

QUARTERLY UPDATE – Q3 2018

EXECUTIVE SUMMARY

The Commissioner is pleased to present to the Board of Directors the 3rd Quarter update for 2018.

During this Quarter, the OCHE has been busy with its outreach and collaboration with internal and external stakeholders. We were invited by the Active Living Department of TCHC to provide workshops for their Active Senior Program to introduce tenants to the mandate of the OCHE and eviction prevention strategies. The OCHE met with several TCHC staff and approximately 220 senior tenants at 11 different TCHC buildings. The OCHE appreciates the work done by TCHC staff in the Active Living Department to host these events for the tenants.

The OCHE has now completed its presentations to all of the ODSP offices in the Toronto area and has continued to make connections with other social service agencies to collaborate and work effectively to the benefit of tenants. The OCHE met with an organization called “Chit Chat Hearing” which works with TCHC to provide free hearing aids for tenants and the OCHE also met with the Furniture Bank, which provides free furniture to those in need. The OCHE also participated in the Scarborough Seniors’ Fair where we had a booth set up to advise seniors living in TCHC of the services offered by the OCHE.

I am also happy to report that the new OCHE website has seen a major improvement in its ability to attract and retain users. Q3 2018 has seen users increase by 40% over Q3 2017, page views increase by 129%, and session duration increase by 50%. Currently, after the home page, the most viewed page is “Meet the Team” (<http://oche.ca/meet-the-team>).

The website allows tenants to contact the OCHE via the web and also provides the profiles of the OCHE team so, that in preparation for a meeting with the OCHE, the tenants can read about the professional background of the person with whom they will be meeting. We have heard from tenants that being able to know a bit about the person coming to their home and to be able to view a picture of that person, increases their trust and comfort level.



The website also provides important information about tenant and landlord rights and responsibilities and the mandate of the OCHE. For issues outside of the OCHE jurisdiction, such as maintenance concerns, the site gives tenants information on how to access the correct offices for assistance. The website not only increases the knowledge base of tenants regarding their rights and responsibilities but it also creates efficiencies at the OCHE as we are not receiving calls and walk-ins for matters outside of our jurisdiction.

The OCHE believes that it is very important that seniors and vulnerable persons living in TCHC are aware of the mandate of the OCHE and the services we offer, in order to ensure sustainable housing. In the past two TCHC Tenant Surveys, tenants reported that only 13%, and then subsequently 15% of the tenants, who completed the survey were aware of the services of the OCHE. We are hopeful that in the upcoming TCHC Tenant Survey we note a higher awareness of the OCHE and its mandate. I appreciate the assistance of TCHC's Strategic Communications unit which is assisting in increasing awareness of the OCHE by including a brief article on the OCHE in the Fall edition of the Tenant Loop newsletter.

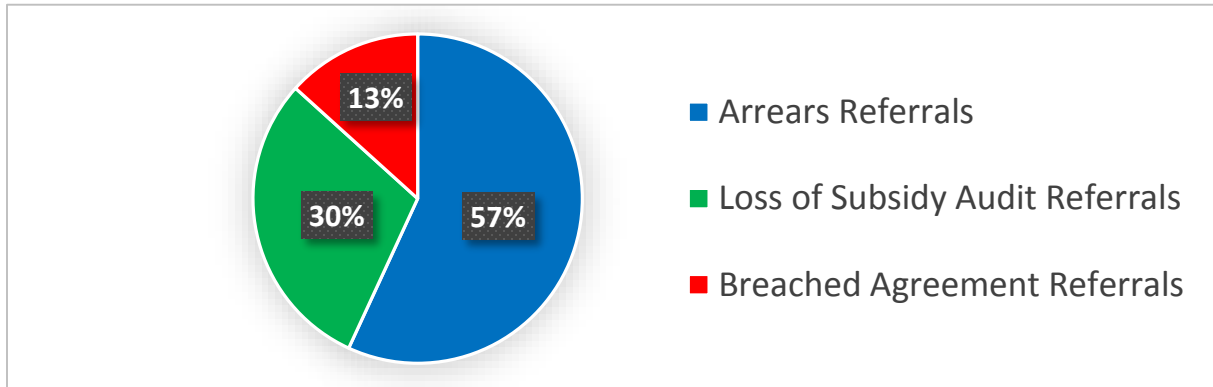
It has been a busy quarter with the OCHE working effectively and efficiently to ensure that our mandate of eviction prevention is met. We look forward to reporting back in January 2019 when we will be presenting the OCHE's first ever Annual Report to the Board.

Cynthia L. Summers
Commissioner of Housing Equity

OCHE REFERRALS

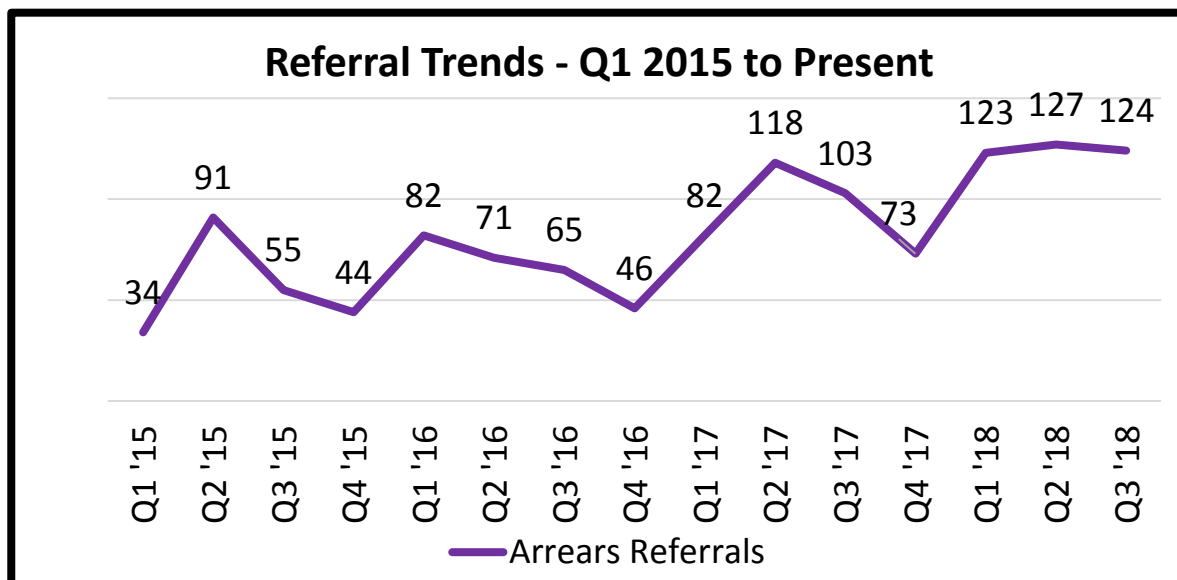
Total Referrals

The OCHE received a total of 218 referrals in Q3 of 2018. Of those referrals OCHE received 124 arrears referrals, 65 loss of subsidy referrals and 29 breach of agreement referrals:



Arrears Referrals

The number of arrears referrals in this Quarter have remained constant since Q1 2018.



Of those 124 arrears referrals we saw 99 referrals for seniors and 25 for vulnerable tenants.

OCHE ARREARS RESOLUTION ACTIVITIES AND FINDINGS

The OCHE reported on a total of 118 arrears referrals this Quarter: 25 vulnerable and 93 senior. The findings below are based on the 118 arrears files the OCHE reported on in Q3 2018.

By Quarter

	Q3 2018	Q2 2018	Q1 2018
Engagement Rate¹	91%	95%	95%
Average Arrears at Referral	\$2,771	\$3,029	\$3,247
Resolved within 45 Business Days	91%	93.5%	94%
Resolved Need for L1	79%	74%	79%

By Age

	<31	31-58	59+
Engagement Rate	100%	95%	89%
Average Arrears at Referral	\$3,124	\$3,376	\$3,720
Resolved within 45 Business Days	100%	86%	91%
Resolved Need for L1	50%	90%	77%

By Income Type

	Gov't Pension	Employment	OW/ODSP	Other
Engagement Rate	80%	100%	98%	88%
Average Arrears at Referral	\$2,836	\$2,346	\$2,854	\$3,069
Resolved within 45 Business Days	89%	100%	86%	100%
Resolved Need for L1	80%	81%	79%	63%

MOST SIGNIFICANT ARREARS COLLECTION PROCESS AUDIT FINDING

The ACP Step 1 requires that LRA's be done in writing using the repayment agreement template. In 12% of the arrears files the OCHE reported on in Q3 2018, LRAs were brokered vocally by TCHC and there was no record that they were done in writing. This a serious breach of the process as the landlord is unable to pursue remedy at the LTB if the agreement should breach. All LRAs should be brokered by way of a written document so that TCHC can enforce its' rights should they need to do so.

¹ The rate at which tenants actively engaged and worked with OCHE upon contact.

OCHE'S FINANCIAL CONTRIBUTION TO TCHC

Of the 118 arrears referrals reported on this Quarter, the OCHE brokered 58 Repayment Agreements representing a total of \$186,346.86 and also secured \$42,988.97 in direct payments to TCHC for a total recovered amount of \$229,335.83.

Repayment Agreements

Of the arrears referrals that led to a Repayment Agreements this Quarter, the OCHE received the referral from TCHC an average of 14 months after the arrears first accrued. Once received, the OCHE was able to broker 58 Repayment Agreements with an average repayment amount of \$159.34 per month over an average of 24 months.

LRA Length (Months)	Number	Total LRA Amount	Average LRA Amount	Average Monthly Payment	Average Month of Referral	Average Length of LRA (Months)
1-11	17	\$15,028.67	\$884.04	\$199.98	13	7
12-23	16	\$41,678.02	\$2,604.88	\$143.46	15	18
24+	25	\$129,640.17	\$5,185.61	\$141.87	23	39.0
Total:	58	\$186,346.86	\$3,212.88	\$159.34	14	24

Direct Payments

Of the Direct Payments OCHE secured, the majority of that money came from connecting with the City of Toronto's Housing Stability Fund. The total amount of Direct Payments has increased by 26% from Q2 2018.

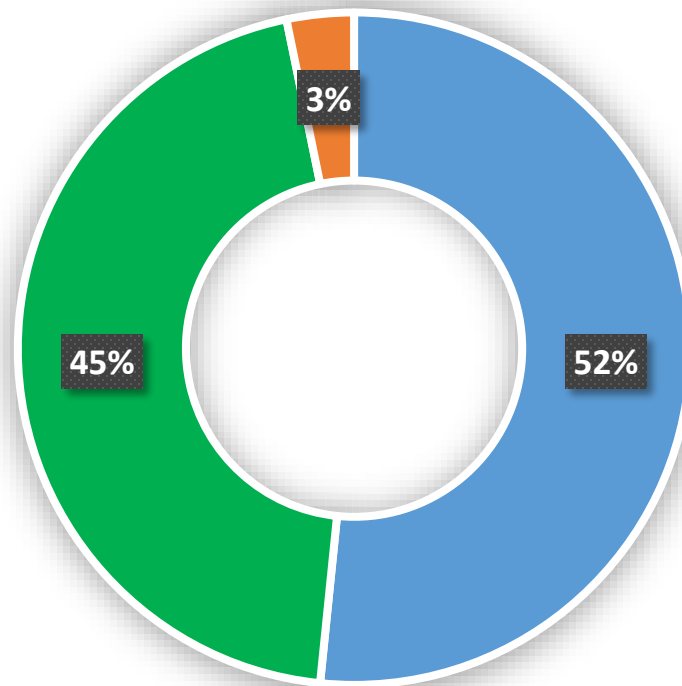
Direct Payment Source	Payment Amount
Tenant/Family	\$12,842.95
City's Housing Stability Fund	\$25,897.02
OW/ODSP	\$4,249.00
Total	\$42,988.97

BREACHED REPAYMENT AGREEMENTS

This Quarter we saw 31 breaches of previously brokered Repayment Agreements. The OCHE found exceptional circumstances in 15 of the 31 cases. The OCHE recommended to TCHC to proceed with an L1 application in 16 of the 31 breaches. The OCHE renegotiated new Repayment Agreements in 14 of the 31 cases and secured a direct payment from the tenant in 1 case.

Resolution of Breaches

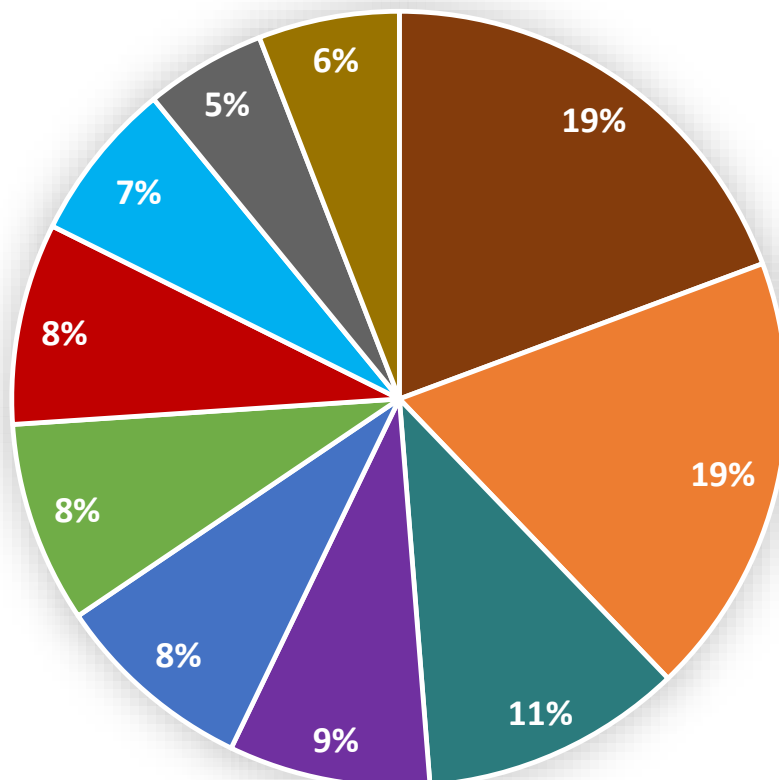
- Proceeded with L1
- New Repayment Agreement
- Direct Payment



The 14 breaches represented agreements totaling \$57,384 with the average breached Repayment Agreement being worth \$4,099. Of that \$57,384, the OCHE found exceptional circumstances and renegotiated 14 new agreements worth a total of \$61,030.

ROOT CAUSES OF ARREARS

In Q3 2018, the EROs found that Unexpected Expenses were the most reported cause of arrears, with 23 households stating that it was one of the root causes of their arrears.

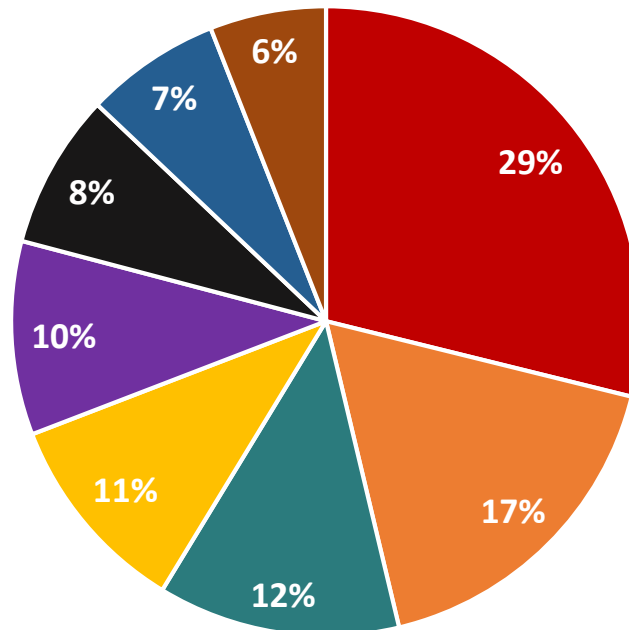


- Unexpected Expenses
- Physical Health Challenges
- Direct Payments to TCHC
- Absent from Home
- Payment Schedule
- Loss of Subsidy
- Change of Income
- Debt
- OW/ODSP Disrupted
- Other

Note: “Other” included Non-Reporting of Family Composition Changes, Maintenance Disputes, Substance Misuse, and Mental Health Challenges.

RESOLUTIONS OF ARREARS

The EROs work with or refer tenants to a variety of agencies, supports and services to assist tenants in maintaining healthy long-term successful tenancies. In Q3 2018, the EROs assisted tenants with connections to supports and services, as indicated below.



- Brokering Repayment Agreements
- Referring to a CSC Post-OCHE Resolution
- Recommending TCHC classify the Tenant as a Late Payer
- Accessing HSF to Pay Arrears
- Setting up Direct Payments to TCHC
- Working with OW/ODSP
- Assisting to Resolve a Loss of Subsidy
- Other

Note: “Other” included Assisting with InSitu application, Setting Up a Voluntary Trustee, Assisting with Applying for Income, and Connecting Tenant to Mental Health Services.