



2017 ONPHA Conference and Trade Show

Shaping
our
Future

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Preventing eviction
through collaboration

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City of Toronto Strategic Commitment to Eviction Prevention

Goal: Preventing homelessness

- Providing services to help people keep their housing or find housing better suited to their needs is one of the best ways to reduce homelessness. Preventing homelessness requires not only collaboration with a wide range of service providers but also effective, timely, and appropriate service interventions tailored to the individual needs of clients.

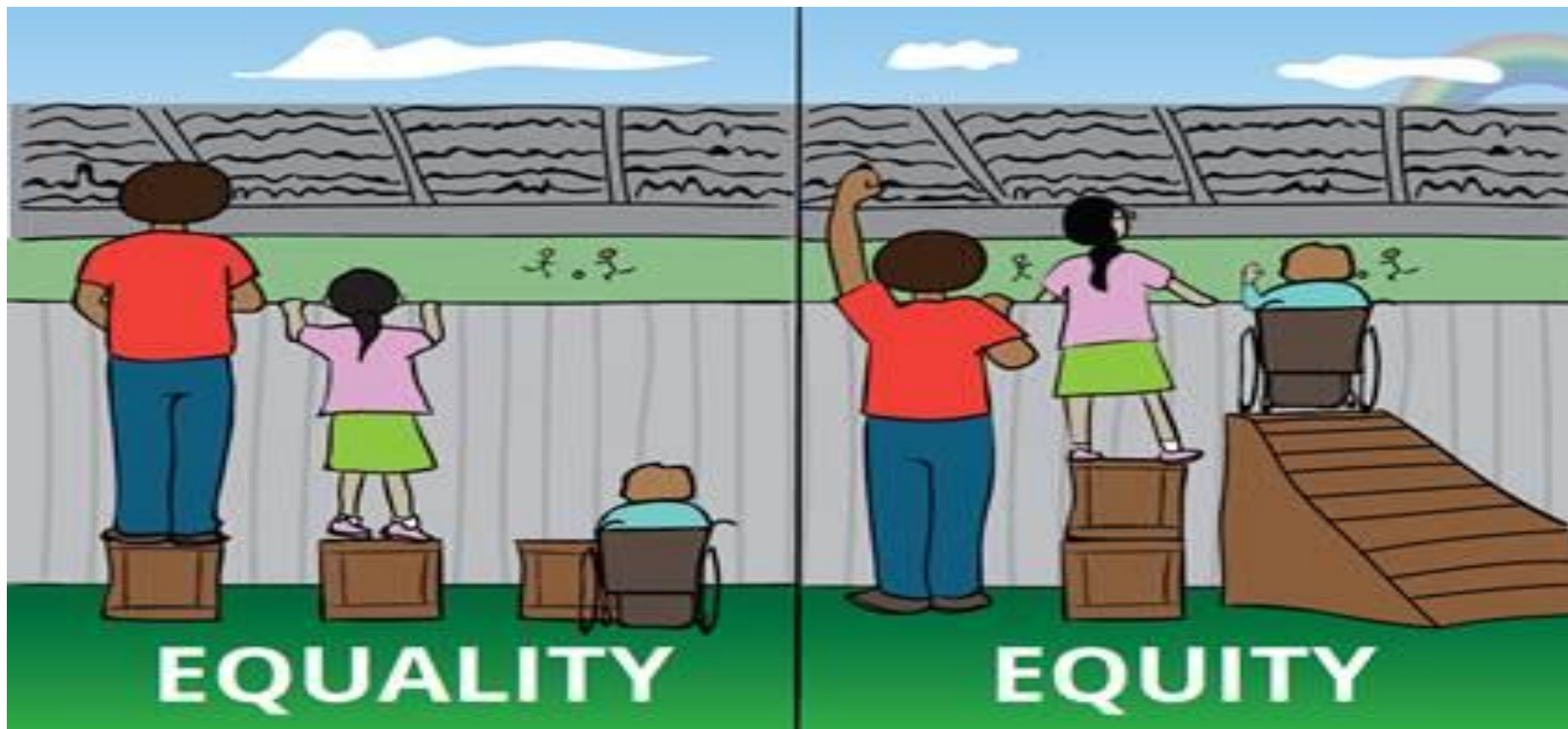


Why was the OCHE necessary?

- Housing at Risk, 2013
- Officially Opened, April 1, 2014



Fairness \neq Sameness Equity \neq Equality



It takes a village...



In your agencies' experience what are the top five reasons tenants get into arrears?



Underlying Issues that lead to Arrears and Evictions

Expenses: such as external debt, medical expenses, hydro costs, remittance of money overseas, etc.

Needs Additional Supports: examples include language barriers, mental health, challenges completing Annual Rent Reviews, etc.

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

Absent from Home: hospitalization, out of country travel, incarceration, etc.



Underlying Issues that lead to Arrears and Evictions

Ontario Works or ODSP: Benefits have stopped or been suspended and need to be reinstated.

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

Family Composition Changes: Changes not reported to TCHC, leading to back charges or incorrect rent being charged.

Income: Changes of income or loss of income. For example not receiving complete pensions.



The OCHE Approach: An Anti- Oppressive Framework



OCHE Approach: Value #1 Positive Messaging

What does Positive Messaging look like?

- Starts with creating a positive environment – make a good 1st impression
- Reinforce the positive message through your words, your tone, and your body language



OCHE Approach: Value #2 Engage and Empower Tenants

How do we Engage and Empower the Tenants we work with?

- Provide decision-making opportunities & involve them in all aspects of the resolution process
- Give tenants options and choices related to decision making opportunities



OCHE Approach: Value #3

Intensive and Focused Attention

Why is Intensive & Focused Attention Required?

- Demonstrates importance
- Protects against frailty of memory
- Prevents escalation

How do we provide Intensive & Focused Attention?

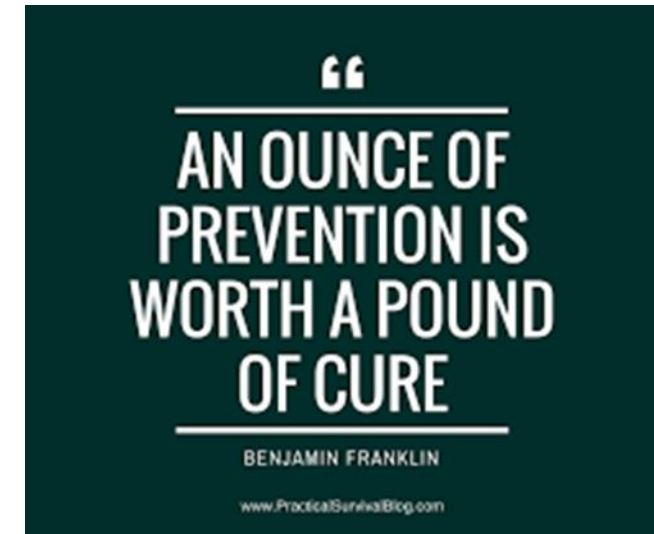
- 45 Business Day Timeline
- Create Action Plans
- Avoid gaps
- Follow-up & Follow-through



OCHE Approach: Value #4

Address the Underlying Issue

- Identify the reason
- Treat with Fairness and Equity
- Prevent them from recurring
- Provide support for long term success



OCHE Approach: Value #5

Access External Funds

- Ensure that the Tenant is **receiving all benefit entitlements**
- If receiving OW/ODSP – consider the **Housing Stabilization Fund**
- Consider **other possibilities** based on the individual Tenant:
 - Religious or cultural organizations
 - Rent Bank for MR Tenants
 - LEAP (for Hydro Arrears)
 - Income Tax Refunds
 - Veterans Affairs



OCHE Approach: Value #6 Be Creative and Flexible

- Spend the time to develop a plan that will work for this particular Tenant, based on their specific underlying issue(s) and unique needs
- Provide Accommodations where necessary or required
- Anti – Oppression lens be aware of where the tenant is coming from



OCHE Approach: Value #7

Provide Information to Tenants

- **Educate them** on the process and the importance/seriousness of the issue
- Identify additional **supports** may be **available to assist**
- Provide them with **avenues to resolve** other issues



OCHE Approach: Value #8

Involve Families for Assistance

- Reinstitute a support framework for the household, where possible
- **Social Isolation** can be a major challenge
- Family/friends **may assist** with **supporting** the household:
 - Providing reminders re: monthly rent, Annual Reviews, etc.
 - Facilitate payments
 - Provide supportive care
 - Contributing to the payment of arrears
 - Acting as Power of Attorney/Guardian of Property



OCHE Approach: Value #9 Increase Financial Literacy

How do we Increase Financial Literacy?



- Help build the tools for the household to best manage their finances
- Conduct a **Budget Exercise** using our Budget Tool
- Use process to **help identify additional supports** the Tenant may benefits from



OCHE Approach: Value #10

Select Reasonable Repayment Agreements

Usually the last step of the OCHE Approach



Best practices when selecting reasonable repayment amounts:

- **Work with the Tenant** to determine **repayment amount**
- Discuss with Tenant **when payment should be made**
- Inquire whether there is **anything upcoming** that may make the arrears **repayment difficult**



Challenges of the OCHE Approach

- Time
- The Provider is unable to reach the Tenant
- How to determine if a tenant is vulnerable vs. avoiding you
- Lack of resources and funding to offer extra services



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Households at
risk of Eviction for
Arrears

The Average Arrears
were

\$3,300.21

Worked directly
with/made
successful referrals
to External
Supports 245
times

Engaged with
95% of
Households

Brokered 159
Local Repayment
Agreements
covering
\$593,976 in
arrears

Only 5
Households
Evicted



Group Activity – Case Studies



Questions?

