



TCHC Tenant Advisory Committee

November 12, 2024

6:00 p.m. – 8:00 p.m.

Location: City Hall, Committee Room 2 – 100 Queen Street West

MEETING MINUTES

Organization	Participants
TAC Members	<p>Present Online: Sara Abdulla, Jorry Cross, Tabitha David, Petra Jeffers, Rosemarie Hibbert, Tracy Izzard, Debbie Menezes, Samantha Mogent, Susel Munoz, Charmaine Roye, Shabnam Sheikh.</p> <p>Present In-Person: Robert Bezanson, John Corso, Ines Garcia, Karlene Nation, Catherine Wilkinson.</p> <p>Not present: Tameka Richards.</p> <p>Regrets: Doug Maybank, Abdul Rahman,</p>
Non-Voting Members	<p>Present Online: Marcel Charlebois, Tenant Board Director</p> <p>Not Present: Ubah Farah, Tenant Board Director</p>
TCHC Staff	<p>Present In-Person: Sean Baird, Chief Executive Officer; (Co-Chair) Anita Tsang-Sit, Director Risk Management Edward Chen, Manager Risk Management Darragh Meagher, General Counsel Christine Aina, Manager, Tenant Engagement (Acting) Alejandra Marulanda, Tenant Participation Coordinator, Tenant Engagement Gail Johnson, Manager, Community Safety & Support Junior Taylor, Manager, Community Safety & Support</p> <p>Present Online: Nadia Gouveia, Chief Operating Officer (Acting)</p> <p>Not Present:</p>

	Janelle Estwick, Executive Assistant
City of Toronto Staff	<p>Present In-Person: Emily Gaus, Manager, Housing Secretariat (Acting) Anna Nguyen, Housing Consultant, Housing Secretariat</p> <p>Not present: Jag Sharma, Deputy City Manager (Co-Chair) Zanib Habib, Programs Coordinator, Housing Secretariat Natalie Wythe, Programs Coordinator Housing Secretariat</p>

Welcome, Introductions, Land, and African Ancestral Acknowledgments

- TCHC’s CEO Sean Baird started the meeting by reading the Land Acknowledgement and African Ancestral Acknowledgment
- The October meeting minutes were second for review by a TAC member.

Review of the TCHC Tenant Advisory Committee’s Agenda, Minutes, and Action Items:

- Christine Aina went through the action items list and noted the TAC report will be sent to TAC members, and they are welcome to tune into the Tenant Service Committee (TSC) online or in-person to depute.
- TAC members commented that tenant representatives could be misinterpreted for staff and other TCHC roles. TAC member suggested considering a new title for the tenant rep position “community engagement coordinator”.
- Another TAC member stated this may cause further confusion as it sounds like a paid rather than a volunteer position.

Tenant Insurance Presentation - Clarifying Questions

- Sean Baird welcomed fellow TCHC staff, including Anita Tsang-Sit, Director of Risk Management, Edward Chen, Manager of Risk Management, and Darragh Meagher, General Counsel.
- TCHC Staff presented and asked TAC members if they had any questions.

- TAC Member: Who is the 1% of tenants within TCHC that do have insurance? Are they market rent tenants? The data should have a more in-depth breakdown to understand what's happening.
- TAC Member: Do tenants who already have insurance through external carriers must register for TCHC's suggested tenant insurance carriers?
- TCHC Staff: If a tenant already has insurance through another provider, this would be sufficient, no need to register for additional insurance carriers.
- TCHC Staff: Clarified that tenant insurance is not just to protect TCHC property but rather the liability of damaging TCHC property (e.g. if a tenant causes a fire at TCHC property, Housing Services corporation insurance, HSC will cover the liability).
- TAC Member: Would the tenant services coordinator be the one to connect tenants with HSC insurance?
- TCHC Staff: Yes, this could be a method of connecting tenants to insurance.
- TAC Member: The presentation comes off more as a sales pitch. It lacks transparency for tenants and disregards affordability as being a challenge for tenants. Consider disclosing the following:
 - Insurance companies run credit checks.
 - If a tenant could afford \$281 a year, they still must pay the \$500 deductible.
 - Depreciation of assets for claim purposes (e.g. 10-year-old TV would result in less in a claim than tenants expect).
 - Deductibles go up with each claim).
- TAC Member: There needs to be tenant insurance education across TCHC. Insurance should be mandatory at the time of lease signing. Liability and deductibles should be explained to tenants at the time of signing, along with the importance of insurance.
- TAC Member: Clarified insurance is not optional, it's mandatory. To get folks to get on board with insurance, recommend during the annual review, TSC should support tenants with signing up for insurance.

- TAC Member: Can the insurance provider bundle different types of insurance (e.g. life and home)? Can TCHC have a bundling process where insurance is included in the rent (like what has been done in the past with cable)?
- TAC Member: What is the monthly cost for insurance? Looking for further details on how much the total claims are.
- TCHC Staff: Highlighted on page 8 of the presentation the cost of insurance about claim amounts; suggests calling the insurance company if looking to go over specific belongings.
- TAC Member: Agrees that having the option to roll tenant insurance payments into the rent would make it more accessible.
- Suggests funding for insurance that tenants can apply for or a randomized raffle. Educational events for tenants to hear from peers, so it's less of a sales pitch.
- TAC Member: Tenants are already struggling to pay rent and cannot afford to pay insurance and encourages being mindful of this. Many tenants may have to choose between paying insurance and food.
- TAC Member: 5 months ago, my building was flooded, and no one had insurance. Over 40 people flooded and listening to this presentation, it's helpful to better understand the options. I see the importance of insurance but wasn't sure how to obtain it.
- TAC Member: Agrees with bundling of life insurance; and suggests a third option with this bundle. Clarification if there is a minor difference in insurance cost depending on the townhouse and building.
- TCHC Staff: Clarified for the scope of today is contents insurance, life insurance is not included as TCHC does not comment on tenant life insurance.
- TCHC Staff: Clarified some aspects that impact insurance cost including proximity to a hydrant, cannot say for certain but suggests tenants reach out to insurance providers directly with specifics.
- TAC Member: To encourage tenants to apply for tenant insurance, TCHC can offer incentives like paying the first month of insurance.
- TAC Member: Suggests gathering people who have had experiences with damages like fire and floods to share their experience; in hearing

from others, tenants can relate and will be more enticed to sign onto insurance.

Question 1) What strategies can TCHC use to Increase the number of insured tenants?

- TAC Member: Concerned about vulnerable tenants who cannot follow through with insurance, can OW/ODSP pay directly to insurance companies?
- TCHC Staff: TESS can provide funds if there is room in the max shelter allowance, however, must be paid monthly and HSC must be paid annually.
TCHC Staff: Opportunity for TCHC to advocate/partner with the City to leverage the OW/ODSP benefit which could have insurance covered.
- TAC Member: Who can tenants go to when impacted by furniture ruined by a flood? Can we get volunteers or programs for tenants going through these challenges?
- TCHC Staff: Suggested tenants reach out to their Access and Supports CSC to connect them to the Furniture Bank.
- TAC Member: Suggests a Show and Tell – show tenants a photo of a unit that had a fire or flood. Seeing it is more effective than reading about it. Find an insurance company that waives the deductible (or lowers it) and a co-pay agreement with an agency, foundation, or government to reduce the financial burden on tenants (e.g. \$10 a month is more feasible than \$20 a month).
- TAC Member: Add a friendly reminder at the annual review.
- TAC Member: Confused if tenant insurance is compulsory or encouraged for tenants. If it's mandatory, it should be made clear.
TAC Member: The deductible issue must be addressed, along with the payment in advance. Tenants must have insurance before going into the benefits and options. Suggest setting up a table on the main floor of buildings to provide insurance information, in addition to mailing letters.

- TCHC Staff: Confirmed yes, it's mandatory to have tenant insurance per the lease agreement but the enforceability aspect is the main challenge. I agree to the info booth.
- TCHC Staff: Added that the risk management team is small, and it would likely have to be a pilot, evaluating impact and then if it works, implementing a train-the-trainer model.
- TAC Member: Other expenses such as hydro coming out as a part of the rent helpful, it doesn't get challenged. Brought up commission-based referrals.
- TAC Member: There is limited community support for tenants when damage occurs. It would be helpful to get a flyer in the mail highlighting a recent event to encourage tenants to get tenant insurance or have insurance folks come to check-in.
- TAC Member: If you cannot afford insurance and it's contractual with your lease, will you be evicted? What about seniors living on a fixed income? How is the challenge of a large upfront cost going to be addressed? The flyer says if TCHC is found negligent, they will pay the cash value of tenant items – confusion as to why tenants have not been reimbursed for the recent flood. Noted there are discounts on tenant insurance through recent school programs or CAA.
- TAC Member: Do you have a percentage of tenants who don't plan to get insurance for a variety of reasons (e.g. mental health challenges, no plan to stay long-term)?
- TCHC Staff: No, this estimate is not available.
- TAC Member: Not everyone is going to get insurance, best to do it during the lease signing or annual review. ODSP caseworker will pay for insurance if there is room in the shelter allowance. With the deductibles, the \$23 is a lot for tenants. Are there any resources for people experiencing hardship?
- TCHC Staff: shared their experience as a TSC, lease signing may not be the best time to discuss insurance as it's not top of mind in the moving process.

Questions 2) What are the methods to talk to tenants about insurance?

- TAC Member: Tenants sharing experiences.
- TAC Member: Sharing information/personal experience would be beneficial as some communities feel unseen after major floods/fires.
- TAC Member: TCHC should be doing regular maintenance to avoid some of these scenarios (e.g. clearing the gutters).
- TAC Member: after an event happens, not everyone is impacted but staff and insurance folks should attend the buildings.
- TAC Member: some tenants have new furniture or different value items so the claim amounts would be different.
- TCHC Staff: Confirmed tenants should reach out directly to insurance companies to get quotes for specifics.
- TAC Member: TCHC has insurance, if there is something that goes wrong like a pipe burst, can tenants sue TCHC?
- TCHC Staff encourages working with TCHC first before the legal route, which can be expensive.
- TAC Member: Tenants need to be informed this program exists and is available to all tenants, emphasizing it's mandatory to protect themselves. There should be a mail out to all tenants with a dedicated number for insurance information, instead of client care.
- TAC Member: Tenant insurance is not new; big difference between supporting tenants and soliciting tenants. Inform tenants and empower them to get insurance if they can. What is missing is the communications plan; there was limited conversation. We need to be realistic with what tenants can afford.

Wrap-up and Action Items

- ACTION: Risk and Insurance team to clarify if HSC premiums are paid annually or monthly.
- TCHC's Office of the COO to follow up with TESS on paying insurance for tenants that receive OW/ODSP.