

EVICTIION PREVENTION FRAMEWORK

August 2016

EXECUTIVE SUMMARY

The development of an eviction prevention strategy is a key action in Shelter, Support and Housing Administration's (SSHA) 2014-2019 Housing Stability Service Plan (HSSP). The purpose of this Eviction Prevention Framework is to set the context for development of the strategy by outlining current approaches to eviction prevention, assessing challenges and identifying possible solutions.

The goal of eviction prevention requires collaboration with a wide range of service providers as well as effective, timely and appropriate service interventions tailored to the individual needs of clients. It will be an integrated City strategy that builds on relationships with Toronto Community Housing Corporation (TCHC), non-profit housing providers, private-sector landlords, community partner service agencies and other City divisions that encounter vulnerable households.

Eviction is a critical issue affecting the housing stability of households in Toronto. For the purposes of this framework, eviction prevention is defined as services directly linked to support housing retention or assist a household to be re-housed, where the household is at imminent risk of eviction. Households at risk for eviction disproportionately include low-income and female-headed lone parent families, single adults, Aboriginal persons, and those with mental health challenges. Evictions often have detrimental and cascading impacts on the lives of vulnerable households who may have limited resources or options to help stabilize in housing and avoid becoming homeless. This has implications for the wellbeing of vulnerable residents in Toronto and can add occupancy pressure to Toronto's emergency shelter system.

Toronto has a range of eviction prevention programs and services available, some operated by the City of Toronto directly and others by community agencies. Current services that help to prevent evictions include telephone services, financial assistance, housing help, services for people facing complex health and mental health issues, and legal assistance. Social housing providers also have an important role in eviction prevention. TCHC, Toronto's largest social housing provider, has a set of eviction prevention policies in place. The Office of the Commissioner of Housing Equity helps seniors and vulnerable TCHC residents who face loss of subsidy or eviction due to rental arrears. As well, a number of opportunities have been identified to strengthen eviction prevention policies and practices across the social housing sector, through initiatives such as Raising the Bar and the Mayor's Task Force on TCHC.

In development of this framework, research was undertaken to understand client experiences, needs and barriers, and identify strategies to improve service delivery and client outcomes. A jurisdictional

review examined municipalities across North America, including New York City, Chicago, Boston, San Francisco, Los Angeles, Minneapolis, Vancouver, Montreal, Winnipeg and Hamilton, to identify good practices in eviction prevention services and programs. The jurisdictional review identified financial assistance, case management and legal assistance to be the most common services provided to help prevent households from evictions. Components of the jurisdictional review may be useful in helping Toronto to identify new programs or realign existing programs.

A survey was conducted with 26 housing workers from 15 community agencies in Toronto to better understand housing workers' definition of eviction, service gaps and barriers, what are effective interventions, and resources or supports needed. The findings from the housing worker survey speak to the need for early intervention, coordination of individual services, and access to education and information for tenants. They also provided suggestions for actions that could be undertaken by housing workers, community agencies, the City of Toronto, and other levels of government in order to help with eviction prevention, shelter diversion and rehousing.

Another research component completed was client experience journey mapping, where interviews with 52 clients were conducted to understand their experience with services and navigating the service system. The client experience journey mapping sample consisted of current and former clients who had experienced or been at imminent risk for eviction. The findings demonstrate the different service pathways, the barriers that many client groups face, and the need for information early in the process (e.g. before going to the Landlord Tenant Board (LTB) tribunal or sheriff enforcement of the eviction order). The findings also point to what makes a good eviction prevention service in terms of access, effectiveness and client-centredness.

Based on initial research findings from the housing worker survey and client journey mapping exercise, the framework presents a vision and principles for the development of an eviction prevention strategy. The vision is to develop an integrated range of services to prevent those at imminent risk of eviction from becoming homeless. The principles consist of:

1. Accessible information and education
2. Timeliness of intervention
3. Access to financial supports
4. Access to legal supports
5. Building effective landlord relationships
6. Coordinated approach
7. System level support and solutions

A list of potential actions, based on good practices identified through research and analysis, have been identified as possible directions for inclusion in the eviction prevention strategy under each of the principles outlined above. Four pilot initiatives were also identified to help test and build evidence for what are the most successful interventions to help prevent evictions. The pilot projects will include program evaluation to track outcomes and make recommendations for future service implementation. The proposed pilot initiatives are development of a tenant intervention team, an eviction prevention risk screening tool, a flexible fund to help maintain tenancies and expansion of voluntary trusteeship programs.

The next step is to engage with stakeholders to validate the vision, principles, potential actions and pilot initiatives identified in the Eviction Prevention Framework. This will support the development of a full strategy in 2016/17 and implementation by 2018/2019.

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INTRODUCTION

Need for an Eviction Prevention Framework

Helping people stay in their homes and avoid eviction is an important component of improving housing stability for Toronto residents. SSHA's 2014-2019 Housing Stability Service Plan aims to transform our existing service system away from reactive, temporary responses towards a more integrated, outcome-driven service system focussed on preventative approaches targeted at improving the housing stability of Torontonians. A strategy to assist people who are at risk of eviction to stay in their homes and avoid becoming homeless is a critical component of that transformation.

Evictions can have devastating impacts on the lives of the individuals and families who lose their housing. While many tenants who are evicted move in with friends or relatives, or move into cheaper, often substandard housing, many end up homeless. Evictions are also costly to landlords who incur lost revenue and court costs, and to the public because evictions add even greater occupancy pressure to the emergency shelter system.

A disproportionate number of households at risk for eviction are low-income and include female-headed lone parent families, single adults, Aboriginal persons, and those with mental health challenges. There is a need to identify interventions and service pathways that will help

vulnerable households to access information and services early enough to avoid crisis situations where they may lose their housing. A multi-faceted, coordinated approach to eviction prevention is needed.

Purpose

SSHA's 2014-2019 Housing Stability Service Plan identified as a key action the development of a comprehensive eviction prevention strategy that builds on relationships with TCHC, non-profit and cooperative housing providers, private sector landlords, community service partner agencies and other City divisions that encounter vulnerable households.

The objective is to develop an integrated City strategy which includes a standardized definition of eviction prevention, mechanisms to identify households at risk of eviction, and a coordinated range of services needed to respond to prevent their eviction.

This Eviction Prevention Framework is the first phase towards the development of an Eviction Prevention Strategy. The framework includes a review of current approaches to eviction prevention services, a jurisdictional review and analysis of service gaps based on a housing worker survey and client experience journey mapping process. The framework also outlines proposed principles for an eviction prevention system and outlines next steps for the development of a comprehensive strategy.

Phase two involves the development of a full eviction prevention strategy through consultation and engagement with stakeholders, as well as implementation of pilot initiatives in 2016/17. Phase three includes the implementation of the identified strategy initiatives beginning in 2018/19.

SSHA is committed to engaging with stakeholders to validate initial findings and develop strategies and an implementation plan for new approaches and initiatives related to eviction prevention.

SSHA's stakeholder community includes clients who use our programs and services and all other groups who have an interest in helping to improve eviction prevention in Toronto. This includes tenants and landlords, housing workers, community organizations, City divisions and other orders of government.

BACKGROUND

Scope of the Issue

Eviction prevention is defined as services directly linked to support housing retention or assist a household to be re-housed, where the household is at imminent risk of eviction. Imminent risk of eviction is defined as having a formal eviction notice, or at-risk of losing housing within 60 days. Within a housing stability lens, eviction prevention may be broadly conceptualized as one component of a broader homelessness prevention effort with the goal of supporting

successful and stable tenancies, including helping vulnerable and at-risk households to maintain their housing, proactive re-housing, and providing rapid response to loss of housing. For the purpose of this framework, eviction prevention is considered in the more narrow sense of assistance to those at imminent risk of eviction and potential homelessness.

Current activities provided by services for eviction prevention include: landlord mediation and supports, access to information on tenant rights and responsibilities, referrals to Rent Bank, trusteeship, financial literacy programs, individual client-centered money management, liaising with landlords, employers and creditors, connection to income security programs, housing applications for re-housing, and access to intensive cleaning services.

In Ontario, the majority of tenancies are governed by provincial legislation, the Residential Tenancies Act (RTA). Eviction refers to the process whereby tenants are forced to give up their housing when landlords seek possession of units occupied by tenants. The definition used in this report includes eviction that takes place formally through a legal, documented procedure, as well as eviction through an informal process (e.g. including when tenants vacate their unit after verbal threat of eviction or a written notice).

An illegal eviction happens when a landlord does not follow the legal steps in the RTA. Tenants have been illegally evicted if:

- The landlord has changed the locks and did

- not give a tenant a key; OR
- The landlord moved the tenants' belongings out of the apartment without the tenants' permission; OR
- The landlord, or someone acting on the landlord's behalf (such as the superintendent), has evicted the tenant without notice or without a hearing at the LTB.

While the focus of this framework is mainly on formal tenancies in which there is a tenant-landlord relationship, there are many Torontonians who are living in informal tenancies where the term 'eviction' does not formally apply. For example, living with family or subletting from roommates are not covered under the RTA. While informal tenancies are not directly addressed in this framework, it should be noted that experiences of splitting with family or being kicked out by roommates can share many of the elements of housing instability and contribute to homelessness.

Evictions can have devastating impacts on the lives of the individuals and families who lose their housing. While many tenants who are evicted move in with friends or relatives, or move into cheaper, often substandard housing, many end up homeless. Evictions are also costly to landlords who incur lost revenue and court costs and the public because they add pressure to the already overloaded emergency shelter system.

Data shows over 19,000 eviction applications in Toronto in 2014 with the majority (87%) of eviction applications for the non-payment of

rent. Many cases of rental arrears result from tenants facing short-term emergencies such as job layoffs, accidents, medical problems or family breakdowns, as well as larger structural problems such as poverty, precarious employment and lack of affordable housing. Many tenants do not have the extra cash or available credit to help them through a short-term problem. Behaviour-related problems account for a smaller proportion of evictions in Toronto, and may be under-estimated because behaviour problems are more difficult to demonstrate at the LTB tribunal than rental arrears. Behaviour-related evictions are reported to be more likely in rental housing geared to low income singles such as rooming houses.

A disproportionate number of households at risk for eviction are low-income and include female-headed lone parent families, single adults, Aboriginal persons, and those with mental health challenges. These groups are more likely to face barriers to housing affordability and stability, and are also at greater risk of eviction.

Current Services

Telephone services

Many services are currently provided by the City of Toronto and community organizations to assist people facing eviction. This includes the 24-hour phone lines, 211 and 311, which provide information and referrals on community/government programs and non-emergency City services respectively. The Tenant Hotline, a free service operated by the Federation of Metro Tenants' Associations and funded by

the City, provides information on tenant rights and obligations, including leases, maintenance, repairs, evictions and discrimination. The Centre for Equality Rights in Accommodation operates a telephone and email service that provides assistance and support to individuals who are experiencing housing issues related to eviction and human rights.

SSHA operates Central Intake, a 24-hour referral and intake service for those seeking to access shelter services across Toronto. One of the primary objectives of the service is to provide shelter diversion and eviction prevention services wherever possible, to help people stay in housing rather than enter the shelter system. Households at-risk of being evicted or who are precariously housed may be referred to the Housing Outreach Team by Central Intake. The Housing Outreach Team is comprised of staff who provide case management supports to assist clients with a wide array of housing related issues some of which include finding housing, landlord mediation in instances in which a landlord threatens to evict a tenant, and connection to income supports or employment.

Financial assistance

Toronto Employment and Social Services (TESS) administers the Housing Stabilization Fund (HSF), a grant intended to prevent homelessness by meeting the emergency housing needs of Toronto residents who receive Ontario Works (OW) or (Ontario Disabilities Support Program (ODSP). A caseworker will do an assessment to determine eligibility. Clients may be eligible

for the HSF if they are: homeless and leaving an emergency shelter or the street; housed and relocating within the GTA because of domestic violence or fire/flood; and/or housed and relocating within the GTA due to high rent. Clients can access HSF once per calendar year. The funds can be used to cover rental arrears, utility arrears, essential furniture or moving/storage expenses. In 2015, 24,575 clients accessed the fund, with a total of \$24.85 million in funds provided. The HSF is funded by provincial Community Homelessness Prevention Initiative (CHPI) funding.

Another source of financial assistance for households facing eviction is through the Rent Bank program. Eligible households facing evictions may access one-time interest-free loans for rental arrears. Limited funding for emergency rental deposits is available for low-income households requiring first and last months' rent to move into more affordable or stable housing. Those receiving social assistance or living in rent-geared-to income (RGI) units are not eligible for Rent Bank services. These funds are made available through Rent Bank Access Centres at the Neighbourhood Information Post or within most Housing Help Centres. In 2015, loans were provided to 852 households totalling \$1.63 million for rental arrears and 130 households for rental deposits totalling approximately \$240,000. The Rent Bank is funded through provincial CHPI program funding.

The City's Emergency Energy Fund provides help to low-income Torontonians facing energy-

related (utilities) emergencies. The fund is administered by TESS and funded by provincial CHPI program funding. Toronto residents who are not in receipt of social assistance and who have received a disconnection notice or have already been disconnected and do not have sufficient income and/or assets to pay the arrears may be eligible. Eligibility is means-tested with available income and assets being considered. In 2015, the Emergency Energy Fund program assisted 473 low-income residents and issued 531 payments totalling \$423,030. There is also a range of other programs that provide energy bill assistance for customers with limited financial resources, such as the Low-Income Energy Assistance Program implemented by the Ontario Energy Board and administered by a variety of agencies throughout Ontario.

Financial trusteeship programs are services aimed specifically at helping individuals maintain their rental accommodations by providing assistance to manage their funds. Trusteeships ensure that rent is paid on time to help to avoid eviction. Trusteeships programs also provide assistance with financial literacy, individual client-centred money management, and liaising with landlords, employers, creditors and income security programs. Trusteeship programs are available through Neighbourhood Information Post Housing Trusteeship Program, Agincourt Community Services Association, Evangel Hall, St. Stephen's Community Centre, and the Ontario Ministry of the Attorney General, Office of the Public Guardian and Trustee.

Housing Help and related services

Housing Help and Support Services for shelter clients are offered by 26 agencies providing emergency shelter services. Community-based Housing Help and Support Services are offered outside of shelters by 41 agencies, including nine Housing Help Centres located across Toronto.

Housing Help and Support Services work with those who are homeless or at risk of becoming homeless in an effort to assist them in finding and maintaining housing. Housing Help is a broad term that describes a variety of services including completing housing applications, helping people to find and access affordable housing, preventing people from losing their housing, and helping people to stabilize their housing and connect to other community services and resources. Some Housing Help and Support Services are targeted at specific client groups.

Housing Help Centres act as hubs to help people find and keep affordable housing and avoid eviction. Services include providing vacancy listings, informal mediation with landlords, and distribution of Rent Bank funds in support of eviction prevention. The majority of clients served in Housing Help Centres are at risk of homelessness.

The Streets to Homes program provides street outreach and housing assistance to street-involved individuals, and also provides follow-up supports for one year, including case management, planning and support to integrate

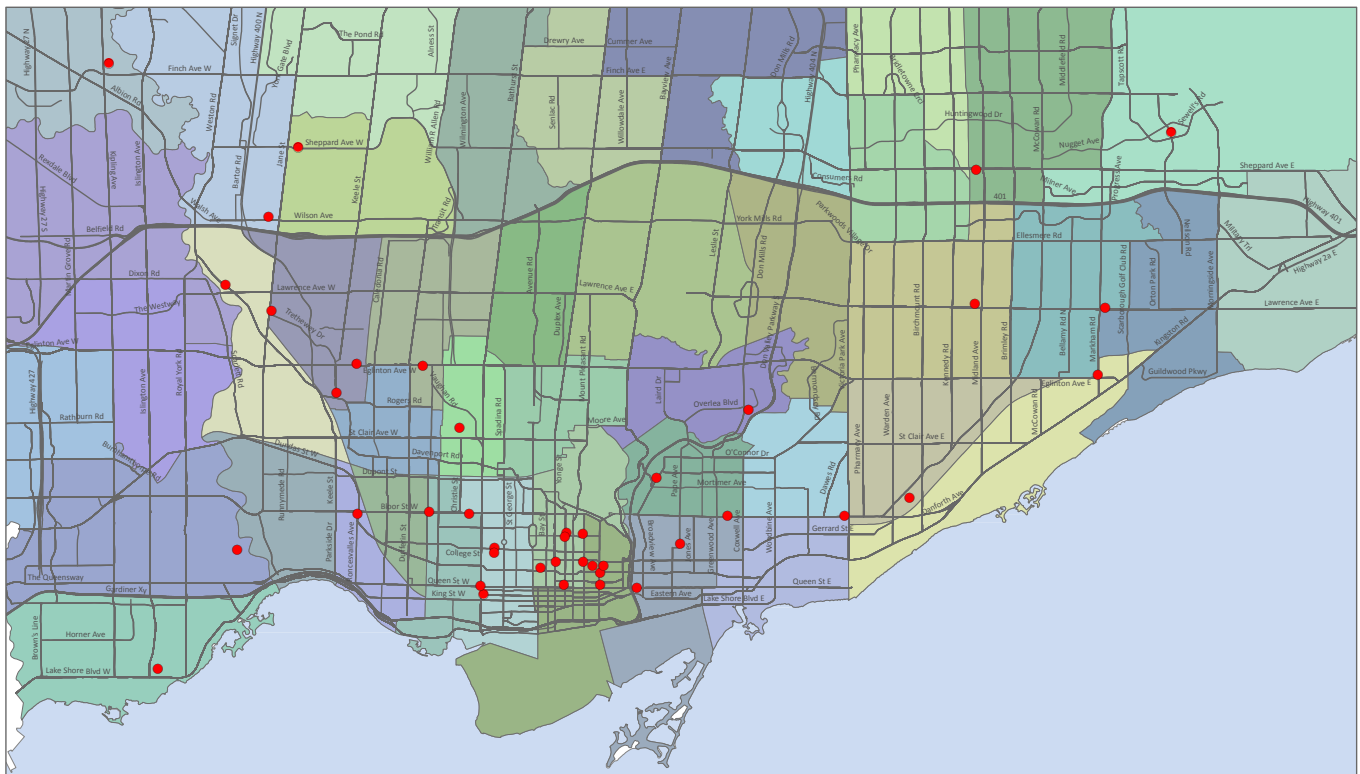
into a new community. Streets to Homes provides eviction prevention services to their clients as needed to help them maintain their tenancies.

The Specialized Program for Inter-Divisional Enhanced Response to Vulnerability (SPIDER), led by the City's Social Development, Finance and Administration division, acts as a last resort to address unresolved, complex health and safety risks involving vulnerable residents, their homes and property, and their neighbours. Issues often involve hoarding, possession of animals, violation of multiple property standards, fire code violations, dilapidated living conditions, accumulation of refuse, environmental and odour issues, bed bug and other pest infestations.

Many of these vulnerable households may be facing eviction due to the complex issues they are facing. Access to the enhanced service is managed through a "Situation Table" consisting of representatives from participating City Divisions and partner agencies. SPIDER does not accept referrals from the public. City divisions continue to provide services as mandated, which includes coordinating work with other divisions and service providers.

Intensive cleaning services, also known as 'Extreme Clean' services, provide assistance with situations such as hoarding, bedbugs, and seniors facing eviction without appropriate home care supports. These services support people with complex health and mental health issues

2016 Shelter Support and Housing Administration (SSHA) - Community-Based Housing Help Services and Supports



that may put their housing at risk and can help households to avoid imminent eviction based on lack of cleanliness or fire risk in their homes. Services provided include short-term follow-up and basic life skill support, as well as referrals and case conferencing with community service providers for long-term support.

Furniture Banks are registered charities, not-for-profit organizations or social enterprises designed to provide gently used household furnishings to individuals and families in need at little or no cost. The model involves donations of gently used furniture being transferred to those who are struggling financially to furnish their own homes. A network of community agencies ensures that the right people get access to the furniture.

Legal assistance

The LTB is a provincial body that resolves disputes between residential tenants and landlords, including eviction applications. LTB mediators are available at most hearing locations to help landlords and tenants resolve their application by mutual agreement, rather than going to a hearing. At a hearing, parties might resolve some or all of the issues in the application, which can include orders to fix repairs, cancel some of rent owing, or establish a payment plan. The tenant has the right to have a lawyer or other representation at the hearing. The LTB provides information on legislation that governs residential rental units, and tenant and landlord rights and responsibilities under the law.

Tenant Duty Counsel are lawyers and community legal workers who can give basic advice, help work out settlements with landlords, review and fill out some forms and documents and help tenants at hearings, especially related to eviction. There is Tenant Duty Counsel at many LTB locations. The Tenant Duty Counsel Program is run by the Advocacy Centre for Tenants Ontario and is funded by Legal Aid Ontario. Services are free but eligibility is limited to those who cannot afford to pay for their own lawyer.

Community Legal Clinics are provincially funded by Legal Aid Ontario. They provide free legal help to low-income tenants, including information, legal advice and representation. The services and the areas of law vary by location, but many include help with tenant/landlord housing issues. There are 76 community and specialty legal clinics throughout Ontario, including 15 clinics across Toronto.

Social Housing System

SSHA is responsible for funding and administering Toronto's social housing system, which includes 244 non-profit and co-operative housing providers. They vary in size and composition, ranging from small scattered houses to large organizations with multiple high-rises. The tenant make-up also varies widely, as some providers have a mandate to house a specific population (e.g. seniors) and others, such as alternative providers, may serve vulnerable populations with complex needs. The role of eviction prevention in social housing is complex and in some cases

conflicting. Housing providers are encouraged to be cautious of high arrears and take action to ensure financial viability, while simultaneously, City training offered to social housing providers cautions that evictions should be a last resort. This dual role as both supporter and enforcer can be challenging and difficult to balance.

Social housing providers are not currently required to have an eviction prevention policy in place, nor are they required to notify the City when an eviction notice is issued. Level of expertise and action on eviction prevention varies across the social housing portfolio. Stand-alone policies on eviction prevention are present amongst the larger providers, such as TCHC. Other providers have integrated an eviction prevention lens into their arrears policies, while others take more informal approaches to addressing tenants at risk of eviction, emphasizing things such as personal contact.

Raising the Bar Initiative

SSHA is undertaking the Raising the Bar initiative in collaboration with the social housing sector. The purpose is to develop a new system of standards and supports for social housing that will: set clear expectations for performance and quality of social housing, enable consistent and transparent measurement and assessment, set a baseline for each provider and allow comparisons across the portfolio, and help identify leading practices and areas for improvement.

The City does not currently collect data on the

number of households in social housing that lose their subsidy or are evicted. Raising the Bar presents opportunities for the City to strengthen eviction prevention among Toronto's social housing providers. This could involve initial data collection to monitor incidences of loss of subsidy or eviction, setting standards for eviction prevention policies or processes required of all social housing providers, as well as enhanced training and resources for City and housing provider staff, and Board Members.

Toronto Community Housing

TCHC has had eviction prevention policies in place since its inception. In 2002, TCHC adopted an Eviction Prevention Policy for Non-Payment of Rent (Arrears). This policy statement commits to keeping evictions for not paying rent to a minimum, to working with tenants and external support or service agencies where possible, and to ensuring that rent is paid and eviction is the very last resort.

TCHC has a Policy on Evictions for Cause, which was approved in 2011 and last reviewed in 2015. This policy statement is intended to address anti-social behaviour and illegal activity that have a negative impact on the safety and liveability of our communities (e.g. vandalism, assault, drug trafficking, weapons, serious fire hazards, hoarding). The policy helps to guide TCHC decision-making when seeking eviction, including setting standards of procedure around: 1) investigating and working with tenants to resolve the problems; 2) providing guidelines to staff to assist them in interpreting and applying

the policy in a consistent manner when evictions for cause are pursued; and 3) communication plan. TCHC is in the process of updating policies and procedures.

RESEARCH

Jurisdictional Review

A jurisdictional review of eviction prevention strategies and services examined the following municipalities in North America: New York City, Chicago, Boston, San Francisco, Los Angeles, Minneapolis, Malden (Massachusetts), Hennepin County (Minnesota), Burlington (Vermont), King County (Washington), Vancouver, Montreal, Winnipeg and Hamilton. None of the jurisdictions appear to have produced a strategy document that explains services towards the specific goal of eviction prevention. Rather, it is more likely to be included as one issue within multi-year homelessness plans.

Most jurisdictions appear to use a variety of services to help prevent evictions, the most common of which are:

Financial assistance

The most common eviction prevention service offered by municipalities across North America is financial assistance. Variations were found in the amount offered (most likely due to different rental rates in different markets) and the number of times/duration of the assistance (some offered it once, while others multiple times). While a small number of jurisdictions

administered the financial assistance directly, most was administered by external community agencies. In the case of large jurisdictions this appears to create a complex landscape for clients to navigate as, for example, there are over 20 different providers of financial assistance in New York City.

Case management

Another common feature found in the jurisdictional scan was the use of case workers. They were utilised by different municipalities to provide wraparound services in order to support tenants. These services varied from helping tenants with financial workshops, assisting them secure higher paying jobs, diverting clients from shelter if evicted, and conducting outreach in at-risk communities.

Legal assistance

Providing legal services was another tool provided by numerous jurisdictions such as Los Angeles and New York City. In New York City, the rising real estate market appears to be contributing to predatory evictions, in which landlords are seeking to evict their tenants in order to sell their property to developers for large profits. In an attempt to combat this practice, New York City has partnered with law firms to provide pro-bono services to tenants. An American study that followed 150 randomly selected tenants who did not have lawyers found that those who had no counsel never won at trial (0%). Similar results were found in the Toronto context, where once eviction orders go to trial at the LTB there is a high chance of tenants being evicted.

Housing Worker Survey

A survey on eviction prevention was sent out to housing workers in Toronto. Survey responses were received from 26 housing workers from 17 different agencies. See Appendix A for more details of findings.

The housing workers defined eviction prevention as

- A range of activities, interventions or strategies that help individuals and/or families avoid eviction in order to remain housed and prevent homelessness
- Helping and supporting someone to keep from losing their housing
- An intervention to support housing stability

A number of themes emerged in the responses from the housing worker survey.

Prevention

- Ensure tenants are receiving the necessary supports (e.g. mental health, long-term case management) so they can live independently in the unit
- Work with tenants and landlords to resolve any issues before there is any threat to the tenancy

Timing of intervention

- Housing workers feel they can be quite effective at preventing eviction if they know of the problem and can work to address it early
- The time needed to prevent an eviction depends on each case and the extent of the problem

Effective strategies

- Mediation and negotiation with landlords to resolve threats of eviction
- Provide supports to tenants to remain in their existing housing unit (e.g. HSF, help applying for income support)
- Legal assistance/legal clinic/LTB navigation
- Liaising with employers, creditors, and community agencies

Gaps and areas of need

- Educate tenants and landlords on rights and responsibilities
- Outreach to provide information to the public
- Access to trusteeships that can assist clients to manage their income
- Access to programs/services
- Service coordination/integration

Client Experience Journey Mapping

Client experience journey mapping is a method to describe and understand client experiences with services and navigating the service system. The project team interviewed 52 clients, who have experienced or are at imminent risk for eviction, to hear directly from them about personal experiences accessing and receiving eviction prevention programs and services in Toronto. Participants were current and former clients recruited from the City's directly operated shelters and/or were clients of community based programs/services such as Housing Help Centres, Rent Bank program or Drop-in Services.

The sample of the client journey mapping consisted of findings that include:

- Thirty-one participants (60%) reported that they lived in private market rental housing before eviction, 10 in TCHC (17%), six in other social housing (11%), five in rooming houses (10%), and one in home ownership (2%).
- A quarter of the participants provided information on the length of time living in their housing situation before eviction. This ranged from three months to 25 years. The average length of time in previous housing before eviction was seven years.
- Twenty-seven of participants (52%) reported they were evicted for arrears, 18 for behaviour-related problems (35%) and 10 for other reasons (19%). Behaviour problems included overcrowding, damages, hoarding, noise and illegal acts (violence, drugs). Responses captured in the 'other' category included landlord or family member requires the rental unit for their own use, house being sold/purchaser requires the unit, and being absent from RGI unit for more than 90 days.
- Just over half of interview participants (52%) reported that they attended a LTB hearing, 23 reported that they did not attend a LTB hearing (44%), and two (4%) reported that it was not applicable.
- People facing eviction vacated their unit at different points in process. Six participants (12%) reported leaving their unit when problems first arose, eight (17%) left when they received a notice of eviction, 12 (25%) left after attending the LTB hearing, 11 (23%) left with Sheriff enforcement and 11 (23%) reported 'other'. Responses captured in the 'other' category include losing the unit after an absence due to being in hospital, prison or out-of-country, having the landlord change the locks, and bank foreclosure.
- When asked of their current housing situation, seven participants (13%) reported that they maintained their housing, nine (17%) were rehoused, 30 (58%) went to shelter, six (12%) reported sleeping rough and seven (13%) reported couch-surfing. Some participants identified more than one outcome, e.g. combination of shelter/street/couch-surfing.
- Interview participants who maintained their housing indicated that Rent Bank and trusteeship programs/services were helpful in their housing stability. Participants who were rehoused indicated that the following programs/services were helpful in stabilizing in new housing and avoiding shelter: Housing Outreach Team, housing allowances/rent supplements, Rent Bank, HSF, Streets to Homes and the Councillor's office.

Composite journey maps showing service pathways, barriers and needs were created using qualitative data from the client mapping exercise. See Appendix B for composite journey maps.

VISION AND PRINCIPLES

The vision of the Eviction Prevention Framework is to develop an integrated range of services to prevent those at imminent risk of eviction from becoming homeless.

The following form the pillars of the Eviction Prevention Framework and are key components of a successful eviction prevention service:

1. Accessible Information and Education

People need easy to access and up-to-date information about services and resources, as well as tenant and landlord rights and responsibilities.

2. Timeliness of Intervention

People need access to supports and services early enough to avoid crisis situations where they may lose their housing.

3. Access to Financial Supports

People need income supports and flexible financial assistance that is available, timely and comprehensive to help stabilize their housing.

4. Access to Legal Support

People need access to legal assistance and representation to safeguard tenancies to the greatest extent possible.

5. Building Effective Landlord Relationships

Building processes and partnerships with landlords can help resolve tenancy issues for people facing imminent eviction.

6. Coordinated Approach

A coordinated approach that includes system navigation and case management is a leading practice to link eviction prevention to other services.

7. System Level Support and Solutions

A systems approach to eviction prevention is most effective in preventing evictions.

NEXT STEPS

Strategy Development

The next phase will develop an Eviction Prevention Strategy that builds on work-to-date outlined in this framework. The strategy will identify short-term and long-term actions that will better help households at risk for or experiencing eviction. The Eviction Prevention Strategy will include an implementation plan with performance indicators and outcome measurements, plus evaluation and findings from proposed pilot initiatives.

Potential Actions

Based on the review conducted, including research findings, housing worker survey and client experience journey mapping, the following actions have been identified as suggested good practices for eviction prevention. These actions consist of policy, service and advocacy activities. Stakeholders will be engaged to consider, add, expand and prioritize actions for inclusion in the Eviction Prevention Strategy.

1. Information and Education

- Explore a single point of access to eviction prevention and housing stability services, including opportunities that can be leveraged with the Tenant Hotline, Central Intake, Housing Connections, 211, 311 and the forthcoming integrated human services call centre at the City
- Increase availability of information on eviction

prevention across the service system (e.g. newcomers centres, employment centres)

- Create a tenant school program to provide people with more information and training on tenant and landlord rights and responsibilities
- Identify opportunities to provide education/information on tenant rights and responsibilities to all housed in subsidized housing units at a minimum
- Promote landlord and tenant education about human rights and what constitutes discrimination, addressing specific client groups including Aboriginal people, LGBTQ, people with substance use and/or mental health issues

2. Timeliness of Intervention

- Increase responsiveness of services through a crisis response team for tenants and landlords
- Screen for risk of eviction and/or identify vulnerability at case management/intake processes in housing help centres, shelters and OW/ODSP offices
- Train housing workers in eviction prevention strategies

3. Income/Financial Supports

- Explore options to improve financial assistance programs to prevent evictions due to rental arrears, including:
Review the Rent Bank program's eligibility, loan conditions, and processes
With TESS, undertake a joint review of the HSF
- Create a new, coordinated, emergency financial assistance program with a broad

scope to provide flexible funds to avoid evictions (e.g. repair minor damage in clients' units)

- With TESS, identify solutions to increase housing stability for clients on OW such as enabling access to direct deposits/pre-authorized payments of rent
- Increase options for flexible and responsive housing allowances and other subsidies that may help households at imminent risk of eviction
- Review voluntary trusteeships, credit counselling and debt assistance and identify what the City can do
- Explore opportunities to work with partners to create labour market opportunities and secure more stable sources of income for homeless and at-risk clients
- Explore the feasibility of a pilot program for seniors through Service Canada's Supporting Homeless Seniors Program
- Request the Government of Ontario (Province) to increase OW/OSDP rates, including the shelter component of social assistance to more accurately reflect the living costs of high rent areas such as Toronto

4. Legal Support

- Establish linkages between the housing and homeless sector and Legal Aid Clinics
- Request the Province to increase funding for tenant duty counsel and tenant legal aid
- Request the Province to improve tenants' legal recourse for discrimination in tenancy

5. Landlord Relationships

- Explore options for building stronger relationships with private market landlords, including links with Landlord Strategy and Landlord Advisory Group
- Develop standards related to eviction prevention through Social Housing Unit's Raising the Bar initiative, such as requiring all social housing providers to inform the Social Housing Unit when a loss of eligibility notice is issued to tenants, and to provide information/resources with every notice of eviction

6. Coordinated Approach

- Review tenant support programs, including the Tenant Defence Fund and Tenant Hotline, to assess mandate, program model and sector's capacity to meet the needs of tenants
- Review the Housing Help Sector, including Community Based Housing Help and Support Services and Housing Help and Support Services for Shelter Clients, to identify opportunities related to sector operation and improve service delivery
- Work with social workers in hospitals and correctional institutions to initiate screening on housing stability/risk of eviction earlier, to prevent discharge into homelessness
- Leverage peer support and ensure meaningful involvement of people with lived experience in eviction prevention services and supports
- Ensure tenant input into the development of an eviction prevention strategy

7. System Level Support and Solutions

- Explore options to integrate eviction prevention with Human Services Integration. e.g. integrated human services call centre, coordinated needs assessment and service navigation, integrated case management, documenting referrals
- Explore links between the development of an eviction prevention strategy with the City's Poverty Reduction Strategy
- Link the development of an eviction prevention strategy to provincial and federal government action to reduce homelessness
- Request the Province to monitor and report on data on hearings concerning evictions under the RTA, including results of LTB mediation (whether or not an eviction was prevented) and number of evictions that are carried out by the Sheriff's office

Pilot Initiatives

Several potential pilot initiatives have been identified that will test and build evidence about what are the most successful interventions to help prevent evictions. These pilots will include program evaluations to track outcomes and make recommendations for future service implementation. Potential pilot initiatives to investigate in an eviction prevention strategy include:

1. Tenant Intervention Team

Create an intervention team for tenants and landlords to call, which can provide triage, assessment, intervention, expanded case management and evaluation.

2. Screening Tool

Test and evaluate an eviction vulnerability screening tool.

3. Flexible Fund

Create a flexible Rent Bank type fund that can be used to address any barrier to maintaining housing, such as repairs to minor damage in client's units.

4. Trusteeship

Expand or enhance community-based voluntary trusteeship programs.

Timelines

The development of an Eviction Prevention Strategy and piloting new approaches is the next phase of the project, to take place in 2016/2017. This phase includes engagement with stakeholders to validate the Eviction Prevention Framework with feedback on the findings, identifying solutions to barriers and prioritizing potential eviction prevention interventions. Phase three consists of implementing Eviction Prevention Strategy initiatives in 2018/2019.

CONCLUSIONS

This framework sets the context for SSHA's approach to eviction prevention and reinforces our commitment to improving the housing stability of vulnerable Torontonians. The principles and findings outlined in this framework will be used in discussion with stakeholders, to help validate and refine the approaches and initiatives of an eviction prevention strategy. An integrated strategy requires collaboration with a wide range of service providers and stakeholders, including social housing providers, private-sector landlords, community partner service agencies and other City divisions that encounter vulnerable households. The factors which contribute to households becoming at risk of homelessness due to eviction are complex and systemic, and will require involvement of partners from across different service sectors to develop effective solutions.

APPENDIX A

Housing Worker Survey Data

Percentage of respondents who agreed to “I think this is very important to help people avoid eviction” (n=26)

- Housing Stabilization Fund (88%)
- Landlord mediation and supports (88%)
- Help applying for income support (81%)
- Legal assistance/legal clinic/LTB navigation (81%)
- Liaising with landlords/employers/ creditors/ community agencies (77%)
- Information on tenant rights (73%)
- Education/training (e.g. life skills, financial literacy) (69%)
- Help finding new housing (69%)
- Drop in services for clients with physical, mental and age associated challenges (62%)
- Energy (utilities) assistance programs (62%)
- Rent Bank (54%)
- Trusteeship (54%)

Percentage of respondents who agreed to “I provide or make referrals to this type of support regularly” (n=26)

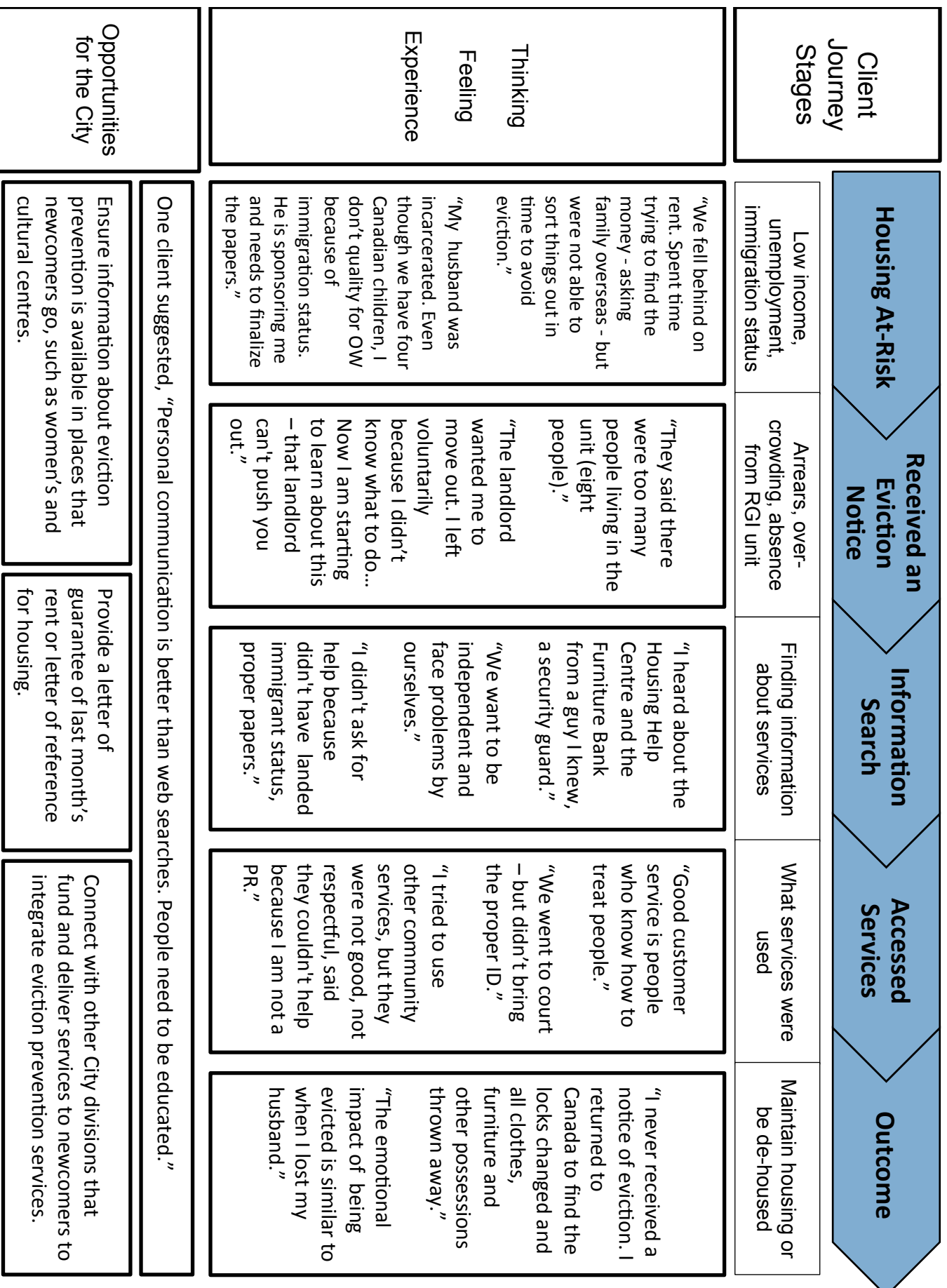
- Help finding new housing (81%)
- Help applying for income support (77%)
- Information on tenant rights (73%)
- Housing Stabilization Fund (69%)
- Liaising with landlords/employers/ creditors/ community agencies (69%)
- Drop-in services for clients with physical, mental and age associated challenges (69%)

- Education/training (e.g. life skills, financial literacy) (62%)
- Legal assistance/legal clinic/LTB (58%)
- Landlord mediation and supports (54%)
- Energy (utilities) assistance programs (46%)
- Rent Bank (38%)
- Trusteeship (27%)

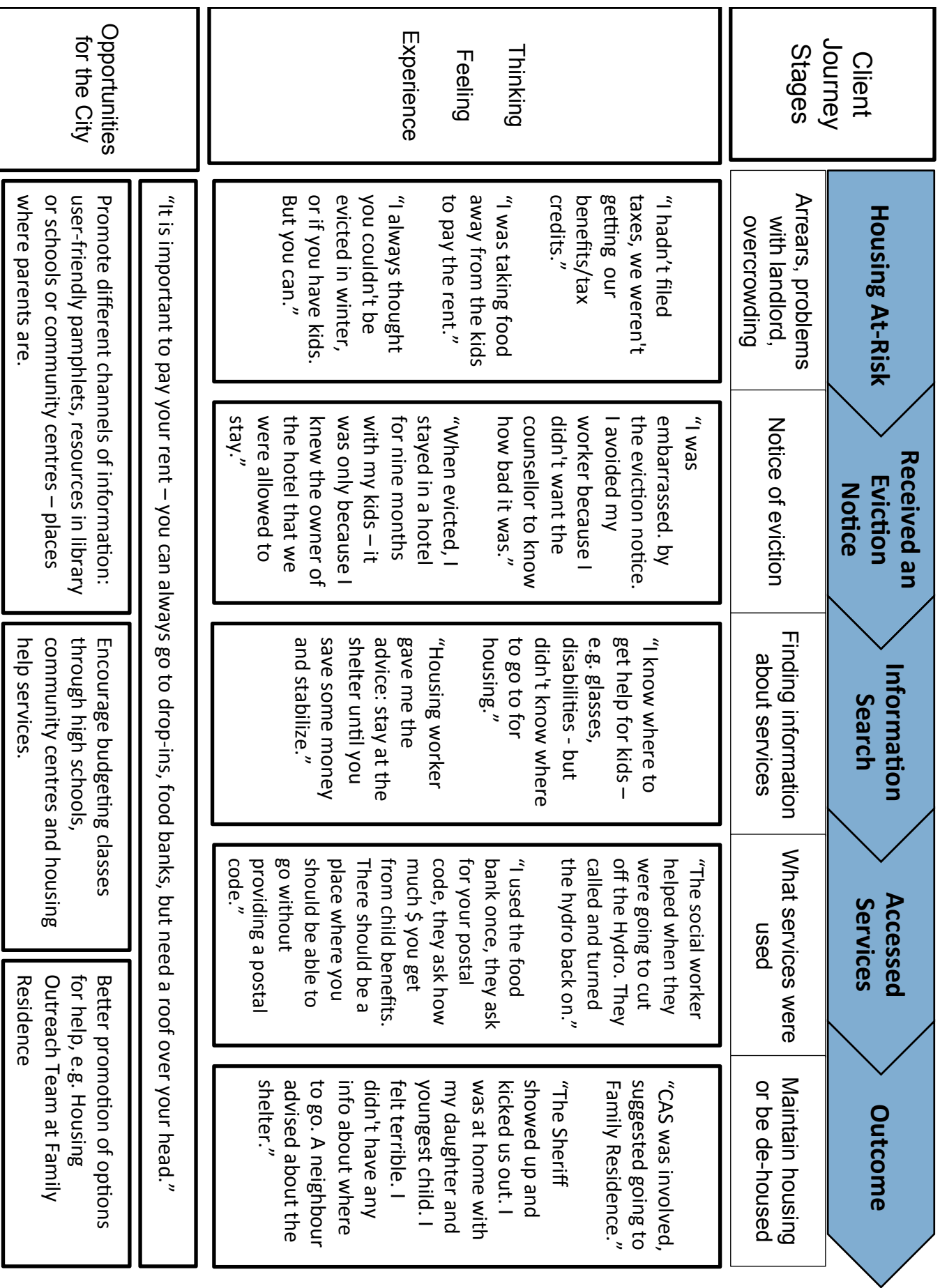
Percentage of respondents who agreed to “I think we should provide more of this in Toronto” (n=26)

- Trusteeship (85%)
- Drop-in services for clients with physical, mental and age associated challenges (65%)
- Energy (utilities) assistance programs (65%)
- Housing Stabilization Fund (58%)
- Landlord mediation and supports (58%)
- Legal assistance/legal clinic/LTB (54%)
- Help applying for income support (50%)
- Help finding new housing (50%)
- Liaising with landlords/employers/ creditors/ community agencies (50%)
- Rent Bank (50%)
- Information on tenant rights (50%)
- Education/training (e.g. life skills, financial literacy) (42%)

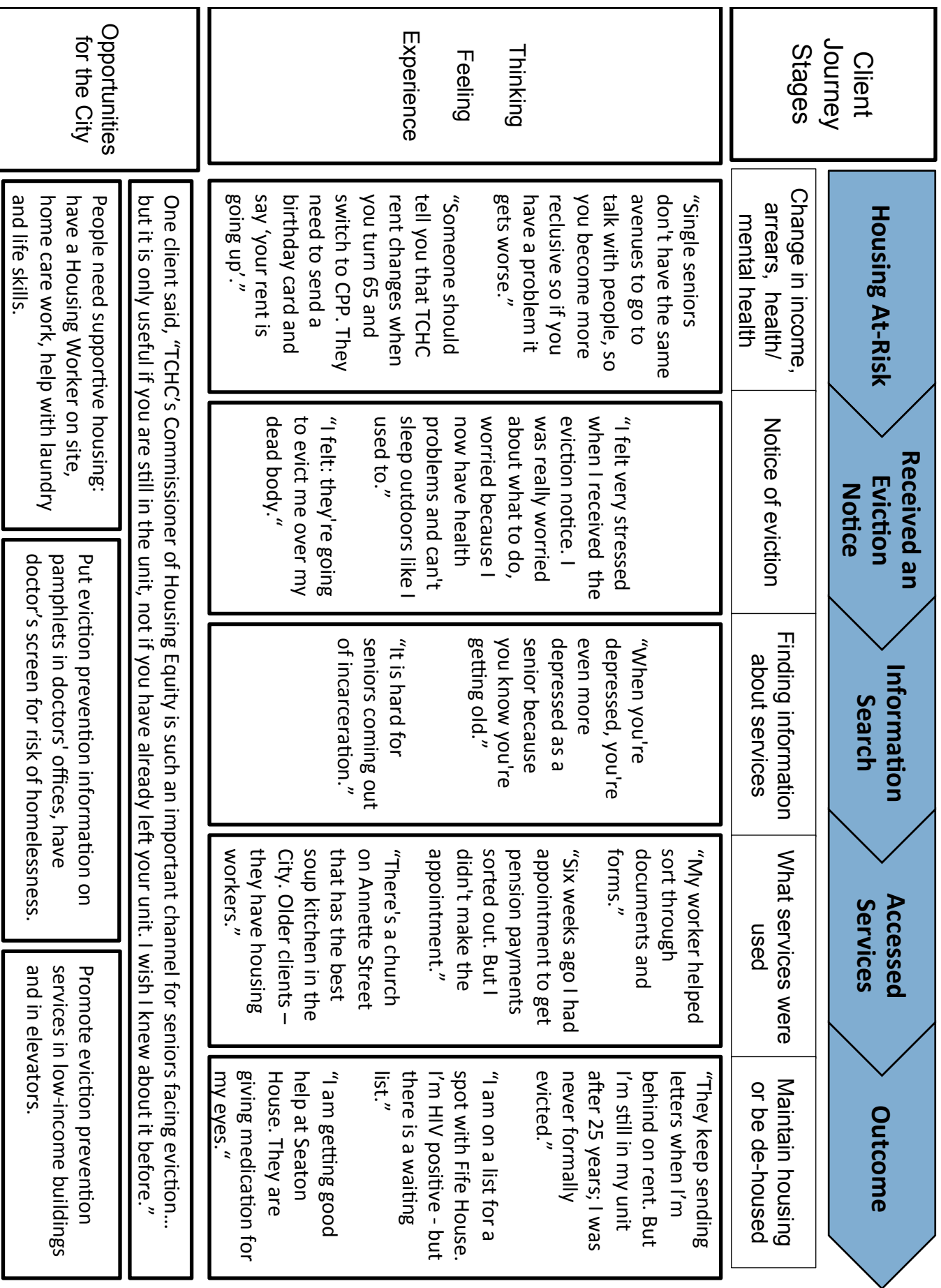
APPENDIX B - Composite Journey Map: Newcomers



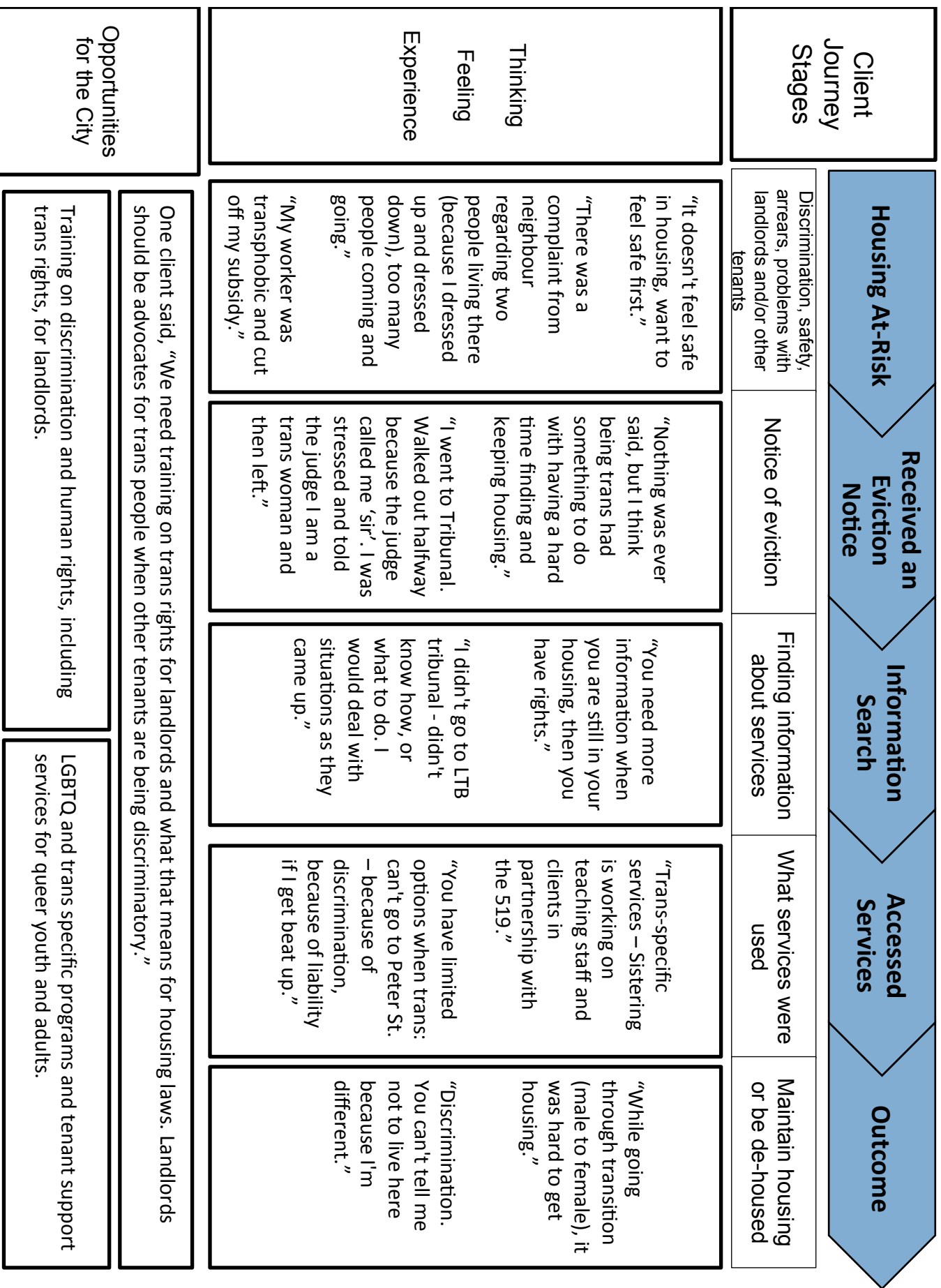
Composite Journey Map: Families with Children



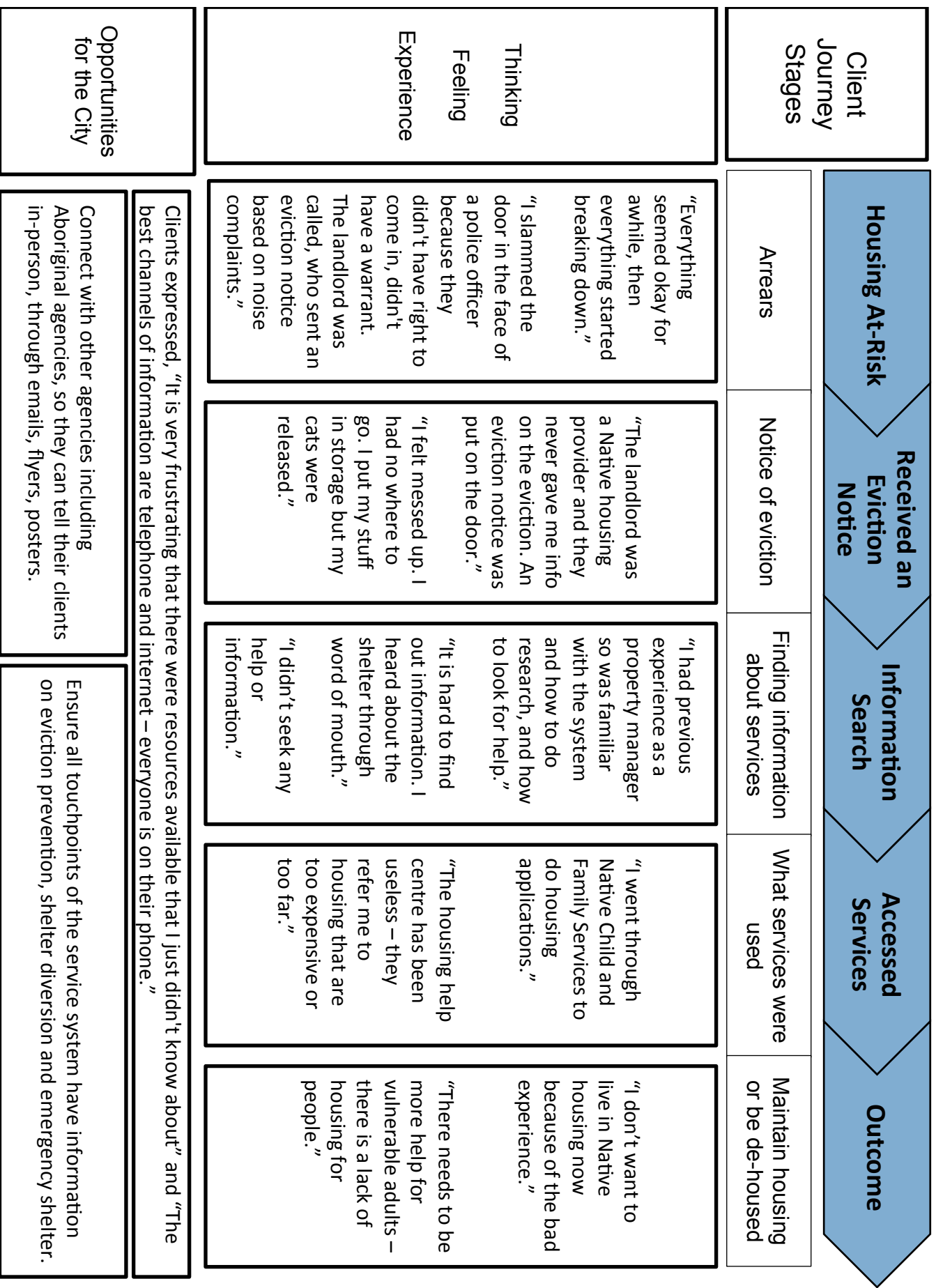
Composite Journey Map: Seniors



Composite Journey Map: LGBTQ



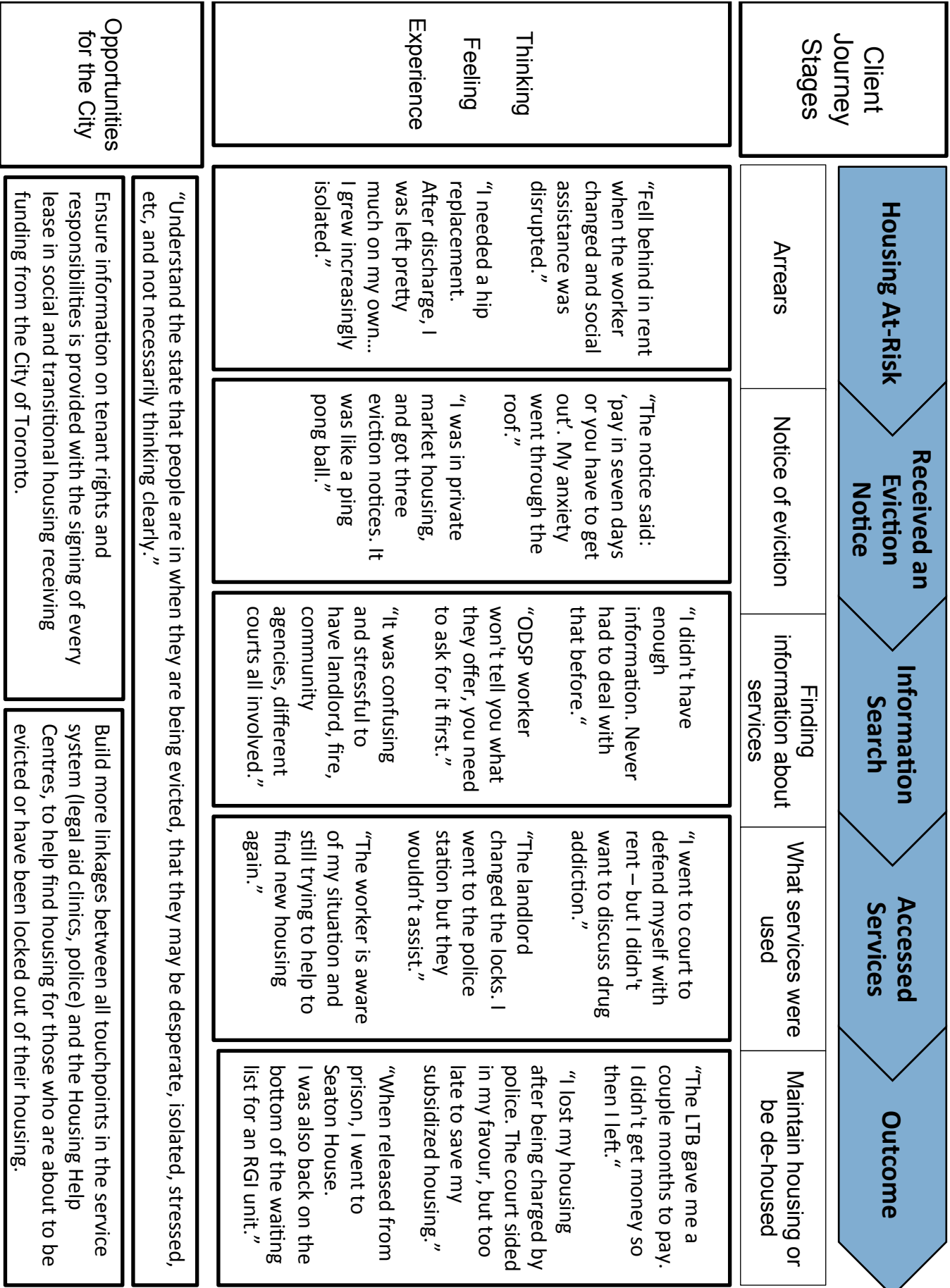
Composite Journey Map: Aboriginal People



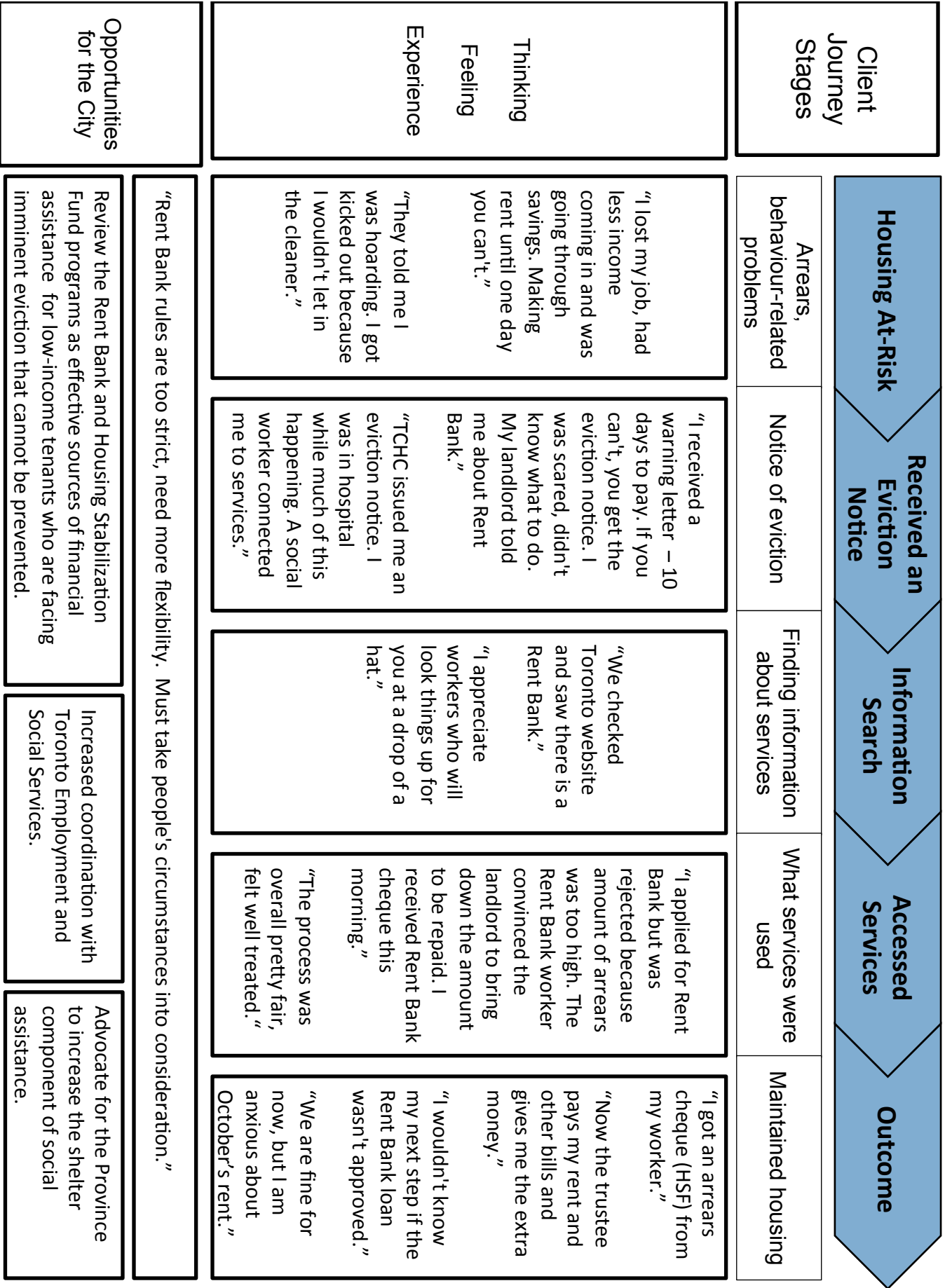
Composite Journey Map: People who did not access services

Client Journey Stages	<div> <div>Housing At-Risk</div> <div>Received an Eviction Notice</div> <div>Information Search</div> <div>Accessed Services</div> <div>Outcome</div> </div>				
	Arrears, problems with landlord or other tenants	Notice of eviction	Information about services	Did not access services	Lost housing, ended up homeless
<div>Thinking</div> <div>Feeling</div> <div>Experience</div>	<div>“We got bedbugs really bad. My wife was pregnant at that time. The landlord made no effort to treat it and made it clear that he didn’t care.”</div>	<div>“Would have been better to have someone personally serve the eviction notice instead of posting it on the door.”</div>	<div>“I’m a shy person and I didn’t want trouble. Now I wished I had asked questions. I still don’t know the answers.”</div>	<div>“I was too desperate and depressed to think clearly or otherwise access services.”</div> <div>“I had no legal recourse for the eviction because I was in jail.”</div>	<div>“I floated around after eviction...didn’t want to be sleeping on friends’ couches. Ended up at Seaton House.”</div> <div>“I lost everything, landlord threw out all belongings.”</div> <div>“When I was released, I spent three months in shelter and on street. The landlord stored some of my stuff for awhile.”</div>
<div>Opportunities for the City</div>	<div> <div>“The City probably has a lot of resources, but the average person isn’t able to search for them.”</div> <div> <div>Increase awareness and use of the Tenant Hotline including availability of assistance in the evening and weekend.</div> <div> <div>Include information about how to access Legal Aid Clinics and Tenant Duty Counsel directly on the notice of eviction.</div> </div> </div> </div>				

Composite Journey Map: People who accessed services but didn't get the help needed



Composite Journey Map: People who accessed services and maintained their housing



Composite Journey Map: People who accessed services and stabilized in new housing

Client Journey Stages	Housing At-Risk					Received an Eviction Notice		Information Search		Accessed Services		Outcome	
	Arrears, behaviour-related problems		Notice of eviction		Finding information about services		What services were used		Re-housed				
	Thinking		Feeling		Experience								
	"I got behind in rent and owed about \$400."		"Even before, it was hard making payments. Then I lost my job and everything snowballed."		"The landlord gave me notice that the house was being sold. He didn't tell me very much in advance."		"I received an eviction notice for arrears, then a second notice."		"I was desperate. I felt that saving and finding a new apartment is difficult."		"After receiving the eviction notice, I gathered all documentation, and used Duty Counsel at courthouse."		
One respondent suggested a role for a mediator, such as a housing worker or discharge planner, "Have other people talk to the tenant and the landlord to better understand the situation before going straight to eviction."													
Screen for risk of eviction at case management/ intake processes.													
Provide intensive, frequent follow-up support for clients once they are housed, after they have experienced eviction.													
Opportunities for the City													

John's Story: John is a senior who has been living in Toronto Community Housing Corporation for 25 years. John's housing became at risk five years ago when he was using his ODSP cheque for drugs and not paying rent. He experiences both addiction and depression. Since he has turned 65, his income is OAS and CPP. He is very knowledgeable about the service system and accesses a lot of services. He has received multiple eviction notices but remains housed.

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John's housing became at-risk because he was not paying rent. TCHC sent letters when he fell behind on rent. All communication between TCHC and John was by mail. John became sick and was hospitalized. While John was in hospital, TCHC issued him a notice of eviction. John didn't learn about the eviction notice until he was released from hospital. He initially went to the LTB alone.

The worker would meet John at a Tim Horton's and was very helpful. He referred John to a social worker at Regent Park. Street Health referred John to Community Outreach Solutions for Seniors, where he met a housing worker that he liked. John was depressed and wouldn't leave his couch. The lawyer made an agreement for John to stay in his RGI unit and make re-payments for his outstanding arrears. The LTB referred John to Community Legal Services. He went to meet them at the Queen Street location and then they went to the LTB hearing together.

The social worker made a referral to a public trustee and John went to the interview but didn't like the worker or the requirements to travel across town every week. He refused the service. TCHC insisted that John was hoarding and threatened to evict him again. Extreme Clean was called but John felt they were rude. He wouldn't let them in. A referral to another Extreme Clean organization was made and they were better. John still owes \$4500 in arrears to TCHC. The social workers at COSS and Regent Park referred John to Neighbourhood Information Post. John hadn't done his income tax in a long time and the worker helped him to sort through documents and forms.

John's words, "If someone is having a problem with rent, wouldn't it be helpful to go to the door and talk to them? I wish they just gave me a call. I only received letters by mail. They should tell you who to call or what to do, not just send a letter."

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John has had a trustee for two years now. He is still in his unit. He was never evicted. John is on the wait list for addiction services.

Neighbourhood Information Post helped John sign up for the trusteeship program. They pay rent and arrears to TCHC each month, pay the bills, and give John the extra money. John likes using the money he gets to buy stuff for his dog.

Rose's Story: Rose is a single mother with two children. She does not have landed immigrant status in Canada. She and her children were living in a basement apartment paying market rent when their housing became at risk.

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Rose was working taking care of the elderly and cleaning.

Her client died and she lost her job. She was told not to come back to work.

Rose didn't have any money coming in and couldn't come up with rent.

She tried looking for a job, but job agencies told her that business was too slow and there was no work for her.

She got behind on rent.

Rose never knew who to call. She felt there was nowhere to turn for help.

She didn't ask for help because she didn't have landed immigrant status, the proper papers.

Rose left once she received the notice, before being actually evicted.

The landlord gave her an eviction notice. This was her first experience with eviction.

Rose used to go to school but didn't tell anyone what was going on. Maybe she would have talked to a teacher, but she didn't know what to do.

She met a lady when doing cleaning work under the table. She stayed temporarily with her for a few months but then they said she has to go.

The lady called an emergency shelter for families.

Rose went to the emergency shelter with her children.

Rose's words: "I didn't know these services existed until now. If I knew before, maybe I wouldn't come here for a long time."

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She and her children have been at the shelter for four months now.

But no one is helping her find new housing.

Rose has been attending different programs at the shelter. She is learning new things, including where to get financial help.

