

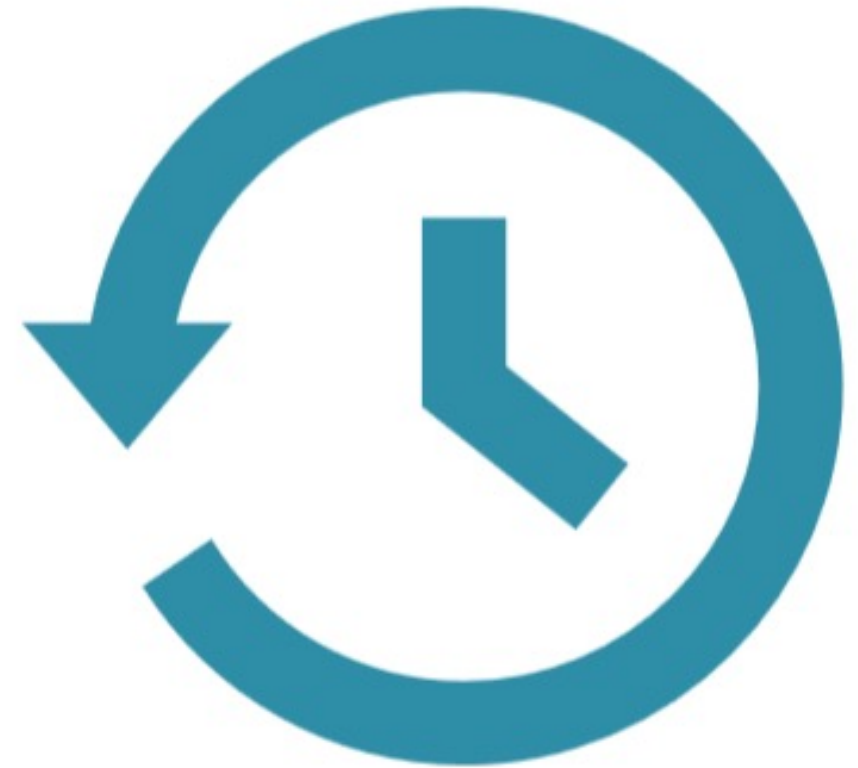
Re-Imagining Eviction Prevention through Advocacy and Collaboration

Presenters: Alan Duddin, Cynthia Summers and Melanie Martin



Our History

- April 2014 – The OCHE officially opened
- **Mandate: Eviction Prevention for senior and vulnerable tenants**
- Arms-length accountability office
- Reporting directly to the TCHC Board of Directors



How we help?

Auditing/Oversight:

- Audits TCHC on their Loss of Rent-Geared-to-Income ("RGI") subsidy and Arrears Collection Process to ensure compliance and avoid unnecessary evictions

Case Management:

- Provides Case Management to all Tenants referred to reach a resolution to avoid eviction

Advocacy and Collaboration



Achieving Results with Tenants since 2014

Since it was founded in 2014, the OCHE has worked with a total of 1826 senior households at risk of eviction.

- Of these households, 92% (1678/1826) chose to engage and work with the OCHE
- The OCHE successfully worked with 85% (1418/1678) of the households they engaged with and prevented their eviction at the Landlord Tenant Board (LTB).

Before OCHE and Afterwards

Before the OCHE:	After the OCHE
<ul style="list-style-type: none">• Al Gosling• LeSage and Ombudsman Inquiry• Lack of Trust with Tenants• Numerous evictions	<ul style="list-style-type: none">• Protection in place for seniors• Administrative fairness instituted• Increased Trust with Tenants• Evictions Decreased

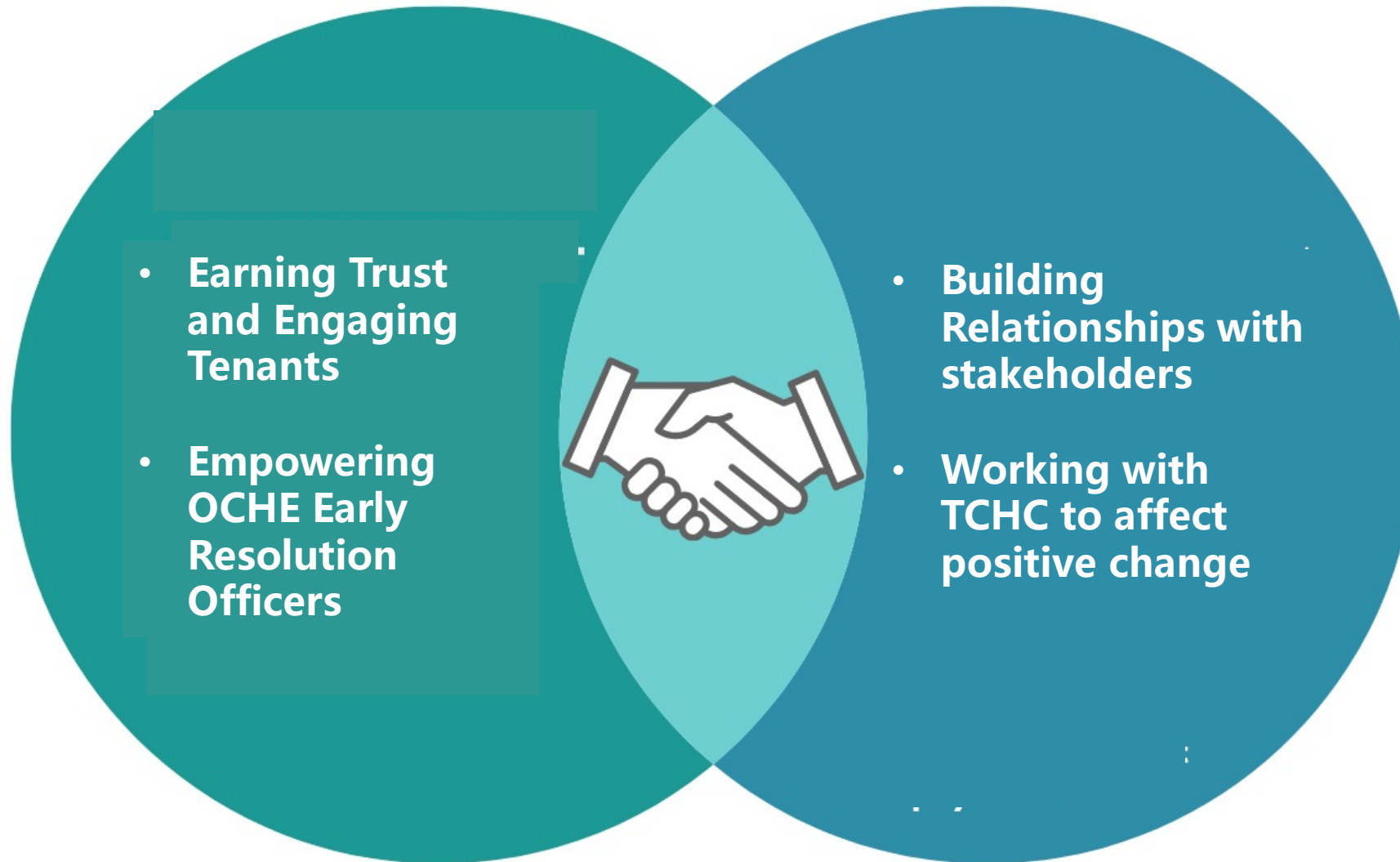
The OCHE Approach



TRUST



The OCHE as a Relational Model



Underlying Issues that lead to arrears



A word cloud of various issues that can lead to rental arrears. The words are arranged in a roughly triangular shape, with 'Language Barriers' and 'Physical Health' being the most prominent. Other issues include 'Loss of Subsidy', 'Unexpected Expenses', 'Addictions', 'Trustee Required', 'Tenant Disputing Arrears', 'Taxes Not Filed', 'Mental Health', 'Income Change', and 'Death in the Family'. The words are in different colors and fonts, with some being larger and bolder than others.

Unexpected Expenses

Loss of Subsidy

Addictions

Trustee Required

Tenant Disputing Arrears

Language Barriers

Physical Health

Taxes Not Filed

Mental Health

Income Change

Death in the Family

OCHE Approach: Case Study



Case Study Discussion

How we engaged with the Tenant:

- Advising his participation is voluntary. On his terms.
- Listening and explaining our mandate.
- Being fully transparent about our actions and potential outcomes.
- Collaborating with external stakeholders, whom we had taken time to build relationships with prior to this situation.
- Being creative: Veterans Affairs and the local Canadian Legion.
- Connecting with all the agencies which had been attempting to work with the Tenant and brought everyone to the table to create one coherent plan to support the Tenant with the Tenant's involvement.
- Working collaboratively with TCHC to affect positive change.

Case Study Discussion

Supports connected to:

- Contacted Veterans Affairs to identify any supports the Tenant may be eligible for.
(there were none because he had not served during a battle)
- Reached out to the local Canadian Legion: who provided \$2000 towards the veterinary bills and dog's surgery and \$6,000 towards the arrears owed.
- Referred the Tenant to a Voluntary Trustee to help the Tenant manage his finances.
- Referred the Tenant to an extreme clean service to improve his unit condition.
- Created a team of external stakeholders to work collaboratively with the Tenant including: CCAC, St. Clair Services for Seniors and a Veterans Affairs Canada case worker.

Case Study Discussion

How we addressed the arrears:

- Connected the Tenant to the local Canadian Legion, who provided \$2000 towards the veterinary bills and dog's surgery and \$6,000 towards the arrears owed.
- Completed a Budgeting exercise with the Tenant to see what repayment amount he could reasonably pay and then brokered a repayment agreement between the Tenant and the Landlord for a monthly repayment of \$50.00 per month.
- Approached the landlord to collaborate and broker a new repayment plan.

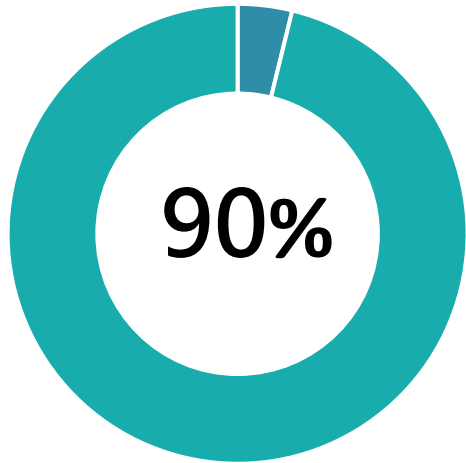
OCHE's 2020 Year in Review (Seniors)



The average
arrears at time
of referral were
\$4,078



The OCHE facilitated
\$114,686 in
direct payments to
TCHC for rental
arrears.



of households engaged with
the OCHE

The OCHE
negotiated
156
repayments
agreement
covering
\$628,102



83% of households avoided
eviction by working with the OCHE

How to Contact the OCHE



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