BLOK & CO: SHELTER DIVERSION THROUGH COMMUNITY-CREATED CONTENT

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LAND ACKNOWLEDGEMENT

We acknowledge that we are living on the stolen land of the Anishinaabe, Huron-Wendat, and Haudenosaunee peoples, and are on the unceded territory of the Mississaugas of the Credit First Nation. Today, Indigenous people continue to suffer the consequences of being left without means and resources. Many, who call Toronto home, are unhoused. Our goal is to bring light to the houseless and strengthen the communities we serve.

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INTRODUCTION

Toronto's shelter system had been operating above capacity before the start of COVID-19 in March 2020; now, the demand is even higher, especially with social distancing requirements further limiting capacity. Over 10,000 people lack permanent housing on any given night in Toronto ("Homelessness in Toronto," 2020). Due to the influx of those looking for housing and COVID-19 preventative measures, shelters are not able to deliver their services adequately. Today, shelters are operating with limited health, wellness, and case management services.

The current shelter system Business Model Canvas (see Appendix B) reveals conflicting components: increasing demand and lack of supply of affordable housing; lack of revenue and high costs. This is in line with the unmet needs we identified and describe in more detail within the Problem section. Given the complexity of the houseless epidemic, we focused our innovation strategy on reducing the number of people entering the shelter system. Our solution looks specifically at how education and community can serve as preventative measures to ease the burden on shelters.

Link between shelters and renters (housed population)

The primary causes of houselessness in Toronto are inability to afford housing, eviction, and migration (Street Needs Assessment, 2018). As COVID-19 regulations have required many businesses to close to prevent the virus's spread, many people have lost their jobs and many businesses have lost revenue. This summer, 8.2 million Canadians who lost their jobs appl in the Canadian Emergency Response Benefit (CERB), representing one third of the labour force. Between 8% to 13% of people were not able to pay their rents in April and May 2020, which is approximately 130,000 individuals across Canada. In Toronto, one of Canada's most unaffordable cities, the number of individuals that "were delinquent in their rent payment" is likely double (Toronto Foundation, 2020).

Loss of income can result in an inability to pay rent, which can lead to eviction. A lack of financial literacy can compound the problem and increases the insecurity and precarity of residents as many people pile on more debt (Alini, 2017). With an increase among the unhoused population, Toronto's shelter system is strained and cannot handle the additional stress. In an attempt to address the urgent increase in demand, the City opened 31 new temporary shelter sites. Unfortunately, there is still not enough capacity resulting with new encampment sites popping up across the City.

Summary of key COVID-19 economic measures in Toronto

- The Canadian Emergency Response Benefit (CERB) ended in October 2020. CERB provided $2,000/month to those who qualified. Most of the recipients were moved to Employment Insurance once it ended.
- The Canadian Recovery Benefit (CRB) program for employed and self-employed individuals who are not covered by Employment Insurance, is still operating. CRB provides $2,000/month.

- The Landlord and Tenant Board resumed accepting eviction requests starting in August 2020 (Gajewski, 2020).
- Toronto enters its second lockdown on November 23, 2020, prohibiting indoor operations of all non-essential businesses.

The number of precariously housed renters has increased during COVID-19, as the economy slowed down, and more recently, economic measures to protect those who have lost their jobs, have ended. CERB and the moratorium on evictions ended earlier this fall, which puts renters at risk. The current systems and infrastructure to support this vulnerable group does not provide an adequate social security net. The inability for renters to hold onto their homes is increasing and with shelters already at capacity, Toronto could see a damaging houselessness situation.

Terminology

Precariously Housed
An individual who is at risk of losing their housing situation, housing cost is 50%+ of their income, household has 2 or fewer months of savings, most likely renters

At-Risk Youth
Individuals aged between 20-29 who are at risk of losing their housing situation

Affordable Housing
Accommodation that requires 30% or less of an individual or family's income

Zine
Low cost, local magazine, including community-generated content, often self-published

Stakeholders

Photo by Encampment Support Network of This Way Up Collective providing food to Scadding Court encampment.

Through the Problem Framing exercise, we identified the following stakeholders as critical:

- Unhoused people residing in shelters in Toronto
- Housed Toronto residents
- Houseless advocates
- Shelter staff
- Housing providers
- Toronto Municipal Government
- Ontario Provincial Government
- Canadian Federal Government

See Appendix A for Stakeholder Needs

Examining the needs of these stakeholders further, to better understand how each group was affected by the problem, we noticed a gap with our list. It was overly simplistic to categorize one's housing status as either being housed or without housing. Prior to becoming unhoused, many live on the cusp; teetering to remain housed. As such, we expanded our list to include those with emergent needs, the Precariously Housed Torontonians and At-Risk Youth (see Appendix A). Although they are similar to housed residents in that they are technically housed, they are more likely to become unhoused. They are deeply affected by issues of affordable housing and would also benefit from our solution.

At-risk Youth are currently housed but, may want (or need) to run away from home due to violence or abuse, and/or could be living with parents/guardians who themselves are in a precarious situation.

The **Precariously Housed** are renters who are three months or less away from losing their housing, due to inability to pay rent, and therefore risk needing to enter the shelter system.

PROBLEM

In Toronto, 47% of households are renters (“By the numbers: Toronto's rental market,” 2018). With rental vacancy in Toronto at only 0.9% (Toronto Foundation, 2020), demand has driven rental prices upward. As of October 2020, the average rent for a one-bedroom apartment in Toronto proper is $2,125/month (Toronto Foundation, 2020). With most renting households earning an income of <$30,000 (Smetanin et al, 2019), it is not surprising that many renters spend more than 30% of their income on rent (an affordability standard) (“By the Numbers: Toronto’s Rental Market,” 2018). As a result, 1 in 4 renters are worried about paying their rent next month (Cousins, 2020). Shockingly, over 50% of Canadians are $200 away from not being able to pay their bills (Alini, 2017). From 2006 to 2018, the median renter’s income shrank by 1% to $46,502 (Canadian Centre of Economic Analysis & (CANCEA) and the Canadian Urban Institute (CUI), 2019).

People who become unhoused turn to Toronto’s shelter system, but with capacity constrained to 8,000 people and already operating at 99% occupancy, this is not a viable solution. Social and affordable housing (123,450 units) is also at capacity and has an 8.5 year wait list (“Homelessness in Toronto,” 2020).

Problem Statement

Strain on Toronto's shelter system has been exacerbated by the COVID-19 pandemic; how might we innovate to ease this burden, protect residents, and adapt to future demand?

Human Factors

One way to ease the burden on the shelter system is to focus on a ‘housing first’ approach to finding permanent housing solutions for the currently unhoused. However, it does not address the root causes of the houseless problem, of why people become unhoused.

According to the Homeless Hub, there are 3 main reasons: structural factors, system failures, and individual circumstances. Within each category is a subset of variables, situations, regulations, etc. that contribute to the situation.

The houseless epidemic is a human problem, and as such, requires a human-centric design approach to solve it. We used the Homeless Hub’s set of causes as a foundation and then built upon it by layering on human factors (system, political, culture, values & ethics, and knowledge) to expand our understanding of the problem. Individual circumstances – psychological and physical human factors – are considered throughout.

Solving the problem requires a multi-prong, systems approach that considers all components ie actors (unhoused, housed, precariously housed, advocates) and organizations within the network (government) (Malerba, 2005). It requires collaboration across the community of

partners and decision-making stakeholders, because the houseless epidemic is bigger than the individual; it is supperadditive (Mastroeni, 2020).

Systems

The current system is complex, and perpetuates the cycle of houselessness due to lack of or insufficient access to social and financial security, affordable housing, employment opportunities, addiction and mental illness support, and funding overall to end houselessness.

The causes of houselessness are also complex, interconnected and interrelated, and therefore looking at causes independent of the entire system (Kirkwood, 1998) provides a myopic lens through which to innovate from, as shown in Figure 1.

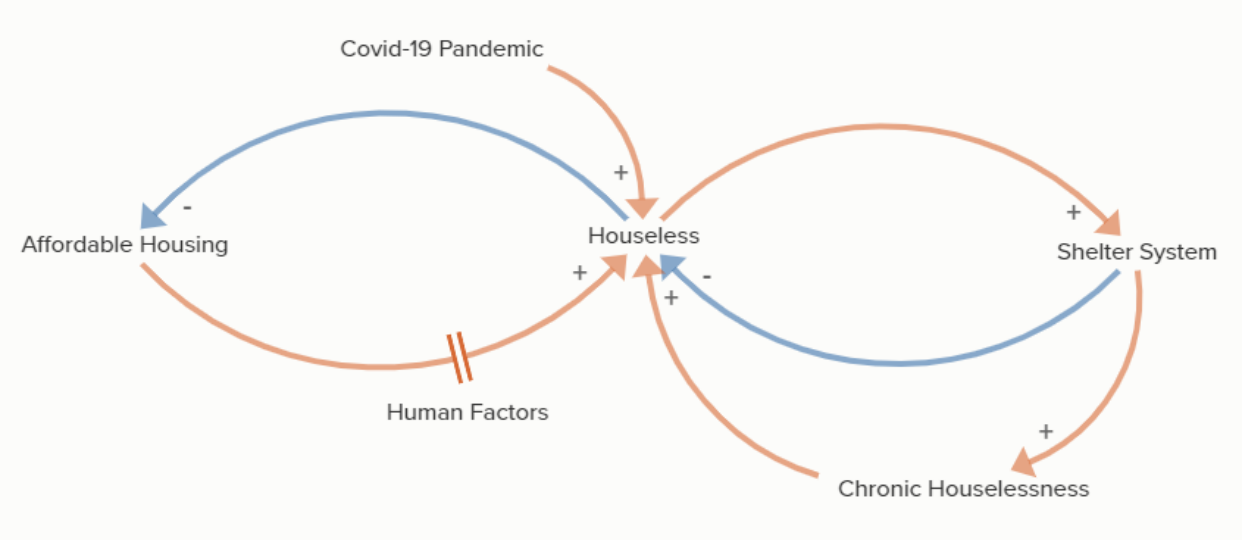


Figure 1. Houseless System “fixes that fail” Archetype

Shelters were created as a temporary fix to address an emergent need. As more people are unhoused, and those who are unhoused remain such due to systemic issues, chronic houselessness emerged as an unintended consequence. This pattern of behaviour (Kirkwood, 2008) indicates that the current fix i.e. the shelter system, is not solving the problem.

By bounding the system (Nelson et. al, 2018, p.9), as in Figure 2, we were able to identify opportunities for innovation intersectionality.

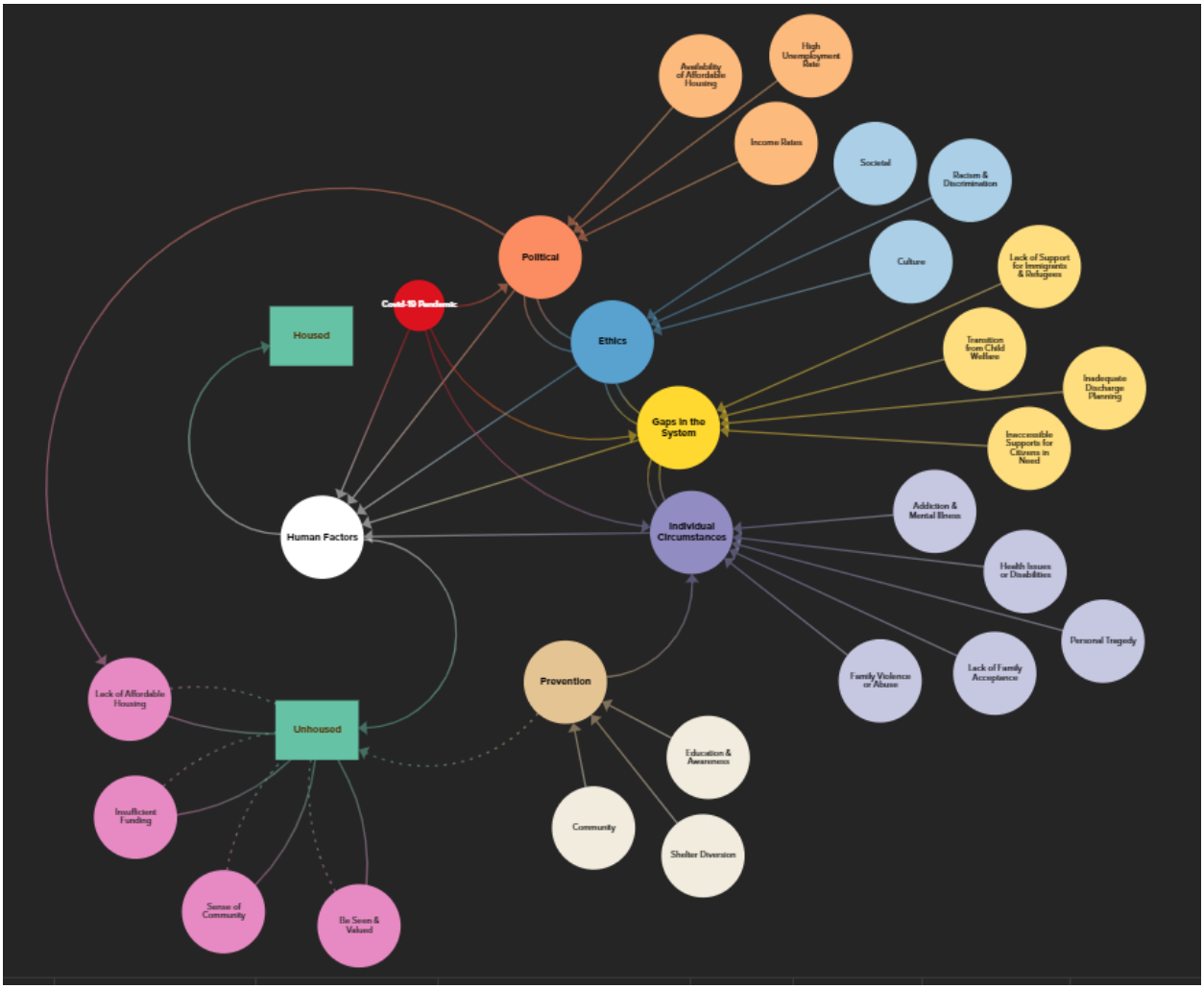


Figure 2. Houseless System Map

For an interactive and detailed view of this system map, visit:
https://amym.kumu.io/houselessness?token=nbnIhJuHrxwgG8cv

One's housing situation is directly linked to several human factors, as seen in Figure 2. We organized these into **4 determinants of housing stability** that intersect and relate:

1. Political - encompasses broad economic and social issues
2. Gaps in the System – caused by failures in other systems of care and support
3. Ethics – includes culture, racism and discrimination; factors that inform also interrelate and inform action
4. Individual Circumstances – refers to the various circumstances that affect us on a personal level.

The COVID-19 pandemic is a unique environmental factor that has significantly impacted human factors and ultimately, influenced the determinants of housing stability.

Given the complexity of the problem, there is no one solution. However, we noted that preventative measures can help circumvent individual circumstances that might lead to houselessness. To identify potential prevention solutions, we investigated the unmet needs of

the unhoused, and prioritized our efforts on a) being seen and valued, and b) community and belonging. While funding and affordable housing are absolutely critical in addressing the houseless epidemic, solutions require systemic change, time, and a consorted effort across multiple stakeholders.

Culture, Values & Ethics

Houselessness as an issue causes us to question values, morals, ethics, and culture at the individual and societal levels. If the situation is systemic and perpetuating what does this say about our society? We might think that we have an ethical duty to care for others in our communities but does this problem show that we do not actually put this into practice? How, as a society, particularly in a developed nation, in a thriving city, have we allowed ourselves to accept houselessness?

Studies have shown that the North American society, generally "emphasizes individualism, aspires to be dominant over nature, and believes that human nature is mixed, some people are good and some are bad" (Gallagher, 2001 p.3). As a result of this individualistic-dominant culture, people tend to look out for themselves and their families first and foremost, making it difficult to generate empathy and support for a cause that does not directly impact them. Additionally, the idea that some people are good, and some are bad can contribute to prejudice against those who occupy the lower rungs on the social ladder, like the unhoused community. This dichotomy makes it easy for housed people to perceive those who are unhoused as 'bad' or having made bad choices; that the situation is their fault, and theirs alone. This mindset can become an echo chamber for housed people, creating a confirmation bias where they only hear things that validate their existing point of view. In order to foster strong community connections, we need to break them out of this cycle, so they are able to see unhoused people as human beings just as complex and diverse as housed people.

Values are the important beliefs and principals that an individual holds which help us to make decisions and shape our behaviour. Ethics are standards about what a person should do and how they should contribute to society. An individual's values may not necessarily line up with the ethics broadly held in their society (Mastroeni, 2020). Society may say that it is ethical to help those who are more vulnerable, yet at an individual level we see deviation from this. Individuals may not be interested in helping the unhoused because of a multitude of reasons: fear, ignorance, prejudice, ambivalence, misunderstanding and more. In Canada, we live in a society where houselessness has been deemed acceptable by the sheer fact it persists. Without a strong voice from individual constituents or society as a whole, the problem fails to be adequately addressed by government.

Political

All three levels of government - municipal, provincial, and federal, play a role in helping to solve the problem of houselessness in Canada. There are two main areas that are controlled by politics which have a massive impact on the problem of houselessness, funding and legislation. When discussing houselessness it is impossible not to talk about funding. It is desperately needed at every intersection of this problem, from the shelter system to food banks to more grassroots organizations organizing clothing/food drives, community fridges, youth resources,

mentorship and education programs, outreach and more. The COVID-19 pandemic has exacerbated the existing problems within the system and created new ones now that funding is even harder to secure.

Reaching Home is the name of Canada's Homeless Strategy Directives. This program includes base funding and incremental investment from COVID-19 Emergency Response plan, but organizations must seek other funding sources. As a result of raised costs during the pandemic even this additional money provided by the federal government is not adequate. In Ontario, funding flows from the federal government to the province who allocate funds earmarked for shelters and other government-funded programs to each municipality. Therefore, the Toronto Municipal Government holds the decision-making power surrounding this issue.

Public policy and legislation are impacted by a number of different factors such as what kind of government is in power, which political party is in power, and what their priorities are. It appeared that unhoused Torontonians were not a priority for the government, at least at the beginning of the pandemic because there were no shelter-specific policies or pieces of legislation passed to support the vulnerable residents of these spaces. It was only through community advocacy and lawsuit did the City admit that their actions had been wrong and started implementing measures to support and protect the unhoused.

However, this momentum seems to have waned. In recent weeks, various individuals have built small structures to serve as basic shelter for the unhoused in parks and other parcels of government-owned property. City officials have since demanded an immediate stop to this as the government has not sanctioned the work; they have even threatened legal action. This reaction is at odds with the current situation where all shelters in the City are operating at, or above, capacity. What is not clear is how the City plans to address the overburdened system, if not by endorsing alternative or short-term modularized housing solutions.

Other conflicting priorities lie within political motivation. Keeping constituents happy and posturing for re-election can shift priorities and allegiances. Often, politicians run on a platform of a range of important topics that their voters care about, but then re-prioritize once in office. Without ongoing advocacy for addressing the houselessness epidemic, the problem will persist. We believe that funding and political support should not change based on which party is in power; housing is a basic human right.

Knowledge

As the pandemic evolves and the government's response changes, residents need to know of new regulations and initiatives potentially impacting and happening in their neighbourhoods. Delivering timely content is pertinent to allow people to act and respond to COVID-19 and their financial situation. Making information accessible and free aids to break down barriers, information silos, and encourages knowledge sharing. This new information can add to and inform peoples' frames.

Knowledge contributes to peoples' learned behaviours, patterns, and attitudes, towards addictions and houselessness. Specific to houselessness, those with lived experience who hold tacit knowledge are not in positions of power or decision-making roles. Because their stories are not being told, the input of the unhoused is often disregarded in policy design, urban planning, and, more currently, in Toronto's COVID-19 prevention measures. The explicit knowledge does not illustrate the lives of the unhoused and precariously housed in full. Generally, they are represented by statistics, or are judged by their outer appearance. The narrative used by certain media and politicians tends to lack a humanized quality.

As such, many members of the housed community hold negative perceptions of the houseless, or lack accurate knowledge of the situation, and thus make uniformed judgements. It is not uncommon for these members to claim that the prevalence of shelters and houseless people in their community create more violence, arguing that the houseless spend money on drugs and alcohol, and ultimately, declare the houseless are to blame for their situation.

Communities and politicians are impacted as the stories of the unhoused are not easily available. Concerns of privacy and risk of enforcing stereotypes keep the houseless from sharing theirs stories. Rather, the situation needs to be humanized. Information needs to be externalized, democratized, and co-created in order to help break the stigma of being houseless. This individual knowledge needs to be amplified through "communities of interactions," as stated by Nonaka, and through existing and powerful systems (1994). Learning is cumulative and requires continuous investment (Cohen & Levinthal,1990). There needs to be a diversity of knowledge and an accurate knowledge foundation from which to build absorptive capacity.

Barriers in bringing meaningful awareness to the houseless epidemic is due to funding constraints, conflicting media priorities, and competing political platforms. There may be countervailing communications against this cause, which we have to be aware of and respond to.

Current Business Model

In order to understand the current situation, and identify areas for innovation, we used the Business Model Canvas template (Osterwalder, 2010) to map the Shelter System's core functions and purpose. Upon further research, we noted that the Strategyzer Mission Model Canvas template is more relevant to the business design process given the shelter system is mission oriented. This shifted our approach by looking at customers as beneficiaries, and as a not-for-profit, shelters do not have revenue; success is measured by mission related impacts. Their cost structure is oriented around a budget allocated to deliver on their mission, and the delivery channels are actually service deployment strategies.

See Appendix B for the Shelter System Mission Model Canvas

Unmet Needs

The Toronto shelter system provides important services and support to the unhoused community. However, given the intersectionality between stakeholders and the complexity of the problem, it is not surprising to have identified a number of opportunities, or unmet needs, to address.

1. **Affordable housing** is a huge unmet need, possibly one of the largest in the matrix, as this would solve many other unmet needs in turn such as food/water, safe shelter, social wellbeing, safe neighbourhoods, freeing up shelter system funds and resources for other clients, an increase in employment rates, etc.

2. Unhoused people in Toronto have a need to feel part of **community**, to be supported by those around them and to have a sense of social wellbeing. Unfortunately, this need is not being met currently because in many areas of the city where new shelters have been established, residents are actively trying to push the unhoused people out of the community.

3. Houseless advocates have the need to create a more favourable **public image** of unhoused people in order for Toronto's housed population to better understand them and empathize. This need is currently being unmet and is difficult to meet as a result of many housed peoples' attitudes towards the unhoused.

4. Of course, **funding** is required for almost every stakeholder in order to function and provide services for the unhoused population, an interesting opportunity we discovered would be perhaps using this existing funding in a new way or pooling resources to enable new programs or opportunities.

SOLUTION

Through the Problem Framing process completed earlier, three areas related to the Toronto shelter system emerged as important for innovation. First, due to the pandemic, the demand for emergency shelter has increased. Second, shelters are high-risk for transmission of COVID-19, necessitating an urgent focus on problem solving ways to ease the burden on the system. Lastly, the importance of reducing the number of people in need of emergency housing.

In order to achieve all three of these aims we focused our ideation and business design thinking around a prevention solution, with the goal of keeping those who are precariously housed in housing and avoid entering the shelter system. This, in turn, will help manage the spread of COVID-19 within shelters, as fewer people will be using them.

We have approached our solution in a way that aims to prevent people from entering into the shelter system in the first place. Prevention helps reduce the burden on the system as a whole and can improve the quality-of-life people of those who are precariously housed.

Overview

Introducing Blok & Co. A not-for-profit organization dedicated to shelter-diversion prevention strategies and initiatives. We aim to strengthen communities, build social infrastructure, and shift the perceptions of houselessness, through empathy-based awareness projects and community-created content.

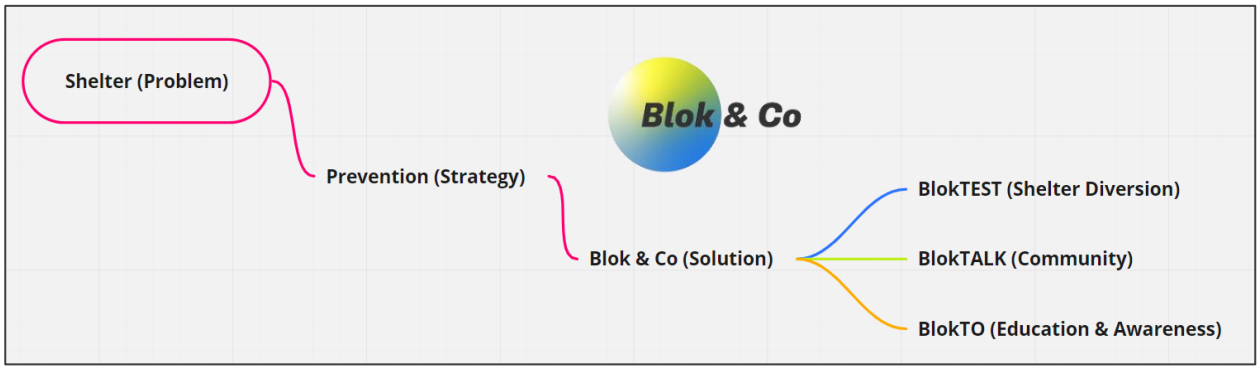


Figure 3. Problem – Solution diagram

Blok & Co consists of three distinct delivery platforms, as noted in Figure 3, with unique objectives:

1. **BlokTEST** is a simple tool intended to assess one's housing stability, or level of housing precarity risk. Through our research and problem framing, we discovered that many precariously housed people do not realize how unstable their situation actually is. Based on their inputs and result, users will be directed to appropriate resources located on BlokTO, our digital hub. By proactively addressing their housing precarity, our hope is that we can keep people in their home and divert them from shelters.

2. **BlokTO** is a website, or digital hub, that serves as an aggregator of resources. A one-stop-shop for helpful resources, education, and fundraising, its main role is to bring awareness to the houseless epidemic and humanize the problem. Through education and understanding, our hope is that visitors will be emboldened to advocate for policy change and additional funding to help end houselessness.
3. **BlokTALK** is a local zine. Created in collaboration with local high-school students to showcase first-person accounts, local artists, and writers, it serves to build Community. in addition to also having resources and community information.

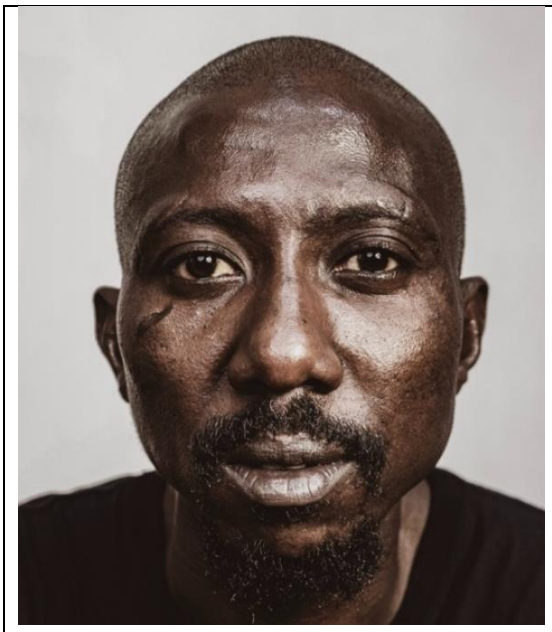
Our target audience, rather target beneficiaries, includes housed Torontonians, at-risk youth, precariously housed Torontonians, and unhoused Torontonians.

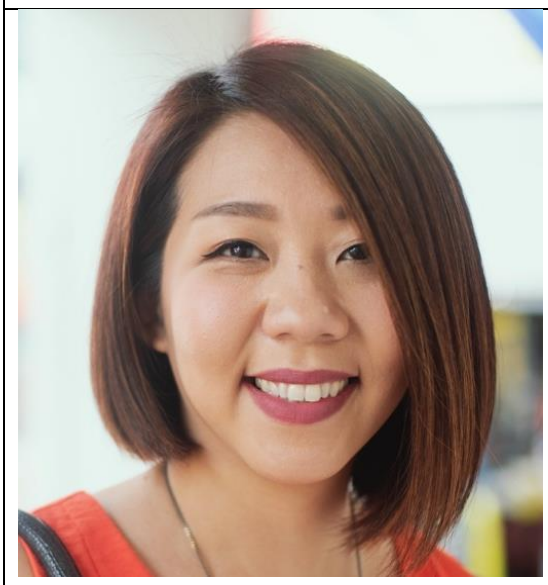
Beneficiaries

There are several different stakeholders impacted by this project, and the Toronto shelter system. For this solution, we focused on the housed community, with a closer look at renters in precarious housing situations, including at-risk youth (ages 20-29). People who typically fall into this category are generally vulnerable i.e. Indigenous, low-income, immigrants, marginalized, or families.

Our solution, as a community tool and platform, also considers stable housed residents, and the unhoused. It aims to partner with and bring together community housing groups and advocates.

To better understand each of our beneficiaries, four personas have been created from the research conducted, as fictional characters. Each persona provides a general reflection of the group they represent as opposed to one specific person.

 Kuko, D. [Image of a man's face looking into the camera]. [Photograph]. Pexels. https://www.pexels.com/photo/close-up-photo-of-man-s-face-2743754/	**John – Unhoused Male** John has recently become unhoused in Toronto during the COVID-19 pandemic. He lost his job and as a result ended up losing his apartment and having to turn to the shelter system for support, accommodation, food, sanitation, resources, and more. He was ashamed to tell his family and friends that he had become unhoused because of the stigma associated. He is finding it difficult to create a support network in his new situation and feels hopeless without people to connect, share resources and information, and bond with.
 Devine, D. [Image of a man with tattoos]. [Photograph]. Unsplash. https://unsplash.com/photos/nMv8DMdM4Z8	**Jacob – Precariously Housed Male** Jacob lives with his partner of three years in a rented apartment in downtown Toronto. At the beginning of the COVID-19 pandemic, both Jacob and his partner lost their jobs however they did not despair as they had a small amount of savings between the two of them. Now, many months into the pandemic, they are beginning to feel real strain on their financial resources. They are both on EI however this is barely enough to cover their rent and other necessities as a result of how expensive it is to live downtown. They are worried about the future but do not know what their options are or where to turn for help.

 Barlow, B. [Image of a young woman in the forest]. [Photograph]. Unsplash. https://unsplash.com/photos/TbiQNP6e6mA	**Caroline – At-Risk Youth** Caroline is in grade 11 at Jarvis Collegiate Institute in Toronto. She lives with her family in a rented house in the neighbourhood. However, things have been rough for her in recent years, she came out as gay to her parents and they were not supportive of her. This has caused a lot of conflict at home. Additionally, she has fallen in with a rough crowd at school and has been making some bad decisions. Caroline knows that she wants to escape her negative home environment, but she does not know how to do this safely. Moreover, she is a passionate activist and photographer and wants to find a way to use this talent to support causes she cares about.
 BHH Singapore. [Image of a smiling woman]. [Photograph]. Unsplash. https://unsplash.com/photos/4-v5HrV1940	**Wendy – Housed Woman** Wendy lives with her husband and three children in Midtown Toronto. She has lived there for many years and is happy with her neighbourhood and community. During COVID-19, a hotel in the neighbourhood was transformed into a temporary shelter. Wendy was unhappy because of the lack of consultation with the neighbourhood as well as a lack of clear communication from the city and the shelter itself. With no experience interacting with unhoused people Wendy is left without any way to connect with the shelter or residents, fearful for her family's safety, and nervous about a higher chance of being exposed to the virus.

While these four groups are distinct, a key part of our strategy is unifying them to foster a sense of community and support across these sectors within the city. This will allow the housed to connect with those who are in more precarious positions than they are, better understand those community members and drive more funding for resources like shelters. The precariously housed will be able to learn about and access resources they need in order to retain their living

arrangements. At-risk youth will be provided with a creative outlet as well as access to resources they require. Finally, unhoused Torontonians will be able to access resources which might help them get a job or further their education or begin a mentee/mentor relationship and try to get themselves out of the system

With prevention and shelter diversion as our core goal, our platform provides key resources for those who are at a higher risk of not being able to pay rent, are facing eviction, and may lose their housing. By providing them with tools and education, such as financial, legal, new COVID-19 bylaws, we aim to limit the number of new entrants into the shelter system.

BlokTEST - Housing Assessment Tool

BlokTEST will be featured prominently on both the digital hub (BlokTO) and in every issue of the zine (BlokTALK). The print version of the tool is formatted like a “Yes/No” quiz so that people reading through can quickly engage with it in order to determine their housing stability. The online version of BlokTEST would be more in-depth and interactive. It is our belief that not everyone who is precariously housed realizes it, and it may take something like this to expose the fact that one’s housing situation is not as stable as they think. Once this information is brought to light, the individual can get ahead of the problem and access the resources they need to ensure they do not lose their housing and end up in the shelter system.

BlokTEST Financial Variables

The tool relies on a range of financial indicators to determine the level of housing stability:

- Whether an individual is a renter or homeowner
    - Given a home is considered an asset, homeowners are generally considered more stable than renters
- The affordability of a person’s housing
    - Housing is considered affordable if it costs less than 30% of a person’s before-tax income (*About Affordable Housing in Canada*, 2018)
- The credit score of a renter
    - Ideal is over 700, but most landlords should be satisfied with a score above 600; 600-750 is considered consumer average (*Credit Checks*, 2018)
- The total debt service ratio (TDS) of a homeowner
    - Calculated by dividing all of a person’s debt payments by their gross income, a homeowner’s TDS should be <45% (*Know How Much Home You Can Afford*, 2020)
- Number of months’ worth of savings an individual has
        - 3 months’ worth is the recommended minimum (Mercadante, 2020)

Based on the user inputs, BlokTEST categorizes the level of risk for becoming unhoused into one of these four levels:

“Extremely Precarious”

- Housing cost is 70%+ of income
- For homeowners: TDS is 84%+
- For renters: Credit score is <500
- Household has less than one month’s worth of savings

Possible strategies for recovery at this level could include: directing individuals towards financial aid resources, tenant rights, food banks and/or community fridges, how to apply to government assistance programs (if eligible), and emergency shelters should they find themselves unhoused.

“Precarious”

- Housing cost is 50-69% of income
- For homeowners: TDS is 60-83%
- For renters: Credit score is 500-599
- Household has 1-2 months’ worth of savings

Possible strategies for recovery at this level could include: directing individuals toward financial management resources, tenant rights, how to apply to government assistance programs (if eligible).

“Somewhat Precarious”

- Housing cost is 31-49% of income
- For homeowners: TDS is 43-59%
- For renters: Credit score is 600+
- Household has 2-3 months’ worth of savings

Possible strategies for recovery at this level could include: directing individuals towards budgeting resources, tenant rights, how to apply to government assistance programs (if eligible).

“Stable”

- Housing cost is <30% of income
- For homeowners: TDS is <42%
- Household has 3+ months’ worth of savings

Due to practices such as “renoviction” - whereby a landlord evicts their tenant(s) to renovate the unit and then relists it at a higher price (regardless of whether any renovations were completed) (Edwards, 2018) - no renter can be truly stably housed, regardless of how secure their finances may be. As such, the highest-level renters could find themselves at when using the BlokTEST assessment tool is *Somewhat Precarious*.

The self-identification aspect of the assessment tool allows users to check off their gender, age, race, disability, and whether they are an Indigenous person so that we can recommend resources to them that fit their specific individual needs as best as possible. They also have the option to opt-out of filtering options.

We acknowledge that this can be a very scary and overwhelming process to go through and a lot of information coming to an individual all at once. As such, we have built in a contact feature on BlokTO for individuals to connect by phone, email, or live chat, during business hours, with someone on the Blok & Co team if they need some further friendly support and guidance.

BlokTEST and Human Factors

BlokTEST addresses issues created by cultural factors and individual values. In order to change a culture, and the values of the individuals that make up that culture, information needs to be shared. The more that housed people learn and understand that becoming unhoused is something that can happen more easily than they think, the easier it will be for them to empathize with those who are precariously housed or unhoused. By using this assessment tool, even if their result is stable, they can see just how easy it is to become unhoused. They are exposed to different housing stability considerations that they perhaps had not thought of before. This will raise awareness of the tool but also of the precariousness with which some of their community members live, which will hopefully foster empathetic connections with more members of the community and generate support.

BlokTALK – Zine

Refer to Supporting Document A for the full Zine Layout

BlokTALK is a printed zine that will be available at newsstands where free newspapers are distributed across the city. The zine will be a standalone piece from the Digital Hub (BlokTO) however there will be continuity across the two channels. Included within the zine will be the following elements:

- Stories written by youth and unhoused writers in order to humanize these populations
- Youth artists featured in every issue
- Smaller version of the full resource list from the Digital Hub
- Appropriate advertisements

A zine is a cost-effective printed publication. Zines cover a variety of topics but are often niche and self-published. Because the barrier to entry to zine creation is low, they are commonly used by marginalized communities. They allow many cultures to be easily documented and distributed. Zines first appeared in the 1930s and garnered popular attention in the 1990s. The desire to hold on to a tangible product has allowed the zine to persist today (We Make Zines, n.d).

The target audience for BlokTALK are precariously housed youth and adults. Given the local focus of the zine, the content should also be of interest to the housed and unhoused members of the community. A desired by-product is community building and empathy for the houseless epidemic.

We aim to partner with local high schools to produce BlokTALK and provide students with real experience in fields like journalism, writing, photography, design, sales, logistics, and more.

BlokTALK and Human Factors

BlokTALK is a valuable tool for tackling some of the political factors impeding progress, and in building knowledge. In order for politicians to run on a platform that includes the unhoused and their rights, the public need to care about this issue and demand better from the government. To build community response, the zine is distributed across the city to help the housed and precariously housed members learn about this issue. The more they learn the more they will support politicians who make houseless issues part of their platform. Additionally, if awareness continues to be raised, people will realize that those in authority have no lived experience of houselessness This will cause support for more candidates who have tacit knowledge of the shelter system, or who are/have been at risk themselves; this knowledge will be invaluable in co-creating rules and legislation for these vulnerable communities.

The physical format could ensure ease of sharing and accessibility of knowledge. Print also helps combat screen-fatigue to the extent that these communities suffer from that, addressing the physical and psychological human factors. Finally, print is becoming rare and having a physical piece that you may have helped create is special and memorable. Knowledge is strengthened thorough this learning style and is highly visible.

BlokTO - Digital Hub

See Supporting Document B for the full Website Layout

BlokTO is a website, digital hub, that is easily accessible, across the city. We believe in the importance of taking care of our neighbours and want to create a space that will have a positive impact on the community. It hosts resources primarily for the housed community and the precariously housed. You will find:

- Information about how to get involved, such as through donations of goods or money, or volunteer opportunities
- A curated list of resources across the city to help both the unhoused and the precariously housed
    - Examples of resources could include community fridges, shelters, grassroots organizations and the services they provide, education and mentorship programs, and much more
    - Trainings and education on tax help, translation services,
- A community bulletin board for people to post job opportunities, volunteer opportunities, appropriate advertisements
- Stories and artworks to build understanding and empathy between the housed and unhoused communities. Topics may include police violence and unaffordable housing.

BlokTO and Human Factors

BlokTO confronts the knowledge human factor. It is able to do this by being an accessible platform filled with resources and information for many different beneficiaries. It is able to quickly promote up to date information on issues like COVID-19 where things change fast, and it is critically important to have the most current rules and announcements. Through this platform, unhoused or at-risk individuals will be able to share their stories, which would then be accessible to read by the housed community. This amplifies the knowledge of an individual or a small group of people and provides those who are not members of this community a look into the reality of it. The community then builds their absorptive capacity since this knowledge will be evergreen on the website and will be added to/built upon in the future.

As the site is free, accessible, and available at any time, people will have a resource to turn to when and where they need it. Stories and artworks from those with lived experiences will be permanent fixtures. This content will help influence the culture and perspectives of the community, providing depth of understanding and diversity of stories. It also reinforces values of community, respect, and dignity.

The digital hub is a conduit for feedback between stakeholders, prioritizing different perspectives, timely and relevant content. For example, BlokTO may provide living conditions and responses to new policies. Regions matter, as provinces and municipalities have jurisdiction over housing issues. BlokTO unites various system actors and stakeholders. It is able to leverage the work and expertise of existing, complementary organizations and institutions. Pooling together the collective voice, Blok & Co will emerge as an equally influential system force, among many political actors.

Resolution Criteria

In order for a solution to be considered a success it must meet the majority of the resolution criteria set out in the Problem Framing assignment. Later in the report will be an assessment of the solution against the criteria directly but our criteria are:

- Ensures the dignity of shelter staff and residents alike
- Fosters community within the unhoused population and understanding between the housed and unhoused
- Reduces the transmission of COVID-19 in Toronto
- Works within the existing operating model of the shelter system
- Facilitates the pooling of resources between existing stakeholders
- Leverages existing funding models
- Creates innovative solutions for how money is donated to and used by unhoused people in Toronto
- Considers long-term, permanent, sustainable solutions that will last beyond the COVID-19 pandemic
- Sensitive to marginalized and racialized groups within the houseless community

- Increases the resilience of the system in how they handle emergency situations
- Time sensitive, ability to be implemented quickly into the existing system

A weighted matrix was used to evaluate our initial solution ideas against the resolution criteria and assess the potential effectiveness of each idea. This revealed that the Blok & Co solution, originally referred to as “Information Network” (see matrix), fulfilled the majority of our requirements and aligned with our prevention solution strategy. With this idea we were able to see from the outset how it would solve problems for our primary beneficiaries.

See Appendix C for the full Weighted Evaluation Matrix

Limitations

Blok & Co does not provide direct funding to individuals but is a preventative tool for the short- and long-term. It does not facilitate people from being able to purchase basic necessities and pay rent immediately.

Blok & Co does not address all jobs to be done, pains, or gains of the unhoused and securely housed residents, such as protecting personal safety in shelters or fear of unhoused people causing violence in neighbourhoods. The zine does meet their need for information, transparency, and the ability to communicate.

The platform does not reduce the overall risk of contracting COVID-19. We focus on increasing people’s ability to shelter in place by helping people retain housing.

Our is not able to change the quality and safety of residents in the shelter system. But, by reducing demand, the system is not overburdened, and shelters can operate more effectively by allocating necessary resources for individualized services and care to current residents.

See Appendix D for all Value Proposition Maps completed for the Shelter System

BLOK & CO BUSINESS PLAN

Make Your Block Your Home

Vision
Blok & Co(mmunity) strives to broaden empathetic horizons and create authentic connections within communities to foster support for the most vulnerable groups helping them stay out of the Canadian shelter system and off the streets. Strengthening communities one block at a time.

Mission
Blok & Co's platforms provide information, resources, and education to community members who need them. This fosters a sense of understanding and compassion between different groups within communities to ensure support reached those who require it most. This will ensure preventative measures are taken to ease the burden on the Canadian shelter system.

Values
Blok & Co operates by the following principles: inclusivity, open-mindedness, positivity, honesty, empowerment, and empathy.

Mission Model

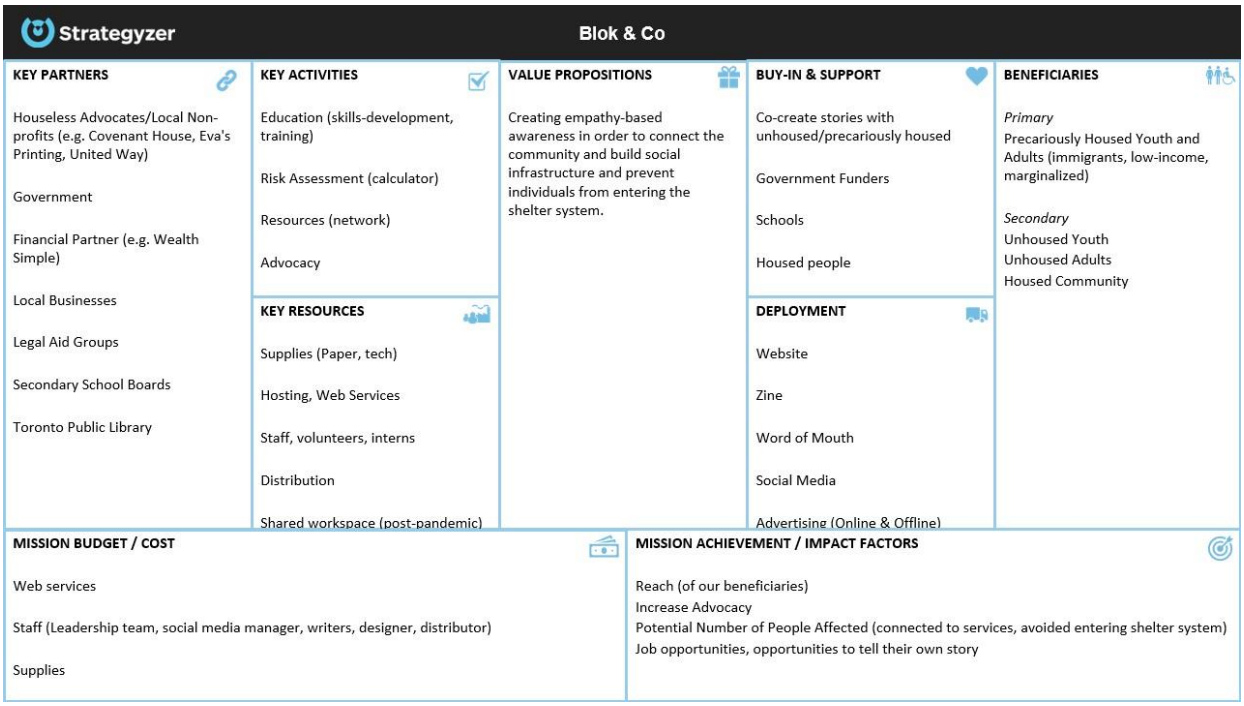


Figure 4. Blok & Co Mission Model Canvas

Mission Achievement / Impact Factors

- **Reach and advocacy:** We aim to reach all those who are at-risk of losing their homes in Toronto. Secondly, through our distributive network, we will promote our work and of others to housed communities as part of our advocacy during COVID-19 and beyond. We hope to bridge understandings between the housed, precariously housed, and unhoused to influence legislation and funding. We estimate reach of 500,000 over three years.
- **Risk assessment tool usage:** We will track usage of this tool, first to gain wide reach, then ideally lessening overtime as the need decreases.
- **Quality information and programming:** By surveying readers and users, we will grade our programs and editorial content to measure effectiveness, usefulness, and address community concerns. Blok & Co will ensure the content is relevant to readers and that it will be co-created so that vulnerable members can tell their own stories in a dignified way.
- **Shelter residents and houseless count:** Working with shelters and houseless organizations, we aim to reduce the number of people entering shelters and living on the streets. This will indirectly help shelter safety and potential COVID-19 outbreaks. If Blok & Co can help even 10% of the 122,250 low-income renters in unaffordable housing stay housed, that would mean diverting 12,225 people from the shelter system.
- **Providing opportunities:** We aim to create space and opportunities for youth and at-risk individuals to share their stories and engage in Blok & Co. This includes editorial, administrative job opportunities, volunteering, and internships (over 50 per year). Small businesses and the community can also take advantage of low barrier donor and advertising opportunities.

In order to be sustainable, balancing expenses through grants, corporate donors and advertising revenue is required. We will set measurable targets for securing initial operating funds, to fund the launch of Blok & Co and deliver without disruption in the first year.

Key Activities

The central activity of Blok & Co is delivering critical information that builds empathy and community capacity. We will provide educational resources online (BlokTO) and in zine format (BlokTALK), along with a housing risk assessment tool (BlokTEST). We will have advertising, donor, and sponsorship opportunities for the community and small businesses to support at affordable levels. Housing and COVID-19-related information must be made available on a timely basis to address local issues, and relevant in order for our beneficiaries to use it. The design of the content will be approachable, yet professional and trusted. These activities bolster the community's absorptive capacity.

Advocacy is key for political and social change. As such, advocacy is a core building block of Blok & Co where we are creating a platform to voices who are often silenced. By partnering and supporting housing advocacy groups, promoting information on how to hold the government accountable, we hope to boost civic engagement.

Beneficiaries

Our key beneficiary are the precariously housed youth and adults. Secondary beneficiaries are also unhoused youth and adults, and the housed community. As a multi-sided mission model canvas, content will be directed by what these four groups desire and need to know. We would like to educate the housed community and allow unhoused and at-risk people to be heard. They will be partners in content creation.

Value Proposition

Creating empathy-based awareness in order to connect the community and build social infrastructure.

To determine how well our value proposition fit (Osterwalder A., 2014 p47), we compared the shelter systems' services against each beneficiaries' jobs-to-do. This approach was replicated for gain creators against gains, and pains relievers against pains.

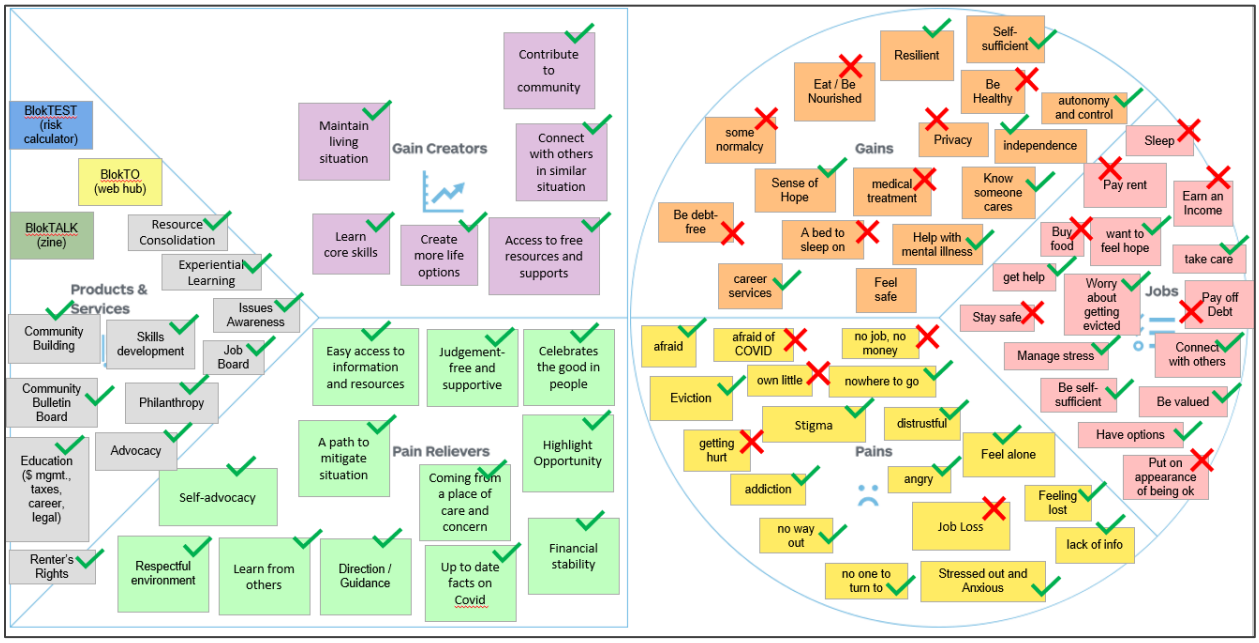


Figure 5. Blok & Co Value Proposition Map for the Precariously Housed

Blok & Co provides access to resources and brings awareness to one's level of housing stability as a way to prevent people from losing their homes and attain housing equity in Toronto. As an accessible, print zine, local people who are unhoused are able to attain information on shelters and finding support services. This helps reduce the strain on outreach workers and shelters alike.

By breaking down information barriers and silos, BlokTO builds community resiliency, promotes knowledge sharing, encourages residents to play as a team, and works to motivate all members of the community to look out for one another, and help each other wherever/whenever possible.

As a media platform, we educate people on personal finances, career and job opportunities, and renter's rights. Our beneficiaries "jobs to get done" are to pay rent, increase their financial security, and stay healthy. The printed zine and website content will be accessible, free, and updated frequently, so that the information is most optimized by the community. We intend to make the information easy to ready, simple, and use visual and other languages (web-only). This will allow a diverse range of people with differing cognitive abilities to make sense of the information. Many have found the process of finding COVID-19-related information difficult and often contradictory (The Canadian Press, 2020).

Our platforms target multiple stakeholders to bring the community together. The stories and artworks we publish help reduce the stigma and culture around the houseless and low-income community through humanizing the situation and calling out negative biases. Through elevating the stories of this vulnerable group, we hope to gain more buy-in from the housed community and local politicians, as well as intrinsically motivate neighbours to help each other. The housed community will be incentivized to engage with BlokTO to learn more about the neighbourhood, potential changes, and how to get involved.

Common among all beneficiaries is the desire to be part of the community, to be respected, to be a contributing member of society, and to care for themselves and loved ones.

See Appendix E for the remainder of Value Proposition maps for Blok & Co and Beneficiaries.

Deployment

Our solution will exist as a website and a printed zine to reach as many people as possible. Many low-income and houseless persons do not have access to stable internet, computers, or smart phones. We will also leverage digital technologies, like social media and online advertising, to distribute our content and increase word of mouth. The distribution will reach most affected neighbourhoods and reach people where they are. BlokTALK will be available at libraries, community centres, subway stations, and newspaper stands. We will also work with Canadian zine and literary communities, houseless advocates, and neighbourhood officials to launch the publication, such as local political officials, Broken Pencil, Encampment Support Network, and local bookstores. Reach is a key success metric in order to raise awareness, advocacy, and build momentum.

The distribution strategy for BlokTO is to target low-income and high rental downtown areas. This includes sites near existing encampments, Parkdale, Regent Park, Jane and Finch, and Cabbagetown.

See Appendix F for Toronto Housing Market Analysis.

Mission Budget / Costs & Key Resources

Our solution's costing is highly variable, which allow us to be flexible and have low start-up costs. Primary costs are printing, web services, and human resources. The business is able to grow and adapt to the changing economy and environment. Blok & Co will start with one full-

time employee supported by freelancers, contracted businesses, volunteers and interns. Artists and writers will be paid according to Canadian Artists Representation – Le Front des Artistes Canadiens (CARFAC). Partnerships will be key to managing our costs, such as leveraging the community's content and services, and securing non-profit rates and pro bono work.

Following similar funding models for non-profit publications, like The Walrus (The Walrus, 2018) and Broken Pencil (Ontario Arts Council, 2020), we aim to keep government grants at 20% or under of our total operating expenses. Grants will come through at the municipal, provincial, and federal levels. We will apply for grants related to creative production, arts, literature, Indigenous, and houselessness. Revenues will be supplemented by advertising, in-kind donations, private donors, and corporate sponsors. If we are unable to attain sufficient grant funding, we may delay expansion and pivot our efforts to secure more advertising dollars and funding through private donors.

Advertising will be accessible starting at $150 per placement and limited to 10-15 placements per issue of BlokTALK and on BlokTO, which will be allow for scalability based on ad requests.

Anticipated Cost Inputs

BlokTEST: Our premiere housing risk assessment tool will ground our content and organization's focus. Funding is required for initial development, and then minimal investment is needed for on-going maintenance and enhancements.

BlokTO: Our digital hub, this website serves as an aggregator of resources, provides up-to-date information, and hosts BlokTEST. Writing will be primarily conducted in-house. We will commission specific articles and artworks, such as stories from those with lived experiences, and partner with local high schools and colleges. Primary readership will take place on our website. Funding is required for initial development, and then minimal investment is needed for on-going maintenance, hosting, and enhancements.

BlokTALK: Our 16-page print zine will disseminate select content from BlokTO, feature a BlokTEST 'quiz', and local stories and artwork. We will print 1,000 copies monthly to start and provide it free for those in need while also encouraging donation through a pay-what-you-can message (suggested donation is $5). We will reevaluate the distribution plan on a monthly to ensure we are meeting demand, based on input from the Toronto Public Library and other partners who will keep copies on hand for the community. Each issue will feature one commissioned artwork on the cover. We will also create an online newsletter for partners and community members who are interested in receiving critical and time-sensitive information on an ad hoc basis.

See Appendix G for full Financial Projections.

Key Partners

We cannot fight houselessness alone. Blok & Co collaborates and works with the existing community members. BlokTALK and BlokTO help create a collective voice who are aligned in

values. We also want to provide opportunities for at-risk individuals, local businesses, and non-profits. The resources we require will directly pool from the community creating mutual benefit. This includes advocacy groups, community legal aid organizations, and schools. Blok & Co connects and amplifies the many advocates and housing service providers that already exist.

In order to keep production and printing of BlokTALK local and sustainable as well as benefitting these vulnerable communities we propose two key partners for this aspect of the solution, Eva's House and Covenant House. Eva's House is an organization that provides shelter, transitional housing, and programming to help young people build the skills they need to succeed in life. One of their programs is a print shop which allows the houseless youth to gain experience in the print and graphics sector; we would print BlokTALK there to support this great program.

Covenant House is an organization that provides shelter, education, and advocacy for houseless youth. One of their initiatives is going into high-schools and giving presentations in order to raise awareness of youth houselessness and sex trafficking in order for housed youth to better understand these issues and how to avoid them. BlokTALK could be distributed at these presentations so students can read about first-hand experiences, and potentially get involved.

Buy-in and Support
Not only does Blok & Co's content serve the precariously housed renters, but it is a public education mechanism. The platforms also serve to inform housed residents, neighbourhood politicians, and advocates. We need the support of government, neighbourhood residents, existing houselessness advocates and organizations to work in concert and to lessen opposition to social change. Also, we need the support of those with lived experiences to co-create the content and allow them to help direct the vision.

Implementation Plan

This plan contains the strategy for the first three years of operation. We will continually re-evaluate successes and areas of opportunities, including financing, content requirements, legislation changes, for long-term sustainability as the landscape is in constant flux.

Staffing
Head Office: Blok & Co will start with one full-time employee. As the head of the organization, they will have diverse job responsibilities, including editing, writing, research, operations, fundraising, community liaison, and digital management.
Part-time freelancers: We will hire part-time freelancers for graphic design, administrative support, and distribution. The freelancers will be critical during business development and the first six months of operations.
Youth positions: We will leverage the Canada Summer Jobs initiative to hire youth under 30 for editorial, administrative, and social media coordinator roles.

Volunteers: Our volunteer program will create opportunities for youth and the community to be involved. Volunteers are asked to complete one shift per month or equivalent to aid with distribution, administration, research, and logistics.
Board of Directors: Blok & Co will have a varied board with key community stakeholders, who have operational and funding capacities, as well as experience. They will include: a youth, person with lived experience, a shelter representative, a participating neighbourhood resident, and a community partner (e.g. Toronto Public Library).

Marketing
Blok & Co will be marketed leveraging our partnerships and established channels. This includes offline, online, and through relationships. As most readers will be online, advertising will be found on social media, third party websites/apps, and search engines. Like our zine, printed traditional marketing, such as postering and newspaper inserts, will boost reach and ensure neighbourhood awareness. We will also encourage word of mouth by providing shareable content to inspire people, and delivering BlokTalk to key houselessness advocates.

Timeline
We have developed a timeline of activity, noting budget requirements, for the next 3 years.

Year 1 – *Go Grassroots: The Launch and Addressing Immediate Needs*
Budget: $125,500
Online Reach: 60,000
Zine Circulation: 12,000

December 2020-March, 2021	Build team and Board of Directors. Determine and commission articles and artworks. Develop website and BlokTEST (pro bono partnership with local agency). Secure partners, suppliers, and supporters.
January 2021	Gain buy-in from private donors and community members. Host “open houses” and participatory workshops.
March 2021	Launch all three components in unison: BlokTALK, BlokTO, and BlokTEST. Kick-off geo-targeted marketing launch campaign.
June-August 2021	Hire two summer students through Canada Summer Jobs. Focus on distribution, research, and funding.

	Attend online zine fairs.

Year 2 – *Optimization and Ensuring Operational Efficiency*
Budget: $224,000
Online Reach: 120,000
Zine Circulation: 24,000

January 2022	Review and re-evaluate funding model. Check in with internal team, board, and partners. Publish our reports and insights for advocacy and transparency.
March 2022	Launch expanded ad program. Launch paid membership program and tiered sponsorship levels. Double print production.
June 2022	Expand team to two full time employees: Editor-in-Chief and Operations Director. Improve BlokTEST and website with new funds.
October 2022	Host Blok & Co's 1st annual fundraiser – BlokPARTY (virtual)

Year 3 – *Go Big: Expanding Across Canada*
Budget: $542,000
Online Reach: 250,000
Zine Circulation: 50,000

January 2023	Pitch to partner cities for expansion: Vancouver and Montréal, who have among the highest houseless populations in Canada. Expand presence and distribution throughout the Greater Toronto Area, including York, Etobicoke, and Scarborough. Secure multi-year grant funding and corporate donor with first year proof of concept results.

March 2023	Hire full-time team leads in Vancouver and Montréal.
May 2023	Launch BlokVAN and BlokMTL digital hubs using our pilot model.
July 2023	Rent small studio/makerspace space in Toronto.
August 2023	Host 2nd Annual BlokPARTY Fundraiser (in-person)

CONCLUSION

Fighting houselessness requires a community. Because the causes are deep-rooted, systemic, and intersectional, all levels of engagement are needed to make ending houselessness a priority. The lack of affordable housing has caused many to fall through the cracks. Through leveraging and uniting advocates, residents, and the unhoused, we can amplify our call for change.

Successful prevention diverts people away from shelters, emergency supports, and dire life-or-death situations. Emergency and recovery measures are often more expensive than prevention and tend to trap people in an endless cycle. Blok & Co arms people with the education and community to navigate a perilous position, which has only been further compromised during the COVID-19 global pandemic. Our accessible content aims to bring transparency to the community, foster an empathetic culture, and influence the political system.

There are 122,250 low-income renters that need support during this time. The cost to run one respite bed each month is $3,800 (City of Toronto, 2017). If we are able to reach and impact just 10% of low-income and precariously housed renters, we could help to potentially divert 12,225 people from entering the shelter system, which would amount to a massive cost savings for the government. If these same 12,225 people were to become unhoused and enter the shelter system, it would cost $46 million to shelter them for one month. Being houseless also incurs additional costs, such as addictions treatment, hospitalization, police involvement, and social services costs. They often do not yield long-term success of being able to rehabilitate and house people properly. Without intervention, the shelter system, which is already at capacity, could be further inundated. Overall, the cost per person who is unhoused is $56,000 (“New study highlights cost of homelessness,” 2017). The costs of shelters and emergency supports surpass the costs of preventative measures, and even affordable housing; the average rental in Toronto is $2,125 for 1-bedroom apartment, making this a less expensive option than a shelter bed. Diverting additional people from the system also allows shelter staff to focus on improving the living situations of those already relying on their services.

Our solution addresses a key barrier – community concerns. It also puts pressure on legislation and funding models, through advocacy and knowledge sharing. Blok & Co takes advantage of existing enablers to bring preventative measures into practice: storytelling, advocacy, and community capacity.

With hundreds of thousands reached through our platforms, we hope to inspire and motivate residents to take care of each other and become neighbourhood advocates. No one should have to relocate or be moved into a shelter across the city. Everyone has the right to housing, information and resources, and above all dignity and choice in how they interact with the options available.

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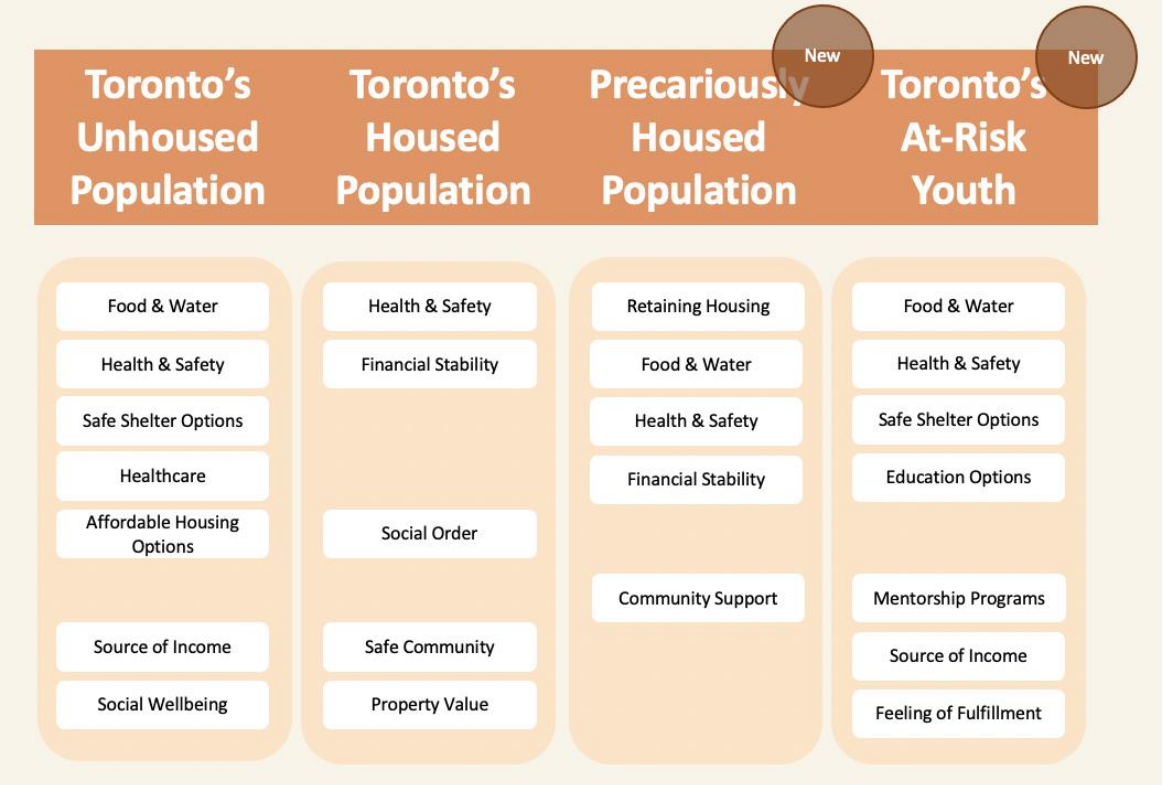
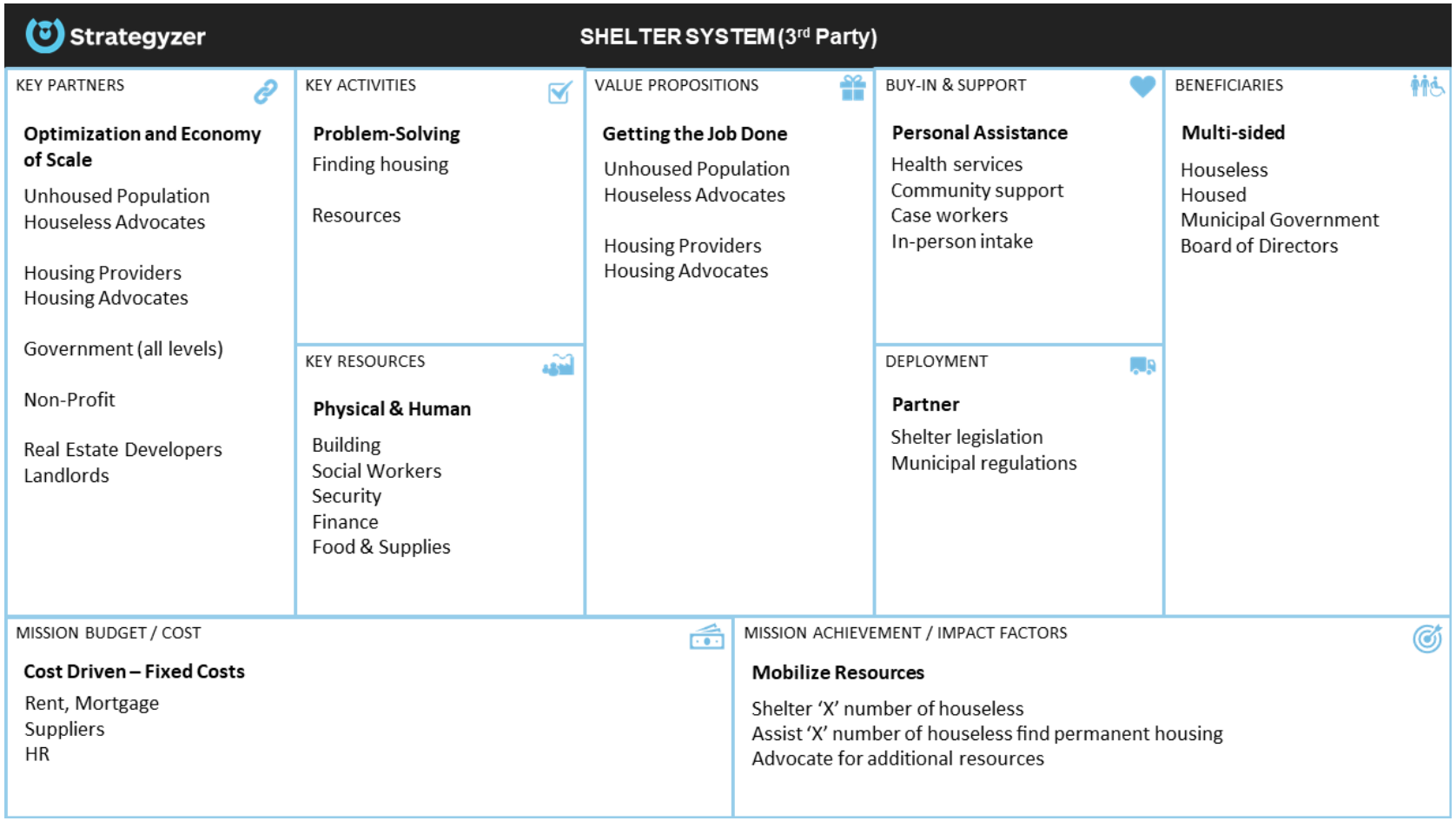
APPENDIX A – Stakeholder Needs

Original List

New Stakeholders



APPENDIX B – Mission Model Canvas (Current Shelter System)



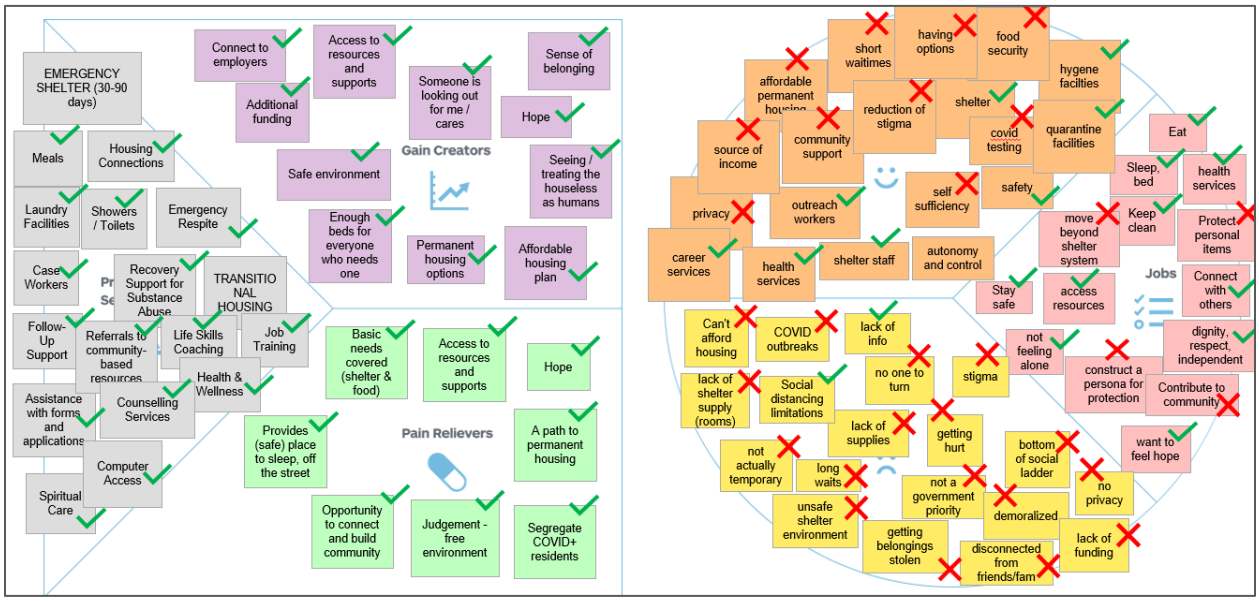
APPENDIX C – Value Proposition of Shelter System (Customer Profiles & Value Maps)

Legend

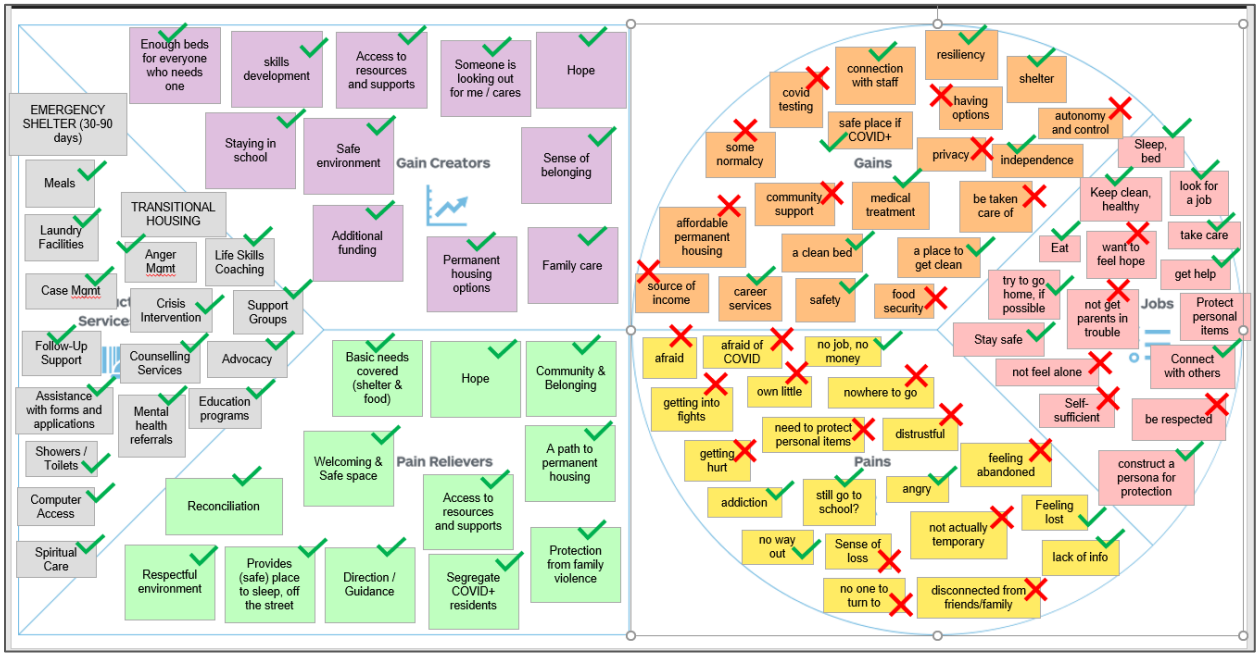
✓ Denotes ‘met’ or ‘satisfied’

✗ Denotes ‘unmet’ or ‘not addressed’

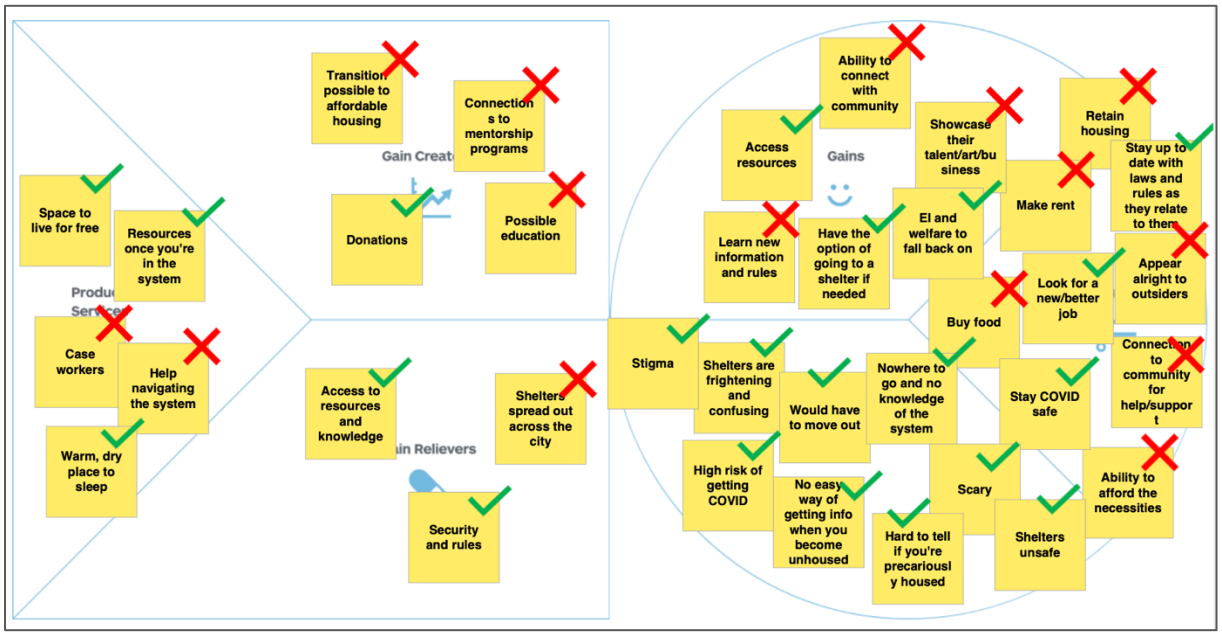
Unhoused Torontonians (adult male)



Unhoused Torontonians (youth)



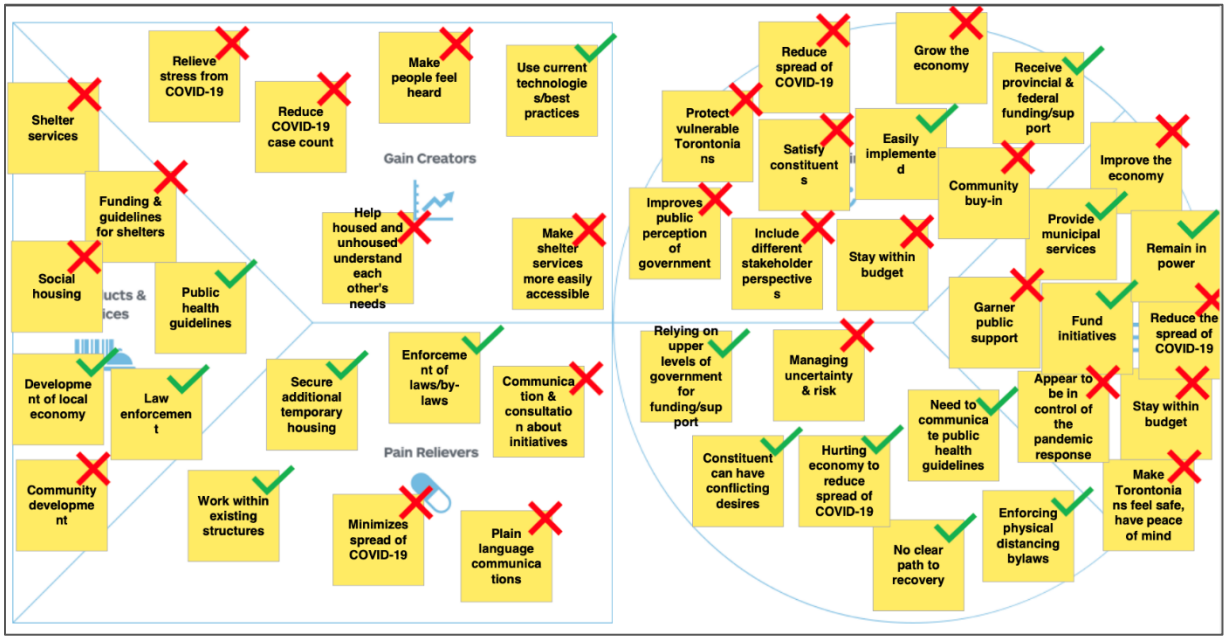
Precariously Housed Torontonians



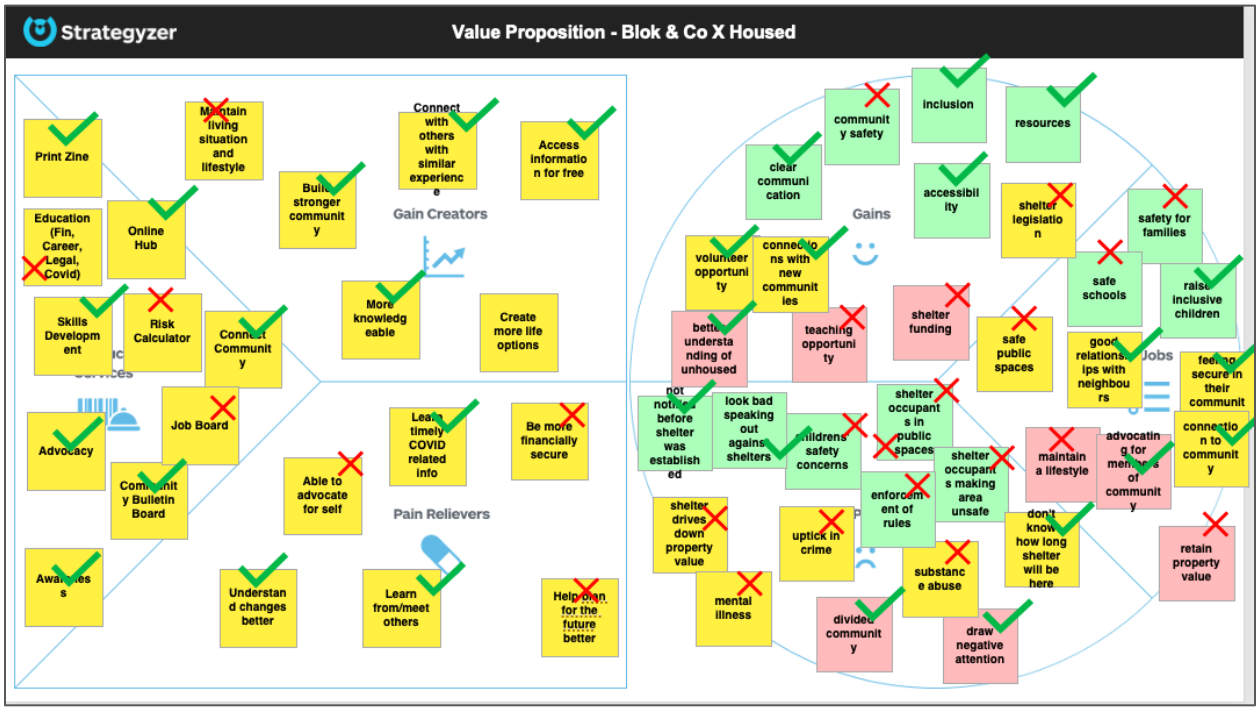
Housed Torontonians

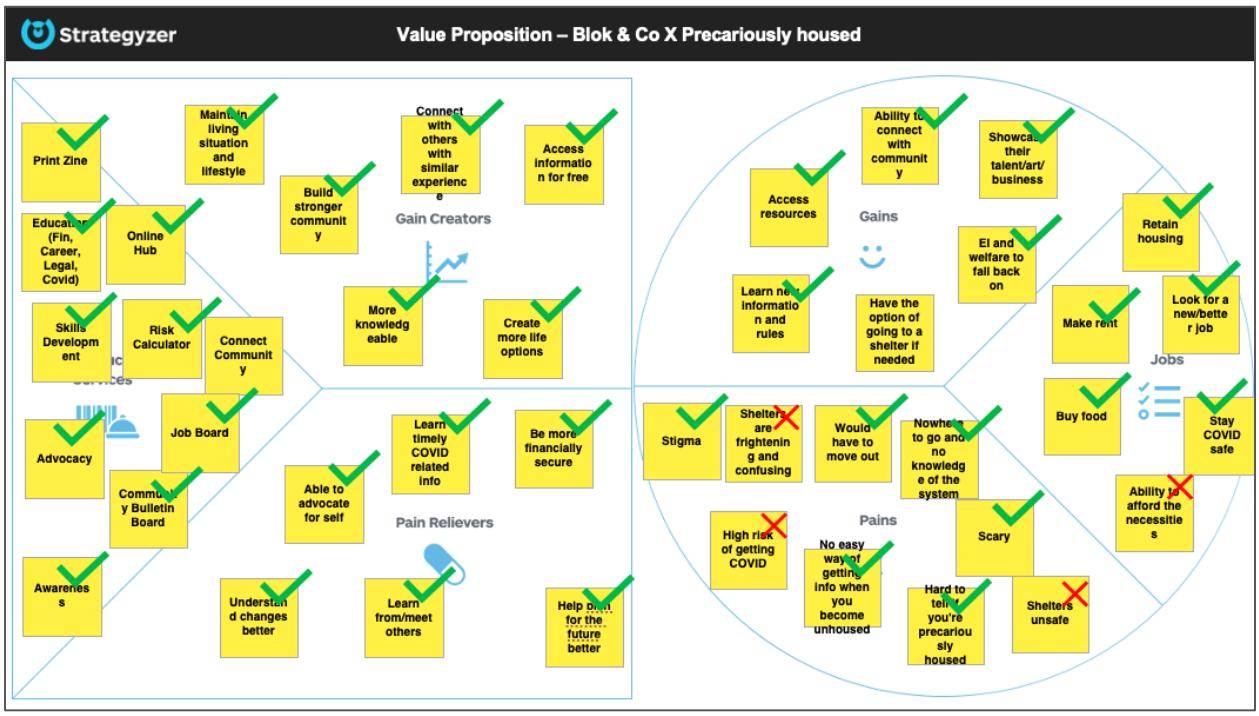
Shelter Board of Directors

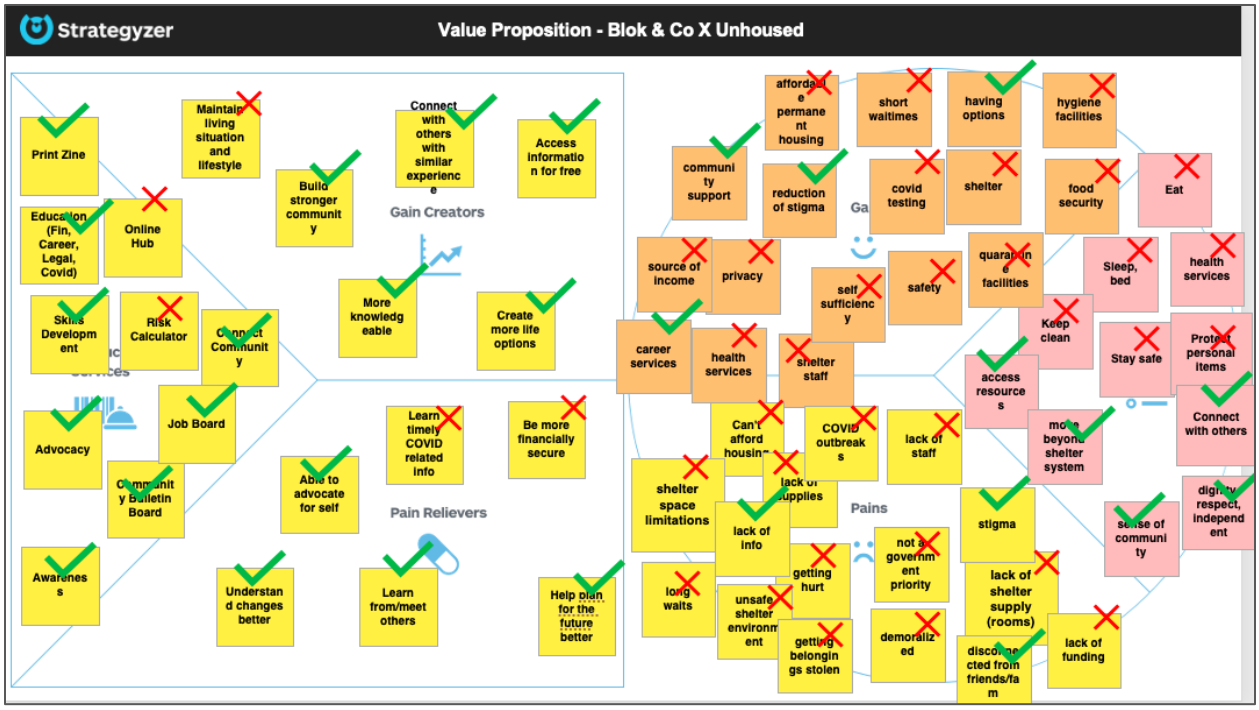
Toronto Municipal Government



APPENDIX D – Blok & Co Value Propositions





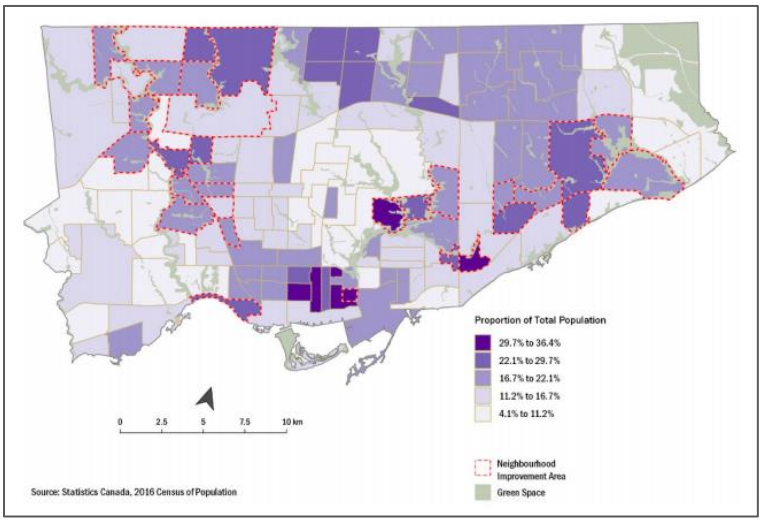

Strategyzer
Value Proposition - Blok & Co X Unhoused
Print Zine
Maintain living situation and lifestyle
Connect with others with similar experience
Access information for free
Education (Fin, Career, Legal, Covid)
Online Hub
Build stronger community
Gain Creators
Skills Development
Risk Calculator
Connect Community
More knowledgeable
Create more life options
Advocacy
Job Board
Learn timely COVID related info
Be more financially secure
Community Bulletin Board
Able to advocate for self
Pain Relievers
Awareness
Understand changes better
Learn from/meet others
Help plan for the future better
affordable permanent housing
short waitimes
having options
hygiene facilities
community support
reduction of stigma
covid testing
shelter
food security
Eat
source of income
privacy
self sufficiency
safety
quarantine facilities
Sleep, bed
health services
career services
health services
shelter staff
Keep clean
Stay safe
Protect personal items
access resources
Can't afford housing
COVID outbreaks
lack of staff
more beyond shelter system
Connect with others
shelter space limitations
lack of supplies
Pains
stigma
digni... respect, independent
lack of info
sense of community
getting hurt
not a government priority
long waits
unsafe shelter environment
lack of shelter supply (rooms)
getting belongings stolen
demoralized
disconnected from friends/fam
lack of funding

APPENDIX E – Weighted Evaluation Matrix

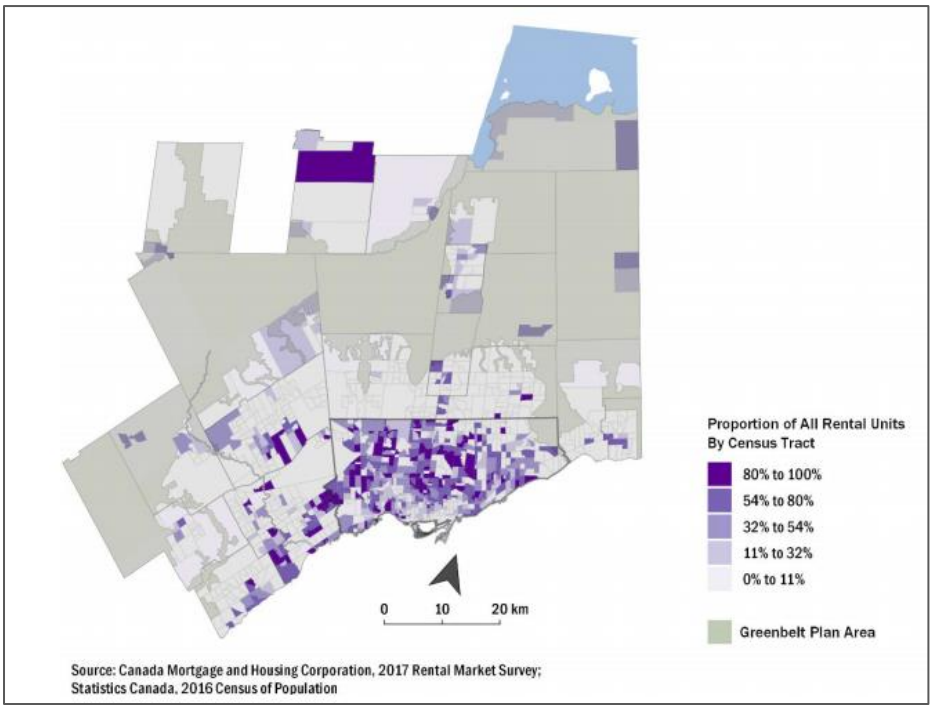
Weighted Matrix		Problem Criteria			RESOLUTION CRITERIA						
		Ease the burden on the shelter system	Protect shelter residents	Adapt to future demand	1. Ensures shelter **safety** of residents and staff	2. Capitalizes on **current funding** models	3. **Respects** those in the system, and their unique needs	4. **Sustainable** and adaptable to emergency situations	5. Enhances the **community**	6. Be implemented quickly (immediate = 3, near-term = 2, long-term = 1)	Within Sphere of Control
POSSIBLE SOLUTIONS (short list)	**SCORE**	1	1	1	1	1	1	1	1	1-3	1
Keep washrooms & safe injection sites open	**11**	1	1	1	1	1	1	1	1	3	0
Repurpose shelters / triage	**10.5**	1	1	1	1	1	1	1	0.5	3	0
Risk Management Planning	**10**	1	1	1	1	1	1	1	1	2	0
Information Network	**10**	1	0.5	1	0.5	1	1	1	1	2	1
Increase staff	**9**	1	1	1	1	0	1	0	1	3	0
Case management 1on1	**9**	0	1	1	1	1	1	1	1	2	0
Scholarship/transition fund	**9**	0	1	1	1	1	1	1	1	2	0
Focus on the core shelter model	**9**	1	1	1	1	1	1	1	1	1	0
Wellness supports	**8**	1	1	1	1	0	1	1	1	1	0
Toronto Public Library	**8**	1	1	1	1	0	1	1	1	1	0
Consolidate funding	**8**	1	1	1	1	1	1	1	0	1	0
Awareness campaign	**8**	0	0.5	1	0.5	0	1	1	1	2	1
Affordable housing	**7.5**	1	0.5	1	0.5	1	1	1	0.5	1	0
Contact tracing	**7**	1	1	0	1	0	0	0	1	3	0
Rapid-testing	**7**	1	1	0	1	0	0	0	1	3	0
Training/education + preventative tools	**7**	1	0	1	0	0	1	1	1	1	1
Civic Engagement	**7**	0	0	1	0	1	1	1	1	1	1
Universal Basic Income	**6.5**	1	0.5	1	0.5	0	0.5	1	1	1	0

APPENDIX F – Toronto Housing Market Analysis

Toronto Housing Market Analysis: Population Living in Low-Income After Tax (LICO-AT), 2016 (Canadian Centre of Economic Analysis & (CANCEA) and the Canadian Urban Institute (CUI), 2019)



Toronto Housing Market Analysis: Primary Rental Market Units as a Proportion of Total Rental Market Units in the Toronto CMA (Canadian Centre of Economic Analysis & (CANCEA) and the Canadian Urban Institute (CUI), 2019)



APPENDIX G – Financial Projections

Zine Costs

One issue	
Distribution	**1000**

	Units	Per Unit	TOTAL
Printing	1000	$ 3.00	$ 3,000
Artist/Contributor f	1	$ 300	$ 300
Articles	2	$ 250	$ 500
TOTAL			**$ 3,800**
Per Unit			**$ 3.80**

Blok & Co: Three Year Proposed Financials

Revenues

Category	Item	Details	Year 1	%	Year 2	%	Year 3	%
Debt/Surplus	**Aggregate**		**$ -**		**$ 18,490**		**$ 21,280**	
Grants	Government of Canada - Culture, history and sport (Periodicals)						$ 20,000	
	Canada Council for the Arts						$ 10,000	
	Ontario Arts Council		$ 3,000		$ 6,000		$ 10,000	
	British Columbia Grant						$ 6,000	
	Quebec Grant						$ 6,000	
	United Way		$ 5,000		$ 7,500		$ 10,000	
	Toronto Arts Council's Indigenous Arts Projects				$ 2,000		$ 4,000	
	Toronto Arts Council's Artists In The Library				$ 10,000		$ 10,000	
	City of Toronto		$ 5,000		$ 5,000		$ 5,000	
	City of Vancouver						$ 5,000	
	City of Montreal						$ 5,000	
	Subtotal		**$ 13,000**	**10%**	**$ 30,500**	**14%**	**$ 91,000**	**17%**
Fundraising	Launch Fundraiser		$ 2,500					
	PWYC Donations	$2/issue estimated	$ 24,000		$ 48,000		$ 96,000	
	Annual Fundraiser				$ 7,500		$ 15,000	
	Subtotal		**$ 26,500**	**21%**	**$ 55,500**	**25%**	**$ 111,000**	**20%**
Sponsors/Donors	Per issue lead sponsor	1 sponsor per issue/city ($500/issue)	$ 6,000		$ 6,000		$ 18,000	
	Founding Donor		$ 20,000					
	Corporate Donors				$ 40,000		$ 80,000	
	Subtotal		**$ 26,000**	**21%**	**$ 46,000**	**21%**	**$ 98,000**	**18%**
Advertising	Zine	$200/spot (10 spots in 1st year), $175/spot (15 spots in subsequent years)	$ 24,000		$ 31,500		$ 94,500	
	Website	$200/spot (15 spots in 1st year), $175/spot (20 spots in subsequent years)	$ 36,000		$ 42,000		$ 126,000	
	Subtotal		**$ 60,000**	**48%**	**$ 73,500**	**33%**	**$ 220,500**	**41%**
TOTAL			**$ 125,500**	**100%**	**$ 223,990**	**92%**	**$ 541,780**	**96%**

Costs

Category	Item	Details	Year 1	%	Year 2	%	Year 3	%
Staffing	Full-Time Staff	Yr 1: 1 FTE, Yr 2: 2 FTE, Yr 3: 4 FTE	$ 55,000		$ 110,000		$ 220,000	
	Freelance support	15 hours/month (first 2 years) ($25/hour)	$ 4,500		$ 4,500		$ 13,500	
	Subtotal		**$ 59,500**	**56%**	**$ 114,500**	**56%**	**$ 233,500**	**51%**
Office	**Rent**	Toronto					**$ 30,000**	
	Subtotal		**$ -**	**0.0%**	**$ -**	**0%**	**$ 30,000**	**7%**
Ad/Marketing	Postering	1000 print run, $0.10/page	$ 300		$ 300		$ 1,200	
	Digital Advertising				$ 5,000		$ 20,000	
	Subtotal		**$ 300**	**0.3%**	**$ 5,300**	**3%**	**$ 21,200**	**5%**
Web	Hosting and support	$50/month	$ 600		$ 600		$ 1,800	
	Domain name		$ 10		$ 10		$30	
	Web Development	Probono development	$ 500		$500		$1,500	
	BlokTEST Development		$ 500		$200		$200	
	Subtotal		**$ 1,610**	**2%**	**$ 1,310**	**1%**	**$ 3,530**	**1%**
Content	Printing		$ 36,000		$ 72,000		$ 144,000	
	Artist/Contributor fees	Per CARFAC	$ 3,600		$ 3,600		$ 10,800	
	Articles	Per CARFAC	$ 6,000		$ 6,000		$ 18,000	
	Subtotal		**$ 45,600**	**43%**	**$ 81,600**	**40%**	**$ 172,800**	**37%**
TOTAL			**$ 107,010**	**100%**	**$ 202,710**	**100%**	**$ 461,030**	**93%**

NET			**$ 18,490**		**$ 21,280**		**$ 80,750**	