



**Office of the Commissioner of Housing Equity (OCHE) – 2020 Work Plan**

OCHE Goals	OCHE Actions	OCHE Key Performance Outcomes	OCHE Targets
<p>1) Support senior and vulnerable tenants to ensure successful tenancies and reduce the need for eviction from TCHC by effectively addressing underlying issues related to the accumulation of arrears and by brokering repayment agreements between TCHC and tenants.</p>	<p>a) OCHE to connect with tenants to identify and address underlying issues leading to arrears in order to reduce them and ensure future ability to pay rent on time.</p> <p>b) OCHE to broker repayment plans between tenants and TCHC.</p> <p>c) Commissioner to provide TCHC with case-specific findings on each case, including case management recommendation improvements and audit findings.</p>	<ul style="list-style-type: none"> <li>• Early Resolution Officers have successfully engaged with tenants and identified underlying issues which are then communicated to TCHC to increase service delivery quality.</li> <li>• Early Resolution Officers have successfully brokered repayment agreements between the tenants and TCHC to address outstanding arrears.</li> <li>• The Commissioner has provided reports for each case which summarize key findings and includes forward-looking recommendations to TCHC for continuous service improvement and to ensure that the tenancies continue to be sustainable after the file is returned to TCHC for ongoing case management.</li> </ul>	<ul style="list-style-type: none"> <li>• OCHE successfully engages with a minimum of 80% of the tenants referred to them.<sup>1</sup></li> <li>• OCHE brokers repayment plans for 100% of the cases with which they work.</li> <li>• Underlying issues are identified for TCHC in 100% of cases in which OCHE engaged the tenants.</li> </ul>

<sup>1</sup>Referrals by TCHC are mandatory but engagement by TCHC tenants is voluntary.

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	<p>d) Support tenants to pay off the arrears owing to TCHC within the shortest time possible, taking into account the financial resources available to the tenants and the size of arrears accumulated.</p> <p>e) Track repayment agreements and monitor for compliance</p> <p>f) Connect tenants with external funding available to repay arrears directly to TCHC and connect tenants with options to lower their financial obligations i.e. Reduced cost cable service, credit counselling.</p>	<ul style="list-style-type: none"> <li>• The tenants have been connected with internal and external supports to address underlying issues contributing to arrears, such as mental health challenges or financial illiteracy.</li> <li>• Tenants have been set up with voluntary trustees as needed and direct payment to TCHC to assist in their ability to pay rent.</li> <li>• OCHE has identified subsidies and money available to the tenants to pay down arrears in lump sums.</li> <li>• Direct payments are made to TCHC to reduce arrears owed by tenants referred to OCHE.</li> <li>• Tenants have been connected to all subsidies and funds to which they are entitled.</li> </ul>	<ul style="list-style-type: none"> <li>• 100% of tenants are connected with supports as needed to address underlying Issues related to arrears accumulation.</li> <li>• 90% of tenants referred to the OCHE will be set up to pay their rent directly to TCHC by having PAP or direct payments set up.</li> <li>• 100% of repayment plans are based on the financial circumstances of the tenants, including the completion of a budget document.</li> <li>• 90% of repayment plans for arrears under \$1000 will be repaid over a period of 12 months or less.</li> <li>• 80% of the tenants referred to the OCHE have adhered to OCHE brokered repayment plans as measured after one year.<sup>2</sup></li> <li>• OCHE will identify possible income sources available to tenants and a minimum of 50% of Tenants who work with OCHE will be connected with income sources resulting in a lump sum direct payment of arrears to TCHC<sup>3</sup>.</li> </ul>

<sup>2</sup> In 2018 70% of the tenants referred to the OCHE adhered to the OCHE brokered repayment plans.

<sup>3</sup> This is a conservative estimate as many tenants do not qualify for any additional external funding or subsidies.



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	<p>g) Breached OCHE brokered repayments will be assessed by OCHE to identify if any additional supports/intervention will result in arrears being repaid and evictions avoided.</p> <p>h) Breached OCHE brokered repayment plans will be reviewed to determine the reasons the agreement failed and learnings will be incorporated into OCHE processes going forward and communicated to TCHC for continuous systemic improvement.</p>	<ul style="list-style-type: none"> <li>• OCHE has conducted a fulsome review of all breached files to determine if the circumstances leading to the breach were exceptional and warrant OCHE further involvement.</li> <li>• OCHE has considered exceptional circumstances as rare unforeseen hardships beyond tenants’ control and those which have a significant impact on tenants’ ability to meet the terms of repayment agreements.</li> <li>• OCHE has examined the underlying reasons regarding why the repayment agreement failed and communicate findings to TCHC to facilitate ongoing process improvement and continuous learning.</li> </ul>	<ul style="list-style-type: none"> <li>• OCHE works with 100% of tenants who have breached their first brokered repayment agreement only if the tenants have demonstrated exceptional circumstances.</li> <li>• In 100% of the cases, OCHE will identify and advise TCHC of the reason(s) for failed TCHC and OCHE brokered repayments.</li> </ul>

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<p>2) Ensure the accountability of the OCHE’s work to ensure quality service is provided to tenants by ensuring TCHC compliance with OCHE recommendations.</p>	<p>a) Develop new process with the 3 Operations Divisions to review Recommendations with General Managers and staff to address any barriers to compliance.</p> <p>b) Establish regular meetings with key TCHC leaders to review Commissioner’s recommendations and to provide strategic advice to TCHC.</p> <p>c) Develop and deliver process improvement recommendations to TCHC.</p>	<ul style="list-style-type: none"> <li>• The Arrears Collection Process and OCHE process have been reviewed to identify areas for improved process.</li> <li>• A new process has been developed to review and implement OCHE recommendations.</li> <li>• Regular meetings have been established with the 3 Operations Divisions General Managers, the Director of Program Services, Operational Initiatives and the General Manager of Seniors Housing Unit.</li> <li>• OCHE has ensured process improvement by providing strategic advice to TCHC regarding the Arrears Collection Process.</li> </ul>	<ul style="list-style-type: none"> <li>• TCHC demonstrates compliance with 90% of the Commissioner’s recommendations<sup>4</sup>.</li> <li>• On a quarterly basis OCHE to meet with the 3 Operations Divisions General Managers, the Director of Program Services, Operational Initiatives and the General Manager of Seniors Housing Unit.</li> <li>• Delivery of one process improvement recommendation on a quarterly basis.</li> </ul>

<sup>4</sup> Recognizing that there may be exceptional circumstances or situations where compliance is not operationally possible. This is dependent on TCHC taking action as a result of recommendations and reporting back to the OCHE.

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	<p>d) Ensure that OCHE audit findings are conveyed to TCHC senior management on a regular basis.</p> <p>e) Identify and develop training needs to ensure the transference of skills and knowledge from OCHE to TCHC tenant-facing staff.</p>	<ul style="list-style-type: none"> <li>• The OCHE provides strategic policy and process advice to TCHC on a regular basis by delivering process improvement recommendations.</li> <li>• OCHE has provided training to TCHC tenant facing staff on the OCHE Approach and other effective methods of working with vulnerable and senior tenants in arrears.</li> <li>• By working with TCHC General Managers ensure that OCHE approach is embedded in the Arrears Collection Process.</li> <li>• Knowledge transfer has been facilitated from OCHE to TCHC to ensure that TCHC has a clear understanding, has the ability to apply the knowledge, and applies the knowledge to make impactful actions to ensure process improvement and to decrease arrears.</li> </ul>	<ul style="list-style-type: none"> <li>• Offer 100% of tenant-facing staff a training opportunity by Q3 2020.</li> </ul>

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<p>3) Work with the TCHC Seniors Housing Unit and the City’s Seniors Services and Long Term Care unit to engage OCHE earlier in the TCHC Arrears Collection Process to provide a proactive approach to addressing arrears among seniors and avoiding evictions.</p>	<p>a) Work closely with the General Manager, Seniors Housing Unit to develop new processes to address arrears early and to incorporate Early Resolution Officers (EROs) interventions in the TCHC Arrears Collection Process.</p>	<ul style="list-style-type: none"> <li>• EROs are integrated into the work of the City’s Integrated Service model (ISM) and the TCHC Seniors Housing Unit and deliver services within the new structure targeted specifically to address challenges specific to seniors.</li> <li>• EROs intervene early in the TCHC Arrears Collection Process<sup>5</sup> to support TCHC in avoiding the need for eviction and to ensure that seniors’ arrears do not escalate.</li> <li>• EROs have engaged stakeholders to improve services available for seniors and participate in City-led initiatives to resolve underlying issues involving senior vulnerable tenants.</li> </ul>	<ul style="list-style-type: none"> <li>• OCHE work is integrated into phase one of Integrated Service model.</li> <li>• Tenant arrears in the senior’s portfolio are reduced as a result of OCHE early intervention in 90% of the cases referred to OCHE.<sup>6</sup></li> <li>• In 100% of the cases referred to OCHE, seniors get connected to external/internal supports to sustain tenancy.</li> </ul>

<sup>5</sup> This represents a substantial change in process for the OCHE, which has traditionally intervened at the end of the Arrears Collection Process.

<sup>6</sup> The OCHE process is voluntary for tenants, thus if OCHE is unable to resolve arrears, the CHE recommends that TCHC proceed to the Landlord Tenant Board (LTB) and thus arrears are not reduced but addressed through a LTB Order.

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	<p>b) Develop and deliver an education program specific to seniors to proactively communicate and provide them with information on arrears prevention strategies, including tenant rights and responsibilities, completing the Annual Review and the impact of income changes for seniors.</p> <p>c) Provide training to TCHC Seniors Housing unit frontline staff to teach the OCHE approach and to improve techniques related to working with seniors who are in arrears of rent.</p>	<ul style="list-style-type: none"> <li>Seniors receive the financial support and pensions they need on time due to their increased understanding of their entitlement to income sources.</li> <li>Senior tenants are educated and understand the implications of pensions on their rental payment and as a result avoid the accumulation of arrears due to retro-active pension payments.</li> <li>In partnership with the General Manager, Seniors Housing Unit, the OCHE has provided training sessions throughout the portfolio to Tenant-facing staff.</li> <li>Tenant-facing staff demonstrate improvement in the area of tenant engagement and the management of arrears.</li> </ul>	<ul style="list-style-type: none"> <li>OCHE to offer training sessions to 100% of seniors within the TCHC Seniors Housing unit.</li> <li>Retroactive rental charges for seniors, due to change of income to pensions, decreases across the Seniors Housing unit by 25% as measured over the year.</li> <li>Of senior tenants referred to OCHE, 85% will have reduced arrears as the result of OCHE’s intervention.<sup>7</sup></li> </ul>

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