

# INVENTORY OF RESOURCES

A FIVE YEAR ANALYSIS OF THE TRENDS IN SERVICES FOR  
HOMELESS AND AT-RISK OF HOMELESS INDIVIDUALS AND FAMILIES  
IN WINDSOR-ESSEX COUNTY

2000 - 2004



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## **A. BACKGROUND**

### ***The Inventory Report***

In 2001, Windsor-Essex County initiated a project to collect service utilization data related to homelessness and risk of homelessness. The aim of this data collection process was to assist in establishing gaps and priorities with respect to the needs of persons who are homeless or at-risk of homelessness. The community believed that the data would inform the allocation of resources and the development of services for the target population. After the first year, it became apparent that it would be useful to continue this data collection on an annual basis, through the Taking Action on Homelessness Coalition (hereafter referred to as The Coalition). This is the first project in Windsor-Essex County to collect extensive data over such an extended period of time. As a result, the community is now able to establish benchmarks that are examined each year in the contexts of: 1) changes in policy at all government levels; 2) impact of new services; and, 3) changes in services.

The data collection methods and the Inventory of Resources report have evolved over the five year period. In this regard, service providers have refined their statistics and the presentation of the data is more “user-friendly”. Last year the data charts were converted to graphs, which made it easier to compare statistics from year to year.

The five year analysis, presented by the School of Social Work at the University of Windsor demonstrates the benefits of the inventory project. The community is now able to examine, discuss and plan for the realities of two social issues: homelessness and poverty (at-risk of homelessness). For the first time, the Coalition is able to address the question most often posed by the media and the general public: “How many homeless people are there in Windsor-Essex County?” Tracking the number of people who accessed emergency shelter (therefore were homeless) has provided important information for program planning.

In 2005 the Coalition released a document entitled “An Integrated Support and Housing Model for Windsor-Essex County” (see Appendix A). This report has been organized to be consistent with the recommendations of the Coalition contained in that report which lead to the establishment of an integrated support and housing model for Windsor-Essex County.

### ***The Taking Action on Homelessness Together Coalition***

The Coalition was established in January 2002 as an outcome of the community planning process for the Federal government initiative entitled “Supporting Communities Partnership Initiative (SCPI). SCPI allocated 1.1 million dollars for supports to address issues of homelessness and risk of homelessness in Windsor-Essex County. The Coalition’s initial emphasis was to develop a community process to review proposals and make funding recommendations for projects that would meet the identified priorities in the community plan. Although the Coalition was involved in this competitive process, the members were mindful that there was a broader role for the Coalition

to fulfill and, as such, the original goals of the Coalition as defined in their Terms of Reference included: 1) information sharing and networking; 2) coordination of services; and, 3) ongoing planning and identification of need.

Initial membership on the Coalition was based on an application and selection process with defined criteria. This process was implemented to ensure there was broad representation from a diverse group of service providers. The process resulted in an initial membership of 18 organizations and interested citizens. The membership is now “open” and any organizations and citizens interested in furthering the goals of the Coalition are welcomed. The current membership of the Coalition stands at 42 organizations and citizens. In the last year the Coalition has developed their mission, vision, values and strategic priorities which have provided a framework for future activities. The Inventory Project has remained a priority for the Coalition since its inception in 2002.

### ***History of Homelessness Services in Windsor-Essex County***

This section provides a brief overview of the developments at the systemic level with respect to homelessness issues in Windsor-Essex County. It is not meant to be an exhaustive record as it is recognized that many organizations have had a long history of providing services to the homeless and at-risk of homeless in Windsor-Essex County. Figure 1 describes the developments that have had an impact on the availability and/or delivery of services. For those developments that have occurred over the last five years, it also provides an opportunity to examine these within the context of service utilization, i.e., have they increased or decreased use of services?

**Figure 1  
Systemic Developments in Windsor-Essex County (1998 – 2005)**

Year	Development
January 2005	<ul style="list-style-type: none"> <li>Approval of eight projects under phase 2 of SCPI for a total of 1.1 million dollars. Three projects, totaling \$750,000 were for transitional housing, the central priority in the current community plan.</li> </ul>
January 2004	<ul style="list-style-type: none"> <li>Approval of updated community plan</li> </ul>
October 2003	<ul style="list-style-type: none"> <li>Community reconvened to identify priorities that would allow them to access Phase 2 of SCPI (1.1 million)</li> </ul>
July 2003	<ul style="list-style-type: none"> <li>Phase 2 of Supporting Communities Partnership Initiative announced.</li> </ul>
January 2003	<ul style="list-style-type: none"> <li>Approval of nine projects under Phase 1 of SCPI:               <ol style="list-style-type: none"> <li>Housing Information Services ‘Transitional Housing Project’</li> <li>Kingsville Youth Association ‘T.H.R.I.V.E. Transitional Housing Resource Improving Vitality in Essex’</li> <li>Housing Information Services ‘Ticket to Ride’</li> <li>Well-Come Centre for Human Potential ‘Well-come Shelter Enhancement’</li> </ol> </li> </ul>

	<ul style="list-style-type: none"> <li>5) The United Church Downtown Mission of Windsor Inc. 'Street Help-Off the Street'.</li> <li>6) Iris Residential Inns and Services 'Transitional Housing Project'</li> <li>7) Unemployed Help Centre 'Provision of Support Services-Purchase of Food Bank Van'</li> <li>8) Phoenix Wholistic Health Care Centre (Teen Health Centre) 'Back on Track Project'</li> <li>9) Kingsville Youth Association 'On the Road to Accessibility, Ensuring Homeless Youth Access Services'</li> </ul>
January 2002	<ul style="list-style-type: none"> <li>• The Taking Action on Homelessness Together Coalition is established.</li> </ul>
Oct 2001	<ul style="list-style-type: none"> <li>• The first community plan is approved.</li> </ul>
May 2001	<ul style="list-style-type: none"> <li>• Provincial Homelessness Initiative Funding (PHIF) is extended to December 31, 2001</li> </ul>
March 2001	<ul style="list-style-type: none"> <li>• The community convened to identify gaps in services and to identify priorities for funding</li> </ul>
2000	<ul style="list-style-type: none"> <li>• Provincial Homelessness Initiative Funding allocated</li> <li>• Supporting Communities Partnership Initiative (SCPI) announced.</li> </ul>
1999	<ul style="list-style-type: none"> <li>• Provincial Homelessness Initiative Funding announced</li> </ul>
1998	<ul style="list-style-type: none"> <li>• Sister Emelina Home was closed and the community began to discuss how to meet the needs of homeless women</li> </ul>

## B. INVENTORY OF RESOURCES: A FIVE-YEAR ANALYSIS

In 2005, the Coalition adopted an ideal housing model, which consists of three components: 1) access; 2) housing continuum; and, 3) flexible supports. As previously noted, the five-year analysis has been organized according to these three components.

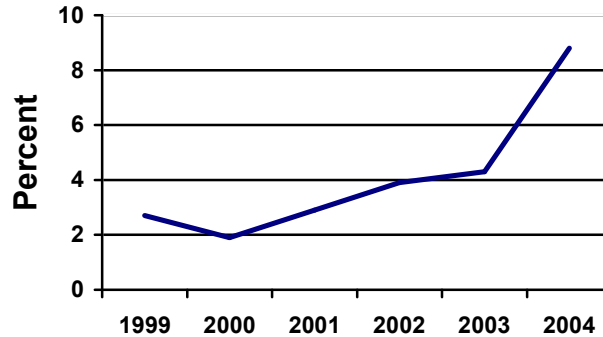
### Access

For the purpose of this report, access is related to accessing permanent housing. For many individuals and families who are homeless or at-risk (low income) this equates to the ability to access social housing or rent-geared-to-income (RGI) units or access to units in the private rental market. In addition, access to permanent housing is affected by: 1) trends in the rental market; 2) amount of income available to individuals/families; and, 3) geographic location.

## 1) Trends in the Rental Market

Figure 2 provides an overview of the vacancy rates in Windsor from 1999 – 2004.

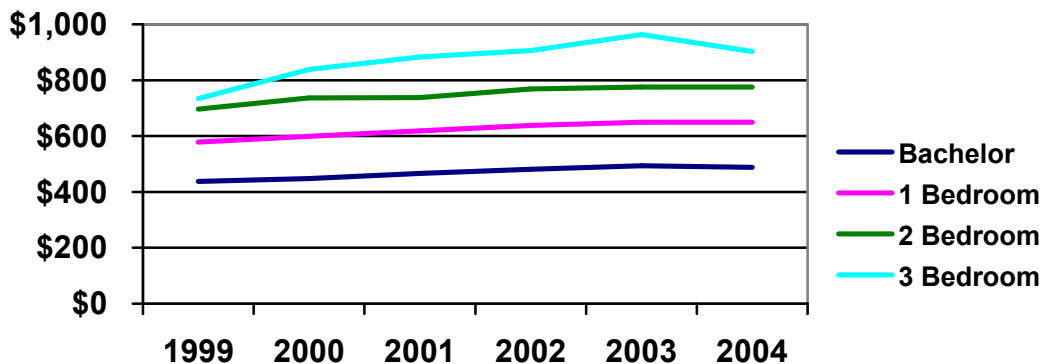
**Figure 2 - Windsor CMA Vacancy Rate (1999-2004)**



As noted in Figure 2, over the course of five years beginning in 2000, there has been an increase in the vacancy rates for Windsor CMA, with the most significant increase occurring in 2003/2004 (from 4.2 to 8.8). However, vacancies are occurring in rental units with higher rental rates and therefore an increased vacancy rate does not assist those individuals and families in low income situations.

As illustrated in Figure 3, the higher vacancy rate is having an affect on the average rental rates. Since the vacancy rate is so high, the average rents for 2004 either stayed the same as 2003 (1 and 2 bedrooms) or slightly decreased (bachelor and 3 bedroom). Unfortunately these changes have not impacted the ability of individuals and families to access affordable housing.

**Figure 3 - Average Rents (Windsor – 1999-2004)**



## 2) Income

With regard to income, this analysis examines three indicators: 1) low income rates; 2) % of income spent on housing; and, 3) waiting lists for social housing. Figure 4 provides low income rates based on Census 2001 data. Although the number of low income families decreased since the previous Census, the number of low income singles is significant; just over one-third of singles in Windsor and almost one-third in Amherstburg and Kingsville are living in low income situations.

**Figure 4 - Low Income Rates (2001)**

	<b>Low income families</b>	<b>Low income singles</b>	<b>Households</b>
<b>Windsor</b>	13.2	34.9	16.8
<b>Leamington</b>	10.0	26.3	11.4
<b>Amherstburg</b>	6.1	26.7	7.4
<b>Essex</b>	5.6	21.2	6.5
<b>Kingsville</b>	4.5	28.3	5.7
<b>Lakeshore</b>	6.1	22.3	7.1
<b>LaSalle</b>	2.8	19.8	3.6
<b>Tecumseh</b>	4.2	22.5	4.9
<b>Windsor-Essex</b>	9.7	31.9	12.3

A second indicator which assists the community in measuring the risk of homelessness is to identify the number of households which pay greater than 30% of their monthly income on rent. As noted in Figure 5, 51% of rental households are paying more than 30% on rent with almost 25% paying greater than 50% on rent. Since many individuals and families are spending greater proportions on rent they are relying on prevention supports such as food banks, rent banks and clothing banks to meet their other basic needs.

**Figure 5 - Households Paying >30% of Income on Rent (2001)**

Paying between 30 – 50% of income on rent	29%
Paying more than 50% of income on rent	22%
Total households paying more than 30% on rent	51%

Figure 6 presents statistics for the Central Housing Registry over a four year period. It is significant to note that in early 2001 changes under the Social Housing Act were not fully implemented and the number waiting for social housing was at an all time high. However, as new procedures were implemented locally, the number on the waiting list decreased and has remained consistent since 2002. There appears to be little in and out flow indicating that there are a number of new applicants each month who require rent-geared to income housing which offsets any vacancies and thus any actual decreases in the waiting list. Until the community is able to develop mechanisms such as rent supplements and new social housing stock, there may be no significant changes on the social housing waiting list.

**Figure 6 - Central Housing Waiting List (2001-2004)**

<b>Central Housing Registry</b>	<b>Total # of household waiting for units</b>
As of December 2001	3205
As of December 2003	2175
<b>As of December 2004</b>	<b>2380</b>

### 3) Geographic Location

Figure 7 provides a summary of the housing inquiries in Essex County from 2000 – 2004. Each county municipality has a different experience with housing inquiries dependent upon the number of people living in low income, available rental housing and the presence of a community services

center. Tecumseh and LaSalle do not have community services centers and therefore it is difficult to determine any need in those communities. They are also accessible to Windsor and therefore it is assumed that people access community services from Windsor. In Amherstburg, over the five-year period, housing inquiries have slowly declined. This municipality does have limited social housing stock; however, it has also seen an increase in private market rental dwellings. There has also been an increase in the housing ownership market and therefore there may have been movement from rental to home ownership for some families resulting in the availability of rental units.

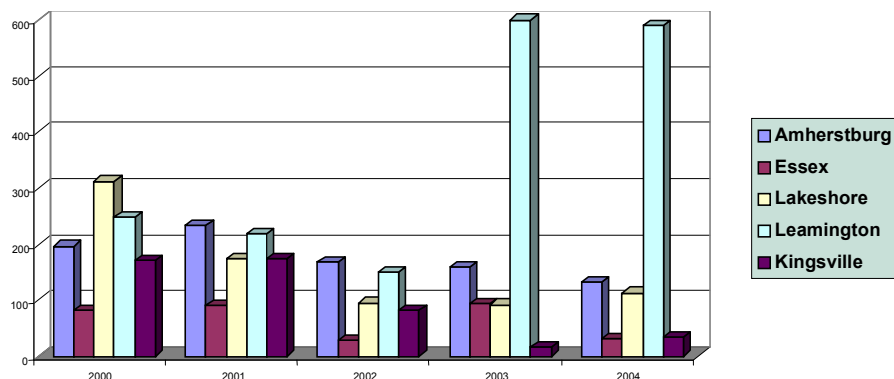
In Essex, the five-year period indicates there has been an unstable pattern related to housing inquiries. Over the last year there was a decline in the number of people requesting information about housing.

The Lakeshore community has seen a steady decline in the number of housing inquiries. However, Lakeshore is the fastest growing community in Essex County and there has been significant housing growth in the area.

Leamington has the highest proportion of persons living in low income as well as the highest proportion of rental housing. In the early years of the five-year period the vacancy rates were high and as a result there was a decline in the number of housing inquiries as people were able to access available rental housing. However, over the last two years the vacancy rates have been declining and housing inquiries have significantly increased beginning in 2003.

In Kingsville the number of housing inquiries has declined over the five year period. This steady decline may be attributed to the establishment of the THRIVE program. In other words, people may be having their needs met through THRIVE rather than through the community information function not a result of the housing market.

**Figure 7 - Essex County Housing Inquiries (2000 – 2004)**



***Summary: Access (trends in the rental market, amount of income available to individuals/families, geographic location)***

Figure 8 provides a summary of access issues for people who are homeless or at risk of homelessness in Windsor and Essex County.

**Figure 8 - Access: Statistical Summary**

	<b>2004</b>	<b>Trend</b>
<b>Vacancy rate (Windsor CMA)</b>	8.8	Increasing
<b>Average rental rates-Windsor CMA</b>		
Bachelor	\$ 480	Decreased since 2003
1 bedroom	\$ 650	No change since 2003
2 bedroom	\$ 776	No change since 2003
3 + bedroom	\$ 903	Decreased since 2003
<b>Number persons waiting for rent geared to income housing</b>	2380	Increasing
<b>Number of people inquiring about housing across the County</b>		
Amherstburg	133	Decreasing since 2001
Essex	32	Decreasing since 2003
Kingsville	34	Increasing since 2003
Lakeshore	113	Increasing since 2003
Leamington	589	Decreasing since 2003

## C. Housing Continuum

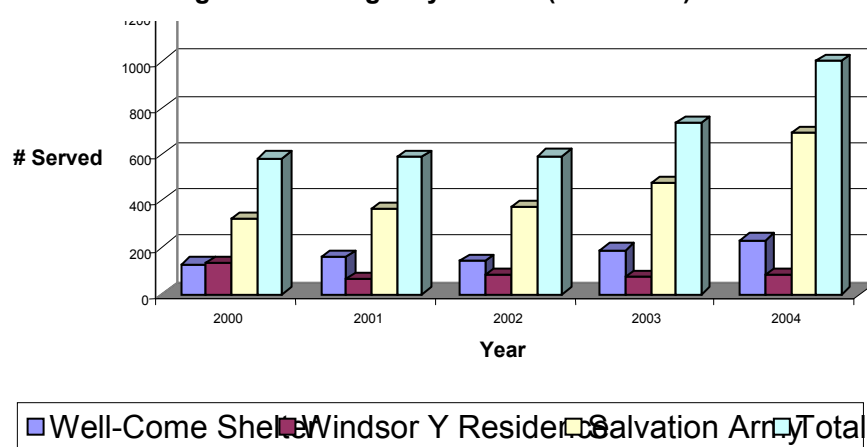
During the five year period covered by this report, community planning identified emergency and transitional housing as priorities for investment. This section will provide an overview of the utilization of emergency shelters and transitional housing as well as an identification of the enhancements over the five-year period.

### Emergency Shelter

**Enhancements: 3 beds added to the women’s shelter in 2002.**

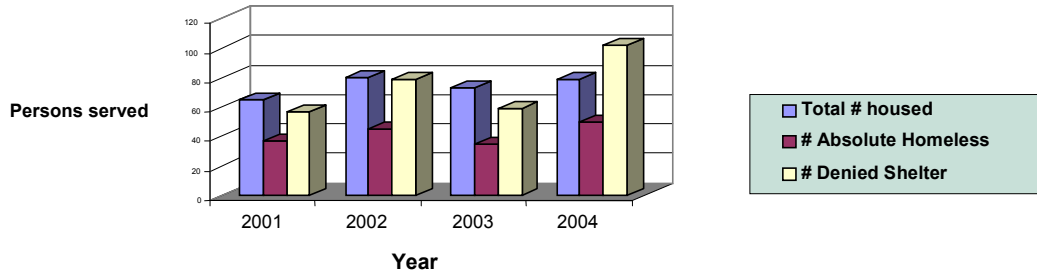
A review of the total number of homeless accessing emergency shelters over five years indicates that the numbers remained fairly steady until 2003. As noted in Figure 9, in 2003, there was a 38% increase which can be mainly attributed to the increase in utilization of the men’s shelter.

**Figure 9 - Emergency Shelter (2000-2004)**



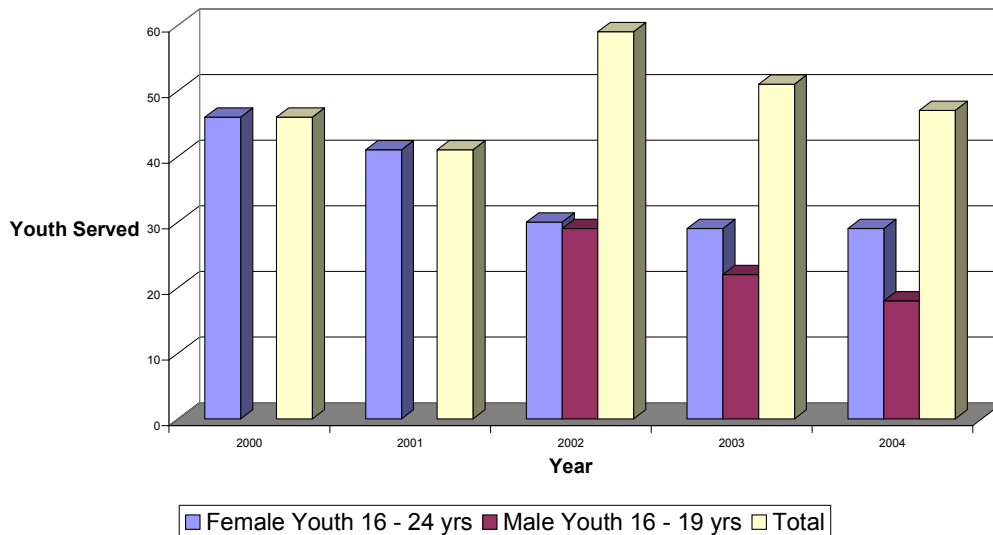
The Windsor Y Residence tracks the number of absolute homeless (no shelter) and this provides another indicator of access to emergency shelters. Although the proportion of absolute homeless housed at the Windsor Y has remained steady, Figure 10 notes that the number of homeless denied access to shelter has been almost equal to the total housed except in 2004 where it significantly increased. This observation could be attributed to the longer length of stay in these beds and the continued shortage of transitional and permanent housing in Windsor-Essex County. It should also be noted that the type of emergency shelter provided at the Windsor Y, private rooms, would attract a higher number of potential residents.

**Figure 10 - Windsor Y Residence (2001-2004)**



The only youth shelter in Windsor-Essex County, the S.A.L.T. Program, is a combined emergency/transitional housing program. The emergency program serves females 16-24 years and males 16-18 years; the transitional housing program is only for females. Figure 11 notes that youth are staying for longer periods of time. This may be attributed to an increase in crisis resources as well as the re-opening of group homes through Children’s Aid Society and Leone Residence.

**Figure 11 - S.A.L.T. (2000-2004)**



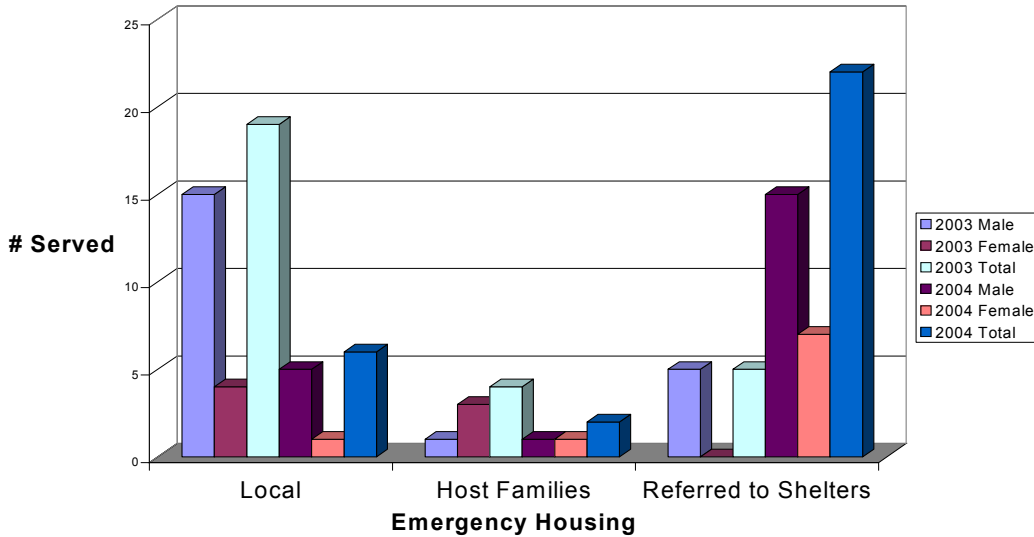
### ***Transitional Housing***

**Enhancements:** three new transitional support and housing programs created in Windsor-Essex County with funds under the Supporting Communities Partnership Initiative (SCPI-phase 1). These programs are THRIVE (County), Iris House (specific for persons with persistent mental illness) and Housing Information Services.

Statistics reveal that the new programs are having a significant impact for those individuals/families accessing these services. Figure 12 notes the increase in the number of county residents being

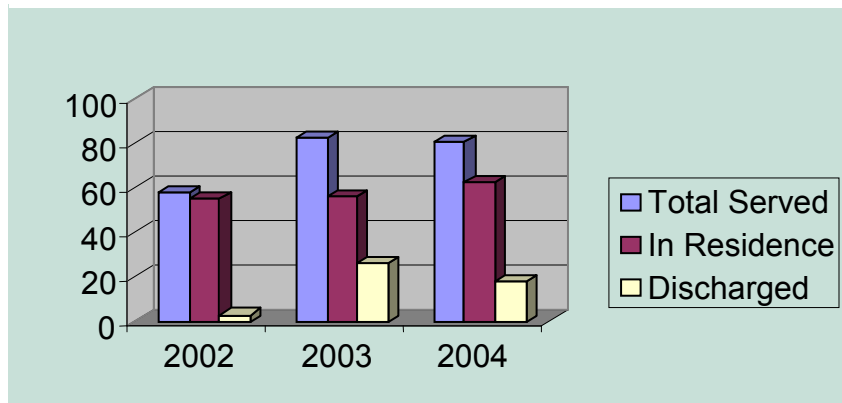
referred to shelters. Although it is not feasible to have shelter facilities in every county municipality, THRIVE provides transportation for clients, which has facilitated county residents' access to emergency shelter facilities located in Windsor. The increased use of shelters by county residents might be attributed to limited affordable rental housing in the County (excluding Leamington).

**Figure 13 - T.H.R.I.V.E.**



Since 2002 when IRIS House became fully operational, the total served has remained stable and the number discharged within the year shows a slight decline between 2003/2004 (Figure 13). This decline may be the result of several factors: 1) the supportive programs that are provided on-site at IRIS House; 2) the limited amount of affordable housing in the community; and, 3) the increase in other housing options for those with persistent mental illness (e.g. CMHA rent supplement program).

**Figure 12 - IRIS Housing Residents**



By definition, supportive housing is public or non-profit owned housing of a permanent nature with some form of care component, intended for people who cannot live independently. The Homeless Initiative at Canadian Mental Health Association Windsor-Essex County Branch (CMHA) is a service that provides mental health supports with housing. It is specific to adults with severe mental illness and provides community support and rental subsidies. Figure 14 provides a summary of the utilization of CMHA’s supportive housing over the five year period.

**Figure 14 - Utilization of CMHA Supportive Housing Program (2000 – 2004)**

	<b>Housing Type</b>	<b>Capacity</b>	<b># Served 2000</b>	<b># Served 2001</b>	<b># Served 2002</b>	<b># Served 2003</b>	<b># Served 2004</b>
<b>CMHA</b>	Group Homes	24	20	19	29	32	24
	Independent living/ Rent Subsidy			38	64	107	116
	Outreach			86	94	81	29
<b>Total</b>				143	187	220	169

**Summary: Housing Continuum**

Figure 15 provides a summary of service utilization trends along the housing continuum in Windsor and Essex County.

**Figure 15 - Housing Continuum: Statistical Summary**

	2004	Trend
Number of people using emergency shelter		
Salvation Army – men’s hostel	692	Increasing since 2000
- crash beds	143	(first year reported)
Wellcome Shelter – women	230	Increasing since 2002
The Inn	47	Decreasing since 2002
Windsor Y		
Total housed in emergency beds	79	Increasing since 2003
# absolute homeless	50	Increasing since 2003
# denied shelter	102	Increasing since 2003
CMHA Rent subsidy program	116	Increasing since 2001

## D. Flexible Supports

For the purpose of this report, flexible supports includes prevention services (food bank usage, meal programs, clothing/furniture banks, financial support), outreach and case management services (aboriginal services, legal services, employment support, health services). This section will provide an overview of the utilization of flexible supports as well as an identification of the enhancements over the five-year period.

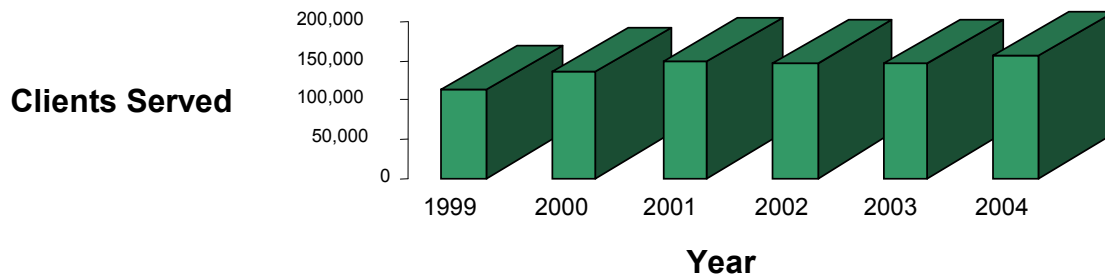
### D1. Prevention Services

#### Food Bank Usage

**Enhancements:** Funds provided to purchase a van to assist with distribution of food goods among Food Bank Association members.

Over the five year period food bank usage has remained steady (Figure 16). Although there was a minor increase in social assistance rates (3%) in 2002, it did not have a significant impact on the need for individuals and families to turn to food banks to meet their basic needs.

Figure 16 - Food Bank Use

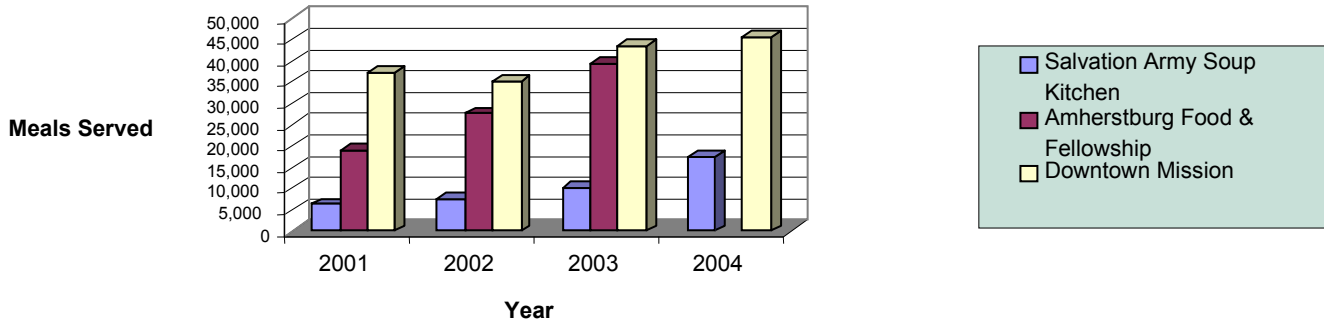


#### Meal Programs

**Enhancements:** breakfast program added to the supports provided by the Amherstburg Food and Fellowship; Salvation Army addressed the gap in the provision of an evening hot meal by extending its soup kitchen, previously provided as a winter program, to year-round.

Although food bank usage has been steady, there has been an increase in the number of meals served by all three meal programs. The Food and Fellowship Mission in Amherstburg has seen a steady increase in the number of meals served; in 2003, the Mission began a breakfast program to address the needs of children in the community who were attending school without adequate nourishment. The addition of this program has contributed to the increases noted between 2003/2004 (see Figure 17).

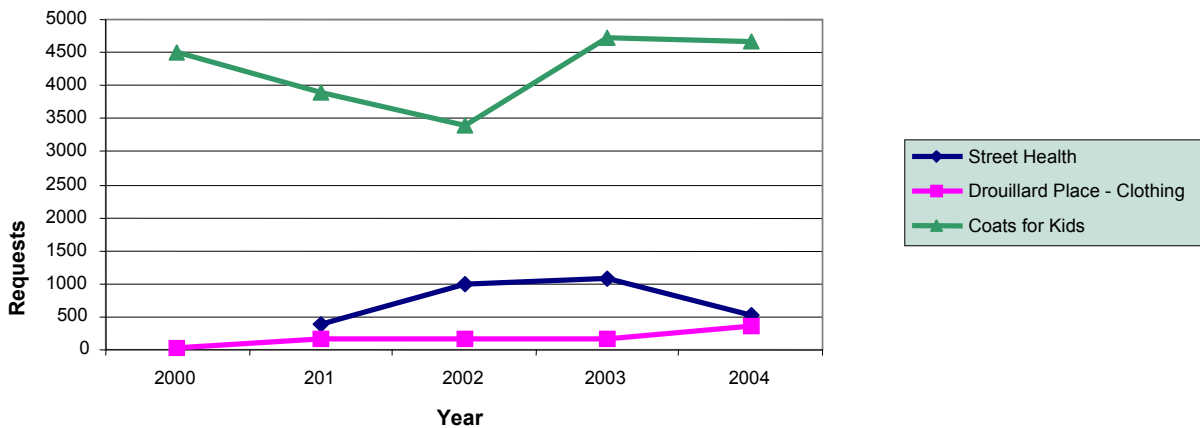
**Figure 17 - Meal Program Use**



### Clothing/Furniture Banks

There are a number of clothing/furniture banks and thrift stores throughout Windsor-Essex County; however, over the five year period we have monitored specific programs to give us an indicator of needs over and above those costs covered by social assistance rates. As noted in Figure 18, Coats for Kids experienced declines between 2000–2002, primarily due to decreased donations not a decrease in need. However in 2003 there was a significant increase; this data supports the fact that families do not have enough disposable income to provide for basic needs.

**Figure 18 - Clothing Requests**



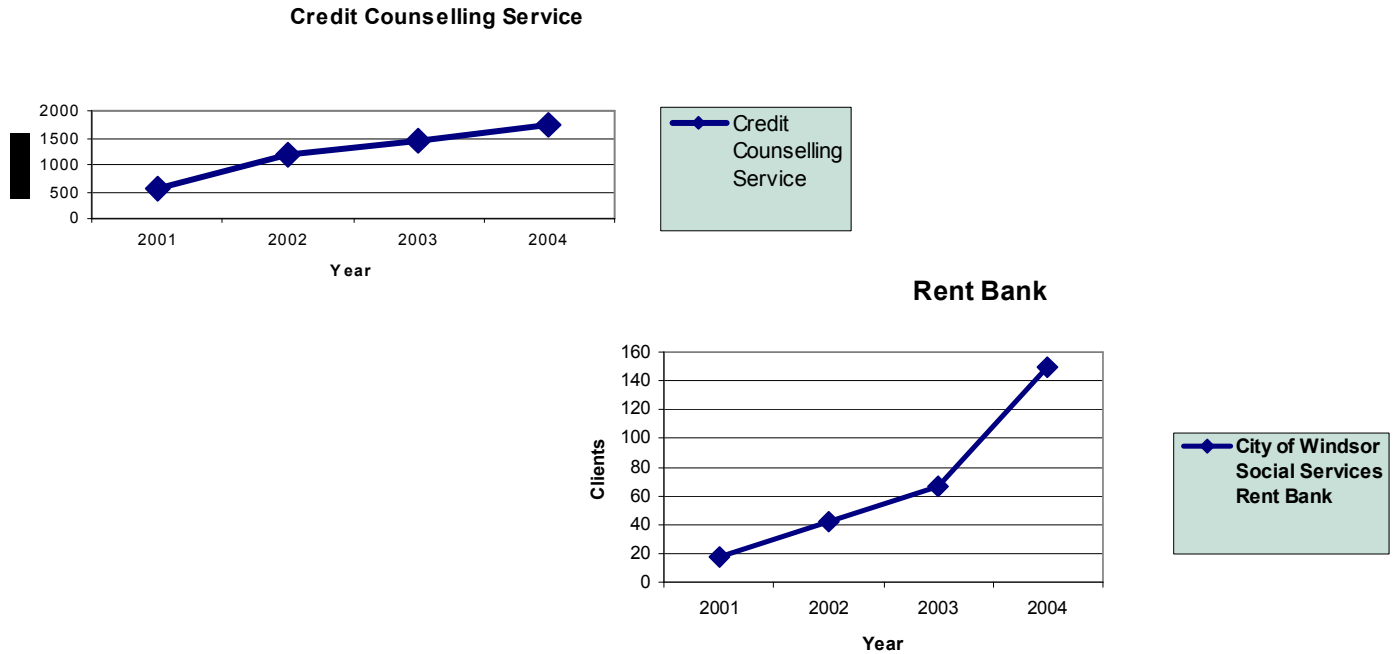
### Financial Supports

**Enhancements:** Province of Ontario provided additional funding for rent bank and energy assistance programs beginning in 2004.

Financial supports are related to meeting the financial needs of individuals and families; these supports are in place to prevent loss of housing and therefore reduce the at-risk of becoming

homeless. The prevention services that we have monitored over the last five years are 1) credit counseling; 2) rent bank assistance and 3) energy assistance (see Figure 19).

**Figure 19 - Service Utilization: Credit Counselling Services/Rent Bank**



## D2. Outreach/Case Management Services

### Aboriginal Services

During the five year period there were two approaches to the provision of funding for aboriginal-specific support. In the first phase of SCPI there was a separate Urban Aboriginal Strategy. As a result of this strategy funding was provided to the Can-Am Friendship Centre. The Native Homeless Program was available from July 2002 until August 31, 2003. The chart below (Figure 20) indicates the number of individuals and families who received support until the termination of the program. In the second phase of SCPI, the separate strategy was discontinued and the revised community plan integrated the priorities of the aboriginal community. As a result an investment was made for a transitional housing program (2005) under the Can-Am Native Urban Homes.

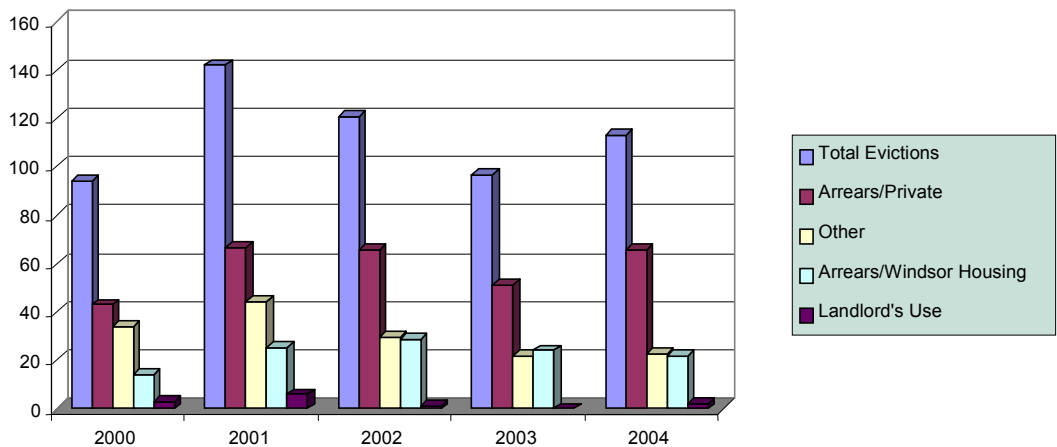
**Figure 20 - Families and Individuals Served Through the Native Homeless Program**

	HOMELESS	AT-RISK
<b>July – Dec 02</b>		
Single	13	10
Families	9	15
Children	11	30
<b>Jan – Aug 03</b>		
Single	24	21
Families	5	15
Children	8	36

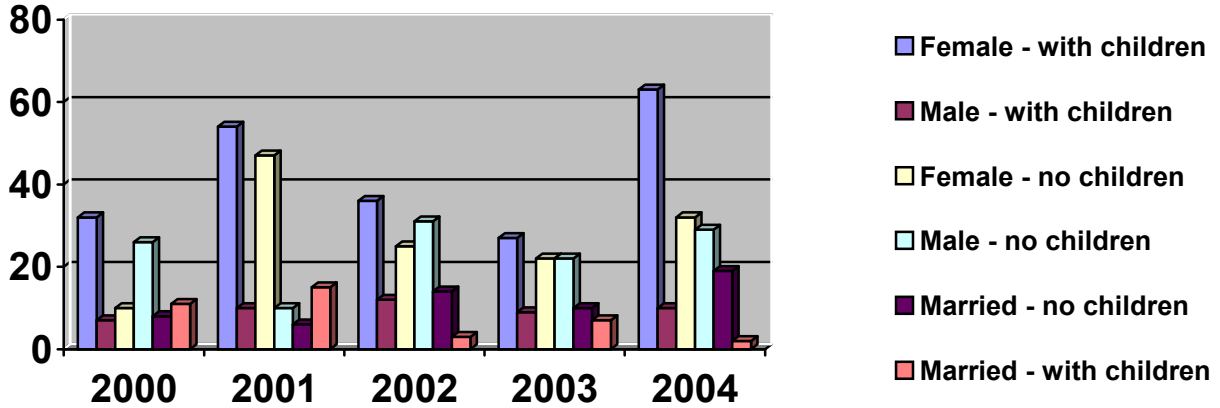
### Legal Services

The majority of eviction cases in Windsor and Essex County are handled through Legal Assistance of Windsor. As noted in Figure 21, 2001 saw the highest number of eviction cases, most likely due to the low vacancy rates and the subsequent difficulty locating and securing rental housing. Over the next two years there was a decline in the number of cases; however, in 2004 there was a slight increase. The majority of eviction cases are occurring as a result of arrears in private market units. This trend would be consistent with the combination of inadequate social assistance rates, low minimum wage and high rental rates in Windsor-Essex County. Figure 22 notes that over the five year period, female-led lone parent families represented the highest proportion of those seeking support for eviction assistance, followed by single males and females.

**Figure 21 - Legal Services**



**Figure 22 - Legal Services**

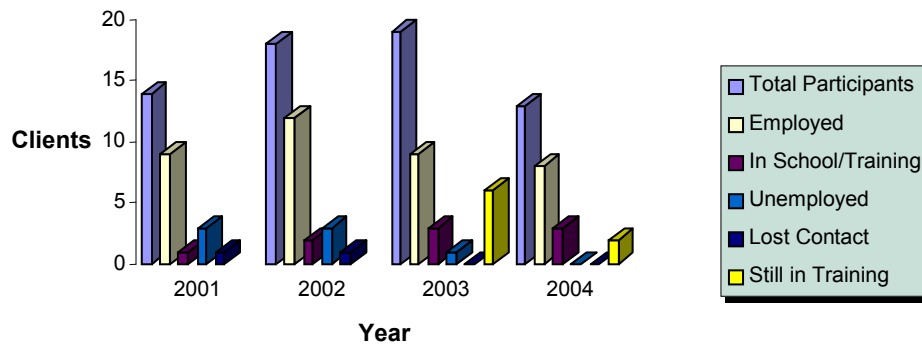


### Employment Supports

**Enhancements:** provided to the South Essex Community Café through the Provincial Homelessness Initiative Fund.

The South Essex Community Café provides employment support for individuals who have been homeless or who are at-risk of homelessness. The program has noted a decline in the number of participants over the five-year period; however, the majority of participants gained employment in 2004 (see Figure 23).

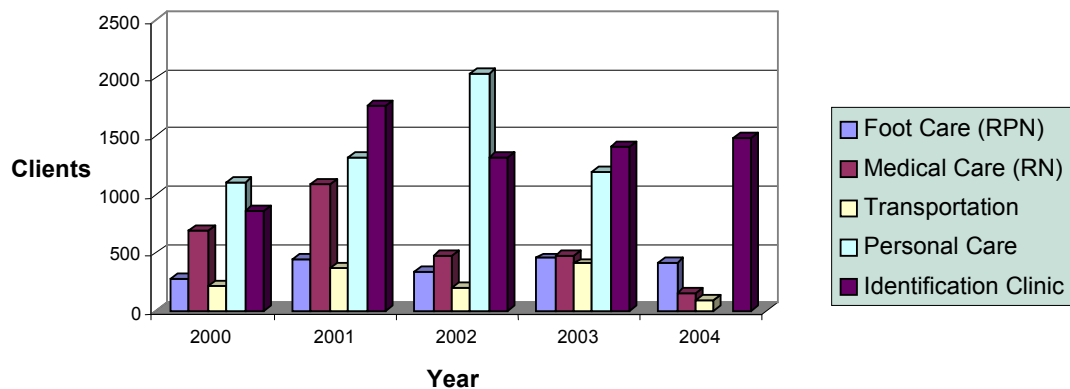
**Figure 23 - South Essex Community Cafe**



## Health Services

The foot care program and the identification clinic have both remained very consistent in meeting the health needs of the homeless/at-risk of homeless population (see Figure 24). Supports are provided within shelters and other locations. The decrease in medical care is not a result of a decrease in need; the decrease was experienced because of difficulties in filling a nurse practitioner vacancy.

**Figure 24 - Street Health Program Use**



## Drop-in Centre

Unit 7 is a drop-in centre that provides social and recreation supports as well as access to telephone and computers. As noted in Figure 25, since 2002 the number of new male clients being served by Unit 7 consistently increased. In 2004, the drop-in centre moved to a new location. Although the Centre closed temporarily, the number of repeat clients remained fairly steady (see Figure 26).

Figure 25 - Unit 7: New Clients

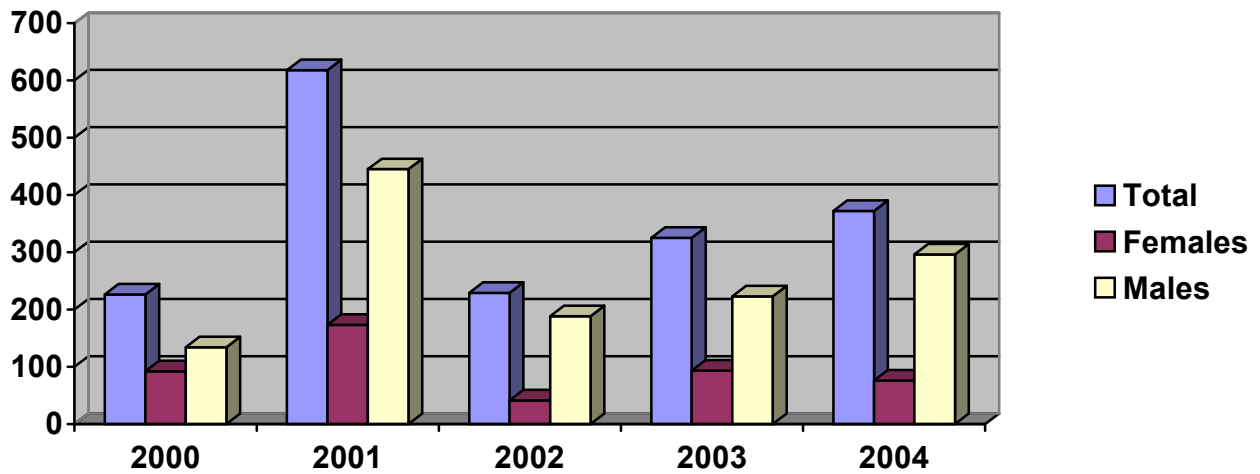
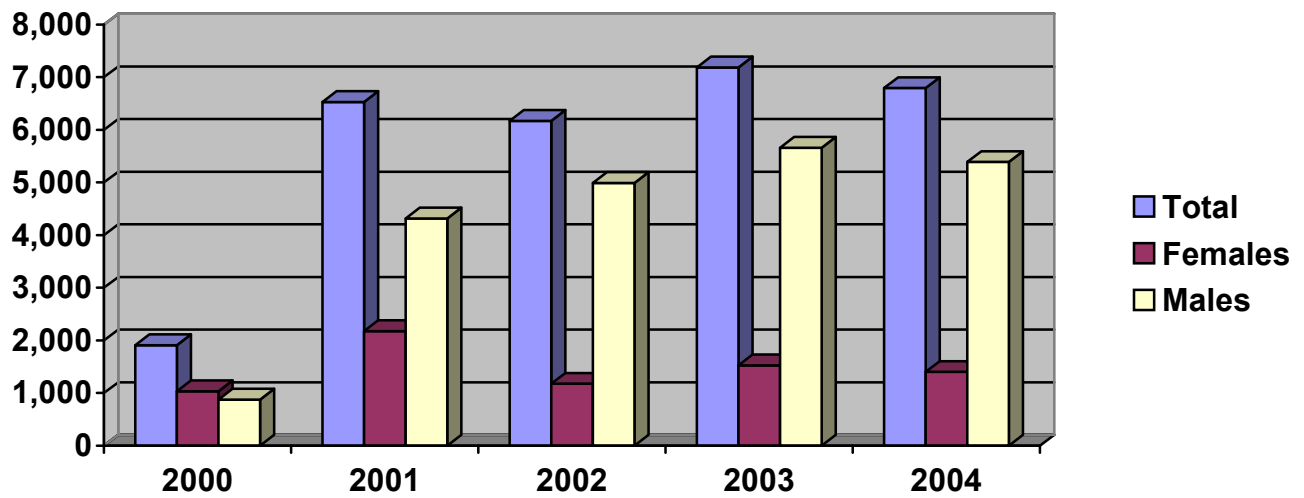


Figure 26 - Recurring Clients



**Summary: Outreach/Case Management Services**

Figure 27 and Figure 28 provides a summary of service utilization trends within outreach and case management services between 2000 – 2004 in Windsor and Essex County.

**Figure 27 - Prevention Supports: Statistical Summary**

	<b>2004</b>	<b>Trend</b>
Food bank usage	155,779	Increasing since 2002
Meal programs		
Downtown Mission	45,332	Increasing since 2002
Salvation Army	17,585	Increasing since 2001
Amherstburg Food and Fellowship	51,354	Increasing since 2001
Rent bank	149	Increasing since 2002
Credit Counselling	1757	Increasing since 2001

**Figure 28 - Outreach Case Management Services – Statistical Summary**

	<b>2004</b>	<b>Trend</b>
Legal Assistance of Windsor		
Total evictions	113	Increasing since 2003; significant increased in the number of females with children, single females and males requesting assistance with evictions
Unit 7	296	Increasing number of new male clients since 2002

## SUMMARY

The Inventory of Resources, a data collection project supported by the Homelessness Coalition of Windsor-Essex has become a critical component of the planning process for Windsor-Essex County. The Inventory has assisted the community to examine the local trends related to homelessness and risk of homelessness and plan services accordingly. The Inventory has facilitated the creation of local community plans and subsequent acquisition of funding through the Federal and Provincial governments. These funds were used to develop services to meet the needs that were identified in the two community plans.

The five-year analysis of the Inventory demonstrates that the services are meeting a need in the community. The statistics provide evidence that service utilization has increased; however, it is difficult to ascertain whether there has been an impact on the number of homeless or at-risk of homeless in the community.

Over the past five years, there was an increase in the assistance provided through Ontario Works and Ontario Disability Support Plan and there were increases to the minimum wage; however, the increases have not kept pace with other financial demands such as increases in average rent, utility costs and increased transportation costs. As a result there was an increase in the use of supports such as meal programs, food, clothing and rent banks. For some families and individuals, these services can be the deciding factor between being homeless and an increased risk of homelessness. If not for these prevention supports, many individuals and families would find it difficult to maintain their housing.

It is hoped that this five-year analysis will provide important information as the Coalition moves forward in its ongoing commitment to respond to issues of homelessness and risk of homelessness.