



Staff Board Report - for Information

Title: 2024 Q3 Arrears Report

From: Tina Metcalfe, Director Human Services

Date: November 21, 2024

Report Purpose:

This report is for information.

Report Summary:

This report provides a summary of the tenant arrears owed to Bruce County Housing Corporation.

Background:

The following table details the current tenant arrears as of September 30, 2024, in comparison to the same time frame in 2023.

Arrears	Arrears Balance as of September 30, 2023	Number of Tenants owing as of September 30, 2023	Arrears Balance as of September 30, 2024	Number of Tenants owing as of September 30, 2024
Rent	\$150,259.12	149	\$108,761.94	132
Maintenance	\$16,624.42	35	\$45,927.93	53
Misrepresentation	\$9,594.05	45	\$25,250.50	56
Utilities	\$3,468.86	24	\$7,458.00	63
TOTAL	\$179,946.45	253	\$187,398.37	304

The total current tenant arrears expressed, as a percentage as of September 30, 2024, is 7.675%.ⁱ The total tenant charges as of September 30, 2024, are \$2,441,591.81.

Former Tenant Arrears - As of September 30, 2024

The following table details the former tenant arrears as of September 30, 2024, compared to the former tenant arrears as of September 30, 2023. The total former tenant arrears expressed, as a percentage as of September 30, 2024, is 4.44%

Arrears	Arrears Balance as of September 30, 2023	Number of Tenants owing as of September 30, 2023	Arrears Balance as of September 30, 2024	Number of Tenants owing as of September 30, 2024
TOTAL	\$108,521.80	71	\$108,460.11	42

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.

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 Objectives:

Community and Partnerships - Build a strong and inclusive community

Link to Departmental Plan Goals and Objectives, if any:

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, BCHC

Departmental Approval: Tina Metcalfe, CEO, BCHC

Approved for Submission:

Christine MacDonald, 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.