



**Quarterly Performance Report
Q3 2017 (July 1, 2017 – September 30, 2017)**

The OCHE oversees compliance with TCHC policies, procedures, applicable legislation and guidelines relating to evictions for arrears and loss of subsidy for seniors and other vulnerable residents to support eviction prevention and ensure fair and equitable treatment.

INTEGRITY. IMPARTIALITY. INDEPENDENCE



Contents

Executive Summary	3
Overview	5
Part 1. Referrals to the OCHE in Q3 2017	6
Part 2: EROs Engagement and Resolution Activities	7
Part 3: OCHE’s Audit Activities	13
Part 4: Selected Case Studies	20
Additional Information: Main Steps in TCHC’s Arrears Collection Process.....	24
Additional Information: Underlying Issues Definitions.....	25
Additional Information: Actions Taken to Support Tenancies Definitions.....	26

Executive Summary

I am pleased to present to the Board of Directors the OCHE performance and audit findings for the Q3 2017 period. To sum up this Quarter, I would describe it as a time of reflection, of collaboration and of joint achievement.

During this Quarter there has been heightened collaboration and work between the OCHE and TCHC regarding the identification of appropriate files for referral to the OCHE. The OCHE, Asset Management (“AM”) and Resident and Community Services (“RCS”) jointly reported to the Resident Services Committee in September on the successful outcome of the OCHE Referral Pilot (“Pilot”). This Pilot resulted in a greater awareness of the underlying issues faced by tenants that can lead to the accumulation of arrears. It also led to an agreement to refer all seniors in arrears directly to the OCHE, prior to the engagement of RCS staff, thus decreasing the further accumulation of arrears. This process does not preclude the involvement of the RCS staff, but ensures that appropriate referrals are made to the RCS only after the outstanding arrears are addressed. The revised process was agreed to by all parties, and AM has confirmed this change has been implemented effective September 2017. The OCHE continues to work with AM and RCS towards the development of a broad consultation process to examine the current policies and processes related to the identification of vulnerable tenants and related service delivery goals.

During this Quarter the OCHE also worked closely with AM and RCS to deliver training to all Contract Managed staff involved in the Arrears Collection Process. The OCHE’s training focused on the “OCHE Approach” to tenant engagement, with an emphasis on how to effectively engage and work with Tenants, including training to strengthen the front line workers’ interpersonal, communication and resolution skills. Training was also provided by AM, with a focus on areas within the Arrears Collection Process where the OCHE’s Audits have identified challenges.



Finally this Quarter saw improvements in two key areas of the work of TCHC's arrears collection and loss of subsidy processes. The average level of arrears at time of referral to the OCHE continued to trend downwards, with the average this Quarter being the lowest seen since OCHE began auditing the arrears levels. The incidence of compliance regarding TCHC's issuance of reminder letters to tenants regarding their loss of subsidies, continued to show steady improvement. The top three areas of non-compliance remained consistent from previous Quarters, being delays in the service of legal notices, delays in contact with tenants and delays in referral to the OCHE. TCHC has indicated a commitment to working with the OCHE to address these deficiencies. As requested by the Board, TCHC Management has provided a response to these top areas of non-compliance, which we have included as Attachment 2.

I am very pleased with the achievements of the past Quarter and I look forward to further opportunities to collaborate with TCHC to realize our shared goal of service excellence.

Sincerely,

Cynthia L. Summers
Commissioner of Housing Equity

Overview

The OCHE's core mandate is eviction prevention for senior and vulnerable tenants who have lost their Rent-Geared-to-Income ("RGI") subsidy or are facing the risk of eviction due to arrears of rent. The OCHE executes this mandate through a combination of compliance auditing and direct resolution work with tenants.

When a senior or vulnerable tenant is facing the risk of eviction due to arrears, they are referred to the OCHE by TCHC before an application to evict can be filed at the Landlord and Tenant Board. Each tenant is assigned an Early Resolution Officer ("ERO") who completes an audit of TCHC staff's compliance with the Arrears Collection Process. The EROs also perform a case management role, where they engage with the tenants to build trust to identify the underlying issues causing or contributing to the tenants' arrears, and arrive at solutions for the arrears including matching them to external services and supports. The Commissioner delivers a report on the outcomes of the compliance audit and resolution activities to TCHC and the tenants.

When a senior or vulnerable tenant has lost their RGI subsidy, the tenant is identified to the OCHE in the first month the loss takes effect. The OCHE then audits the work of TCHC's staff to monitor compliance with the Loss of Subsidy Process, and reports back to TCHC with recommendations to ensure compliance and support the resolution of the Loss of Subsidy.

This Quarterly Report reflects the OCHE's work with tenants and the audit findings from Q3 2017. The report is divided into the following 4 parts:

Part 1 – An overview of the referrals made to the OCHE in Q3 2017

Part 2 - The EROs engagement and resolution activities when working with tenants to avoid evictions and maintain healthy tenancies.

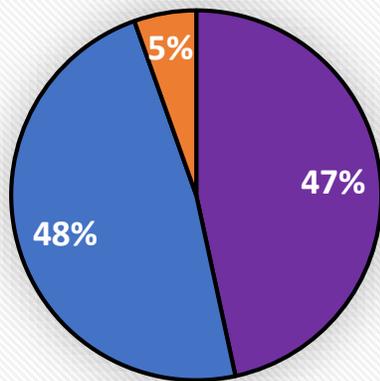
Part 3 - The OCHE's audit activities, including:

1. The results of the ERO's audits of TCHC staff's compliance with the Arrears Collection Process; and
2. The results of the OCHE's audits of TCHC staff's compliance with the Loss of Subsidy Process.

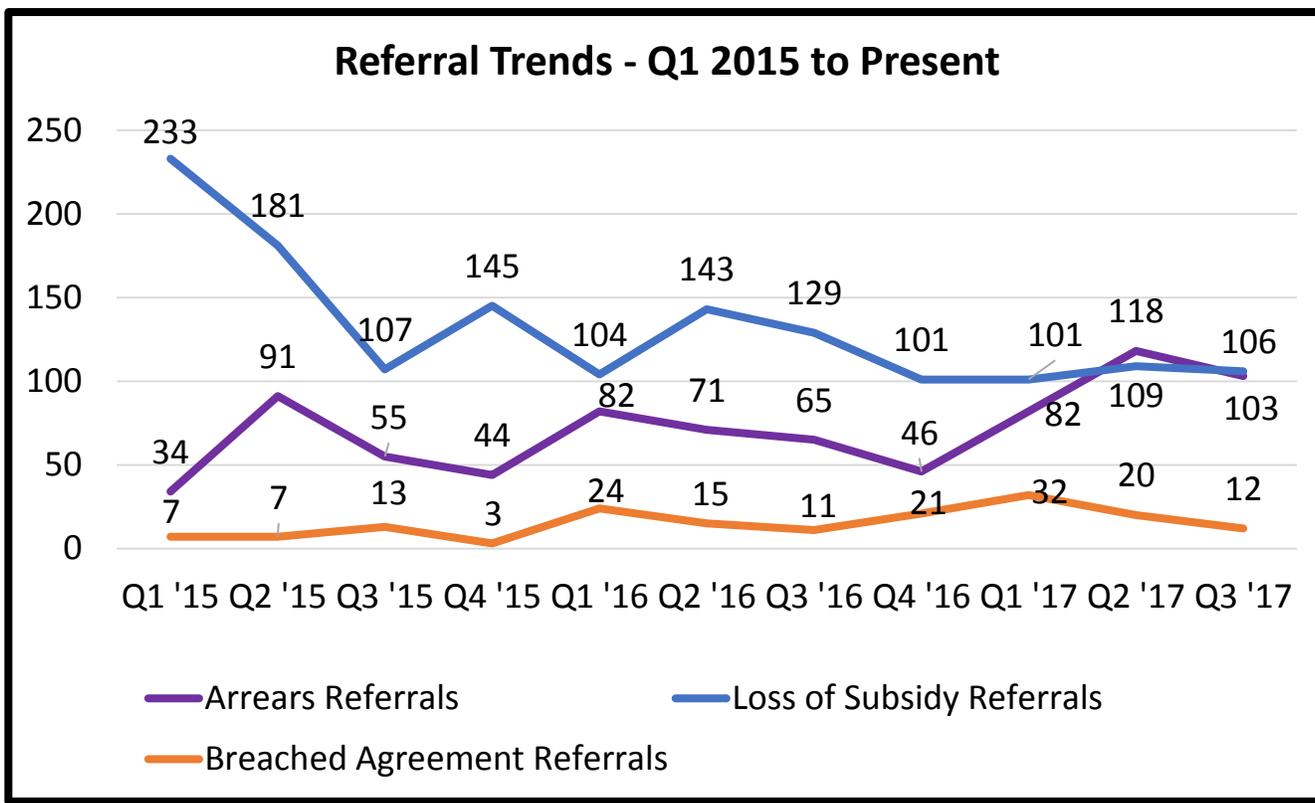
Part 4 – A selection of Case Studies highlighting the work of the EROs.

Part 1. Referrals to the OCHE in Q3 2017

OCHE by the Numbers July to September, 2017



- Arrears Referrals: 103 = 34.3/month
- Loss of Subsidy Audit Referrals: 106 = 35.3/month
- Breached Agreement Referrals: 12 = 4/month



- In Q3 2017, 81 arrears referrals were for seniors and 23 were for vulnerable tenants.

Part 2: EROs Engagement and Resolution Activities

2.1 Reports and Recommendations

The OCHE reported on 72 arrears files during Q3.

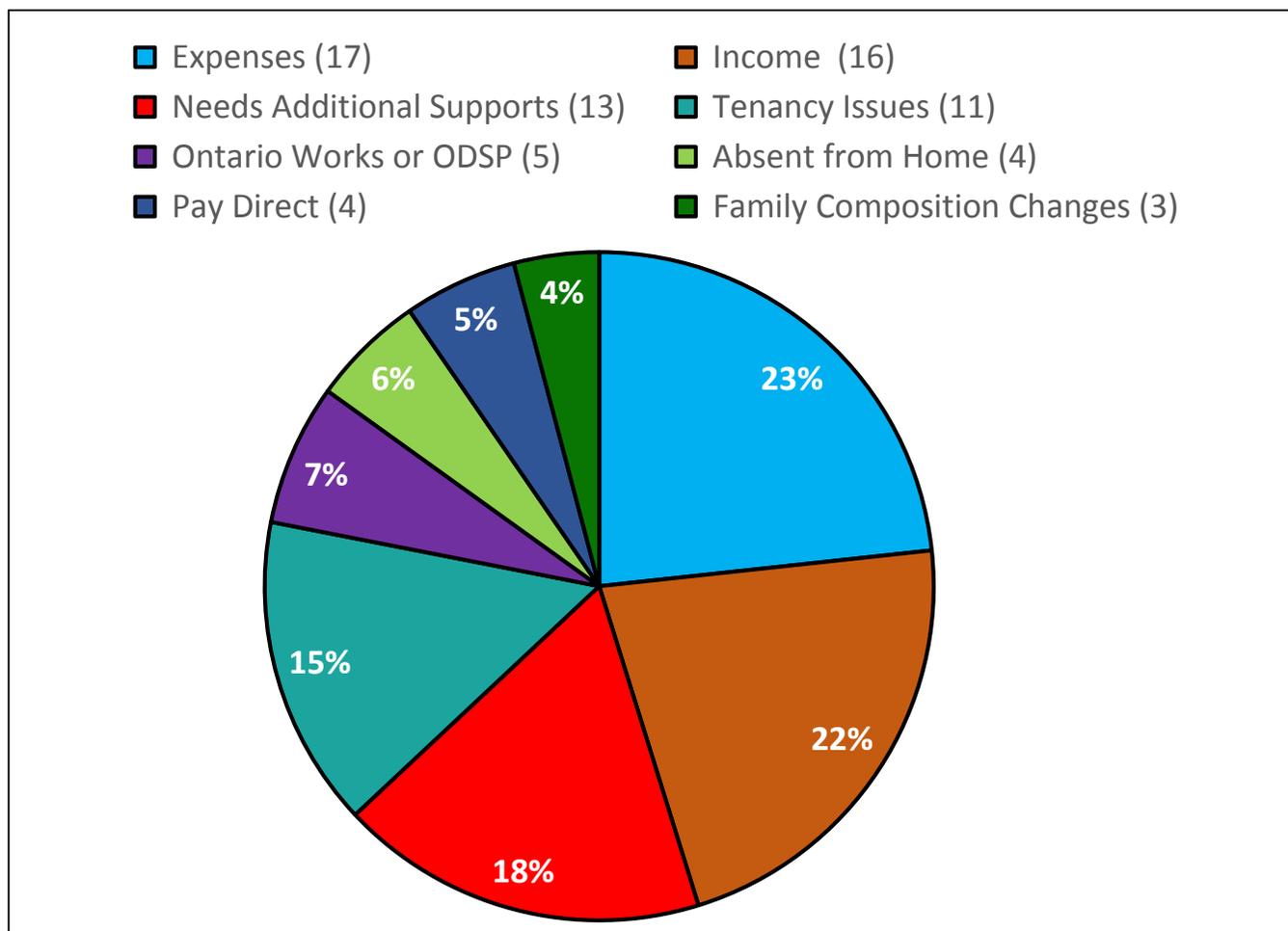
Quarter	Seniors	Vulnerable	Vulnerable Referral Source	Number of Referrals
Q3 2017 (72)	59	13	RCS File Management System (“FMS”)	8
Q2 2017 (129)	107	22	TCHC Interim Criteria for Identifying Vulnerable Tenants	3
Q1 2017 (54)	43	11	External Agencies or TCHC Staff outside above processes	2
Q4 2016 (66)	53	12		
Q3 2016 (65)	51	14		

2.2 Engagement Levels

The OCHE has developed a specific engagement model “the OCHE Approach” to build trust and work with tenants in arrears. The EROs were able to successfully engage with **91.5% (63/69)** of tenants in Q3 2017.

2.3 Identification of Underlying Issues

The OCHE EROs use the “OCHE Approach” when working with tenants to build a trusting relationship, encouraging the tenants to disclose the underlying issues causing or contributing to their arrears. Once the underlying issues are identified, the EROs collaborate with tenants to arrive at a holistic response to the arrears with the goal of returning tenants to TCHC with the supports in place to ensure long-term successful tenancies. In Q3 2017, the EROs identified the following underlying issues, as indicated below:

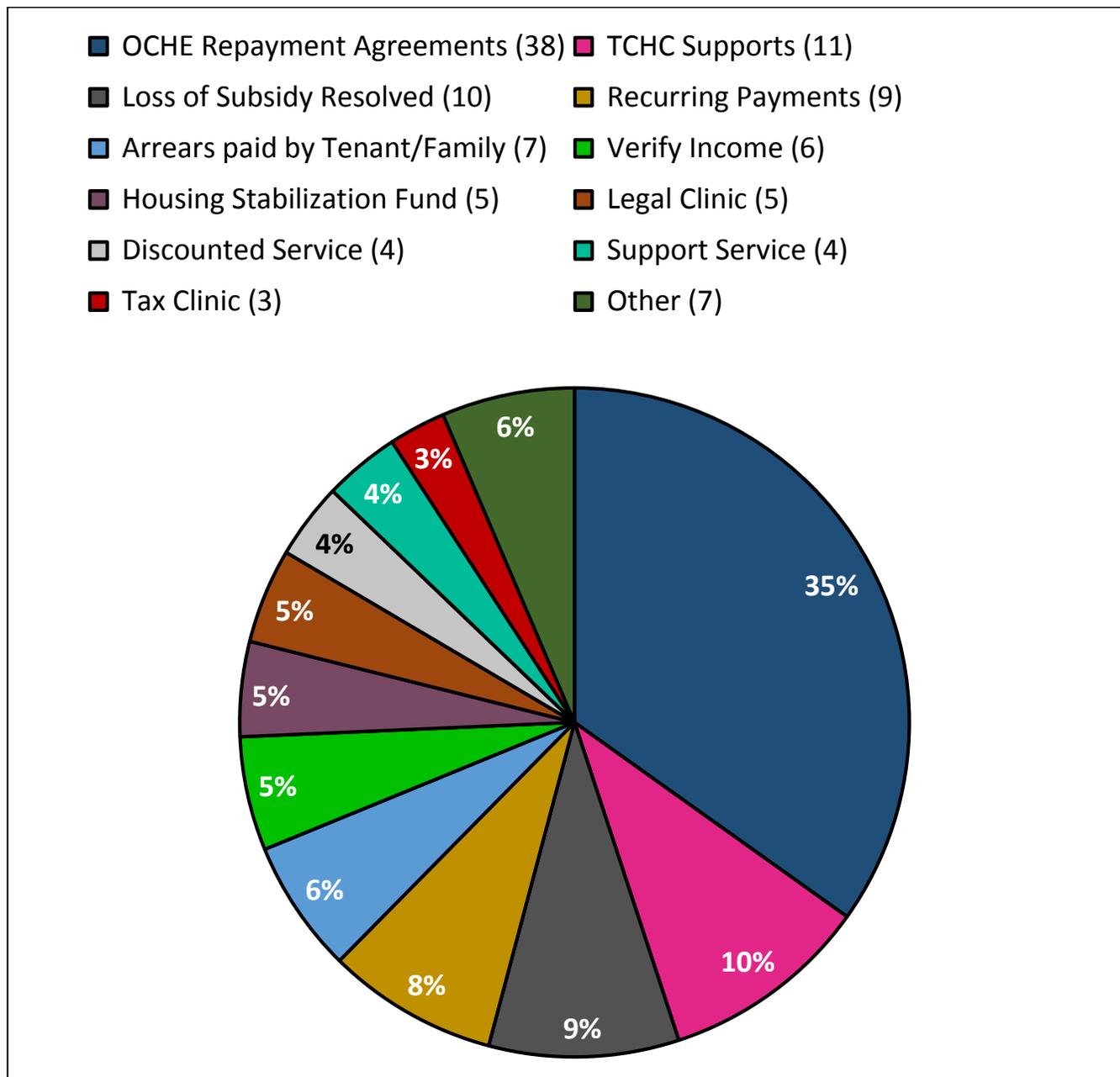


Note: See page 25 for definitions of the above categories.

As a result of the OCHE Referral Pilot, TCHC’s Asset Management has advised the OCHE that the collection and reporting of this information strengthens their understanding of the different challenges tenants face, providing them with additional information to develop tools and training to better meet tenants’ needs. This information will also be reviewed as part of the ongoing evaluation of the Resident and Community Services File Management System.

2.4 Actions Taken to Support Successful Tenancies

After identifying the underlying issues, the EROs work with or refer tenants to a variety of agencies, supports and services to resolve the arrears and assist tenants in maintaining healthy long-term successful tenancies. In Q3 2017, the EROs made the following resolutions, or assisted tenants with connections to supports and services, as indicated below:



Note: See page 26 for definitions of the above categories.

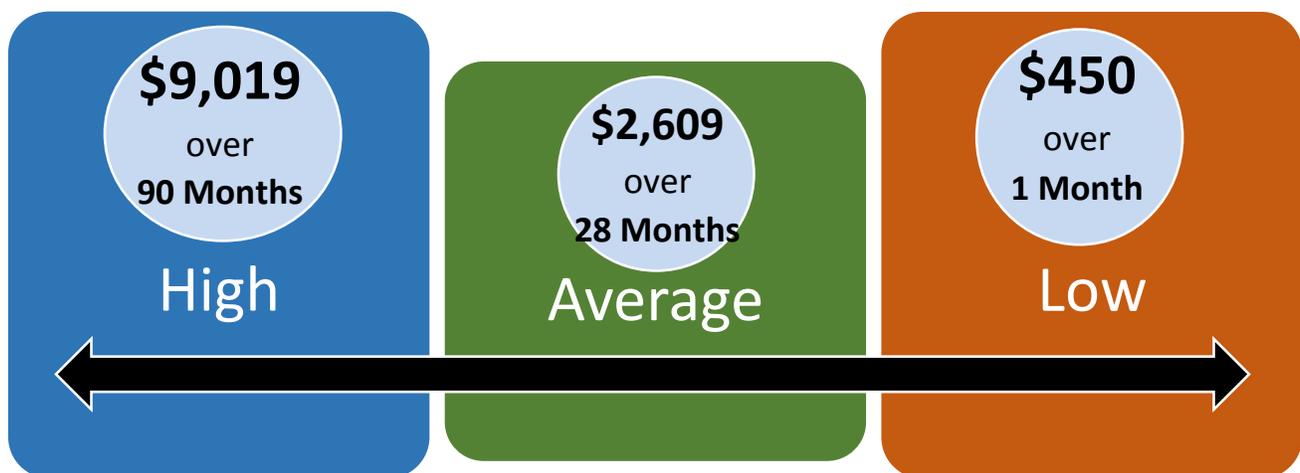
2.5 Direct Payments

When working with tenants, the EROs were able to secure direct payment to TCHC for arrears (lump sums paid directly by the tenant/family or via the City's Housing Stabilization Fund, ODSP, OW Shelter Fund, etc.) in 24% (12/50) of resolved cases, totalling \$10,990.

Direct Payment Source	Payment Amounts
Tenant/Family	\$7,758
Housing Stabilization Fund	\$2,965
Ontario Works/ODSP	\$267

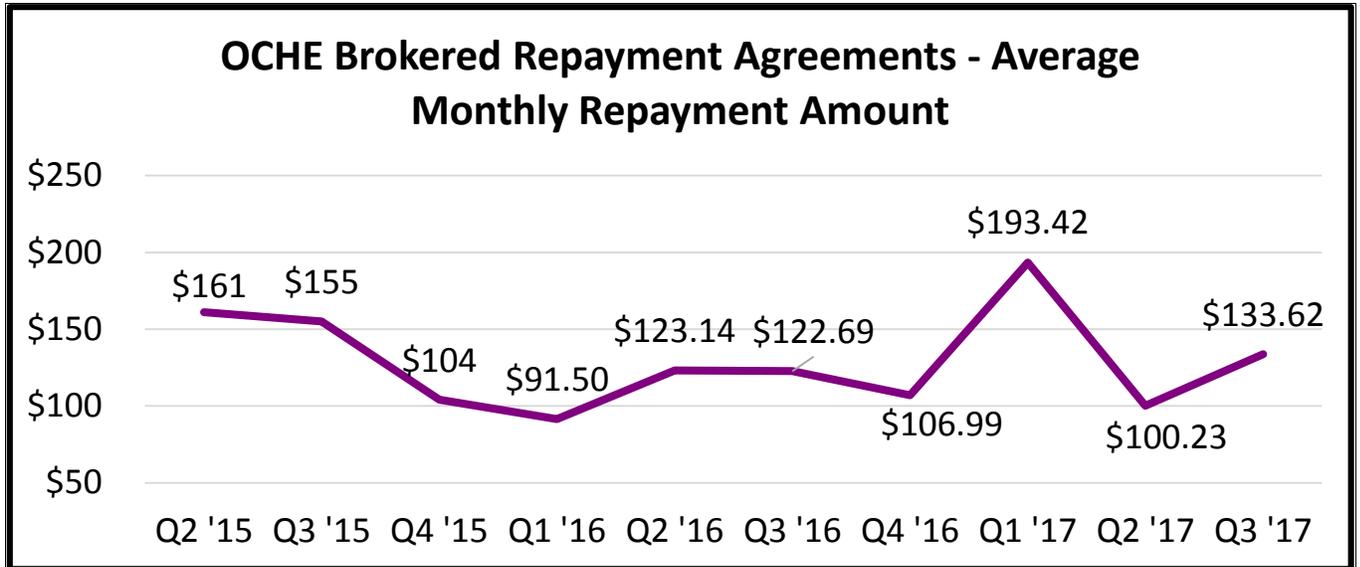
2.6 OCHE Brokered Repayment Agreements

The OCHE brokered 31 Repayment Agreements in Q3. The details of the OCHE brokered Repayment Agreements are as follows:



- The OCHE brokered Repayment Agreements covering \$80,878.50 in total arrears.
- The average monthly repayment amount was \$133.62.

Note: See the following page for a chart detailing the trends for average monthly repayment amounts in OCHE Brokered Repayment Agreements.



- The OCHE works to arrive at reasonable monthly repayment amounts based on the financial circumstances as determined by the EROs when completing the OCHE Budgeting Tool.

2.7 Breached OCHE Brokered Repayment Agreements

The EROs will work with tenants that have breached OCHE Brokered Repayment Agreements if the tenants demonstrate exceptional circumstances. An exceptional circumstance is defined by the OCHE as a rare and unforeseen hardship beyond a tenant’s control that had a significant impact on the tenant’s ability to meet the terms of the OCHE Brokered Repayment Agreement.

- The OCHE completed its review of 10 Breached OCHE Brokered Repayment Agreements in Q3 2017. The OCHE found exceptional circumstances and brokered a new Repayment Agreement for two tenants, and another was able to catch up with the terms of their OCHE Brokered Repayment Agreement.

2.8 Report and Recommendations Timing

The OCHE had its highest success rate this quarter in reporting on its outcomes for arrears files within its timeline of 45 business days.

Reporting Period	Within Timelines	Outside Timelines
Q3 2017	67 (93%)	5 (7%)
Q2 2017	119 (93%)	9 (7%)
Q1 2017	41 (76%)	13 (24%)

2.9 Eviction Application Recommendations

The OCHE was able to stabilize housing and avoid evictions for 72.5% (50/69) of cases in Q3.

Reporting Period	Yes to LTB	No to LTB	LTB Not Required
Q3 2017 (72)	19	50	3
Q2 2017 (129)	22	104	3
Q1 2017 (54)	7	47	0

At the time of the writing of this report, the status of the Commissioner's recommendations to proceed to the LTB were as follows:

Proceeded to the LTB	Numbers
YES	18/19
NO	1/19

Outcome at the LTB	Numbers
Withdrawn – Arrears Paid	4/18
Upcoming Hearing Dates	7/18
Mediated Agreements	2/18
Eviction Orders – Granted	5/18

Part 3: OCHE's Audit Activities

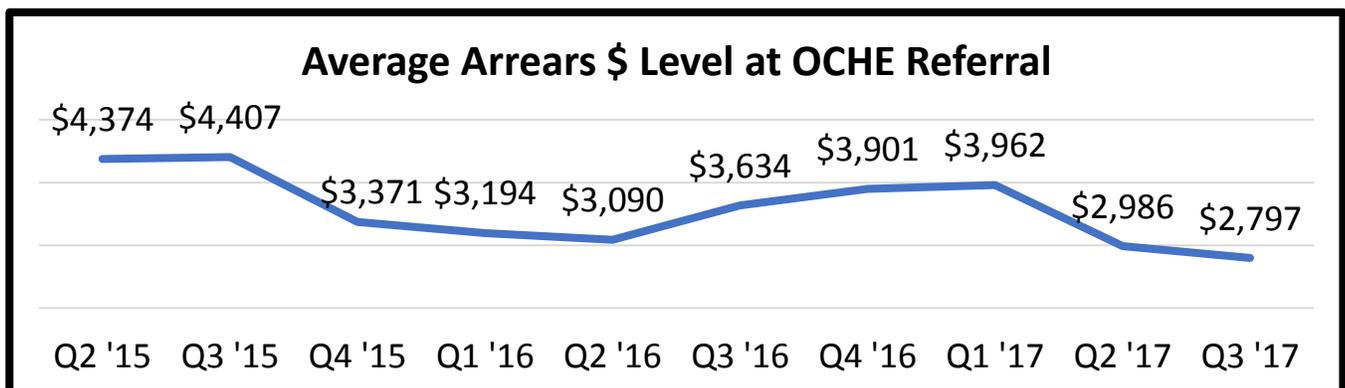
3.1 ERO's Arrears Collection Process Compliance Audits

For each tenant referred to the OCHE facing the risk of eviction for arrears, the OCHE EROs complete an audit of TCHC staff's compliance with the Arrears Collection Process.

The EROs identify any areas of non-compliance and the Commissioner makes recommendations back to TCHC to address the deficiencies with TCHC staff. Compliance with the Arrears Collection Process is important in ensuring that decisions regarding evictions for arrears are made fairly, arrears do not accumulate unnecessarily, and timely referrals are made to the OCHE. See **Appendix 1** for a chart outlining the Main Steps in TCHC's Arrears Collection Process.

3.1.1 Level of Arrears at Referral

The average level of arrears at time of referral in Q3 2017 was the lowest observed since the OCHE began reporting on this measurement.



3.1.2 Top 3 Arrears Collection Process Compliance Audit Findings

In total, the OCHE found that TCHC did not comply with the TCHC Arrears Collection Process (“ACP”) in 98.5% (71/72) of the arrears files completed during this quarter. The OCHE’s top 3 findings of non-compliance by TCHC staff with the ACP are as follows:

1. Delay in TCHC’s Service of N4s¹ = 83.25% (60/72 files)

- When the ERO’s audit finds a delay in TCHC’s service of the N4, the Commissioner recommends to TCHC that they ensure staff serve the N4s in the first month of arrears, as required by the ACP. The Commissioner makes this recommendation because early service of the N4 can help to limit the accumulation of arrears. Early service also helps avoid unnecessary delay when TCHC makes the determination that an eviction application to the Landlord and Tenant Board is necessary.

2. Delay in Attempts at Speaking with Tenants Regarding their Arrears = 75% (54/72 files)

- When the ERO’s audit finds delays in TCHC’s attempts to speak with the tenant regarding their arrears, the Commissioner recommends to TCHC that they ensure staff are making direct personal attempts in the first month of arrears. The Commissioner makes this recommendation because direct personal contact is the first step to reaching resolutions regarding the arrears. Where arrears can be resolved early, it results in reduced workload for staff and increases the likelihood of success for tenants.

3. Delays in Referring Tenants in Arrears to the OCHE = 47.25% (34/72 files)

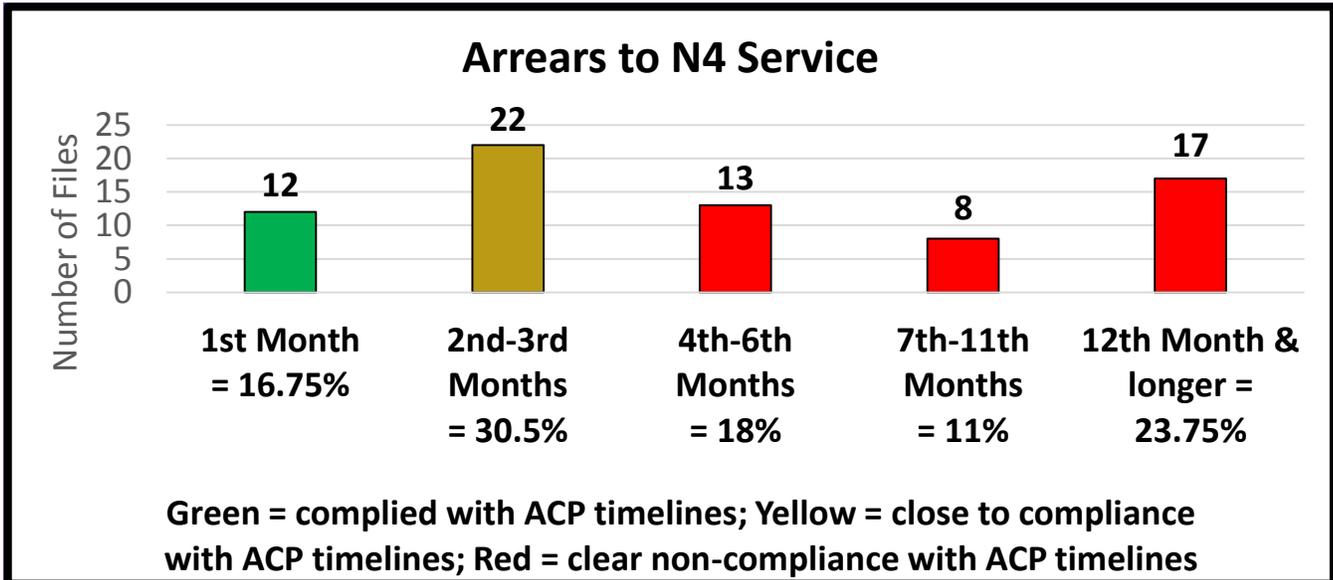
- When the ERO’s audit finds delays in the referral of arrears files to the OCHE, the Commissioner recommends to TCHC that they ensure staff are referring tenants to the OCHE in the 2nd month after the N4 is served. The Commissioner makes this recommendation because delays in referrals to the OCHE extends the length of time arrears remain unresolved and the underlying issues remain unaddressed, with negative implications for both TCHC and the tenants.

Note: TCHC Management’s response is included as Attachment 2.

¹ N4 is the legal notice required by the LTB before an Eviction for Arrears Application can be made.

3.1.3 Arrears Collection Process Compliance Audit Finding: N4 Timelines

The Arrears Collection Process requires that N4s be served in the 1st month of arrears². The Early Resolution Officers' compliance audits indicates 83.25% of the N4s referred to the OCHE did not meet this timeline.



Historical Comparison:

Quarter	1 st Month	2 nd -3 rd Months	4 th -6 th Months	7 th -11 th Months	12 th Month & Longer
Q3 2017 (72)	12 (16.75%)	22 (30.5%)	13 (18%)	8 (11%)	17 (23.75%)
Q2 2017 (129)	23 (17.75%)	38 (29.5%)	20 (15.5%)	19 (14.75%)	29 (22.5%)
Q1 2017 (52)	11 (21%)	16 (31%)	7 (13.5%)	6 (11.5%)	12 (23%)
Q4 2016 (56)	16 (28.5%)	16 (28.5%)	7 (12.5%)	4 (7%)	13 (23.5%)
Q3 2016 (59)	12 (20.5%)	19 (32%)	8 (13.5%)	6 (10%)	14 (24%)

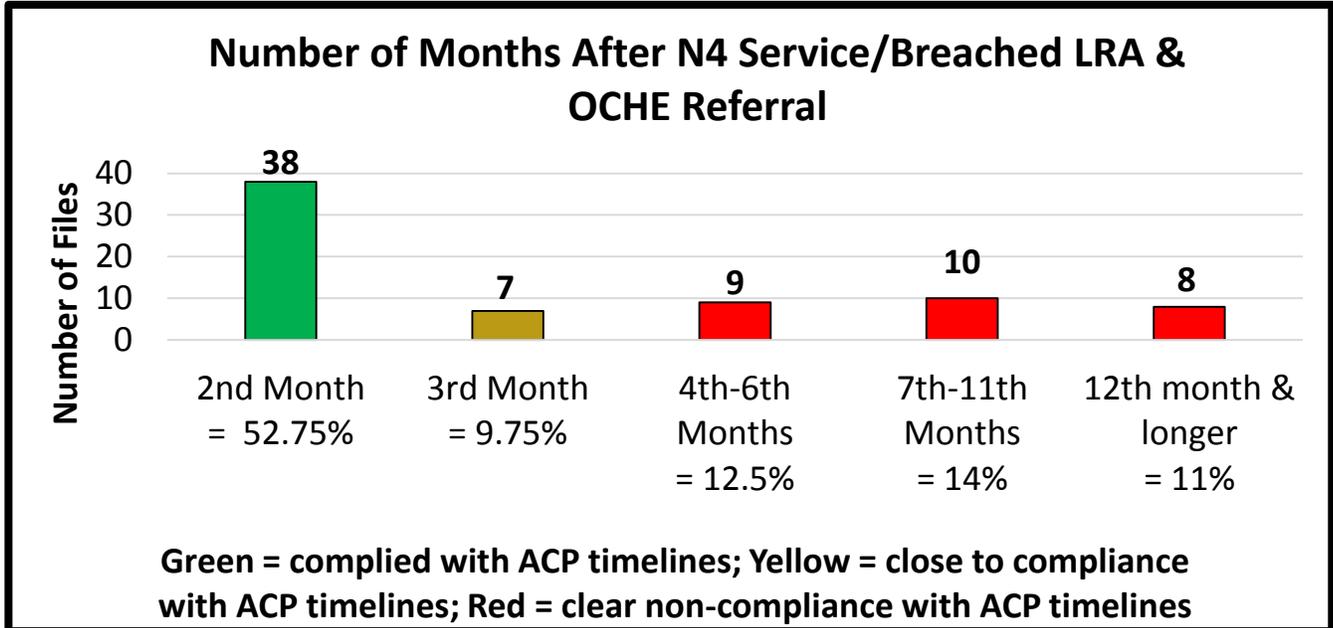
- 23/72 (32%) of the files had multiple N4s³ served on the tenant.

² Where a LRA is entered before an N4 is served, the OCHE has used the entering of the LRA as the trigger for this measurement.

³ Where multiple N4s were served on a tenant, the most recent N4 is used for the calculation in this chart.

3.1.4 Arrears Collection Process Compliance Audit Finding: OCHE Referral Timelines

Referrals to the OCHE should be received in the 2nd month after the N4 is served. Q3 saw an improvement by TCHC with this measurement over Q2.



Historical Comparison:

Quarter	2nd Month	3 rd Month	4 th -6 th Months	7 th -11 th Months	12 th Month & Longer
Q3 2017 (72)	38 (52.75%)	7 (9.75%)	9 (12.5%)	10 (14%)	8 (11%)
Q2 2017 (129)	55 (42.5%)	11 (8.5%)	26 (20.25%)	16 (12.5%)	21 (16.25%)
Q1 2017 (52)	24 (46%)	8 (15.5%)	10 (19%)	7 (13.5%)	3 (6%)
Q4 2016 (56)	19 (34%)	13 (23%)	13 (23%)	6 (11%)	5 (9%)
Q3 2016 (59)	33 (56%)	12 (20.5%)	11 (19%)	2 (3%)	1 (1.5%)

Overall ACP Compliance (N4 and OCHE Referral Timing):

- Only 8.5% (6/72) of files met both the N4 service timeline and the OCHE referral timeline.

3.2 The OCHE’s Loss of Subsidy Compliance Audits

The OCHE audits all instances where senior or vulnerable tenants living in TCHC have had their Rent-Geared-to-Income (“RGI”) subsidy revoked. Each month TCHC provides a list of all such tenants to the OCHE. The OCHE conducts an audit on TCHC’s computer systems to review compliance with the applicable Legislation⁴, City Guidelines⁵ and TCHC Policies.

Within 30 calendar days of referral, the OCHE completes its audit and delivers the results to TCHC. This includes the audit data, a report outlining TCHC’s performance for the month with statistical comparison to past results, and specific and general recommendations to address any deficiencies or errors uncovered during the audit.

100% of the OCHE’s Reports on Loss of Subsidy have been delivered to TCHC Asset Management within the 30 calendar day timeline.

3.2.1 Loss of Subsidy Referrals

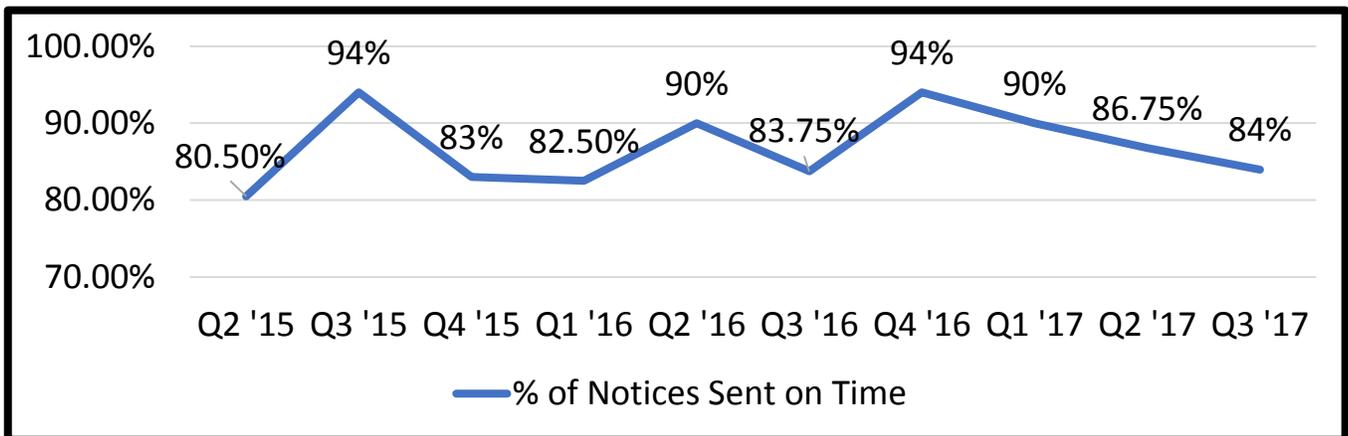
Reporting Period	Senior Referrals	Vulnerable Referrals
Q3 2017 (106)	89	17
Q2 2017 (109)	105	4
Q1 2017 (101)	92	9
Q4 2016 (101)	93	8
Q3 2016 (129)	120	9

⁴ The *Residential Tenancies Act, 2006*; and the *Housing Services Act, 2011*

⁵ The City of Toronto’s *Rent-Geared-to-Income (RGI) Administration Manual*

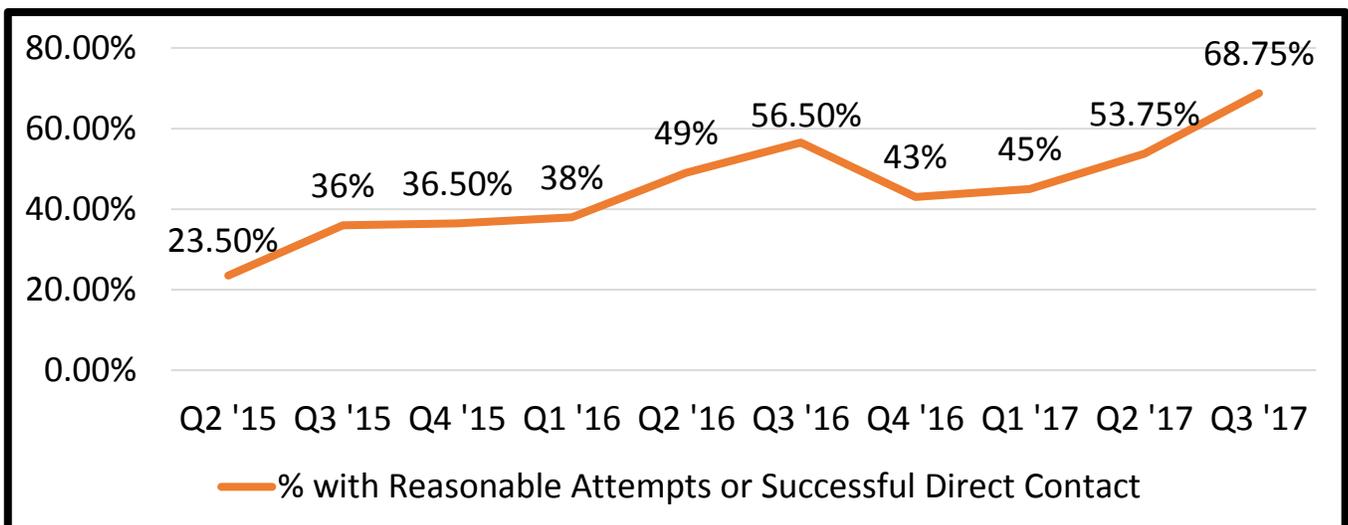
3.2.2 Loss of Subsidy Compliance Audit Finding: Delivery of Loss of Subsidy Notice of Decision on Time

Delivery of a Notice of Decision (“NoD”) provides legal notice to a tenant that their RGI Subsidy will be revoked. When a NoD is not sent within the time required, the subsequent removal of the RGI subsidy is invalid. If the Loss of Subsidy remains unresolved, the OCHE recommends to TCHC that the process be restarted and the NoD re-served. Q3 marked the third consecutive quarter where performance on this measurement declined.



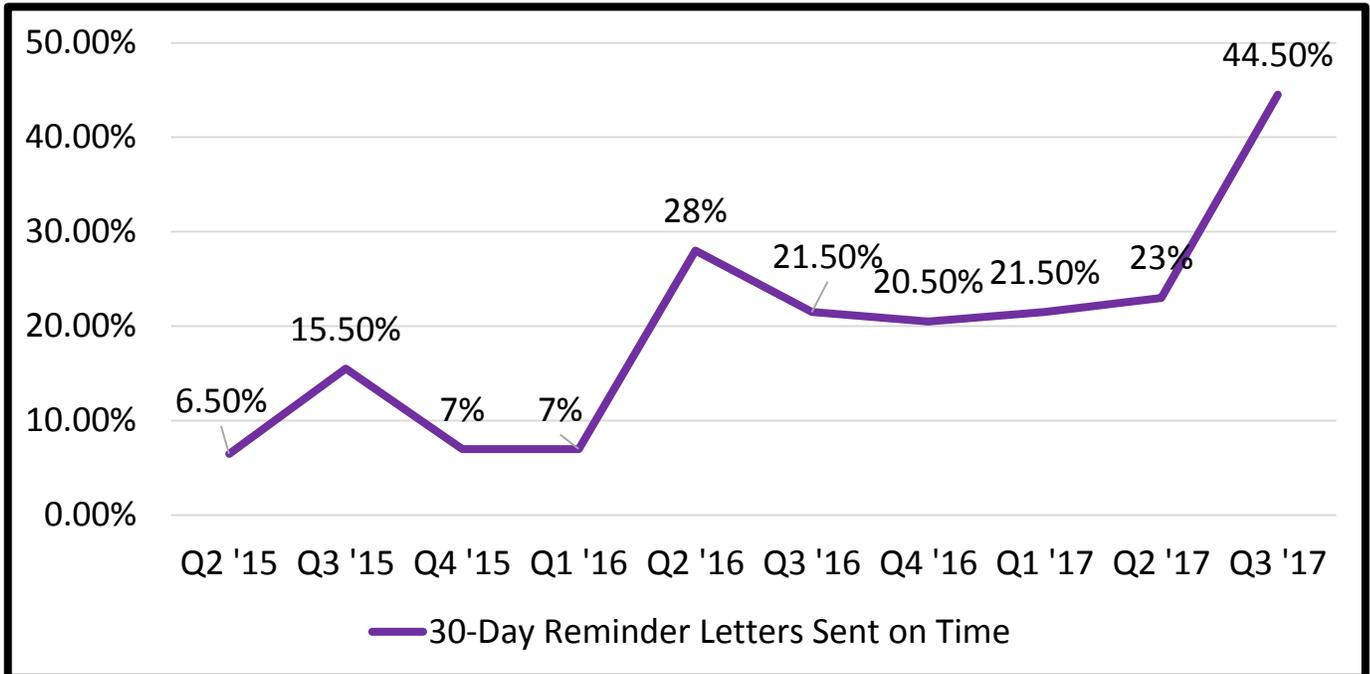
3.2.3 Loss of Subsidy Audit Finding: Direct Personal Contact Attempts before Loss of Subsidy Notice is Delivered

TCHC staff are required to make reasonable attempts at direct personal contact before sending a Notice of Decision. Q3 saw the continued improvement by TCHC staff for this measurement.



3.2.4 Loss of Subsidy Compliance Audit Finding: Delivery of Reminder Letters in Accordance with TCHC Policy

For most Loss of Subsidies, TCHC's process requires staff to send a reminder letter 30 days before the Loss of Subsidy becomes effective. Q3 saw a significant improvement where TCHC staff are sending this letter.



Part 4: Selected Case Studies

Case Study 1

A senior Rent-Geared-to-Income (“RGI”) tenant (“the Tenant”) was referred to the OCHE in July 2017 facing the risk of eviction for arrears of rent. At the time of referral the Tenant had arrears totaling \$4,256.00 and was being charged Market Rent of \$1,064.00 instead of the previous rate of \$252.00. The Tenant had their RGI subsidy revoked in February 2017.

The Tenant’s rent was paid by Pre-Authorized Payment (“PAP”) and the Tenant successfully paid the Market Rent until April 2017 when the rent was returned due to Non-Sufficient Funds (“NSF”) and the arrears began. After TCHC stopped the Tenant’s PAP in May 2017, no rent was paid to TCHC. TCHC served the Tenant with a *Notice to End Tenancy Early for Non-Payment of Rent* (“N4”) on May 5, 2017.

The Tenant Services Coordinator (“TSC”) attempted to work with the Tenant regarding the Loss of Subsidy before it took effect, including by voicemail, letter, and door-knocks. The TSC spoke to the Tenant and made a referral to Steps to Support (“STS”) to assist with the Loss of Subsidy, but the Tenant refused STS’s assistance. The TSC also referred the Tenant to a Community Service Coordinator (“CSC”) who met with the Tenant on 3 separate occasions, but each time the Tenant refused the CSC’s support.

When the Early Resolution Officer (“ERO”) met with the Tenant in July 2017, the Tenant did not realize that the RGI Subsidy had been lost and believed that they had to pay Market Rent. The Tenant was also unaware that the PAP had been stopped and no payments towards rent were being made.

The ERO worked with the Tenant and assisted with the arrears by:

- Connecting with the Tenant’s Ontario Disability Support Program (“ODSP”) Caseworker and obtaining the documentation necessary to verify the Tenant’s ODSP and Canadian Pension Plan-Disability income; and
- Assisting the Tenant to complete the Annual Review, and submitting it with the necessary income documents for the TSC to reverse the LoS and reinstate the RGI Subsidy.



Once the RGI Subsidy was reinstated, the Tenant's monthly rent was retroactively reduced from \$1,064.00 to \$258.00. When the Tenant's ledger was adjusted, this resulted in a credit of \$5,642.00 being applied to the account, which completely eliminated the arrears and resulted in a credit balance of \$302.00. The ERO then assisted the Tenant in completing and submitting the documentation for the TSC to set up the PAP effective September 1, 2017.

This case highlights the impact that a Loss of Subsidy can have on the rapid escalation of arrears, placing Tenants at unnecessary risk of eviction. By working with the Tenant to explain why they had lost their subsidy and what was required to maintain it, the ERO was able to provide the Tenant with the direct assistance needed to have the RGI subsidy reinstated thus eliminating the Tenant's arrears. Through this assistance, the Tenant's housing was stabilized and they have a greater understanding of the requirements for the Annual Review process with the expectation that similar issues will be avoided in the future.

Case Study 2

A senior couple ("the Tenants") paying Rent-Geared-to-Income ("RGI") rent were referred to the OCHE in June 2017 facing the risk of eviction for arrears of rent. At the time of referral the Tenants had arrears totaling \$716.00 and were being charged monthly RGI rent of \$724.00.

The Tenant Services Coordinator ("TSC") served the *Notice to End Tenancy Early for Non-Payment of Rent* ("N4") in April 2017 for a balance of \$716.00 after their Pre-Authorized Payment ("PAP") was returned due to Non-Sufficient Funds ("NSF"). The Tenants successfully paid their rent from May to July 2017.

The Tenants do not speak any English, and one of their adult children (the "Adult Child") assists with their housing and financial issues. The TSC spoke with the Adult Child in May 2017 to advise of the missed rent and was told that a replacement cheque would be provided. Unfortunately, no replacement was received, resulting in the file being referred to the OCHE.

When the OCHE received the referral in June 2017, the Early Resolution Officer ("ERO") worked with the Tenants' Adult Child to address the arrears. The Adult Child indicated they were unaware of the missed April 2017 payment and immediately paid the arrears in full. The Tenants' had also amassed 2 NSF charges from the missed April 2017 payment and another in August 2017 when the Tenants' paid their rent by Money Order but the PAP had not been stopped.



The Adult Child confirmed that they would provide a cheque directly to TCHC for the NSF charges and requested to continue the PAP for rent payments going forward.

This case demonstrates the benefits of early intervention and how attempts to address arrears early can help to ensure that arrears do not accumulate and that arrears owed to TCHC can be collected in a timely manner. In this case TCHC staff took actions soon after the arrears began, and made a timely referral to the OCHE when the arrears remained outstanding. This allowed the OCHE to work towards resolution while the arrears were still recent, resolve the outstanding arrears, and stabilize the Tenants' housing without undue delay.

Case Study 3

A senior tenant ("Senior Tenant") and their adult child ("Adult Child") (collectively, "the Tenants") were referred to the OCHE in July 2017 facing the risk of eviction for arrears of rent. The Tenants had lost their Rent-Geared-to-Income ("RGI") subsidy in April 2016 for non-return of their Annual Income and Asset Review Form ("AR"). At the time of referral to the OCHE, the Tenants were being charged Market Rent of \$1,243.00, and their arrears totalled \$10,511.00.

The Tenants' arrears began to accumulate immediately after their Loss of Subsidy ("LOS") became effective in April 2016. The Tenants continued to pay their former RGI rent rate of \$575.00 instead of the market rate of \$1,243.00. After a year of underpaying by \$668.00 each month, the Tenants were served with a *Notice to End Tenancy Early for Non-Payment of Rent* ("N4") for a balance of \$8,016.00.

The Tenant Services Coordinator ("TSC") attempted to work with the Tenants regarding the arrears by sending letters, leaving voicemails and speaking to the Senior Tenant on numerous occasions. During these conversations, the TSC was advised that the Senior Tenant was struggling with physical health issues. The TSC offered to connect the Tenants to a Community Service Coordinator ("CSC") in August 2016, which was declined, but a referral to a CSC was eventually made in March 2017. The CSC spoke with the Senior Tenant regarding the Adult Child's missing documents required to complete the AR, and the Senior Tenant confirmed they would tell the Adult Child. Unfortunately, the documents were never received and the Tenants remained at LOS.



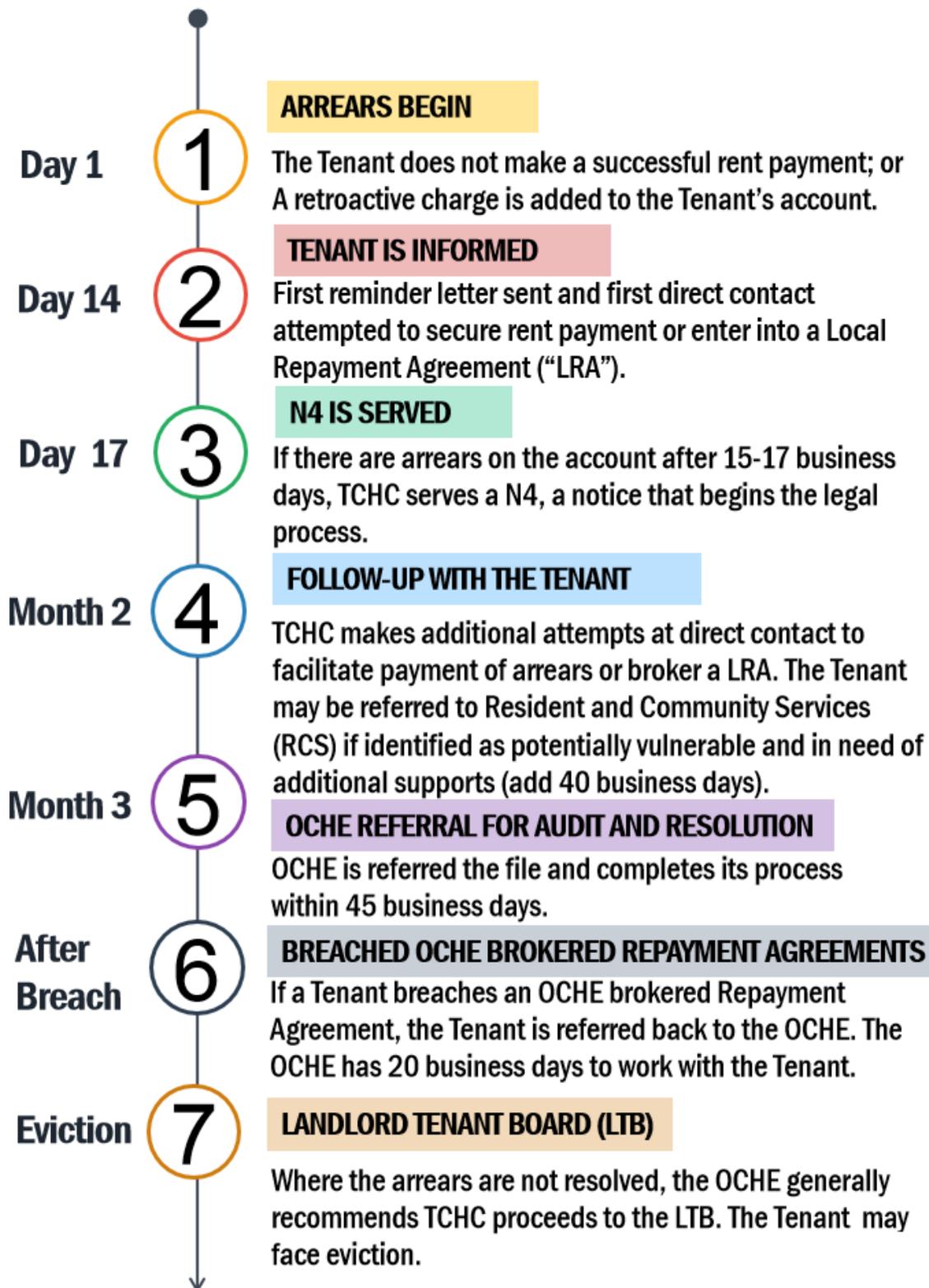
When the Early Resolution Officer (“ERO”) spoke with the Senior Tenant in July 2017, the ERO was advised that they had suffered a significant physical health set back and was not mobile. Further, the Senior Tenant confirmed they had been unsuccessful in acquiring the Adult Child’s income documents and therefore remained at LOS.

The ERO contacted the Adult Child and was able to provide them with information on how to collect the required income documents through Service Canada (T4s and Notices of Assessment for 2015 and 2016). The ERO received this documentation from the Adult Child, and submitted it to the TSC, resulting in the RGI subsidy being reinstated. Once the RGI was reinstated and the TSC recalculated the rent, the arrears were completely resolved and the Tenants’ had a credit of \$145.00 on their account.

Sadly, on August 30, 2017, the Senior Tenant passed away. The ERO contacted the Adult Child and recommended they send the Death Certificate to TCHC to remove the Senior Tenant from the household. The Adult Child advised the ERO that ODSP was the executor of the Senior Tenant’s estate and the Adult Child needed to apply to ODSP for a copy of the Death Certificate, a process which would take some time to complete. The ERO searched online and was able to locate the Senior Tenant’s obituary and forwarded it to the TCHC Director to have the Senior Tenant removed from the household.

This case highlights the impact that long-standing Loss of Subsidies can have on the accumulation of arrears. In this particular case, the ERO was able to help the Adult Child obtain the necessary income documentation to resolve the LOS. Because the Tenants had continued to pay the RGI Rent amount while at LOS, once the RGI Rent was reinstated the false arrears were resolved and they ended up with a small credit on their account. By focusing efforts on resolving a LOS early, staff may be able to avoid the additional work required once a household falls into arrears, while also limiting situations where the LOS places Tenants’ housing at risk.

Additional Information: Main Steps in TCHC's Arrears Collection Process



Additional Information: Underlying Issues - Definitions

Expenses: Includes external debt, medical expenses, hydro costs and remittance of money overseas.

Income: Includes changes of income, fluctuating income and limited income. For example, not receiving complete pensions.

Needs Additional Supports: Includes language barriers, mental health and challenges completing Annual Rent Reviews.

Tenancy Issues: Includes maintenance/repair complaints and real or perceived errors in rent calculation or payment.

Ontario Works or ODSP: Includes where benefits have stopped or been suspended and need to be reinstated.

Absent from Home: Includes hospitalization, out of country travel, family emergencies and incarceration.

Pay Direct: Includes where pay direct has stopped or Pre-Authorized payment is being returned as no funds in bank account to pay the rent.

Family Composition Changes: Includes changes that have not been reported to TCHC, leading to back charges or incorrect rent being charged.

Additional Information: Actions Taken to Support Tenancies - Definitions

Local Repayment Agreement: The OCHE brokers a repayment agreement between the tenant and TCHC.

TCHC Supports: OCHE works with TCHC to resolve the tenant's underlying issues, from working with the Community Service Coordinators to clean the tenant's unit to verifying rent charges with the Tenant Service Coordinators, to applying for transfers.

Loss of Subsidy Resolved: Solving the tenant's Loss of Subsidy by collecting income documents and supporting the tenant to complete the Annual Review.

Recurring Payments: Organizing recurring payments with the tenant's Bank or income provider on behalf of the tenant.

Arrears paid by Tenant/Family: Informing and supporting the tenant on how to pay the arrears and having the tenant or tenant's family successfully pay part or all of the arrears immediately.

Verify Income: Working with the tenant to identify income sources and gain the income documents that the tenant needs to re-calculate rent payments.

Housing Stabilization Fund: Applying to the Housing Stabilization Fund to access payments toward the arrears.

Legal Clinic/Tax Clinic: Referring the tenant to free services in order to complete their tax information or gain the legal assistance they require.

Discounted Services: Referring the tenant to programs that provide financial assistance with expenses unrelated to the tenant's arrears. These programs include LEAP (hydro arrears), the Good Food Box and Roger's Connected to Success.

Support Services: Linking the tenant to agencies that provide services that assist the tenant with everyday requirements. Examples include: Centre for Addiction and Mental Health, Veteran Affairs, Crisis Outreach Services for Seniors, LOFT Community Services, Fred Victor and Veteran Affairs.

Other: Completing social assistance/pension applications, connecting with the tenant's family, connecting with Ontario Disability Support Program/Ontario Works to pay off the tenant's arrears and assisting a tenant with an Insitu application.