



INVINCIBLE HOUSING - OKANAGAN VALLEY, BC

“Hey, my electricity is getting turned off and I don’t have enough to pay rent.”

“Hey, I have three children and we don’t have enough for rent.”

“Hey, I’ve been staying in a shelter, found a place and don’t have enough for the first month’s rent.”

In 2023 InVincible Housing received about 300 calls from people in these types of situations. In many cases, the neighbour is a single parent with children who has hit a speed bump in pulling together what is needed for the month’s rent. We help the caller connect with agencies and other support available in the area. Often the caller is unaware of the resources and needs a helping hand.

InVincible Housing is a Special project of the Society of Saint Vincent de Paul (Okanagan Valley Particular Council – OVSSVP). It’s intended to prevent the instability, financial disaster, ill health, social dysfunction and despair homelessness creates, by providing rent support and assistance through small one-time grants.

Initiated in 2014 from observations from volunteers delivering food hampers, the project focuses on the importance of staying housed to bring stability to households, especially those with children.

In 2023, InVincible Housing assisted 171 households, 66 of them families with children. It directly helped 121 children under eighteen. The primary reasons for assistance are underemployment, job loss and family crisis (death, accident, illness, family break-up). Safety and security for households, especially those with children, are of key importance. In addition, Vincentians are seeing an increasing number of women who are over 65.

InVincible Housing contributes to the process by assisting quickly, offering personal contact with neighbours in their homes and being a trusted liaison with landlords or property management companies. Whenever possible, we work with other agencies or non-profits who may also provide rental support to ensure adequate assistance to keep people housed.

Currently, InVincible Housing provides a maximum of \$450 in rent assistance once a year to people deemed likely to be homeless, either by notice of eviction or with reasonable cause to believe that the landlord will move to evict and/or be punitive towards the client or family members. Whenever possible we provide a smaller amount and encourage the household to seek other resources.

InVincible Housing’s limited funding (\$5000 – monthly) comes from private donations and fundraising initiatives. We recommend or assist the neighbour to:

- file current tax returns (entitling them to government programs),
- check with/inquire about/apply to other avenues or agencies for funding (Now Canada, the Canadian Mental health Association, Ki-low-na Friendship Society and other groups),

- become aware and apply for (if eligible) BC Housing government RAP (Rental Assistance Program) or BC Housing SAFER (Shelter Aid for Elderly Renters) grants and new federal and provincial funds,
- apply for affordable or subsidized housing (although waitlists are years long),
- if applicable engage in free credit counselling for debt management, apply to and use the Rent Bank (a BC Housing program that provides no interest loans to qualifying families with a very low monthly repayment plan),
- access support services from other agencies, i.e. Mamas for Mamas, Salvation Army, Hands-in Service, Turning Points and Partners in Resources Inc. (PIER).

A team member will meet one to one to develop a realistic budget. Budgeting often includes working with Ministry guidelines to ensure the maximum benefit allowed to earn while continuing to receive the monthly disability benefits.

Most families move forward with just this small boost. For those whose needs continue, we use the same process to determine need and advocate taking budgeting classes and/or contacting free credit counselling services.

Our long-term goal is family stability. For further questions or clarification please email ssvpinvinicible@gmail.com.

Mandate: to prevent homelessness through assistance with rent, budgeting and advocacy with community partners

Practices

1. Members: a minimum of one Vincentian from each participating conference (conferences are not required to participate)
2. Meetings: monthly or as required usually by zoom but recommend quarterly in person to create a stronger sense of community
3. Funds: raised and held in a local credit union. We can e-transfer funds to landlords/ property managers which has streamlined our process. We strongly recommend that at least one member creates and maintains a spreadsheet tracking requests, outcomes, and disposition. We generally have a waiting list once the \$5000 threshold is reached. The requests are prioritized by date received and imminent threat of eviction.
4. Client Base: any family identified through a home visit or referred to by our community partners. Community partners often house someone from homelessness and ministry support is not sufficient.
5. Financial assistance available: Our overall budget is \$5000/month. The maximum grant is \$450 once per year; however, we often give a lesser amount. The client can access the balance within the year if circumstances change.
6. The information is then entered and stored in our secure data base.

Procedures:

1. When the request is received, it is sent to the volunteer tracker.
2. The relevant conference then calls the family to ask relevant questions and determine eligibility (check the database, ask for some details, and then opens the case or advises the caller that the request does not qualify.
3. The Vincentian then writes an email to the group providing information and requesting a partner to visit the family, usually by zoom but can be home visit, conference call.
4. During the contact an intact form is completed, the form asks about family composition, income from all sources including government income such as the child tax credit, or guaranteed income supplement or social assistance and then expenses including rent, utilities, arrears if any, loans, insurance, etc. The team then thanks the family and advises that we will now share the information, vote, and reply within a few days. Also, we let them know that if it is successful the funds will be paid to the landlord/ property manager. The family is provided with information about other community options.
5. The team now composes an email to the entire team, lays out the situation, gives their recommendations and asks for input. Often further questions are asked, and we go back to the family for details, or in some cases contact the landlord for a recommendation. Once the vote is completed the team notifies the family and proceeds with payment if approved. If denied, then refers the family to other resources.
6. Finally, the lead Vincentian enters the detailed information in the InVincible secure data base and holds a paper copy for no longer than 6 months. Emails chains are archived for future reference. We strongly recommend an email address that is maintained for this project.