insufficient income received from government social assistance through Ontario Works (OW) or the Ontario Disability Support Program (ODSP) make it difficult to escape poverty, thereby perpetuating rural homelessness. Other causal factors identified by the author included the conversion of long-term rentals into Airbnb accommodations which creates pressure on the housing market, stigma from homelessness and drug usage, and individual factors such as a history of trauma, mental illness, and addictions.

In the case of marginalized groups, Ansloos, Wager & Dunn (2021) posit that structural challenges and system failures such as racism, colonial logic, ethnocentrism, and economic

inequality contributed to the pathway to homelessness for Indigenous youth in Vancouver. In the mid-sized city of Kelowna, high housing costs, lack of reliable housing information, and prejudice by landlords based on immigrants' ethnic and racial backgrounds were declared significant barriers to accessing affordable housing by immigrant groups (Teixeira, 2017). The challenge of limited supply of affordable rental housing, including public and social housing, is also faced by minority groups in cities such as Richmond and Surrey in the wider Vancouver metropolitan region (Teixeira, 2013). Samari & Groot (2021) argue that the interplay of individual and structural pathways into homelessness makes it difficult for minority groups such as refugees to exit homelessness in the long run. As such, there is a need for multi-level policy advocacy concerning issues such as economic instability, unemployment, and language barriers, which hinder easy access to affordable housing and escaping homelessness (Samari & Groot, 2021).

Although scholars have studied the homelessness situation in Canada from various perspectives and across many cities such as Toronto, Montreal, Vancouver, and Winnipeg, only a few studies have taken up the case of homelessness in Windsor-Essex as a situation in need of attention and rarely has the role of government and challenges to addressing homelessness in the region been explored. Previous studies by Anucha, Smylie, and Mitchell (2007) examined the dynamics that underlie exit and return to homelessness among homeless people in Windsor using a longitudinal survey approach. Like other cities in Canada, Anucha, Smylie and Mitchell (2007) reported that the homeless population in Windsor is dynamic and comprises women, youth, and men who experience absolute homelessness, depend on shelters, or double up in housing with friends or family. Furthermore, homelessness in Windsor results from factors such as troubles with family and the law, unemployment, drug addiction, lack of affordable housing, and systemic

failure of mainstream programs like child welfare, juvenile corrections, and mental health services (Anucha, Smylie, & Mitchell, 2007).

While the findings of Anucha, Smylie, and Mitchell (2007) significantly underscore the nature and causes of homelessness in Windsor, a major gap in their research and the literature is the inadequate focus on strategies and policies put in place to mitigate homelessness. In addition, barriers to addressing homelessness in Windsor were paid less attention to by the researchers. This leaves a gap in the literature on the role of government in mitigating homelessness in Windsor-Essex and similar small and mid-sized Canadian cities and the challenges encountered in preventing homelessness in the region. Essentially, preventing, and mitigating homelessness in Windsor-Essex requires not only an examination of the causes of homelessness but also an assessment of current policies and programs, and challenges to addressing homelessness in Windsor-Essex. As stated in the introductory chapter, this paper aims to contribute to the literature and fill the identified gap by examining the policies and programs used by the City of Windsor in addressing homelessness and the challenges to preventing homelessness in Windsor-Essex. Findings from this analysis will be used in suggesting recommendations that can assist stakeholders in preventing and mitigating homelessness in the region.

Scope & Methodology

The scope of this research examines the current policies and programs implemented by the City of Windsor to mitigate and prevent homelessness. Although federal, provincial, and other government agencies play a significant role in mitigating homelessness in the region, this paper focuses on examining the policies and strategic community programs implemented, financed, or supported by the City of Windsor. In addition, this paper will also identify the challenges or

barriers to homelessness prevention and mitigation in Windsor-Essex. To better analyze the homeless prevention strategies adopted by the City of Windsor, this paper will first identify some current factors contributing to homelessness in Windsor-Essex using the socio-ecological model. This model considers the complex interaction between individual, community, and societal factors and how they put individuals at risk of homelessness (Piat, 2014). In addition, the social-ecological perspective suggests that homelessness and other social problems result from an interplay between causal factors, ranging from individual conditions to socioeconomic structures and environmental circumstances (Piat, 2014). Therefore, applying the socio-ecological model provides the framework needed to identify factors contributing to the rise in homelessness in Windsor-Essex.

Given this study's objectives and research question, a qualitative research design is used, namely, the case study method. The qualitative case study is a research methodology that explores a phenomenon within a particular context through various data sources. It undertakes the exploration through a variety of lenses in order to reveal multiple facets of the phenomenon (Rashid et al., 2019). As such, the case study method will be used to analyze factors contributing to homelessness in Windsor-Essex and how the City of Windsor attempts to mitigate and prevent homelessness, taking into consideration the programs and policies implemented in Windsor-Essex regarding this issue. The second part of the case study involves identifying and examining the challenges to addressing homelessness in Windsor-Essex to suggest plausible recommendations on how the city can improve its homelessness prevention programs.

Secondary data, including government publications, surveys, accredited homelessness reports, and journal publications, are used for this study. In addition, secondary data from government websites such as the official website of the City of Windsor and certified corporate

websites such as the Homelessness Hub will also be used in this study. Qualitative research uses different data analysis strategies, including content analysis, thematic analysis, and discourse analysis. For this study, the document analysis method is used to analyze data to answer the research questions of this study. Bowen (2009) defines document analysis as the systematic procedure for reviewing and evaluating documents that encompass finding, selecting, appraising (making sense of), and synthesizing data. Similar to other qualitative research methods, document analysis involves the review, examination, and interpretation of data in order to extract meaning, gain understanding, and develop empirical knowledge relevant to the phenomenon being studied (Frey, 2018). Document analysis applies to qualitative case studies, which aim to produce detailed descriptions of a single phenomenon, event, or organization (Kutsyuruba, 2017). Thus, through document analysis, data for this research is synthesized, and relevant information is identified and interpreted to answer the research questions of this study.

CHAPTER THREE

HOMELESSNESS DYNAMICS IN WINDSOR- ESSEX COUNTY

Nature of Homelessness in Windsor-Essex

The results of multiple Point in Time Counts, discussed in more detail below, indicate that homelessness in Windsor-Essex is intricate, comprising disparate groups, including single adults (men, women), youth and families, Indigenous people, and immigrants. Men and Indigenous people remain the largest group represented in the region's homeless population (OrgCode Consulting, 2018; 2021). While some homeless households experience episodic homelessness (reflecting three or more distinct episodes in the last 12 months), homelessness in Windsor-Essex has grown chronic, with about 75% of homeless people being homeless for six months or more within a year (OrgCode Consulting, 2021). The recent 2021 Windsor-Essex homelessness report affirms that 89% of people experiencing chronic homelessness are unsheltered, with several individuals having underlying health conditions (OrgCode Consulting, 2021, p. 8). In addition to the chronically homeless, there are others experiencing hidden homelessness and hundreds of households that are at risk of homelessness, including households that pay 50 percent or more of their income on rent, as well as those living in unsafe rental units. These individuals, however, are primarily unaccounted for since most of them are "couch surfing," or staying with friends or family instead of accessing emergency shelters (City of Windsor, n.d. -a)

Pathways To Homelessness in Windsor-Essex

Although homelessness is caused by inadequate provision of affordable housing by government (Hulchanski et al., 2009), another predominant factor contributing to homelessness, specifically in Windsor-Essex, is high rental costs which create housing affordability challenges

for many disadvantaged households. The Windsor Essex housing market has changed considerably since 2010, with average housing prices increasing by 79% from 2010 to 2017 and rent increasing by 22% from 2010 to 2018 (City of Windsor, 2019b). In 2019, the demand for affordable housing surpassed supply by at least 9,500 rental units, with over 6,500 renter households in Windsor, Essex paying more than half of their income on rent (Vink et al., 2019). Thus, an estimated 6,500 households were at high risk of homelessness in Windsor-Essex as of 2019 (Vink et al., 2019, p. 11).

Due to increasing demand for housing caused by migration, out-of-province/out-of-region housing purchases and diminishing housing supply, rental costs continued to skyrocket in 2021, and less than half of the vacancies in Windsor-Essex were affordable, even to middle-income renters earning \$48,000 (CMHC, 2022; Borrelli, 2022). According to the rental platform, Zumper, the average rent for a 1-bedroom apartment in Windsor is currently \$1,350, which is a 13% increase compared to the previous year (Zumper, 2020). Consequently, high rental costs in Windsor-Essex render housing unaffordable for low-income households. This increases the number of individuals without access to affordable housing and individuals at risk of homelessness. It is, therefore, estimated that currently over 5,000 individuals have been waitlisted for affordable housing in Windsor-Essex. (Molnar, 2021; Barker, 2022).

In addition to high rental costs, homelessness in Windsor-Essex is also caused by other underlying factors that make households vulnerable to homelessness or at risk of losing their home. These factors are mostly an interaction between individual, structural and systemic factors. In the case of single adults, the 2021 Windsor-Homelessness report indicates that homelessness among this group results from individual factors and personal factors such as landlord and tenant disagreement, substance use, conflict with a partner, and other reasons such as fire and personal

injury. In terms of structural barriers, inadequate income for housing and mortgage payments and unfit and unsafe housing conditions have been a major contributor to homelessness for individuals, families, and youth in Windsor-Essex (OrgCode Consulting, 2021). In most cases, the problem of inadequate income for housing is exacerbated by insufficient funds from government programs such as the Ontario Disability Support Program and Ontario Works, which is the primary source of income for most homeless households (OrgCode Consulting, 2021). Significantly, the 2021 Windsor homelessness report indicates that about 51% of people experiencing chronic homelessness receive the Ontario Disability Support Program (ODSP), which provides money for rent but often not enough to escape homelessness (OrgCode Consulting, 2021).

In the case of youth and women, especially those with children, domestic violence and abuse from partners or spouses is a significant cause of homelessness among these populations in Windsor-Essex (OrgCode Consulting, 2021). Due to insufficient funds, women who suffer from domestic violence are forced to choose between abusive relationships and homelessness (Geatz et al., 2013). As a last resort, homelessness or dependence on homeless shelters is often chosen by women and youth as a solution to evade their abusive spouses or partners. In a survey conducted in 2021 by the City of Windsor as part of its homelessness count, about 14% of homeless families identified abuse by a spouse or partner as the cause of their homelessness, whereas 15% of homeless youth indicated being homeless as a result of abuse by partner or spouse (OrgCode Consulting, 2021, p. 16). Other factors identified by families and youth in Windsor-Essex as contributing factors to their homelessness are structural barriers such as inadequate income for housing, and unsafe and unfit housing structures which are unsuitable to live in.

Addressing Homelessness in Windsor-Essex

Due to the urgency of homelessness in Windsor-Essex, the City of Windsor plans to achieve the goal of ending chronic and episodic homelessness by 2028 (Vink et al., 2019). The City of Windsor also aims to provide housing and support to 55% of people experiencing chronic homelessness by 2024 and ensure that 50% of those leaving institutions are placed in appropriate housing (Vink et al., 2019). To achieve the above set goals, the City of Windsor continues to support the implementation of homelessness prevention programs to combat homelessness in Windsor-Essex. These programs can be categorized into data coordination system, emergency support services, rent assistance and the Housing First Program.

Data Coordination System

Developing and strategically using data is critical to identifying policy gaps and improving homelessness prevention (Burt et al., 2005). In recognition of the essentiality of data to homelessness prevention, the City of Windsor has since 2016 maintained a policy of conducting frequent homeless counts and collating an up-to-date list of people experiencing homelessness in Windsor-Essex. This initiative is in line with the advice from Employment and Social Development Canada for designated Homelessness Partnering Strategy (HSP) communities to conduct a nationally coordinated Point in Time (PIT) Count. It is believed that Canadian communities can create a national picture of homelessness by conducting Point in Time Counts around the same time of the year. This would serve as a benchmark for reducing homelessness over time (City of Windsor, n.d.-b). In April 2016, the City of Windsor, in collaboration with the Homeless Coalition of Windsor Essex County, jointly coordinated the first local Point in Time Count to identify homeless people and assess the scope of homelessness in

Windsor-Essex. Additionally, the City of Windsor has conducted two additional Point-in-Time Counts since 2016; one in 2018 and the other in 2021¹.

PIT Counts have proven to provide a snapshot of the minimum number of people experiencing homelessness in a roughly 24-hour period that can be located while receiving services in public spaces or at a facility or event (OrgCode Consulting, 2021). Nevertheless, recognizing that the information gathered during this count represents only a glimpse of the magnitude of homelessness in the region, the City of Windsor has since 2016 integrated a needs survey into the counting process to improve the value of Point in Time Counts beyond just counting (OrgCode Consulting et al., 2016). This has led to the integration of a needs assessment tool, the Vulnerability Index – Service Prioritization Decision Assistance Tool (VI-SPDAT), which is used to assess the scope of homelessness and the unique needs of homeless people. For instance, data analysis of the VI-SPDAT questionnaire (survey) completed by 121 single adults during the 2018 PIT Count indicated that a vast majority of these individuals (77%) require professional support services to permanently end their homelessness. Additionally, 52 percent of these individuals would benefit from time-limited, moderate-intensity housing stabilization supports, similar to the services provided in a Rapid Re-Housing program, which offers rent assistance and case management services to help families find affordable housing quickly and exit homelessness (OrgCode Consulting, 2018, p. 31).

¹ Point-in-Time Counts in Windsor-Essex occur within a 24-hour period. Individuals, families, and youth experiencing homelessness are counted and surveyed by trained community volunteers deployed throughout the city and county. Engagement between volunteers and homeless people occurs in shelters, on the streets, and in various facilities that serve people experiencing homelessness, such as the City of Windsor, Ontario Works Office, Housing Information Services, and the South Essex Community Council (OrgCode Consulting et al., 2016).

In adherence to the provincial data policy, the City of Windsor in 2018 also developed the Windsor-Essex By-Names Prioritized List (BNPL), which is a centralized list of people experiencing homelessness. The purpose of creating the BNPL is to prevent chronic and episodic homelessness and to reach functional zero, ending chronic and episodic homelessness in Windsor and Essex County (Windsor Housing Services Department (CWHSD), 2020). To achieve this, community partners and stakeholders, through this data, coordinate and prioritize support and services for people experiencing long-term or chronic homelessness in Windsor and Essex County (CWHSD, 2020). Most importantly, through the combination of Point in Time Counts and Windsor-Essex By-Names Prioritized List, the City of Windsor captures the fluctuations in people experiencing homelessness and tracks the progress of individuals as they transition out of homelessness (CWHSD, 2020)

Emergency Support Services

Besides maintaining a coordinated data system, the City of Windsor also collaborates with emergency shelter providers to provide emergency services to homeless people. Through the Community Homelessness Prevention Initiative (CHPI), the City of Windsor receives provincial funding to provide services that aim to prevent, reduce, and address homelessness (Vink Consulting, 2020). A portion of the CHPI funds received by the City of Windsor is used for emergency shelter services. Currently, there are three major emergency shelters operating in Windsor-Essex. Two of these shelters, the Salvation Army, and the Welcome Centre, are funded by the City of Windsor through CHPI funding, whereas the Downtown Mission is funded by private and charitable funding (Vink Consulting, 2020). During the pandemic, however, the City of Windsor provided additional funding to the Salvation Army, and Welcome Centre and entered into a funding agreement with the Downtown Mission to assist with immediate adjustments to

their services in response to Covid-19 (Vink Consulting, 2020). In addition to the three emergency shelter providers, the City of Windsor has also relied on motels to meet the accommodation needs of families. This is due to the significant increase in the demand for shelter services since 2017 (Vink, et al., 2019). It is also recognized that there are additional shelters with varying funding sources that serve survivors of domestic violence, women, men, youth, families, and refugees in Windsor-Essex (Vink Consulting, 2020, p. 16)

In terms of operation, shelter providers in Windsor-Essex tailor their services to meet the individual needs of homeless people. For example, whereas the Welcome Centre Shelter for Women & Families predominantly caters to the needs of women and families, the Salvation Army has homeless males as its primary client group, and the Downtown Mission serves the needs of homeless people over the age of 16 (Vink Consulting, 2020, p. 16). Furthermore, shelter providers are mandated to complete a VI-SPDAT survey on all individuals and update the By-Names Prioritized List in collaboration with other housing and homelessness prevention stakeholders (Vink Consulting, 2020). This enables the City of Windsor to keep an up-to-date list of people experiencing homelessness.

Emergency shelters services also operate based on the Housing First approach or model as a result of the recent focus on the housing first model or approach in Canada and Windsor-Essex (Vink Consulting, 2020). The Housing First approach is a program model that is geared towards assisting homeless people to quickly access and sustain permanent and affordable homes (Vink, C, 2019). Using this approach shelter providers make shelters accessible to people experiencing homelessness without restrictions or prerequisites, provide services voluntarily, and assist clients in accessing permanent housing options as quickly as possible (Vink Consulting, 2020, p. 7). Furthermore, shelter services also provide support services including computer

training, counseling, wellness programs, foodbanks, tax clinic, substance treatment program and harm reduction programs to ensure clients are best positioned to reintegrate into the larger Windsor-Essex community once they find permanent affordable housing. (Vink Consulting, 2020).

Rent & Housing Subsidies Program

Although emergency services remain an integral part of homelessness prevention measures in Windsor-Essex, the City of Windsor has, in recent times, prioritized the enforcement of housing support and housing stability programs over emergency support services. This policy change is due to the expensive nature of emergency services and the general shift in the federal government's homelessness prevention strategy from focusing on short-term emergency services to providing permanent and stable housing for homeless people (Campbell, 2022a; Employment and Social Development, 2022). It is believed that once homeless people receive permanent housing, other challenges, such as drug addiction and mental health issues, can be dealt with effectively. To this end, the City of Windsor administers two major rent subsidy programs- the Windsor-Essex Housing Benefit and the Rent Geared to Income Subsidy to help homeless people offset rental costs and enable people at risk of homelessness to afford housing.

The Windsor Essex Housing Benefit (WEHB) is a monthly benefit paid directly to eligible low-income households to bridge the gap between affordable rent (roughly 30 percent of income) and average market rent (Housing Services Department, 2020). This program was introduced in June 2020 by the City of Windsor to increase the affordability of rental housing. The WEHB can be used to pay rent within Windsor-Essex County, and the amount received by households is based on an assessment of their earnings and the average market rent in the area in which they live. This amount is based on the difference between 30 percent of the income of vulnerable

households and 90% of the average market rent in the Windsor Essex service area (Housing Services Department, 2020). Eligibility for the WEHB program requires one to be a Canadian citizen or permanent resident or an applicant for permanent residency or refugee claimant, Windsor-Essex resident, and applicants must also be on the Windsor-Essex housing waitlist, which is known as the Central Housing Registry Waitlist (Housing Services Department, 2020). This list is maintained by the Central Housing Registry- Windsor-Essex County and used in the allocation of subsidized housing.

In addition to the WEHB, Rent-Geared-to-Income (RGI) or subsidized housing is also made available by the City of Windsor to make rent affordable for households. Rent-Geared-to-Income (RGI) refers to a rental structure in which the client pays a rental rate capped at a maximum of 30% of their income (Vink et al., 2019). Thus, through the RGI, financial assistance is offered to eligible households to reduce the amount the household must otherwise pay to occupy a housing unit. Households receiving rent subsidies are typically, but not always, housed in the private rental market, and eligibility for this assistance requires one to be registered with the Central Housing Registry- Windsor Essex County, a Canadian citizen or permanent resident, or an applicant for permanent residency or refugee status. As of December 2018, approximately 5,231 households in social housing were receiving RGI assistance in Windsor-Essex (City of Windsor, 2019b, p. 17).

Housing First Program

To further address homelessness through the housing first model, the City of Windsor, initiated the Housing First Program in 2015 in coordination with four other community organization partners; Family Services Windsor-Essex (FSWE), Housing Information Services, Access County Community Support Services (ACCESS), and Can-Am Indian Friendship Centre

(CAIFC) (Din et al., 2018). Based on the Housing First model, the Housing First Program is aimed at engaging chronically homeless people, moving them into housing as quickly as possible, and providing necessary support to keep them housed (Din et al., 2018). Similar to the Windsor-Essex Housing benefit, the Housing First Program operates through a portable rent supplement model, with rent supplements paid wherever tenants choose to live. In order to find housing, Housing First Program staff search for available apartments owned by landlords who are willing to work with the program. This search for housing is based on the specific needs of the future tenants and the size of their household. In addition, homeless people enrolled in the Housing First Program are assisted by support workers who meet regularly with clients to provide support services, including counseling and voluntary trusteeship (Din et al., 2018).

The Housing First Program is prioritized for people experiencing chronic homelessness in Windsor-Essex. As such, eligibility for the program requires one to be on the Windsor-Essex by-name list of people experiencing homelessness in addition to having experienced a chronic period of homelessness (at least six months in the past year) and mental health and addiction concerns (Din et al., 2018). At its commencement, the program's goal was to house 50 unique individuals off of this list; to date, FSWE and their partners have exceeded this goal and successfully housed over 200 individuals in 3 years (Din et al., 2018). Partner agencies of the Housing First Program, such as Family Services Windsor-Essex, have also been responsible for conducting outreach programs to add people to the by-name list and engage vulnerable people to participate in housing services, including the Housing First Program (Din et al., 2018).

CHAPTER FOUR

BARRIERS TO ADDRESSING HOMELESSNESS IN WINDSOR-ESSEX

Program Achievements

Through the implementation of the Housing First Program, rent subsidies, and other initiatives, the City of Windsor has transformed its response to homelessness in Windsor-Essex and successfully assisted several people experiencing homelessness in the region. The 2021 Windsor-Essex annual housing report estimated that 688 households received assistance through the Rent-Geared-to-Income in 2021, which is an 11% increase from 2020 and 413 households were housed off the Central Housing Registry List (City of Windsor, 2021). Furthermore, through its initiatives, the City of Windsor housed an estimated 545 households experiencing homelessness, an increase of 30% from 2020 (City of Windsor, 2021). As compared to 2020 also, visits to emergency service centers also took a downturn in 2021², with service providers experiencing a significant decrease in the number of single men, women, and families who accessed emergency services (City of Windsor, 2021). Significantly in June 2022, the City of Windsor also announced the completion and commencement of operation of a new shelter for women and families experiencing homelessness located in downtown Windsor (Campbell, 2022b). This initiative comes as additional support to supplement the region's existing emergency shelter services in Windsor-Essex. Moreover, since 2016, data on people experiencing homelessness has been accumulated through Point in Time Counts and collation of the By Name

² The demand for emergency services increased in 2020 as compared to 2021 due to the emergence of the pandemic, which heightened financial hardships and susceptibility to homelessness, creating a greater demand for emergency services.

Prioritized List. This data has proven helpful in determining the scope and intensity of homelessness in Windsor-Essex.

Program and Policy Challenges

Although the City of Windsor has implemented homelessness prevention programs, there remain challenges to addressing homelessness in Windsor-Essex. These challenges impede the full realization of homelessness prevention programs in Windsor-Essex while also making it difficult for people to exit homelessness entirely. The most pressing challenge is inadequate funding for emergency shelter services in Windsor-Essex. Emergency services are the first point of call for people experiencing homelessness; however, the allocated funding provided to support emergency shelter providers from the CHPI program has often not been enough to meet the total needs of emergency shelters. This challenge is due to the high demand for emergency services by homeless people in Windsor and also, shelters with fewer than 20 beds, such as the Welcome Centre, have required higher funding levels per bed due to their inability to benefit from economies of scale (Vink, Consulting, 2020). This makes the operation of shelters expensive and the City's budget for shelter services insufficient to meet the needs of community shelters. For example, data from the last emergency shelter review indicates that the City of Windsor provided only 75% of the total budget of the Welcome Centre and 84% of the total budget of the Salvation Army. In contrast, the Downtown Mission did not receive any funding from the City of Windsor in 2019- 20 (Vink Consulting, 2020, p. 19). The City of Windsor's investment in shelter services is also towards the lower end of the spectrum when compared to other communities such as Waterloo, Greater Sudbury, Sault Ste. Marie, and Hamilton (Vink Consulting, 2020). Its investment per resident, which was at \$5.33 as of 2018, was the lowest among these jurisdictions (Vink Consulting, 2020, p. 21). This leaves emergency shelters financially constrained and partly

dependent on precarious sources of funds such as donations, grants, and occupancy fees which are inadequate to cater for yearly budgets.

Comparison of Shelter System Investments and Capacity (2018)

Community	Investment per Resident (\$)	Annual Investment In million(M)	Number of Shelter Beds
Windsor-Essex	\$5.33	\$ 2.1M	151 ³
Waterloo Region	\$6.91	\$3.7M	245
Greater Sudbury	\$10.03	\$1.65M	94
Sault Ste. Marie	\$6.00	\$0.44M	33
Hamilton CMA	\$9.36	\$7M	280
Halton Region	\$3.39	\$1.86M	54
Peterborough CMA	\$11.81	\$1.4M	80
Brantford CMA	\$6.27	\$0.85M	55
Kingston CMA	\$5.20	\$0.83M	48
Simcoe County	\$2.62	\$0.8M	153
Northumberland County	\$3.15	\$0.265M	24

Source: Vink Consulting. (2020). Review of Emergency Shelter Services in Windsor Essex Final Report.

In addition to inadequate funding, emergency shelter services have also been limited to Windsor. The 2020 emergency shelter review indicates that there are no major emergency shelter beds located in the County of Essex (Vink Consulting, 2020, p.16). Thus, County residents have to access shelter services in Windsor. Consequently, this may deter people experiencing homelessness from seeking assistance due to the long distance and homeless people without funds to make this journey may resort to sleeping on the street or couch-surfing with a friend. Furthermore, due to the limited number of shelter homes, shelter providers in Windsor have often been overburdened and experienced exponential occupancy rates exceeding their capacity. The Welcome Centre, for instance, experienced an occupancy rate above 100% from 2018 to 2019

³ Figures and Shelter beds indicated here was the total number of beds available at the three major shelter centres before the pandemic. In response to the growing needs of homeless people and the demand for more emergency services during the pandemic, the City of Windsor in April 2020 transitioned the Windsor Waterworld recreational center to a homeless facility. (City of Windsor, 2020)

(Vink Consulting, 2020, p. 18). Although the City of Windsor has commenced the operation of a new shelter service in Windsor, as indicated above, there is still the need for more shelter homes and shelter beds in Windsor- Essex that specifically serve the youth and Essex County in order to reduce the burden on the three major shelter homes located in Windsor.

Moreover, despite the City of Windsor maintaining a list of homeless people through the Windsor-Essex Central Housing Registry Waitlist, there is currently a shortage of affordable housing units for people on the list. This leads to homeless people being waitlisted for years without any assurance of securing housing within the shortest possible time. For example, people applying for affordable housing units in Windsor have reported being waitlisted for over three years. Housing officials indicate that it could take some applicants 10 to 20 years for them to secure an affordable housing unit in Windsor (La Grassa, 2022; Barker, 2022). This situation leads to affordable housing being distributed based on a priority list, with some homeless individuals prioritized over others. People prioritized for affordable housing units include people experiencing domestic violence or human trafficking and people experiencing chronic homelessness. (La Grassa, 2022). Thus, all other people in various homeless classifications are waitlisted without surety of accessing an affordable housing unit anytime soon (Barker, 2022). According to Kirk Whittal, the Executive Director of Housing and Children Services for the City of Windsor, the waiting list for social housing in the community is around 6,000 applications and the time frame given to supply people with affordable housing is undetermined (Barker, 2022).

The challenge of inadequate housing units is exacerbated by the problem of high rental costs in Windsor, which leaves more people seeking social housing units every year due to their inability to pay rent at the market price. Although Windsor-Essex was considered more affordable in the past, the recent explosion in housing prices has created housing affordability challenges,

as indicated in the previous chapter (Taekema, 2021). Due to high rental costs, people unable to afford their rent resort to applying for social housing, thereby increasing the demand for social housing units that are currently inadequate in supply. As a result, there continues to be an increase in the number of people seeking rental assistance, making it difficult for the city to meet the needs of all people seeking such assistance (Fraser, 2022).

Lastly, rental discrimination by some landlords has also been a challenge to addressing homelessness in Windsor-Essex (City of Windsor, 2019a). While the City of Windsor continues to partner with landlords in providing affordable housing and administering rent subsidies, some landlords have been reluctant to accept homeless people for whom rent assistance or ODSP are a primary source of income (La Grassa, 2022; Vink et al., 2019). As a result, it becomes difficult for some homeless people and those at risk of homelessness to find affordable housing despite receiving government assistance. Additionally, some landlords also refuse to lease their housing units to potential tenants due to their racial and ethnic identity (Chhabra, 2020). People of color, disabled people, and homeless people with mental conditions are among people discriminated against in the rental process. Some tenants report being maliciously evicted by their landlords from their rental units with the excuse of landlords undertaking renovation work (Municipal Affairs and Housing, 2022). Once tenants are evicted, property managers rent their unit to a new tenant at more than double the previous rent (Municipal Affairs and Housing, 2022). This leaves previous tenants homeless and without housing. Furthermore, it also leads to higher rent increases than necessary, making it difficult for low-income households and marginalized people to find affordable housing in Windsor- Essex.

CHAPTER FIVE RECOMMENDATIONS & CONCLUSION

Recommendations

Given the challenges identified above, the City of Windsor must take viable steps to overcome these challenges impeding homelessness prevention measures. As such, this paper makes the following recommendations.

First and foremost, achieving a functional zero in homelessness in Windsor- Essex requires a greater focus on homelessness prevention measures to prevent people from becoming homeless or being at risk of homelessness in the first place. Essentially, there should be continuous financial investment in building more affordable housing units in Windsor-Essex by all levels of government in Canada, not only the City of Windsor. Due to limited funding resources of the City of Windsor, the federal government and the Ontario provincial government must commit to funding the development of new housing units in Windsor-Essex to supplement the already existing subsidized housing. The federal and Ontario provincial governments have shown some commitment to funding more affordable housing through programs such as the National Housing Strategy, Reaching Home Initiative, and Ontario Homelessness Prevention Program (H.P.P). However, more of these programs are needed as well as continuous investment in affordable housing, particularly in Windsor-Essex due to the increasing number of homeless people and people at risk of homelessness. Continuous investment in building more housing units will increase the supply of subsidized housing units in Windsor-Essex to meet the needs of homeless people and people waitlisted for subsidized housing.

Additionally, obtaining the full scope and the maximum number of people experiencing homelessness in Windsor-Essex would assist in creating plans and effective policies to reduce

and prevent homelessness in the region. As previously mentioned, Point in Time (PIT) Counts provides only a glimpse of the minimum number of people experiencing homelessness within a 24-hour period (OrgCode Consulting et al., 2016). To this end, Point in Time Counts should be conducted multiple times within a year, and the counting done during the process should be extended beyond 24 hours. Conducting multiple PIT Counts within a year would enable the City of Windsor to obtain substantial data on the number of people experiencing homelessness, effectively measure policy progress, and assess seasonal fluctuations in the homeless population in Windsor-Essex. This information would greatly assist program operators in administering homelessness prevention programs and planning affordable housing.

In terms of funding, the City of Windsor should also increase its funding to organizations such as emergency service providers and Housing First Program administrators that support homelessness prevention strategies. This initiative can be achieved through public-private partnership programs between the City of Windsor and private organizations such as banks, local businesses, multinational corporations, and faith communities to co-fund the Housing First Program and shelter services. Increasing funds given to program operators will enable them to increase their intake of homeless people and employ more trained staff that can effectively provide homeless people with secondary services such as computer skills training, counseling services, mental support, and addiction treatment services. Providing homeless people with supportive services will enable them to develop skills and secure jobs, enabling them to integrate back into society when they leave emergency centers to their permanent homes.

Furthermore, although there are instituted policies and programs to assist homeless people, many homeless people and those at risk of homelessness, particularly immigrants, are unaware of these programs or how to access them (City of Windsor, 2019a). The City of Windsor

must consistently create public awareness and organize educational campaigns on rental agreements, tenancy rights, and homelessness issues. Most importantly, information concerning programs and assistance available to homeless people and how to access these programs should be made available to the general public not just online but in public places, including schools, bus stations, and other open spaces (City of Windsor, 2019a). Additionally, the City of Windsor should focus on improving financial literacy in Windsor-Essex through collaborating with various institutions such as universities, colleges, and non-profit organizations to continuously organize seminars and workshops on personal finance management and financial literacy. This initiative will help households learn about budget preparation, credible investment channels, and savings which will position them to be financially stable and have enough income for housing even during unforeseen circumstances such as job loss, fire, or injury.

Lastly, the City of Windsor must also commit to eviction prevention measures by deterring landlords from undertaking wrongful evictions and rental discrimination (City of Windsor, 2019a). This can be achieved through ensuring landlords comply with rent increase limits and eviction rules set by the Ontario provincial government. For instance, in 2022 and 2023, rent increase has been limited to 1.2% and 2.5%, respectively, to prevent significant rent increases (Municipal Affairs and Housing, 2022). Eviction laws also require landlords to compensate tenants if they need to evict tenants based on renovation, demolition or if they want to use their homes personally. Thus, to protect tenants, the City of Windsor must continue to thoroughly investigate and take legal action against landlords reported to be engaging in excessive rent increases and wrongful evictions. This will ensure landlords comply with existing provincial laws and municipal by-laws.

Conclusion

In conclusion, safe and affordable housing is fundamental to healthy living and good mental well-being (Ramage et al., 2021). In contrast, homelessness has been linked to physical and mental health problems, high mortality rates, substance use disorders, increased hospital visits, family poverty, and financial insecurity (Ramage et al., 2021). Although Canada recognizes access to housing as a fundamental right through the National Housing Strategy (NHS) Act, many cities continue to battle homelessness. Most importantly, this research has shown that homelessness is not limited to Canada's major cities, such as Toronto, Vancouver, and Montreal; it is also a predicament in smaller cities and less populated regions, including Windsor-Essex County. Homelessness in Windsor-Essex has become chronic, with multiple homeless people experiencing homelessness for over six months. Like many other cities, homelessness in Windsor-Essex is caused by high rental costs and other varied personal, structural, and systemic factors such as landlord and tenant disagreement, substance use and conflict with a partner, unfit and unsafe housing conditions, and inadequate income for rental payment.

Furthermore, this case study has shown that the City of Windsor has been proactive in dealing with homelessness through financing and administering mitigative and preventive measures such as emergency shelter services, data system, rent subsidies, and the Housing First Program. Nevertheless, there are still program and policy challenges, such as inadequate funds to operate emergency shelters, limited emergency shelters, inadequate social and affordable housing units, high rental costs, and rental discrimination. These barriers do not only exacerbate the problem of homelessness in Windsor-Essex but also make it difficult for homelessness mitigation programs to be fully effective and successful. Additionally, policy and program pitfalls make it difficult for people to exit homelessness due to various reasons, such as lack of affordable

housing or inability to access rent subsidy promptly. It is, therefore, important for the City of Windsor to address these barriers by advocating for the building of more affordable housing, increasing financial support for emergency centers, creating public awareness through education, and preventing unlawful evictions.

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