



## Session 404 Eviction Prevention: Finding Common Ground

**Tammy Morasse** – City of Hamilton  
**Grace Baldwin** – Good Shepherd Centres



Eviction Prevention is a  
range of strategies  
that help tenants  
remain housed.



## Hamilton's Housing & Homelessness Action Plan

**Direction:** Encourage all social housing providers to develop and use eviction prevention policies and practices

**Results:** Best Practices Toolkit to help providers develop new or improve existing eviction prevention policies and practices



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## Eviction Prevention Consultation Work

### Members:

George Gambioli	City of Hamilton
Aaron Lynes	Victoria Park Community Homes
Grace Baldwin	Good Shepherd Centres
Heidi Billyard	Good Shepherd Centres
Henry Aviles	Housing Help Centre
Hugh Tye	Hamilton Community Legal Clinic
Marilyn Kohler	City Housing Hamilton
Mary Melfi	East Kiwanis Non-Profit Homes Inc.
Nancy Smith	Hamilton Interval House
Laura Dempsey	City Housing Hamilton
Kathy Dimassi	Halam Park Co-Operative Homes Inc.
<b>Project Lead:</b>	<b>Tammy Morasse, City of Hamilton</b>



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## Toolkit Development Process



September 2012 – February 2014

**18** months of:

- research, content development & design

Toolkit launch ~ March 4, 2014

Survey ~ Spring/Summer 2015



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Starting premise:

**Eviction is a last  
resort**

and,

Housing Providers are in the housing  
business, not the eviction business.



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Social Housing  
Providers are not *just*  
landlords...they are  
leaders in our community.



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## Why is Eviction Prevention Important?

- Decreased risk of homelessness due to financial reasons
- Reduced vacancy loss, bad debt, legal fees and other financial and social costs
- Increased opportunities for tenants to pay rent arrears and maintain their homes



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## Key Financial & Human Costs of Evictions to Providers & Tenants

- Legal fees and revenue loss
- Staff hours and staff stress
- Rent arrears and credit issues
- Increased stress and family conflicts
- Difficulty renting again
- Homelessness



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## Guiding Elements

- ☐ Connection to the Housing and Homelessness Action Plan
- ☐ Best Practices
- ☐ Principles of Procedural Fairness and Natural Justice
- ☐ Useful Information and Tools





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## What is in the Eviction Prevention Toolkit?

12 pages of best practices and practical information

5 tools (resources)

- ★ One tool is available in 8 languages!



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## Three Important Strategies



Communication

Rent Repayment

Training and Education



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## Communication Strategy

- Use plain, clear language
- Use several communication methods
- Establish a standard of **3** attempts before giving the N4 - Notice to End a Tenancy Early for Non-Payment of Rent
- Give tenants current information about community resources



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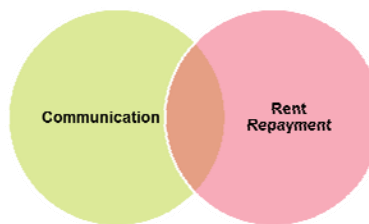
## Rent Repayment Strategy



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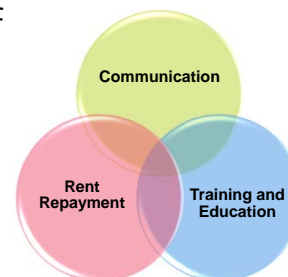
## Rent Repayment Strategy

- Make repayment plans fair & realistic
- Shelter Pay Direct may be an option for OW/ODSP recipients
- Trustee programs may work for some tenants

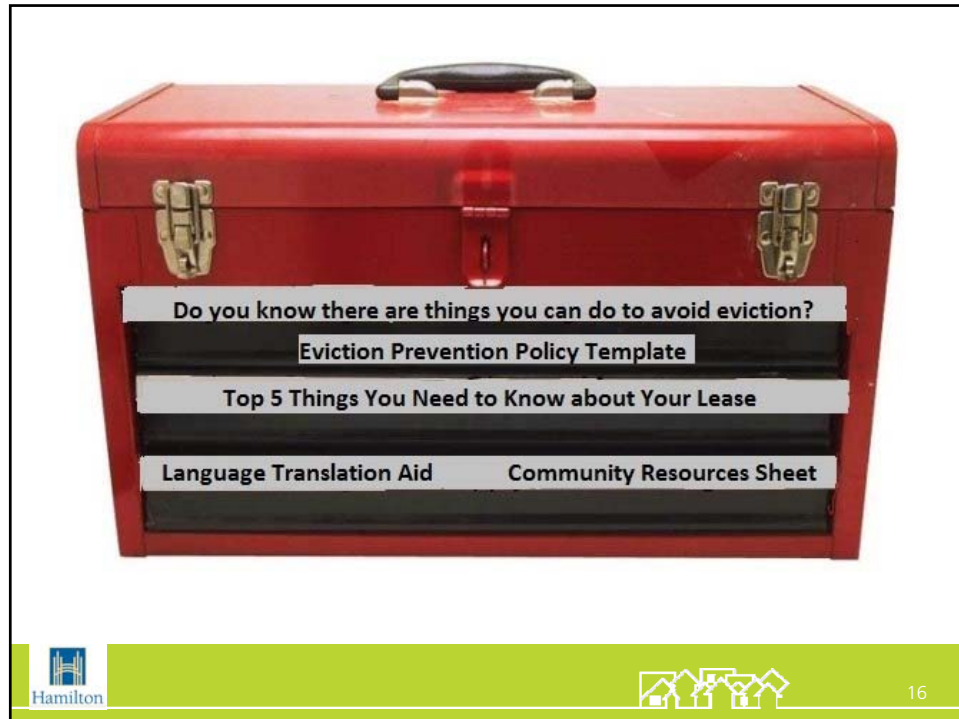


## Education and Training


- Develop and implement an Eviction Prevention Policy
- Train new staff and have annual refresher training for existing staff
- Host information sessions for tenants










**Top 5 Things You Need to Know about Your Lease**

- 1 Rent is due on the first of the month
- 2 Your lease is a legal contract between you and your landlord (housing provider) \_\_\_\_\_
- 3 You are responsible for all occupants, invited guests and pets in your unit.
- 4  Tenants must report any changes in writing within 30 days (e.g. income changes, increase or decrease of household size) – note, if you report changes to OW/ODSP, then you must report it to your housing provider too
- 5 You must have an annual review. Your one year date is \_\_\_\_\_

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[Happy Homes Non-Profit Housing Inc.](#)
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**Do you know there are things you can do to avoid eviction?**

Please carefully read the NOTICE. There are several types of notices with slightly different names but usually the form starts with Notice to Terminate or Notice to End a Tenancy. The form may have one of these numbers: N4, N5, N6, N7, N8, N12 or N13.

If you don't want to leave or if you don't agree with the reasons in the notice, you do not have to move out. Call the property manager to talk about your options.



Name: \_\_\_\_\_

Phone: \_\_\_\_\_

**Where to get help**

Housing Provider \_\_\_\_\_ (insert name)

Housing Help Centre.....905-526-8100  
Hamilton Community Legal Clinic..... 905-527-4572  
Women's Centre, Hamilton, Jared's Place (women only)...905-522-0127



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Name: **Rosemary N. Thyme**

Phone: **905.555.1111**

**Where to get help**


Housing Provider **Happy Homes** \_\_\_\_\_ (insert name)


Housing Help Centre.....905-526-8100  
Hamilton Community Legal Clinic..... 905-527-4572  
Women's Centre, Hamilton, Jared's Place (women only)...905-522-0127



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This is a very important legal document about your housing. Please contact someone who can help you understand it immediately.

<b>ALBANIAN</b> Ky është një dokument legal shumë i rëndësishëm lidhur me banimin tuaj. Ju lutemi të kontaktoni menjëherë ndonjë person i cili mund t'ju ndihmojë ta kuptoni atë.	<b>DARI</b> این یک سند قانونی بسیار مهم مربوط به خانه شما می باشد. لطفاً به صورت عاجل با کسی که شما را در فهمیدن آن کمک کرده می تواند در تماس شوید.
<b>ARABIC</b> هذه وثيقة قانونية مهمة للغاية و متعلقة بسكنائك. الرجاء الاتصال بأسرع ما يمكن بشخص يستطيع مساعدتك على فهمها.	<b>FARSI</b> این یک مدرک حقوقی مهم مربوط به مسکن شماست. لطفاً در اسرع وقت با شخصی که در فهم آن شما را یاری دهد، تماس حاصل نمایید.
<b>CAMBODIAN</b> ខ្ញុំនេះជាឯកសារច្បាប់សំខាន់ណាមួយស្តីអំពីការរស់នៅរបស់អ្នក។ សូមទាក់ទងអ្នកណាដែលអាចជួយលម្អៀងអំពីឯកសារនេះបាន។	<b>FILIPINO</b> Ito ay napaka-importanteng dokumento ukol sa pabahay. Kung maaari ay sumangguni ng tao na makakatulong na maintindihan ito sa lalong madaling panahon.
<b>CHINESE</b> 这是关于你住房的一个非常重要的法律文件。请立即与能帮你理解这个文件的人联系。	<b>FRENCH</b> Ceci est un document très important concernant votre logement. Prière de contacter quelqu'un qui peut vous aider à le comprendre, le plus tôt possible.
<b>CROATIAN</b> Ovo je veoma važan pravni dokument vezan za vaše stanovanje. Molimo vas, odmah kontaktirajte nekoga tko vam može pomoći da ovo razumijete.	<b>GERMAN</b> Das vorliegende gesetzliche Dokument betreffend Ihrer Wohnung ist sehr wichtig. Bitte kontaktieren Sie sofort jemanden der Ihnen helfen kann es zu verstehen.
<b>CZECH</b> Důležitý právní dokument týkající se vašeho bydlení. Prosím, ihned zkontaktujte osobu, která Vám pomůže dokument přeložit.	<b>HINDI</b> आपको विहाइश में संबंधित यह एक बहुत महत्वपूर्ण कानूनी दस्तावेज़ है। कृपया किसी को तुरंत मिलें जो की इस दस्तावेज़ को समझने में आपको मदद कर सके।
<b>DANISH</b> Dette er et meget vigtigt legalt papir angående jeres "bolighed". Vær venlig at kontakte en person der kan hjælpe dig med det samme oversatte det for dig.	<b>HUNGARIAN</b> Ezek nagyon fontos iratok a lakással kapcsolatosan. Kérem, hogy keressen valakit, aki tud magának segíteni azonnal.

  
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Eviction Prevention Toolkit	
Community Resources	
<b>Catholic Family Services</b> 905-527-3823 ext. 269 www.cfsnet.ca	Money management and bankruptcy counselling
<b>City of Hamilton – General Inquires</b> 905-546-2489 www.hamilton.ca	For general inquiries or information about Housing Services, By-Law Services, Public Health, Home Management, OW and ODSP
<b>Community Mental Health Promotion Program</b> 905-528-0683	Public Health Nurses work with adults who are diagnosed as living with a serious mental illness
<b>Hamilton Community Legal Clinic</b> 905-527-4572 www.hamiltonjustice.ca	Free legal advice and assistance with regard to landlord/tenant matters, social assistance, employment insurance, disability pensions and WSIB appeals. Language Line Available
<b>Housing Help Centre</b> 905-526-8100 www.housinghelpcentre.ca	Free information & help with tenant rights/responsibilities. Language Line Available - Housing Stability Benefit to eligible low income households and ODSP participants. - Assesses eligibility for Rent Bank.
<b>Landlord and Tenant Board</b> 1-888-332-3234 www.ltb.gov.on.ca	Resolves disputes between most residential landlords and tenants. Gives information about the Residential Tenancies Act, 2006
<b>Low-income Energy Assistance</b> 905-523-6111 ext. 3009 www.uwaybh.ca	A grant program of emergency relief for eligible low-income customers who may be having difficulty paying current arrears.
<b>The Red Book of Hamilton</b> (formerly Inform Hamilton) www.informationhamilton.ca/redbook	Directory of Community Services in Hamilton
<b>Transitional Support Programs at:</b> Good Shepherd Centres - 905.523.8766 Inasmuch House - 905.529.8149 Interval House - 905.387.9959 Native Women's Centre - 905.664.1114 Phoenix Place - 905.527.2238 Centre de santé - 905.528.0163	For Women Only ~ Services that support women and their children who have experienced violence and abuse.
<b>Trusteeship Programs at:</b> Good Shepherd Centres o 905-528-9109 Mission Services o 905-527-1444 Salvation Army o 905-528-4212	Financial management services that help people retain their housing and reduce debts

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POLICY NAME	Eviction Prevention Policy
POLICY NUMBER	[identifying number]
DATE	[date developed]
DATE REVIEWED OR REVISED	[most current date revised or reviewed]
REFERENCES	Ontario Human Rights Code, 1990 Residential Tenancies Act, 2006 Housing Services Act, 2011 [identify any documents that have been referenced including housing provider or service manager policies or guidelines, legislation, or standards]

<p align="center"><b>POLICY STATEMENT</b></p> <p>Recognizing its role in providing safe, secure, affordable housing to the community as well as its responsibilities under the <i>Ontario Human Rights Code</i>, the <i>Residential Tenancies Act, 2006</i> and the <i>Housing Services Act, 2011</i> [insert Housing Provider name] will proactively work with its tenants to, where possible, prevent their eviction.</p> <p>[Insert Housing Provider name] also recognizes the roles that tenants must play in preventing eviction and will invite and encourage their participation in the eviction prevention process.</p>
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<p align="center"><b>PURPOSE AND SCOPE</b></p> <p><b>PURPOSE:</b></p> <p>The purpose of this policy is to help staff to work with tenants to retain their tenancies. This approach will help to identify strategies which will meet the needs of both the tenant(s), community members and the non-profit and may identify instances where accommodation is required.</p> <p><b>SCOPE:</b></p> <p>This policy focuses on situations where tenants are at risk of losing their tenancy due to arrears or conduct which is believed to contravene the lease agreement and the <i>Residential Tenancies Act, 2006</i>. The service co-ordination approach outlined in the</p>
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## Next Steps

- 100% of social housing providers to adopt Eviction Prevention best practices by Spring 2015
- Survey in 2015
- Possible Version 2.0



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Eviction Prevention Best Practices Toolkit:

[www.hamilton.ca/housing](http://www.hamilton.ca/housing)



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