



## OCHE – 2020 Annual Report

Item 8A

March 24, 2021

Tenant Services Committee

**Report:** TSC:2021-25

**To:** Tenant Services Committee (“TSC”)

**From:** Commissioner of Housing Equity

**Date:** March 2, 2020

### **PURPOSE:**

The purpose of this report is to provide the Tenant Services Committee (“TSC”) with the Office of the Commissioner of Housing Equity’s (“OCHE”) 2020 Annual Report.

### **RECOMMENDATIONS:**

It is recommended that the TSC receive the OCHE 2020 Annual Report for information, and forward it to the Board of Directors (the “Board”) for information.

### **REASONS FOR RECOMMENDATIONS:**

The OCHE 2020 Annual Report incorporates the information provided in the Quarterly Updates that were submitted to the TSC and the Board of Directors throughout the year, and acts as both a fourth quarter update and as a summary of the work done by the OCHE in 2020.

The 2020 Annual Report is included as **Attachment 1** to this report.

**IMPLICATIONS AND RISKS:**

The OCHE's 2020 Annual Report is a key aspect of the Board's oversight of the OCHE, and of the OCHE's accountability to the Board. The OCHE's mandate is eviction prevention for senior and vulnerable tenants living in Toronto Community Housing Corporation ("TCHC") who have rental arrears.

The OCHE provides the Board of Directors with oversight of TCHC's Arrears Collection Process ("ACP") in the area of Evictions for Arrears of senior and vulnerable tenants. Through regular reporting the OCHE ensures that the Board is aware of the OCHE's activities taken on its behalf and that they continue to align with the goals of the Board of Directors and TCHC. Keeping the Board aware of issues related to arrears and eviction prevention reduces risk to the TCHC Board.

**SIGNATURE:**

*"Cynthia L. Summers"*

---

Cynthia L. Summers  
Commissioner of Housing Equity

**ATTACHMENT:**

1. OCHE 2020 Annual Report

**STAFF CONTACT:**

Cynthia L. Summers, Commissioner of Housing Equity  
416-632-7998  
Cynthia.Summers@oche.ca

Item 8A - OCHE - 2020 Annual Report  
TSC Public Meeting - March 31, 2021  
Report:TSC:2021-25  
Attachment 1

Item 8A - TSC:2021-25 - Attachment 1

# 2020

## ANNUAL REPORT



**COMMISSIONER  
OF  
HOUSING EQUITY**

# Table of Contents

- 1. MESSAGE FROM THE COMMISSIONER..... 3**
- 2. WHAT TENANTS SAID ABOUT US..... 6**
- 3. THE OCHE PROCESS ..... 7**
- 4. 2020 YEAR REVIEW BY THE NUMBERS ..... 9**
- 5. ARREARS RECOVERED .....13**
- 6. VULNERABLE TENANTS .....15**
- 7. CASE MANAGEMENT FINDINGS.....17**
- 8. AUDIT FINDINGS.....19**
- 9. PROCESS IMPROVEMENT RECOMMENDATIONS TO TCHC.....20**
- 10. CASE SCENARIOS.....24**
- 11. TENANT SURVEY RESULTS.....30**



## 1. Message from the Commissioner

It is my pleasure to present the 2020 Annual Report for the Office of the Commissioner of Housing Equity (OCHE).

The year 2020 has been a year like no other, with the onset of COVID-19. In March 2020, the OCHE team began working remotely and serving tenants from a distance. Initially, tenants were engaged by telephone and letter, however, by July 2020, the Early Resolution Officers had returned to working in the field and visiting tenants in their communities. TCHC Superintendents provided ongoing support to the OCHE, by delivering letters and messages to tenants on behalf of the OCHE. This new work dynamic fostered a very collaborative relationship, which ultimately benefited TCHC tenants.

Starting in March 2020, the Government of Ontario made an Emergency order to suspend applications to terminate residential tenancies until at least September 2020. In compliance with this order, TCHC did not serve notices to terminate tenancies, and referrals to the OCHE from TCHC significantly decreased. To address the lack of referrals and support TCHC and tenants, TCHC and the OCHE developed new flexible processes for supporting tenants who faced eviction for rental arrears.

The jointly developed processes were implemented and monitored by the OCHE as two separate pilots. The first pilot was based on the principles of referring tenants to the OCHE quickly and easily, employing flexible referral criteria. This pilot resulted in 104 referrals to the OCHE and eviction avoidance of 80% of households referred to the OCHE.

The second pilot was developed as a result of discussions with TCHC senior management and the focus was to support TCHC by addressing arrears, which had accumulated for at least one year. This pilot resulted in 79 referrals to the OCHE and an eviction avoidance of 76% of households referred to the OCHE.

The positive outcomes the OCHE and TCHC experienced in 2020, have caused me to reflect on why tenant engagement remained strong throughout COVID-19 and how arrears were able to be addressed and ultimately, evictions avoided.

I do not wish to diminish the many challenges and significant losses caused to many by COVID-19. However, within the context of OCHE and TCHC, I believe that there have been some very positive outcomes as the result of learnings from the pandemic.

Firstly, COVID-19 necessitated a heightened level of communication in order to keep staff connected to each other and focused on working as a team to meet goals. This need to stay connected, resulted in the OCHE team meeting online or by phone more often than previously necessary, which resulted in our team making a concerted effort to check-in on each other and to encourage strong team morale. It also necessitated heightened communication with the senior management team at TCHC and I am pleased to note that regular communication between myself and TCHC increased this year, in spite of the pandemic.

Secondly, this year necessitated flexibility and creativity, in order to develop new and efficient processes to deliver services to vulnerable and senior tenants during unprecedented times. I note that both OCHE and TCHC staff embraced and rose to this challenge. As a result, the OCHE successfully worked with 338 households facing eviction to ensure that families remained housed and arrears were addressed. This work would not have been possible without the support of TCHC senior management and front-line staff, who demonstrated a real commitment to working with OCHE as a team.

This creative, flexible and collaborative approach lays the foundation for further opportunities to work together and will affect more positive outcomes in the coming year. For example, the OCHE will be working closely with TCHC to develop new criteria to identify vulnerable tenants and to assess the effectiveness of the new Arrears Collection Process (ACP), among other initiatives.

Finally, I would be remiss if I did not acknowledge the work and success of the OCHE team members in 2020. I am blessed to work with a dedicated, skilled and caring group of individuals, who despite the challenges of COVID-19, kept their focus on serving vulnerable and senior tenants at TCHC.

Cynthia L. Summers

Commissioner of Housing Equity







## 3. The OCHE Process

### 3.1 OCHE Principles

The OCHE operates on the principles of integrity, impartiality and independence. These three words reflect the core values of the OCHE and guide what we do.

### 3.2 OCHE Mandate

The OCHE's mandate is eviction prevention for senior and vulnerable<sup>1</sup> tenants living in Toronto Community Housing Corporation (TCHC) who have rental arrears. The OCHE acts as an additional safety net for senior and vulnerable tenants who are facing eviction due to rental arrears.

### 3.3 How the OCHE Helps



After TCHC has followed all of the steps of its Arrears Collection Process and are at a point which they can lawfully make an application for eviction to the Landlord and Tenant Board (LTB), TCHC refers the tenant to the OCHE. The goal is to give the tenant one more opportunity to address the rental arrears and any contributing factors leading to the arrears.

The OCHE reviews the work done by TCHC prior to the referral and provides case management to the tenant to help them get back on track. Working with the OCHE is a voluntary process and tenants can choose other methods of resolving their arrears. Whether or not tenants agree to work with the OCHE, the OCHE will connect them to internal and external supports when ongoing assistance is required.

The Commissioner issues a Recommendations Report which provides case specific recommendations and audit findings to TCHC and an overview of the OCHE's work with tenants.

---

<sup>1</sup> The OCHE has adopted the City of Toronto Working Group on Vulnerability's definition of vulnerable as: "A gap between the challenges a person faces and the resources they can access when facing those challenges. Vulnerability must be assessed in context – a person's vulnerability or resilience will depend on their circumstances, environment and resources in the broadest sense"

### 3.4 The OCHE Approach

When working with tenants, our team uses the “OCHE Approach” to identify the underlying issues that have contributed to tenants’ inability to pay their rent.

The OCHE Approach is a ten-pronged approach to working with vulnerable tenants which includes positive messaging and flexible and creative solutions. The objective is to avoid imminent eviction, and more importantly to ensure stable, sustainable housing going forward.

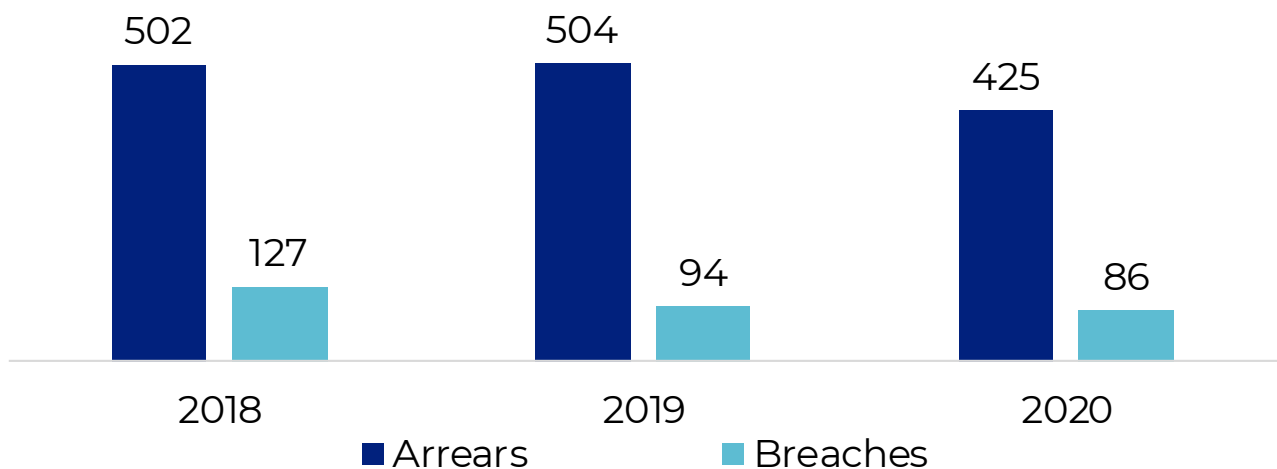


## 4. 2020 Year Review by the Numbers

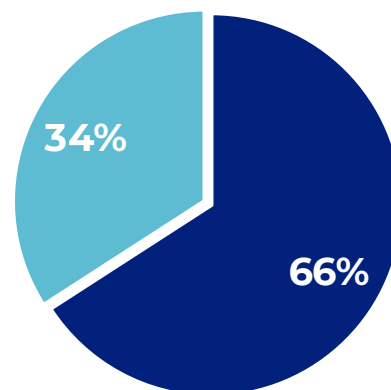
### 4.1 Annual Referrals

In 2020, the Office of the Commissioner of Housing Equity (OCHE) received a total of 511 referrals. Of these 511 referrals, 425 were regarding arrears, and 86 were regarding breaches of repayment agreements brokered by the OCHE.

#### Arrears and Breach Referral Trends



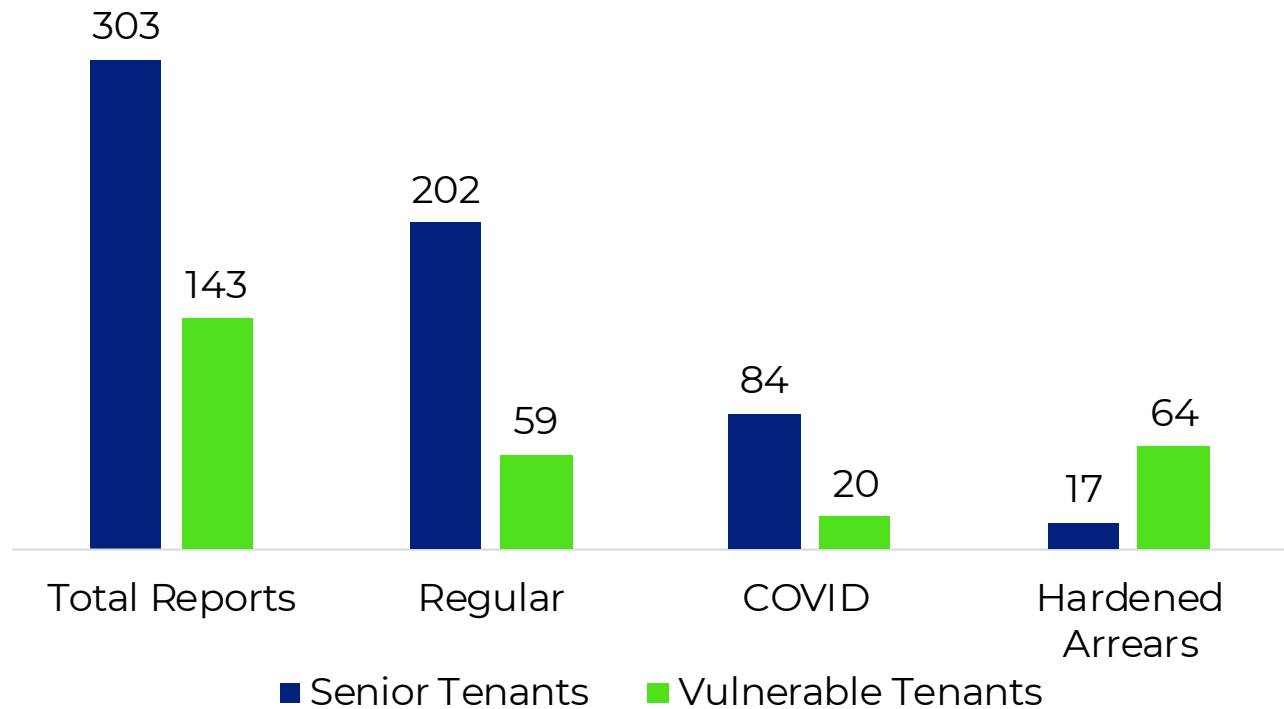
#### Arrears Referral Tenant Category



- Senior Tenants (280/425)
- Vulnerable Tenants (145/425)

## 4.2 Recommendation Reports

In each case, the OCHE provides TCHC and tenants with a report highlighting OCHE's audit findings and makes case-specific and systemic recommendations to ensure sustainable tenancies. In 2020, the OCHE issued 446 Recommendations Reports for arrears cases. Of the Recommendations Reports, 303 were for senior tenants and 143 were for vulnerable tenants.



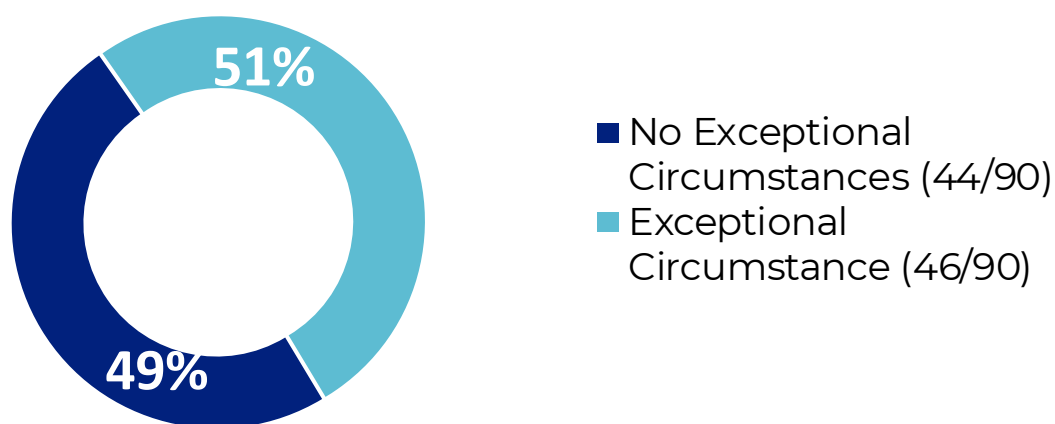
More information on the COVID and Hardened Arrears Pilots can be found on pages 22 and 23 of this report.

## 4.3 Average Arrears at the time of Referral

Average Arrears at Time of First N4 Issuance	\$1,810
Average Arrears at Time of Referral	\$4,965
Average Month Of Referral to OCHE After Arrears Started Accumulating	20

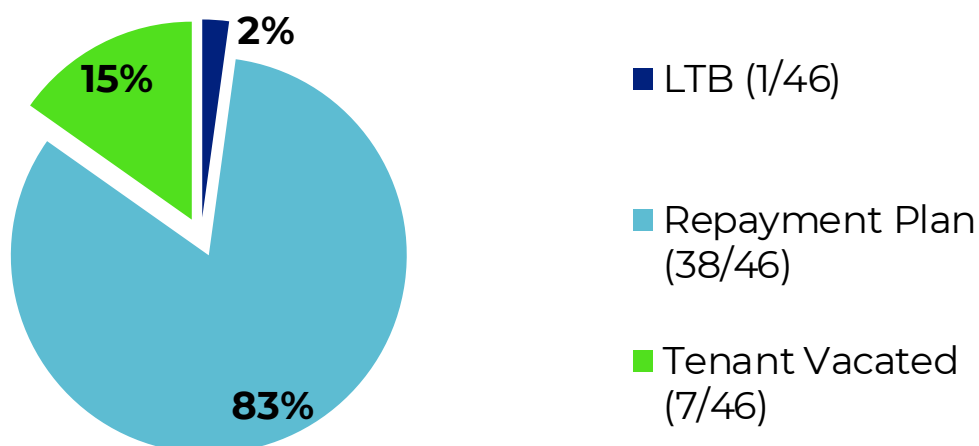
## 4.4 OCHE Breaches and Resolutions

Should tenants breach a repayment agreement brokered by the OCHE, tenants have one additional opportunity to work with the OCHE. To do so, they must demonstrate that exceptional circumstances lead to the breach. The OCHE defines an exceptional circumstance as a rare unforeseen hardship beyond a tenant's control that significantly impacted the tenant's ability to meet the OCHE brokered repayment agreement's terms.



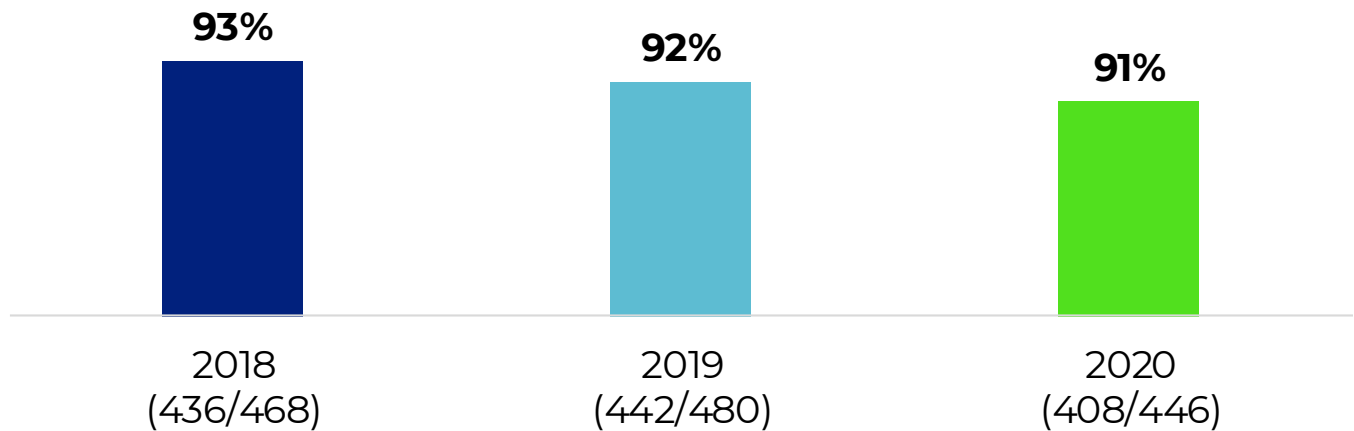
The OCHE reviewed 90 breaches and found exceptional circumstances in 51% (46/90) of cases.

The OCHE re-negotiated repayment agreements in 38 cases, and in 1 case, the OCHE recommended that TCHC proceed with an eviction application to the LTB. The remaining 6 cases were resolved when the tenant vacated their unit.



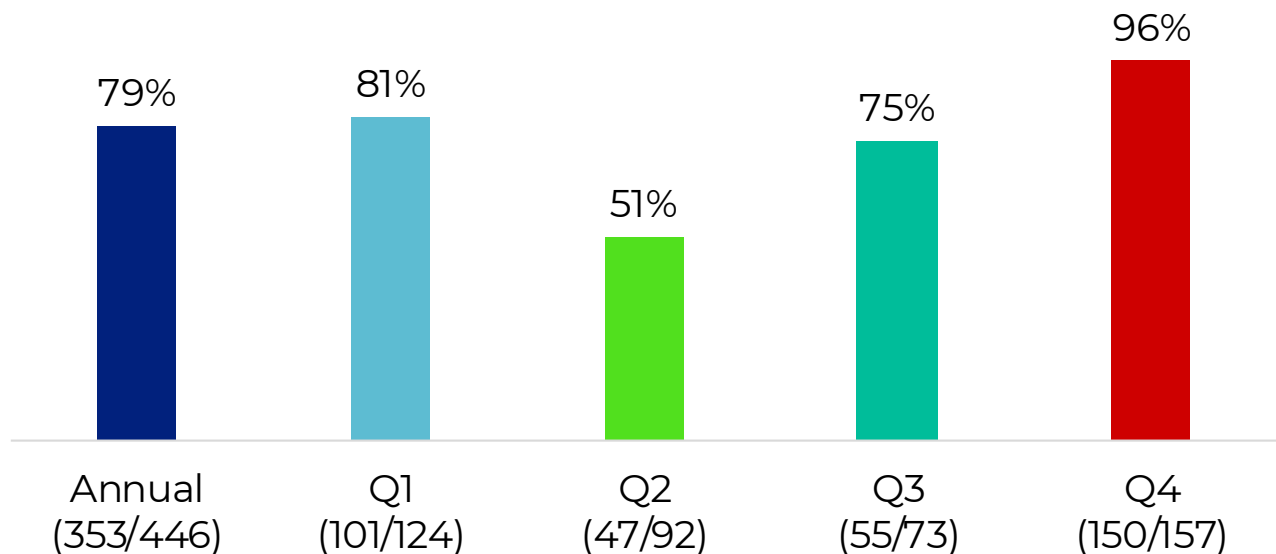
## 4.5 Tenants who worked with us

The OCHE process is voluntary, giving tenants the chance to choose to work with our office. In 2020, 91% (408/446) made the choice to work with the OCHE staff to resolve their arrears despite the challenges of COVID.



## 4.6 Resolved within 45 Business Days

The Board provided the OCHE 45 business days to work with a household once the file has been referred. In 2020, OCHE met this timeline for 79% (353/446) of arrears cases.



## 4.7 Outcomes

The OCHE avoided the need for the Landlord and Tenant Board (LTB) for 83% (338/408) of the households that worked with the OCHE by resolving or assisting tenants to manage their arrears.

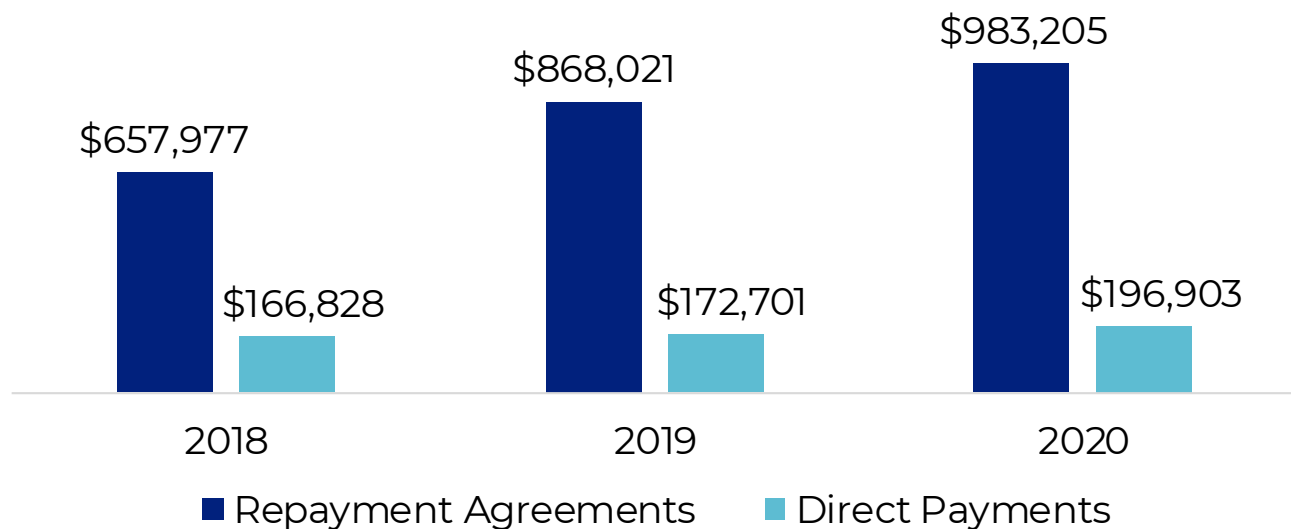
## 5. Arrears Recovered

The OCHE secured \$196,903 in direct payments from tenants and external sources. The OCHE also brokered 220 repayment agreements between TCHC and the tenants for a total of \$983,205 in arrears managed with a repayment plan.

By resolving tenants' loss of subsidy (LOS), the OCHE was able to reduce tenant's rental arrears by a total of \$434,295.



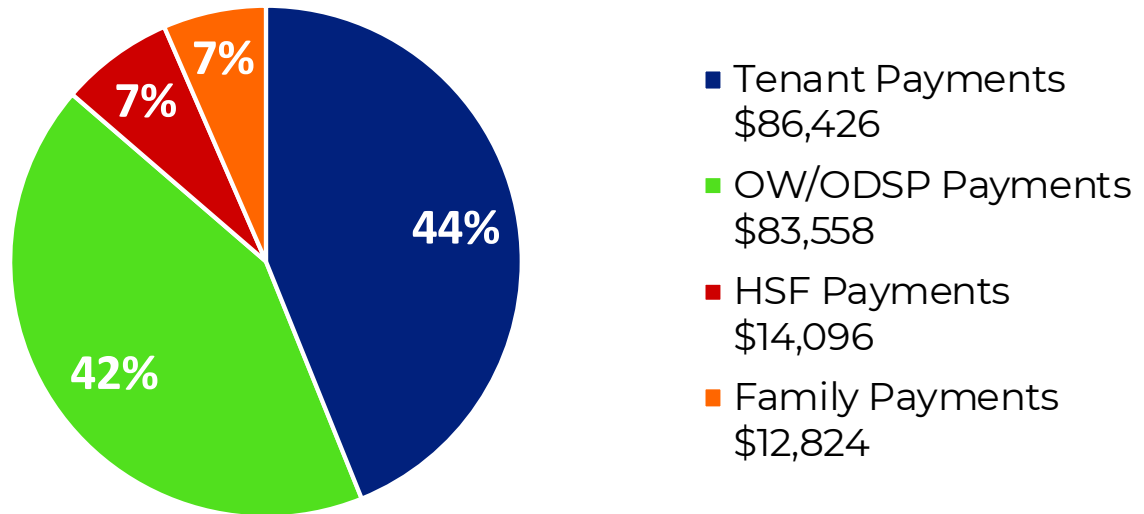
### Arrears Recovered 2018-2020





## 5.1 Direct Payments

A key component of the OCHE Approach is accessing external funds in order to reduce tenants' arrears. Below is the breakdown of the external funds accessed on behalf of tenants.



## 5.2 Repayment Agreements

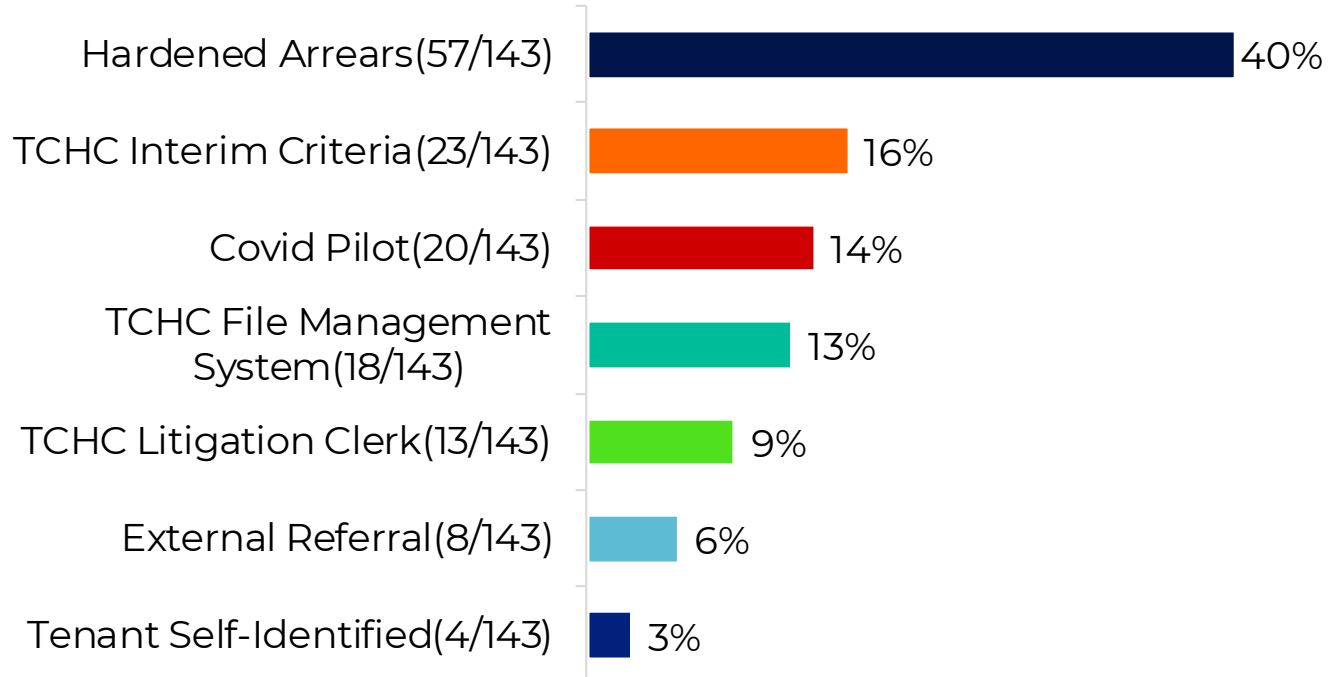
The OCHE brokers repayment agreements between tenants and TCHC after completing a budget with the tenant and considering the underlying issues which resulted in the rental arrears. Given that each situation is unique, the brokered repayment agreements are unique.

Length of OCHE Brokered Repayment Agreement (Months)	Number of OCHE Brokered Repayment Agreements	Average Arrears	Average Monthly Repayment	Average Month of Referral After Arrears First Accrued
1 - 11	50	\$1,461	\$180	14
12- 23	38	\$1,972	\$94	15
24+	132	\$6,327	\$113	22

## 6. Vulnerable Tenants

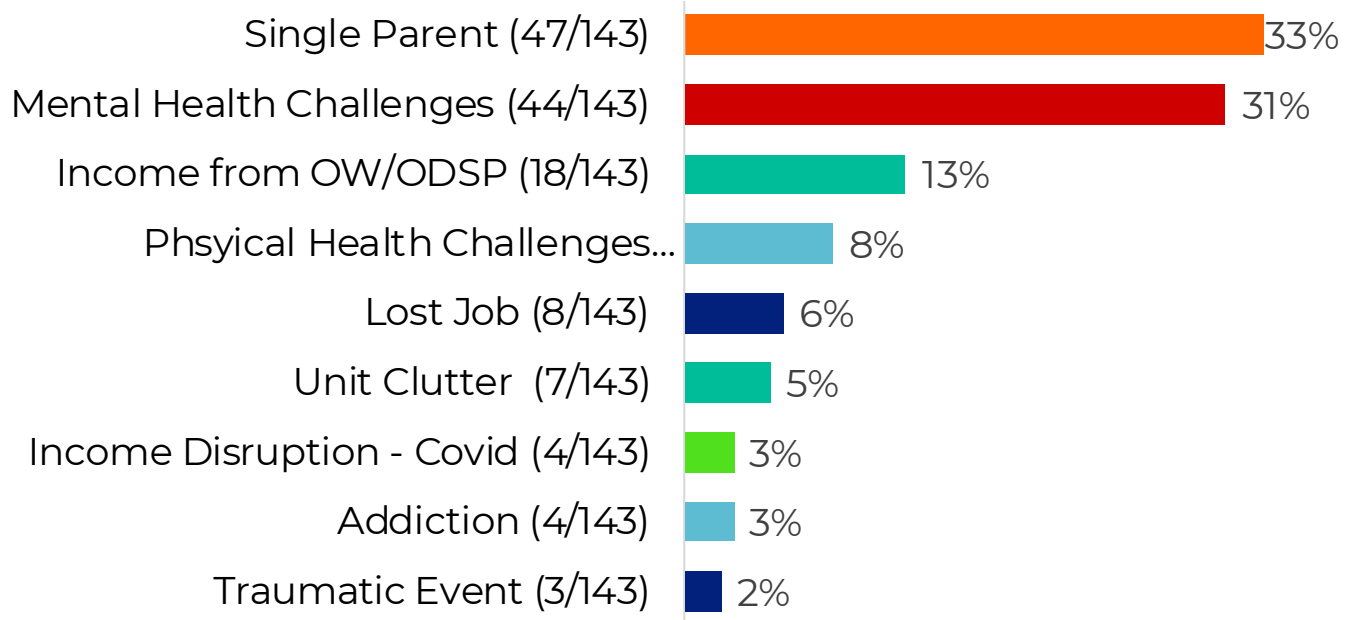
Of the 446 Arrears Reports and Recommendations issued in 2020, 143 were for tenants that were identified as vulnerable. The most common type of referral of vulnerable tenants was from the Hardened Arrears Pilot, accounting for 40% (57/143) of tenants.

### Referrals of Vulnerable Tenants

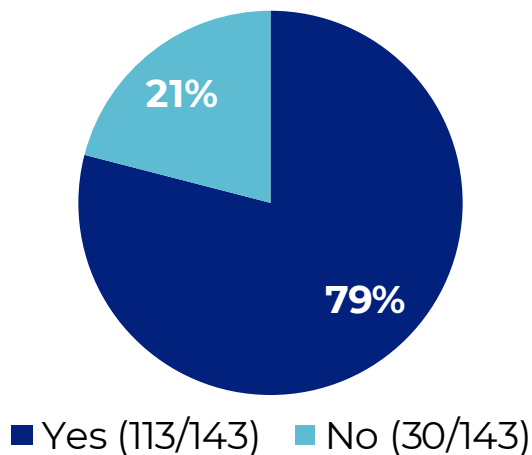


The most common vulnerabilities identified in 2020 were single parenthood and mental health concerns, accounting for 33% (47/143) and 31% (44/143) of tenants respectively.

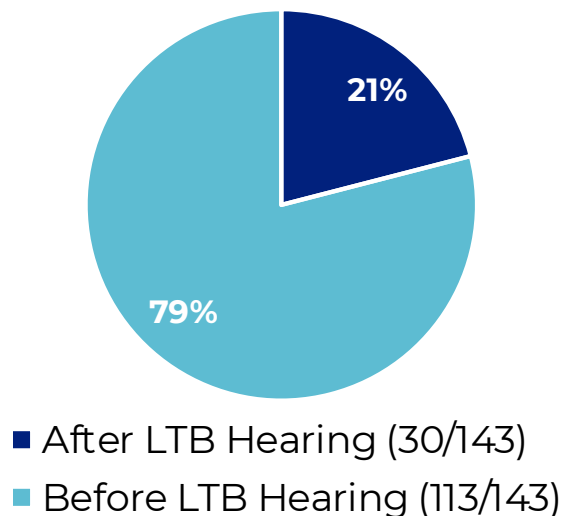
### Tenant Vulnerabilities



### Resolved the Need for Vulnerable Tenant Eviction



### Vulnerable Households Referred to the OCHE



## 7. Case Management Findings

### 7.1 Underlying Issues Leading to Rental Arrears

The OCHE tracks underlying issues leading to rental arrears to inform process and policy recommendations that improve protections for senior and vulnerable tenants. In this quarter, the OCHE found the leading underlying issue to be loss of subsidy, which is resolved and reinstated for 73% (61/83) of tenants.

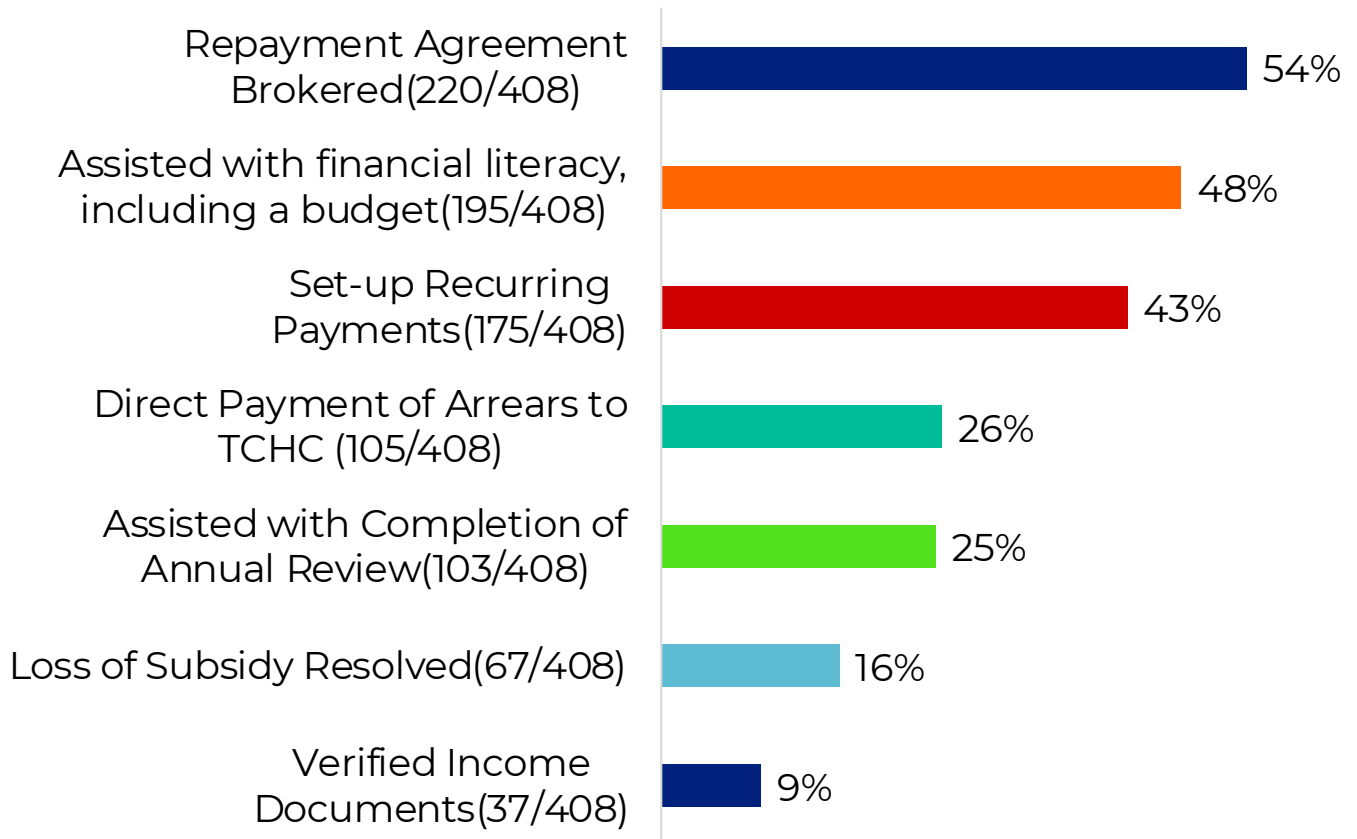


## 7.2 Case Management Outcomes

Each tenant is unique, and their circumstances vary, and as a result, the OCHE devises a customized plan for every tenant, which addresses arrears and underlying issues. The OCHE also identifies funds that are entitled to tenants and links tenants to community agencies as needed. Brokering a repayment agreement between tenants and TCHC was the most reported outcome, totalling 62% (253/408) of tenants.



**62%** (253/408) of tenants that the OCHE worked with were connected to or provided with additional support services.

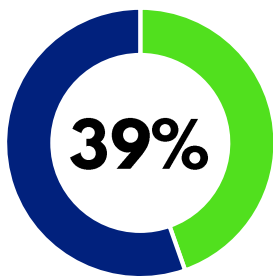


## 8. Audit Findings

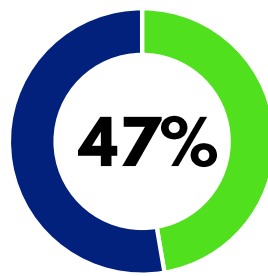
The OCHE is responsible for auditing both TCHC's Arrears Collection Process (ACP) and Loss of Subsidy Process (LOS). The audit findings for the two processes are showcased under separate subheadings below.

### 8.1 Arrears Collection Process

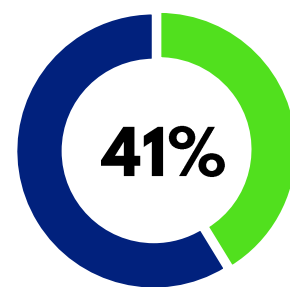
The OCHE noted process delays in 89% (397/446) of cases concerning the Arrears Collection Process. Adherence to timing set out in the ACP is important, as delays in the process can ultimately impact the potential resolution of arrears accounts.



OCHE referral Late (173/446)



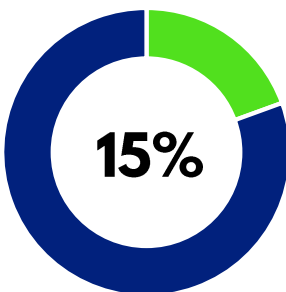
N4 Sent Late (211/446)



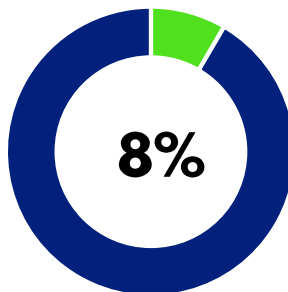
Multiple EPP Letter 1's (184/446)

### 8.2 Loss of Subsidy

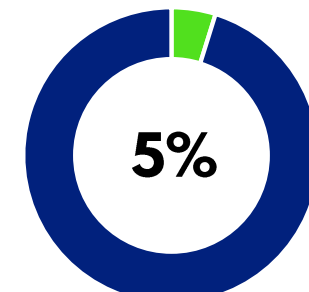
The OCHE noted process errors in 68% (56/83) of cases concerning the Loss of Subsidy Process. The top three areas of concern were no reminder letter issued 15% (15/83), no direct contact before NOD 8% (7/83) and no direct contact after NOD 5% (3/83).



No Reminder Letter (15/83)



No Direct Contact before NOD (7/83)



No Direct Contact After NOD (3/83)

## 9. Process improvement recommendations to TCHC

In the OCHE 2020 Work Plan the OCHE committed to making one process improvement recommendation to TCHC on a quarterly basis. All four recommendations made in 2020 have been accepted and implemented by TCHC.

### **Q1 Recommendation: ACP Review and Process Changes**

The OCHE recommended that TCHC complete a fulsome review of the ACP and implement changes to make the process less complicated and more tenant focused. TCHC and the OCHE are making the following proposals to improve the ACP:

- The N4 be served between the 13<sup>th</sup> and 15<sup>th</sup> day of month.
- A fulsome direct contact attempt be made after the N4 is served.
- That EPP Letter 1 is served alongside the N4

### **Q2 Recommendation: COVID Pilot**

The OCHE recommended to TCHC that files be referred to the OCHE prior to an N4 being served, thus allowing OCHE to intervene earlier in the Arrears Collection Process. This process was implemented as the COVID Pilot and allowed the OCHE to work with 104 senior and vulnerable tenants, of which 78 had their rental arrears resolved.

### **Q3 Recommendation: Hardened Arrears Pilot**


In collaboration with the CEO, the OCHE recommended that all households with arrears, in receipt of a RGI subsidy and with arrears on record for at least one year be referred to OCHE. This process was implemented by the two organizations and resulted in the OCHE working with 79 tenants, of which 57 had their rental arrears resolved.

### **Q4 Recommendation: Early Intervention in ACP**

Pursuant to the OCHE 2021 Work Plan section 4, the Commissioner recommends that TCHC engage the OCHE early in the Arrears Collection Process, as a resource to support tenants and staff in the management of complex arrears cases.



This will include EROs' participation in integrated HUB meetings, at the invitation of TCHC, to share expertise and knowledge regarding the case management of complex tenancies. This would also include EROs' being available to mentor and provide support to front line staff as requested.



*The (ERO) was a great help to my sister and me with her tenancy issues. The process was complex because it dealt with a trust fund and the legal implications affecting her tenancy. Amber helped me by working with documents, statements etc. that clarified and eventually resolved the issues with TCHC. There was a lot of opposition from TCHC so we are indebted to her perseverance in such a difficult time. Thank you (ERO) and OCHE.*

*- (R.N Tenant)*



# Highlights of the COVID Pilot

The Government of Ontario made an emergency order to suspend applications to terminate residential tenancies until at least September 11, 2020. As a result, TCHC could not serve notices to terminate tenancies, and referrals to the OCHE from TCHC steadily decreased. This decrease is the direct result of TCHC's ACP, which stipulates that TCHC can only refer arrears files to the OCHE after serving an N4 to tenants.

To maintain services to senior and vulnerable tenants through this period, the OCHE recommended that TCHC refer tenants to the OCHE at any point in the ACP. TCHC approved and implemented the recommendation, allowing for the OCHE to receive files without an N4 being served. This new process was monitored as the COVID pilot.

## About the Households

The OCHE worked with 104 households.



81% (84/104) of tenants included in the COVID pilot are seniors.



The most common underlying issue leading to rental arrears was Loss of RGI Subsidy, totaling 27% (28/104) of tenants.



The Average in Rental Arrears for tenants was \$6,507 upon referral.



## The OCHE Outcomes

The OCHE was able to avoid evictions for 80% (78/98) in which they worked with tenants.



The top resolution for rental arrears was a repayment agreement, at 40 agreements totaling \$251,613



The OCHE met the 45 day deadline in 100% (104/104) of cases



## Audit Findings

46% (48/104) of tenants were sent multiple Eviction Prevention Process Letter Ones.



34% (35/104) of households were served an N4 an average of 6 months after arrears began accruing.



26% (27/104) of households were referred to OCHE an average 14 months after arrears began accruing.

# Highlights of the Hardened Arrears Pilot

In collaboration with the TCHC it was agreed that OCHE would support TCHC by addressing "Hardened Arrears".

TCHC defines hardened arrears as tenants whose arrears have accumulated over time and have existed for more than one year. The expectation is that arrears not addressed for an extended time might reasonably pose complex underlying issues, challenging the sustainability of senior and vulnerable tenants' tenancies. The OCHE would employ its expertise using the "OCHE Approach" to work with these tenants to address the underlying issues which led to the accumulation of their arrears. The referral of Hardened Arrears was monitored as a Pilot and is reported on in this annual update.

## The OCHE Outcomes

The OCHE was able to avoid evictions for 76% (57/75) in which they worked with tenants.



The top resolution for rental arrears was a repayment agreement, at 46 agreements totaling \$286,702



The OCHE met the 45 day deadline in 97% (77/79) of cases



## About the Households

The OCHE worked with a total of 79 households.



80% (63/79) of tenants were categorized as vulnerable, of which 38% (24/63) are single parents.



The top underlying issue leading to rental arrears is tenants disputing their arrears, totaling 18% (14/78) of tenants.



The Average in Rental Arrears for tenants was \$8,085 upon referral.



## Audit Findings

49% (39/79) of tenants were sent multiple Eviction Prevention Process Letter Ones.



54% (43/79) of households were served an N4 an average of 8 months after arrears began accruing.



38% (30/79) of households were referred to the OCHE an average of 23 months after arrears began accruing.

## 10. Case Scenarios

The case scenarios showcased below provide insight into some challenging circumstances facing tenants and the complexities of the OCHE's work with tenants. As much of the report focuses on statistics, these case scenarios are an opportunity to highlight the work of Early Resolution Officers and the effectiveness of applying the OCHE Approach to sustain tenancies.

### 10.1 Case Scenario: Vulnerable Tenant

A vulnerable Tenant who lives alone was referred to the OCHE in April 2020, because he was facing the risk of eviction for arrears of rent.

The Tenant's arrears began to accumulate in October 2018, when the monthly rent was not paid to TCHC. At this time, the Tenant's rent was being charged rent at the Rent Geared to Income (RGI) rate of \$139.00, based on his income from the Ontario Disability Support Program (ODSP).

In June 2019, the arrears had accumulated to \$1,163.00 and TCHC filed an application with the Landlord and Tenant Board (LTB) to pursue eviction. At the LTB Hearing, the Tenant and TCHC entered into a Mediated Agreement (MA). The terms of the MA required that the Tenant pay the monthly rent plus \$500.00 each month until the arrears were paid in full. It should be noted that the Tenant breached the MA in the first month when the \$500.00 arrears repayment amount was not paid to TCHC.

In August 2019, the Tenant's RGI subsidy was revoked for non-return of the rent review form and supporting income verification, which led to the Tenant's monthly rent increasing from \$139.00 to \$808.00.

Due to the MA breach, in January 2020, the Tenant attended another LTB Hearing for the rental arrears owed to TCHC, however the matter was adjourned to allow time for the Tenant to gather the documents to reinstate the RGI subsidy.

At the next LTB Hearing in March 2020, the Tenant advised the TCHC Litigation Clerk that he was undergoing treatment at the Centre for Addiction and Mental Health (CAMH). As a result, the TCHC Litigation Clerk flagged the Tenant as vulnerable, citing that he would benefit from the services of the OCHE.

At the time of referral to the OCHE, the Tenant was being charged rent at the market rate of \$808.00 and the rental arrears totaled \$7,098.00.

The Early Resolution Officer (ERO) met with the Tenant in March 2020. At the initial meeting the Tenant advised the ERO that he was happy to work with the OCHE.

The Tenant and ERO spoke at length about how the arrears accumulated. The Tenant said that at the LTB Hearing, he agreed to pay the arrears in \$500.00 installments, because he was scared and thought that he could get them paid off quickly. The Tenant soon realized though, that given his income from ODSP, that paying \$500.00 on top of his monthly rent was not realistic.

The Tenant further shared with the ERO that he was unsure how to have the RGI subsidy reinstated, how to have his rent paid directly to TCHC by ODSP, and how he could afford to pay the arrears in full. In addition to these barriers, the Tenant also advised that he was going through a divorce, which was impacting his relationship with his children and led him to struggling with substance abuse issues. Finally that the divorce, coupled with the substance use issues he was facing, led the Tenant to believe that the arrears were an impossible situation to resolve, because the amount owed was so high.

The ERO reassured the Tenant began assisting him with collecting the required income verification documents and rent review form and submitting them to TCHC to have the RGI subsidy reinstated. Once TCHC processed the paperwork, it resulted in the rental arrears decreasing from \$7,098.00 to \$1,746.00.

To address the outstanding arrears of \$1,746.00, the ERO submitted an application for the Housing Stabilization Fund (HSF) to pay for a portion of the arrears. On April 10, 2020, the HSF application was approved and \$1,600.00 was sent directly to TCHC, reducing the rental arrears owed from \$1,746.00 to \$146.00.

To address the remaining arrears of \$146.00 the ERO spoke to the ODSP Caseworker, who agreed to increase the Tenant's shelter entitlement by \$146.00 and include the payment with the May 2020 rent, which resulted in zero rental arrears owing to TCHC. The ERO also arranged with the Tenant's ODSP Caseworker to have ODSP pay the monthly rent directly to TCHC starting in May 2020.

By taking the time to speak with the Tenant about the issues he was facing not only with respect to his arrears, but with his personal life, the ERO was able to assist the Tenant by providing him with the necessary steps to take to pay the arrears in full and ensure that his rent is paid directly by ODSP.

Reviewing this case raises a few themes that the OCHE sees in similar cases. First, this case is a reminder that reasonable repayment agreements are essential, especially when working with tenants on fixed incomes. When the OCHE brokers repayment agreements with tenants, the EROs complete a budgeting exercise with the household to determine a reasonable repayment agreement to ensure that the arrears are paid in full and that the tenant avoids eviction.

Second, this case highlights that being aware of the resources available to pay Tenants' arrears is a great asset to both the Tenant and TCHC. The ERO was able to arrange with ODSP and the HSF to have the rental arrears paid in full, which avoided the need to enter into a repayment agreement.

Third, this case is a great reminder that TCHC can refer a tenant to the OCHE at any stage during the eviction process, if a vulnerability is identified. The OCHE commends TCHC staff on identifying the vulnerability of the Tenant and referring him to the OCHE, despite his file being in the middle of the eviction process. This referral allowed the Tenant's housing to be sustained and the arrears to be paid in full.

## 10.2 Case Scenario: Vulnerable Tenant

A vulnerable family was referred to the OCHE in October 2020, because they were facing the risk of eviction for arrears of rent. The family consisted of a Mother and three children under five years of age. The Mother was receiving income from Ontario Student Assistance Program (“OSAP”). It should be noted that at the time of referral the property was being managed by Del Management Solutions (DMS).

The Tenant's arrears began to accumulate in February 2020, when the monthly rent was not paid to TCHC.

In May 2020, DMS staff referred the household to a Community Service Coordinator (CSC) to assist with the rental arrears. Over the course of August to October 2020, the CSC attempted to contact the Mother through phone calls, however was unable to reach her and closed the file.

When OCHE received the referral from DMS, the Tenant’s arrears totalled \$284.00.

The Early Resolution Officer (ERO) reached out to the tenant by leaving voice messages on her phone and delivering a letter, but was unable to successfully connect with the tenant.

The ERO reached out the PA, who advised that the family was currently in isolation due to COVID-19 and provided the ERO with the Mother’s email address, as an alternate method of contact.

The ERO then contacted the Mother and explained the OCHE’s role and offered the family assistance with addressing the rental arrears. After a few days, the Mother phoned the ERO to discuss the arrears. The ERO used the OCHE Approach by listening to the Mother’s concerns and using positive messaging to understand the underlying issues that were leading to the arrears, in order to create a customized plan to address them.



The ERO learned from the Mother about the significant challenges that she was facing. The Mother declared that she was no longer receiving OSAP, as she was not able to complete her program through York University. In addition, the Mother advised that her only source of income was Ontario Works (OW), as she was unable to maintain employment. In addition, she disclosed that she has difficulty sleeping, due to a severe and ongoing pest infestation within her unit, which in turn affected her ability to follow through with day to day tasks. Lastly, the Mother advised that she was having trouble budgeting and as a result missed hydro payments, generating hydro arrears that totaled \$550.21. As a result, it was clear to the ERO that the Mother's mental health was impacting her ability to manage her finances, placing her and her family at risk of losing their housing.

The ERO worked with the Mother and assisted with the arrears by collecting her income verification documents from OW and the rent review form and submitting them to DMS to have the rent re-calculated, based on the Mother's new income source.

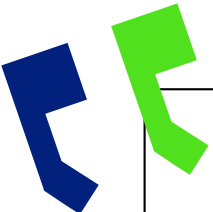
The ERO also submitted an application to OW for the Housing Stabilization Fund ("HSF"), to assist with the rental and hydro arrears. The HSF application was approved and a payment of \$369.00 was sent directly to TCHC, resulting in zero rental arrears owing. In addition, a second payment of \$550.21 was sent directly to Toronto Hydro, resulting in zero hydro arrears owing.

The ERO then arranged to have the monthly rent and hydro paid directly to TCHC and Toronto Hydro by OW, to avoid arrears from accumulating in the future.

In addition, the ERO submitted an application to OW for funding for furniture for the family. This benefit was requested due to the severe pest infestation within the unit, which had damaged the Tenant's furniture. The ERO also escalated the pest issue to TCHC's Environmental Health Unit, which agreed to follow up with the Tenant to ensure that the unit was properly treated for the pest issue.

Finally, the ERO referred the Tenant to the Don Mills Family Health Team, in order to access medical and wraparound services for the family as a whole. The Tenant was additionally provided with information on how to apply for the Ontario Disability Support Program (“ODSP”).

This case demonstrates the multiple barriers that TCHC tenants may face. In this case, the stress of housing instability, as well as environmental factors within the home, were negatively impacting the Tenant’s physical and mental health. These factors led to the disruption of employment, education and social networks. That being said, through collaborative engagement, the ERO was able to connect the Tenant to external stakeholders for a holistic approach to care, which assisted the Tenant to address the arrears and set her up for success going forward. This case demonstrates the importance of being aware of the financial and social services that are available within The City of Toronto to help support TCHC tenants and maintain positive tenancies.



*My personal circumstances were overwhelming in the last few years, including health problems, death of my son in Jan 2019. I am committed to fulfil my obligations and thankful for the chance given to stay in my home. I am grateful for being treated humanely, with respect and understanding of my situation by (ERO) of OCHE, she helped me to settle with the TCHC.*

*- (M.C Tenant)*

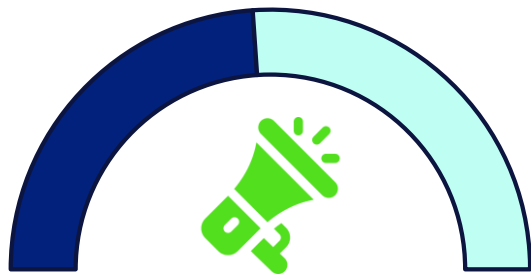


## 11. Tenant Survey Results

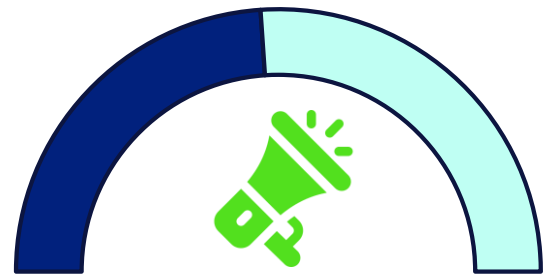
The OCHE provides all tenants with a tenant satisfaction survey to give feedback on their experience working with the OCHE. The results of those surveys are showcased below.



**100%** (46/46) Of tenants reported that they are satisfied with the services that the OCHE provided.



**49%** (24/46) Of tenants commented that the OCHE was helpful.



**49%** (24/46) Of tenants commented that they were thankful for the OCHE.



**17%** (9/46) Of tenants commented that the OCHE was supportive.



**17%** (9/46) Of tenants commented that the ERO's were understanding.

“Light at the end of the tunnel”

“It’s a wonderful idea how they (OCHE) is helping tenants with their arrears rent. Thank you”

“The ERO who came to my place was very nice and compassionate to me. Now, I have peace of mind and I am much grateful.”

“Very understanding”

“The ERO was very professional to 100%. Was always showing up on time and very useful information”

“This was a very helpful service, I am extremely satisfied with the outcome”

“Thanks for support and understanding”



**339 Bloor Street West, Suite 221  
Toronto, ON M5S 1W7**

**☎ 416-632-7999**

**📠 416-217-0335**

**✉ [info@oche.ca](mailto:info@oche.ca)**

**🌐 [www.oche.ca](http://www.oche.ca)**