

The THAW Program

Housing Support Services
The Salvation Army Centre of Hope
London, Ontario



THAW Vision Statement

“ To provide caring, responsive access to utility payment assistance to London’s neediest citizens in a timely, cost effective manner.”



THAW Objectives

Aggressively pursue opportunities to:

- assist people in economic need
- increase efficient fuel consumption
- protect vulnerable children and adults in the community from crisis brought on by loss of heat and electricity
- advocate for long term solutions to energy issues that affect the poor



What does the THAW Program do?

The THAW program provides emergency financial relief to low income individuals and families in the City of London by helping cover London Hydro and Union Gas arrears beginning in January of each year.



THAW Guiding Principles

- ⇒ Assistance should be provided to people who are financially unable to meet the basic human need for heat
- ⇒ Partnerships and alliances with business and the community are critical to effective operation within the community
- ⇒ THAW program service providers maintain a work environment that encourages quality service delivery and sensitivity to client needs
- ⇒ Housing Support Services maintains an on-going process of evaluation and revision for continuous improvement in quality of service
- ⇒ THAW program effectiveness is measured in terms of program costs and results i.e. client success in moving on from the program



THAW Funding

- THAW begins in January each year and runs until funding is exhausted
- The maximum allocation is \$350 per utility and \$550 for electric heat
- THAW does not pay utility deposits
- For disconnected applicants whose arrears are over the maximum THAW amount, the outstanding balance (including deposits) must be paid prior to THAW approval
- In exceptional circumstances, a discretionary amount of \$500 or \$700 is available for electric heat arrears

THAW Criteria

To qualify for THAW clients must:

- ⇒ Meet income criteria (LICO)
- ⇒ Have not received THAW assistance the previous year
- ⇒ Be the person named on the bill
- ⇒ Have received a final notice or disconnection notice from the utility company or already be disconnected.
- ⇒ Have paid at least \$50.00 to the utility company in the past 4 months
- ⇒ Applicants in receipt of ODSP must exhaust CSUMB before applying to THAW

Under \$75,000 THAW Criteria

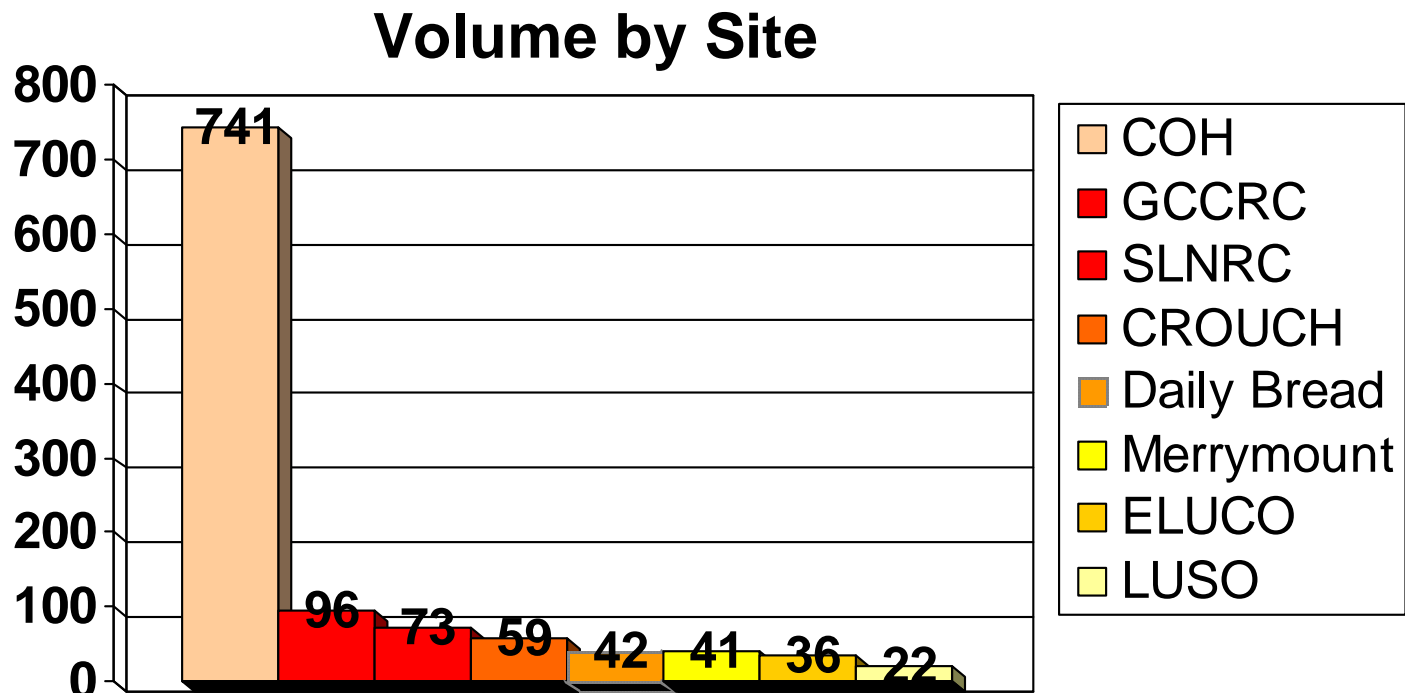
Limited to:

- ⇒ Families with children under the age of 16
- ⇒ Disabled individuals and seniors over the age of 60
- ⇒ Those who need arrears paid to maintain social housing (subsidized / RGI housing)
- ⇒ Medical issues (require hydro to treat medical conditions i.e. asthma compressors / breathing machines)

**When under \$20,000 in funds remain, THAW must be accessed only as a last resource and if CSUMB and OWDB are not available.*

THAW Process

- The Centre of Hope administers the THAW Program and does intake for the majority of applicants
- 8 satellite sites around the City of London complete intake for clients in their immediate area





THAW Process

- Housing Support Services maintains a centralized THAW information line which provides information on criteria, satellite locations, and contact information as well as an option to speak directly to HSS staff at the Centre of Hope.
- The Centre of Hope accepts all appointments. However, callers will be referred to the agency nearest to their home whenever possible.
- Each satellite location books appointments for their agency, prescreens applicants by telephone, and completes intake appointments.
- After booking appointments by phone, utility companies are notified by agencies of the appointment by email, and collection activity is held until THAW decision is made.
- Clients are required to attend an appointment, provide documentation as required and sign consents for information.

THAW Process (cont'd)

- HSS maintains a centralized database which all satellite agencies can access online. All applications are completed and processed through the database.
- Once the application is completed, a utility confirmation is sent to each utility via email and completed by utility to verify payment history, arrears, and any other issues.
- If application meets THAW criteria, it is reviewed by Housing Support Services Manager who determines eligibility.
- Client is approved or denied on the database within 48 hours of receipt of application (disconnected clients are processed immediately).
- Utility companies are notified of all approvals and amount of grant at the end of each day.
- A cheque requisition is completed on a weekly basis by the Centre of Hope and payments are made directly to the utility company.



Client Documentation Required

- Every adult in the home needs to attend the THAW appointment (evening appointments are available)
- ID for everyone in the household (2 pieces)
- Proof of income (OW/ODSP stub / Pay stub)
- Rent receipt or lease
- Recent disconnection notice or red card
- Current utility bill



THAW Funds 2009

■ City of London	\$257,890
■ London Hydro	\$100,000
■ Faith Based Groups	\$15,700

2009 Applications by Utility



- London Hydro – over 850 accounts at \$262,318.97 total



- Union Gas – over 250 accounts at \$103,558.88 total

THAW Statistics

2008

- 2227 Initial Calls
- 808 Households Assisted
- 934 Utility Accounts
- 972 Adults Assisted
- 1426 Children Assisted

2009 to date

- 2087 Initial Calls (*only 1497 at same time last year*)
- 904 Households Assisted
- 1110 Utility Accounts
- 872 Adults Assisted
- 1459 Children Assisted



Top 10 Reasons for Assistance

In order from most frequent:

1. Job loss
2. High cost of electric heat
3. Inconsistent employment
4. Illness / inability to work
5. Unexpected expenses
6. Pending EI
7. Roommate moved out
8. Relationship breakdown
9. No support payments
10. High rental costs



Denied Applications

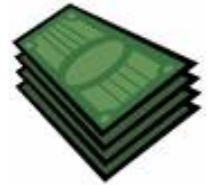
42 total in 2009

(of 886 completed applications)

Top 5 Reasons

- Client received assistance from ODSP
- Client received THAW in 2008
- No final notice on bill
- Client was moving to address without utilities
- Income exceeds allowable limit
- No further contact from client

Applications by Income type



- Ontario Works – 42%
- Employment – 35%
- EI – 10%
- Canada Child Tax Benefit – 7%
- CPP – 4%
- WSIB – 2%

Applications by Household Composition

- Single Adult – 18%
- Couple – 7%
- Couple with dependent children – 28%
- Single with dependent children – 63%



THAW DATABASE

T.H.A.W. & Rent Bank Database - [T.H.A.W. Application]

File Edit View Insert Format Records Tools Window Help Type a question for help

T.H.A.W. APPLICATION

Main Application | Dependant Details | Applicant's Income

Applicant ID: 3039 **Name:** Mr. Mark Waters **Gender:** Male **Birthdate:** 21-Nov-44

Co-Applicant ID: **Name:** **Gender:** **Birthdate:**

Address1: 236 South Street **Telephone 1:** (519) 633-5610

Address2: **Telephone 2:**

City: London **Province:** ON **Postal Code:** N6B 1B4 **Copy Current Address**

Application ID: 1110

Application Date: 08-Jan-08

Input Date: 08-Jan-08

Agency: Centre of Hope

Contact: Jennifer Sleaford

Household Details

of Adults: 1 **# of Dependants:** 0 **Household Type:** Single **# years at this address:** 1

Housing Type: Rental **Rent:** \$400.00 **Mortgage:** \$0.00 **Subsidized:** \$0.00

Main Income Type: ODSP

Reason for Assistance: Low Income

Utility Confirmed Information

Utility	Acct #	Amount Outstanding	Last Payment Date	Last Payment Amount	Approval Amount
London Hydro	4147452				
*		\$0.00		\$0.00	\$0.00

Record: 1 of 1

Status: Open

Status Dates

Accepted Date: **Stabilization Date:**

Denied Date: **Denial Reason:**

Closed Date: **Closed Reason:**

Ref.In Ref.Out Memos Print Application

Record: 1 of 1 (Filtered)

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THAW DATABASE

T.H.A.W. & Rent Bank Database - [T.H.A.W. Application]

File Edit View Insert Format Records Tools Window Help Type a question for help

T.H.A.W. APPLICATION

Main Application | Dependant Details | Applicant's Income

Applicant ID: 3039 Name: Mr. Mark Waters Application ID: 1110

DEPANDANTS

Name	Birthdate	Age
		0

Record: 1 of 1

Ref.In Ref.Out Memos Print Application

Record: 1 of 1 (Filtered) Form View NUM

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THAW DATABASE

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File Edit View Insert Format Records Tools Window Help

Type a question for help

T.H.A.W. APPLICATION

Main Application | Dependant Details | Applicant's Income

Applicant ID: 3039 Name: Mr. Mark Waters

Application ID: 1110

APPLICANT'S INCOME SOURCES

Month:	11	Income Source:	ODSP
Year:	2007	Amount This Month:	\$959.00
Employer:			
Address:			
City:	London	Province:	
Postal Code:			
Telephone:		Length Of Employment:	0
* Month:	12	Income Source:	
Year:	2007	Amount This Month:	
Employer:			
Address:			
City:	London	Province:	
Postal Code:			
Telephone:		Length Of Employment:	

Record: 1 of 1

Ref.In Ref.Out Memos Print Application

Record: 1 of 1 (Filtered)

Form View

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UTILITY CONFIRMATION

THAW 2008 UTILITY CONFIRMATION FORM

Agency Name: Centre of Hope

Date: January 8, 2008

Intake Worker Name: Jennifer Sleaford

Utility: London Hydro

Client Address	Acct. #	Balance o/s	Deposit amount included in Balance outstanding	Amt of arrears	Amt of current bill	Date of Last Pymt (mmddy)	Amount of last payment	Date of 2 nd last Pymt (mmddy)	Amount of 2 nd Last Pymt	Disconnect Date (mmddy)	Payment arrangements on account (for balances over \$350/\$550)
236 South Street	#4147452										

Instructions:

1. **Intake Worker:** Complete first 2 columns (black) and email to Utility:
 Hydro: smithri@londonhydro.com
 Union Gas: uleagencyassist@uniongas.com
 Union Energy: pwailoo@unionenergy.com
2. **Utility :** Complete remaining columns (red) and email back to Intake Worker
3. **Intake worker:**
 - a. Transfer the information from the THAW UTILITY CONFIRMATION FORM to the **data base**
 - b. Print the completed THAW UTILITY CONFIRMATION FORM and fax to Housing Support Services (661-0500).

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236 South St.	#4147452	\$360.39	n/a	\$247.32	\$113.07	11/02/07	\$90.00	09/10/07	\$120.00	01/22/08	

Instructions:

1. **Intake Worker:** Complete first 2 columns (black) and email to Utility:
 Hydro: smithri@londonhydro.com
 Union Gas: uleagencyassist@uniongas.com
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THAW Program Strengths

- Strong community partnerships
- Assigned contacts with utility companies / Ontario Works / ODSP
- Program offered in local neighbourhoods with centralized coordination
- Effective outreach and program promotion
- Flexible funding levels for exceptional circumstances
- Shared online database



THAW Program Strengths (cont'd)

- Support and involvement from community and municipality
- Regular review of the program and the eligibility criteria by London community service agencies
- Housing Support Services also offers a Rent Bank and Tenant Education Programs and Winter Warmth Program
- Streamlined process for excellent client service delivery
- THAW clients have access to other community resources, supports, and advocacy



THAW Program “Learnings”

- Annual increase in demand for assistance challenges capacity for involved agencies and requires annual review of criteria and funding limits
- Coordination with other financial assistance programs is key
- Communication is essential for effective coordination between multiple locations
- Program must be easily accessible and clients require a timely response at all points of program delivery
- Local community consultation and involvement ensure the program effectively meets the needs of individuals and families within the community and is responsive to change
- Stable and adequate administrative funding required



The End!