



Board Report

To: Mark Goetz, Chair and
Members of the Bruce County Housing Corporation

From: Tina Metcalfe, Chief Executive Officer
Bruce County Housing Corporation

Date: December 8, 2023

Re: Q3 2023 Arrears Report

Staff Recommendation:

The Q3 2023 Arrears Report is presented for information.

Background:

The following table details the current tenant arrears as of September 30, 2023, as compared to the tenant arrears for September 30, 2022.

Arrears	Arrears Balance as of Sept. 30, 2022	Number of Tenants owing as of Sept. 30, 2022	Arrears Balance as of Sept. 30, 2023	Number of Tenants owing as of Sept. 30, 2023
Rent	\$92,524.79	156	\$150,259.12	149
Maintenance	\$8,318.44	24	\$16,624.42	35
Misrepresentation	\$8,312.44	49	\$9,594.05	45
Utilities	\$2,106.50	21	\$3,468.86	24
TOTAL	\$112,081.93	246	\$179,946.45	253

The total current tenant arrears expressed, as a percentage as of September 30, 2023 is 6.449%.ⁱ The total tenant charges as of September 30, 2023 are \$2,708,048.96

Former Tenant Arrears - As of September 30, 2023

The following table details the former tenant arrears as of September 30, 2023 compared to the former tenant arrears as of September 30, 2022. The total former tenant arrears expressed, as a percentage as of September 30, 2023, is 4.00738%

Arrears	Arrears Balance as of Sept. 30, 2022	Number of Tenants owing as of Sept. 30, 2022	Arrears Balance as of Sept. 30, 2023	Number of Tenants owing as of Sept. 30, 2023
TOTAL	\$102,438.60	46	\$108,521.80	71

Staff make every effort to support tenants to pay their arrears by following the BCHC's Eviction Prevention Policy. The main goal is to keep tenants housed so they do not become homeless. This work is intensive and can take time to implement appropriate resources.

If staff are unable to find agreeable payment solutions, they will make an application to the Landlord Tenant Board. Due to a severe backlog, the wait time for a hearing is as long as 8 months. For instance, staff have 10 LTB hearing from June 2023 that are still pending. Although, staff continue to work with tenants during the wait time, arrears continue to accrue.

Financial/Staffing/Legal/IT Considerations:

Staff make every effort to minimize the amount of arrears through timely charge back and affordable payment plans.

There are no staffing, legal or IT considerations associated with this report.

Interdepartmental Consultation:

There is no interdepartmental consultation associated with this report.

Link to Strategic Goals and Elements:

Although there is no direct link to the Strategic Goals and Elements, the report outlines outcomes of and alignment with BCHC's Eviction Prevention Policy. The Eviction Prevention Policy is in keeping with our values of service excellence and fiscal sustainability and the support staff are providing to tenants.

Report Author:

Tania Dickson, Officer
Bruce County Housing Corporation

Departmental Approval:

Tina Metcalfe
Director of Human Services

Approved for Submission:

Christine MacDonald
Deputy Chief Administrative Officer

ⁱ The percentage of arrears is calculated as the difference between total rents, housing charges and other charges charged to households and the total actually received from households, divided by the total charged, expressed as a percentage. This formula for arrears calculation is the definition of the Social Housing Services Corporation used for calculating arrears as an indicator of performance.