



Office of the Commissioner of Housing Equity (OCHE) – 2020 Work Plan Performance Report

OCHE Goals	OCHE Actions	OCHE Key Performance Outcomes	OCHE Targets	Year-End Performance
1) Support senior and vulnerable tenants to ensure successful tenancies and reduce the need for eviction from TCHC by effectively addressing underlying issues related to the accumulation of arrears and by brokering repayment agreements between TCHC and tenants.	a) OCHE to connect with tenants to identify and address underlying issues leading to arrears in order to reduce them and ensure future ability to pay rent on time.	<ul style="list-style-type: none"> Early Resolution Officers have successfully engaged with tenants and identified underlying issues which are then communicated to TCHC to increase service delivery quality. 	<ul style="list-style-type: none"> OCHE successfully engages with a minimum of 80% of the tenants referred to them.¹ 	<ul style="list-style-type: none"> The OCHE made direct personal contact with 91% (408/446) of the households and identified underlying issues in 100% (408/408) of these cases. The OCHE successfully engaged 83% (338/408) of the tenants they made contact with. <p>Exceeded</p>
	b) OCHE to broker repayment plans between tenants and TCHC.	<ul style="list-style-type: none"> Early Resolution Officers have successfully brokered repayment agreements between the tenants and TCHC to address outstanding arrears. 	<ul style="list-style-type: none"> OCHE brokers repayment plans for 100% of the cases with which they work. 	<ul style="list-style-type: none"> In 100% of cases that required a repayment plan, the OCHE successfully brokered a repayment agreement between tenants and TCHC. On behalf of TCHC, the OCHE brokered 220 repayment agreements totaling \$983,205. <p>Achieved</p>
	c) Commissioner to provide TCHC with case-specific findings on each case, including case management recommendation improvements and audit findings.	<ul style="list-style-type: none"> The Commissioner has provided reports for each case which summarize key findings and includes forward-looking recommendations to TCHC for continuous service improvement and to ensure that the tenancies continue to be sustainable after the file is returned to TCHC for ongoing case management. 	<ul style="list-style-type: none"> Underlying issues are identified for TCHC in 100% of cases in which OCHE engaged the tenants. 	<ul style="list-style-type: none"> The OCHE staff identified the underlying issues leading to tenants' rental arrears in 100% (408/408) of cases. The most common underlying issues identified were Loss of RGI subsidy, Expenses and Tenant Disputing their Arrears. <p>Achieved</p>

¹Referrals by TCHC are mandatory but engagement by TCHC tenants is voluntary.



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	<p>d) Support tenants to pay off the arrears owing to TCHC within the shortest time possible, taking into account the financial resources available to the tenants and the size of arrears accumulated.</p>	<ul style="list-style-type: none"> The tenants have been connected with internal and external supports to address underlying issues contributing to arrears, such as mental health challenges or financial illiteracy. 	<ul style="list-style-type: none"> 100% of tenants are connected with supports as needed to address underlying Issues related to arrears accumulation. 90% of tenants referred to the OCHE will be set up to pay their rent directly to TCHC by having PAP or direct payments set up. 	<ul style="list-style-type: none"> The OCHE identified that 253 tenants required support to address the underlying issues leading to their arrears accumulating and connected 100% of them to available supports such as the Housing Stabilization Fund (HSF), Ontario Works (OW), ODSP, retro payments from the CRA in the form of pensions and setting up pay direct for payment of rent to TCHC. <p>Achieved</p> <ul style="list-style-type: none"> The OCHE suggested to 100% of the tenants we worked with that they set-up direct or pre-authorized payments for their rent and arrears. However, only 52% (175/337) of tenants agreed to have their rent paid directly to the TCHC. <p>Unable to Achieve²</p>

² The OCHE can only advise tenants of the benefits of PAP and offer assistance to set-up PAP. Ultimately, the decision is voluntary and up to the discretion of tenants.



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	<p>e) Track repayment agreements and monitor for compliance.</p>	<ul style="list-style-type: none"> Tenants have been set up with voluntary trustees as needed and direct payment to TCHC to assist in their ability to pay rent. 	<ul style="list-style-type: none"> 100% of repayment plans are based on the financial circumstances of the tenants, including the completion of a budget document. 	<ul style="list-style-type: none"> In 100% (220/220) of the cases, the OCHE brokered a repayment plans based on the tenants' financial circumstances. In 100% (195/195) of the cases, the OCHE used a budgeting exercise to develop the repayment plans for tenants with the exception of those that were taken over by Voluntary Trustee, OPGT, or where repayment amounts were determined by OW/ODSP. 95% (211/220) of OCHE brokered repayments agreements have been adhered to by tenants' as measured at the end of the year and reported by TCHC. <p>Achieved</p>



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	<p>f) Connect tenants with external funding available to repay arrears directly to TCHC and connect tenants with options to lower their financial obligations i.e. reduced cost cable service, credit counselling.</p>	<ul style="list-style-type: none"> OCHE has identified subsidies and money available to the tenants to pay down arrears in lump sums. Direct payments are made to TCHC to reduce arrears owed by tenants referred to OCHE. Tenants have been connected to all subsidies and funds to which they are entitled. 	<ul style="list-style-type: none"> 90% of repayment plans for arrears under \$1000 will be repaid over a period of 12 months or less. 80% of the tenants referred to the OCHE have adhered to OCHE brokered repayment plans as measured at the end of the year. OCHE will identify possible income sources available to tenants and a minimum of 50% of Tenants who work with OCHE will be connected with income sources resulting in a lump sum direct payment of arrears to TCHC³. 	<ul style="list-style-type: none"> 86% (31/36) of the OCHE brokered repayment agreements for rental arrears under \$1000 were to be repaid over a period of 12 months or less. (Some agreements warrant longer repayment periods, as the monthly payment are determined according to the tenants' financial circumstances). <p>Unable to achieve</p> <ul style="list-style-type: none"> 95% (211/220) of OCHE brokered repayments agreements have been adhered to by tenants' as measured at the end of the year and reported by TCHC. <p>Exceeded</p> <ul style="list-style-type: none"> The OCHE successfully identified and accessed income sources for tenants to allow them to make lump sum payments toward their rental arrears in 55% (72/130) of cases. This resulted in direct payments of \$121,556 to TCHC. <p>Exceeded</p>

³ This is a conservative estimate as many tenants do not qualify for any additional external funding or subsidies.



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	<p>g) Breached OCHE brokered repayment plans will be reviewed to determine the reasons the agreement failed and learnings will be incorporated into OCHE processes going forward and communicated to TCHC for continuous systemic improvement.</p>	<ul style="list-style-type: none"> OCHE has conducted a fulsome review of all breached files to determine if the circumstances leading to the breach were exceptional and warrant OCHE further involvement. 	<ul style="list-style-type: none"> OCHE works with 100% of tenants who have breached their first brokered repayment agreement but only if the tenants have demonstrated exceptional circumstances. 	<ul style="list-style-type: none"> The OCHE was able to work with 100% of the tenants identified to have exceptional circumstances. The OCHE identified exceptional circumstances in 51% (46/90) of the breached files referred to OCHE. In the cases where the tenants did not demonstrate exceptional circumstances⁴ the files were referred back to TCHC to proceed to the Landlord and Tenant Board (LTB). <p>Achieved</p>

⁴ Exceptional circumstances is defined as “A rare or unforeseen hardship beyond the tenant’s control that has caused a significant change in circumstance impacting the ability to meet the terms of the Local Repayment Agreement.”



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	<p>h) Breached OCHE brokered repayment plans will be reviewed to determine the reasons the agreement failed and learnings will be incorporated into OCHE processes going forward and communicated to TCHC for continuous systemic improvement.</p>	<ul style="list-style-type: none"> • OCHE considers exceptional circumstances as rare unforeseen hardships beyond tenants’ control and those which have a significant impact on tenants’ ability to meet the terms of repayment agreements. • OCHE has examined the underlying reasons regarding why the repayment agreement failed and communicate findings to TCHC to facilitate ongoing process improvement and continuous learning. 	<ul style="list-style-type: none"> • In 100% of the cases, OCHE will identify and advise TCHC of the reason(s) for failed TCHC and OCHE brokered repayments. 	<ul style="list-style-type: none"> • In 100% (124/124) of the TCHC brokered repayment agreements the OCHE identified the reasons for failed repayments. The most common reasons for the failure of TCHC brokered repayment agreements have been identified as high monthly payment amount, more than one repayment agreement and financial mismanagement by the tenant. <p>Achieved</p> <ul style="list-style-type: none"> • In 100% (90/90) of the OCHE brokered repayment agreements, the OCHE identified the reasons for failed repayments. The most common reasons for the failure of the OCHE brokered repayment agreements have been identified as death in the family, bereavement, payment processing issues, loss of job, physical health challenges and hospitalization. <p>Achieved</p>



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<p>2) Ensure the accountability of the OCHE’s work to ensure quality service is provided to tenants by ensuring TCHC compliance with OCHE recommendations.</p>	<p>a) Develop new process with the 3 Operations Divisions to review Recommendations with General Managers and staff to address any barriers to compliance.</p>	<ul style="list-style-type: none"> • The Arrears Collection Process and OCHE process have been reviewed to identify areas for improved process. • A new process has been developed to review and implement OCHE recommendations. 	<ul style="list-style-type: none"> • TCHC demonstrates compliance with 90% of the Commissioner’s recommendations⁵. 	<p>The OCHE recommendations are broken down into three categories: Tenant Specific, Arrears Collection Process (ACP) audit and whether or not TCHC should proceed with an L1 Application.</p> <p>In 2020, TCHC received and indicated acceptance of 100% of the OCHE's recommendations, however the implementation of some of the recommendations have been flagged to be actioned in 2021, as TCHC rolls out new systems and processes as follows:</p> <ul style="list-style-type: none"> • Tenant Specific Recommendations: have been catalogued and will be implemented via the new HOMES system. • ACP audit recommendations: have been addressed through the creation of a new ACP, which will be rolled out to staff in Q1 2021. • L1 Application recommendations: There was a delay in TCHC being able to process these recommendations, as the LTB was closed from March to September 2020, due to COVID19, however the LTB has now re-opened and TCHC is auctioning the recommendations accordingly. <p>Exceeded</p>

⁵ Recognizing that there may be exceptional circumstances or situations where compliance is not operationally possible. This is dependent on TCHC taking action as a result of recommendations and reporting back to the OCHE.



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	<p>b) Establish regular meetings with key TCHC leaders to review Commissioner’s recommendations and to provide strategic advice to TCHC.</p>	<ul style="list-style-type: none"> Regular meetings have been established with the 3 Operations Divisions General Managers, the Director of Program Services, Operational Initiatives and the General Manager of Seniors Housing Unit. 	<ul style="list-style-type: none"> On a quarterly basis OCHE to meet with the 3 Operations Divisions General Managers, the Director of Program Services, Operational Initiatives and the General Manager of Seniors Housing Unit. 	<ul style="list-style-type: none"> At the outset of 2020, the OCHE met with both the 3 Operations Divisions General Managers, the COO and the Tenants Resolution Officer on a quarterly basis. This was interrupted due to COVID-19 and in Q3, this was increased to meeting on a monthly basis. At the outset of 2020, the OCHE also met with the General Manager of the Senior Housing Unit and the Operating Unit Managers on a quarterly basis. This was interrupted due to COVID-19 and in Q3, this was increased to meeting on a monthly basis. <p>Exceeded</p>



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	<p>c) Develop and deliver process improvement recommendations to TCHC.</p> <p>d) Ensure that OCHE audit findings are conveyed to TCHC senior management on a regular basis</p>	<ul style="list-style-type: none"> The OCHE provides strategic policy and process advice to TCHC on a regular basis by delivering process improvement recommendations. OCHE has ensured process improvements by providing strategic advice to TCHC regarding the Arrears Collection Process. 	<ul style="list-style-type: none"> Delivery of one process improvement recommendation on a quarterly basis. 	<ul style="list-style-type: none"> The OCHE successfully delivered one process improvement recommendation to TCHC each quarter as follows: <p>Q1: Recommended that TCHC complete a fulsome review of the ACP and implement changes to make the process less complicated and more tenant focused.</p> <p>Q2: In response to COVID-19, OCHE recommended to TCHC that files be referred to the OCHE prior to an N4 being served in order for OCHE to intervene earlier in the ACP.</p> <p>Q3: Hardened Arrears⁶ 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.</p> <p>Q4: Recommended that TCHC engage the OCHE early in the ACP, as a resource to support tenants and staff in the management of complex arrears cases. This includes EROs’ participation in integrated HUB meetings, at the invitation of TCHC, to share expertise and knowledge regarding the case management of complex tenancies.</p> <p>Given that all these recommendations were accepted and implemented by TCHC, this outcome was rated as exceeded.</p> <p>Exceeded</p>

⁶ TCHC defines hardened arrears as tenants whose arrears have accumulated over time and have existed for more than one year.



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	<p>e) Identify and develop training needs to ensure the transference of skills and knowledge from OCHE to TCHC tenant-facing staff.</p>	<ul style="list-style-type: none"> ● OCHE has provided training to TCHC tenant facing staff on the OCHE Approach and other effective methods of working with vulnerable and senior tenants in arrears. ● By working with TCHC General Managers ensure that OCHE approach is embedded in the Arrears Collection Process. ● Knowledge transfer has been facilitated from OCHE to TCHC to ensure that TCHC has a clear understanding, has the ability to apply the knowledge, and applies the knowledge to make impactful actions to ensure process improvement and to decrease arrears. 	<ul style="list-style-type: none"> ● Offer 100% of tenant-facing staff a training opportunity by Q3 2020. 	<ul style="list-style-type: none"> ● Developed training material on the “OCHE Approach” in Q4 2020 to deliver to tenant-facing staff to ensure knowledge transfer from the OCHE to TCHC. <p>Achieved</p> <ul style="list-style-type: none"> ● The OCHE staff were unable to provide training in 2020, as TCHC decided to delay the training to 2021. <p>Unable to Achieve</p>

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<p>3) Work with the TCHC Seniors Housing Unit and the City’s Seniors Services and Long Term Care unit to engage OCHE earlier in the TCHC Arrears Collection Process to provide a proactive approach to addressing arrears among seniors and avoiding evictions.</p>	<p>a) Work closely with the General Manager, Seniors Housing Unit to develop new processes to address arrears early and to incorporate Early Resolution Officers (EROs) interventions in the TCHC Arrears Collection Process.</p>	<ul style="list-style-type: none"> • EROs are integrated into the work of the City’s service model (ISM) and the TCHC Seniors Housing Unit and deliver services within the new structure targeted specifically to address challenges specific to seniors. • EROs intervene early in the TCHC Arrears Collection Process to support TCHC in avoiding the need for eviction and to ensure that seniors’ arrears do not escalate. • EROs have engaged stakeholders to improve services available for seniors and participate in City-led initiatives to resolve underlying issues involving senior vulnerable tenants. 	<ul style="list-style-type: none"> • OCHE work is integrated into phase one of Integrated Service model. • Tenant arrears in the senior’s portfolio are reduced as a result of OCHE early intervention in 90% of the cases referred to OCHE. • In 100% of the cases referred to OCHE, seniors get connected to external/internal supports to sustain tenancy. 	<ul style="list-style-type: none"> • The CHE met regularly with City staff overseeing the ISM to ensure that the work of the OCHE and the EROs is integrated into the new structure. This included providing City Staff with potential models for the OCHE for review by the City of Toronto. It should be noted that the implementation of the ISM was delayed in 2020, due to COVID-19 and that items related to the OCHE will be reviewed by the City and implemented in 2021. <p>Achieved</p> <ul style="list-style-type: none"> • Tenant arrears in the senior’s portfolio were reduced for 91% (90/99) of the tenants engaged with OCHE. • Implemented an early intervention referral process to ensure EROs intervene early in the TCHC Arrears Collection Process.⁷ <p>Achieved</p> <ul style="list-style-type: none"> • The OCHE identified underlying issues for senior vulnerable tenants residing in TCHC seniors unit in 100% (105/105) of the cases. • The OCHE staff identified 41 tenants in the seniors housing unit in need of internal/external supports and connected 100% (41/41) of the seniors to internal/external supports to sustain their tenancy. <p>Achieved</p>

⁷ This represents a substantial change in process for the OCHE, which has traditionally intervened at the end of the Arrears Collection Process.



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	<p>b) Develop and deliver an education program specific to seniors to proactively communicate and provide them with information on arrears prevention strategies, including tenant rights and responsibilities, completing the Annual Review and the impact of income changes for seniors.</p>	<ul style="list-style-type: none"> Senior tenants receive the financial support and pensions they need on time due to their increased understanding of their entitlement to income sources. Senior tenants are educated and understand the implications of pensions on their rental payment and as a result avoid the accumulation of arrears due to retro-active pension payments. 	<ul style="list-style-type: none"> OCHE to offer training sessions to 100% of seniors within the TCHC Seniors Housing unit. Due to training, retroactive rental charges for seniors, due to change of income to pensions, decreases across the Seniors Housing unit by 25% as measured over the year. 	<ul style="list-style-type: none"> The OCHE planned 17 training sessions that were supposed to take place from March to May 2020. The OCHE completed four training sessions, however, on March 16, 2020 the province declared a state of emergency and OCHE was unable to complete the remaining training. Due to Covid-19, the training was not completed, therefore this metric could not be measured. <p>Unable to Achieve</p>
	<p>c) Provide training to TCHC Seniors Housing unit frontline staff to teach the OCHE approach and to improve techniques related to working with seniors who are in arrears of rent.</p>	<ul style="list-style-type: none"> In partnership with the General Manager, Seniors Housing Unit, the OCHE has provided training sessions throughout the portfolio to Tenant-facing staff. Tenant-facing staff demonstrate improvement in the area of tenant engagement and the management of arrears. 	<ul style="list-style-type: none"> As the result of training TCHC frontline staff will ensure senior tenants arrears will be reduced by 85%. 	<ul style="list-style-type: none"> Due to Covid-19, the training was not completed, therefore this metric could not be measured. <p>Unable to Achieve</p>