



# Annual Meeting

# FREDERICTON

# 2026

June 11-13

*Deep roots.  
Renewed growth.*



**Member  
Education Forum**

**Avoiding Eviction: Measures that keep members housed**  
Celia Chandler [cchonestlyspeaking@gmail.com](mailto:cchonestlyspeaking@gmail.com)



We respectfully acknowledge that New Brunswick is situated on the unceded and unsurrendered territories of the Wolastoqey, Mi'gmaq, and Peskotomuhkati peoples. We seek to repair and rebuild meaningful relationships with Indigenous peoples and honour these lands which hold the hopes of future generations.



**Why this  
workshop  
now?**

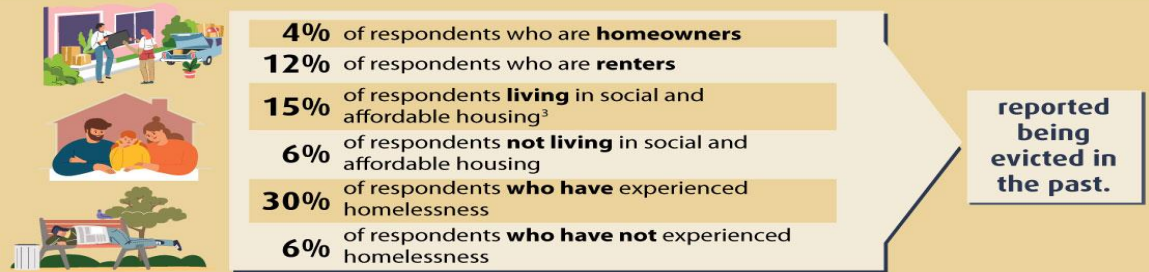




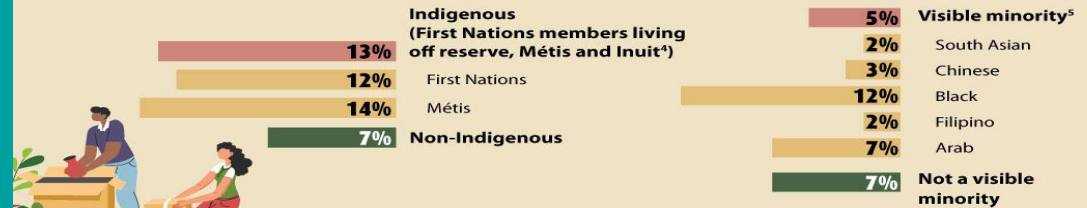
# Evictions in Canada, 2021

In 2021,<sup>1</sup> 7% of Canadian Housing Survey respondents<sup>2</sup> reported being evicted in the past.

# Evictions are real



## Percentage of each group that experienced an eviction



## The top 5 reasons reported for evictions



Note: Respondents were asked: "Have you ever been forced to move from a dwelling you rented?"

1. For 2021, the totals reflect numbers for the provinces only.

2. "Respondent" refers to the household member responsible for housing decisions who completed the survey questionnaire.

3. "Social and affordable housing" refers to housing in which allocation and rent-setting mechanisms are not influenced by supply and demand.

4. Inuit estimates were suppressed to meet confidentiality requirements of the *Statistics Act*.

5. The visible minority category excludes the Indigenous population.

Source: Statistics Canada, Canadian Housing Survey, 2021.

© Her Majesty the Queen in Right of Canada, as represented by the Minister of Industry, 2022

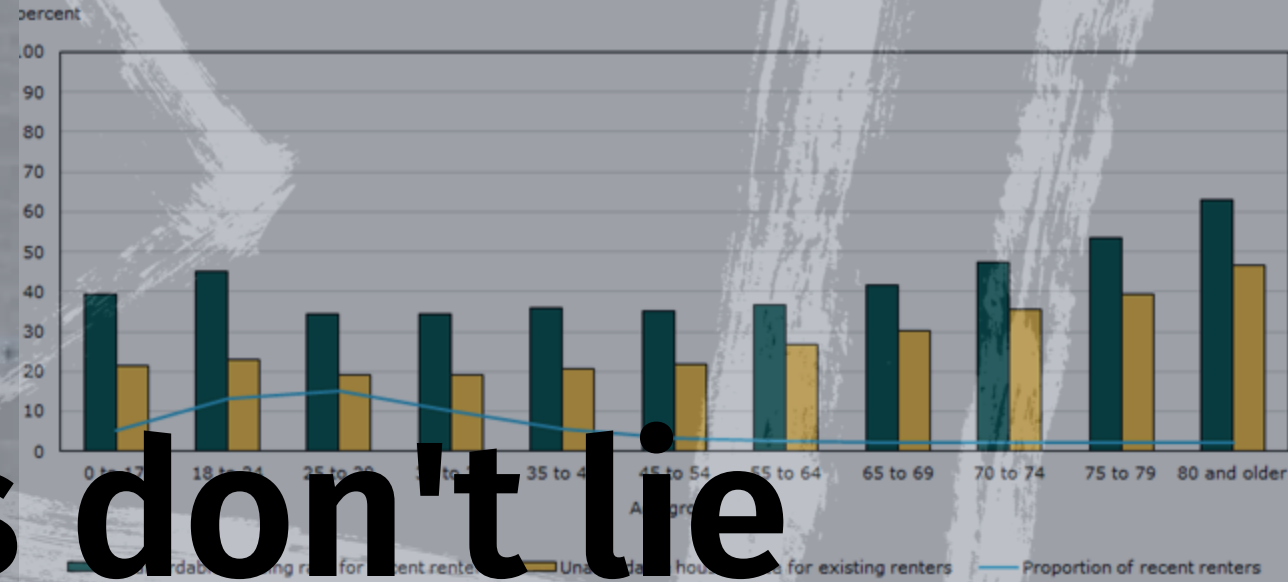


1970s

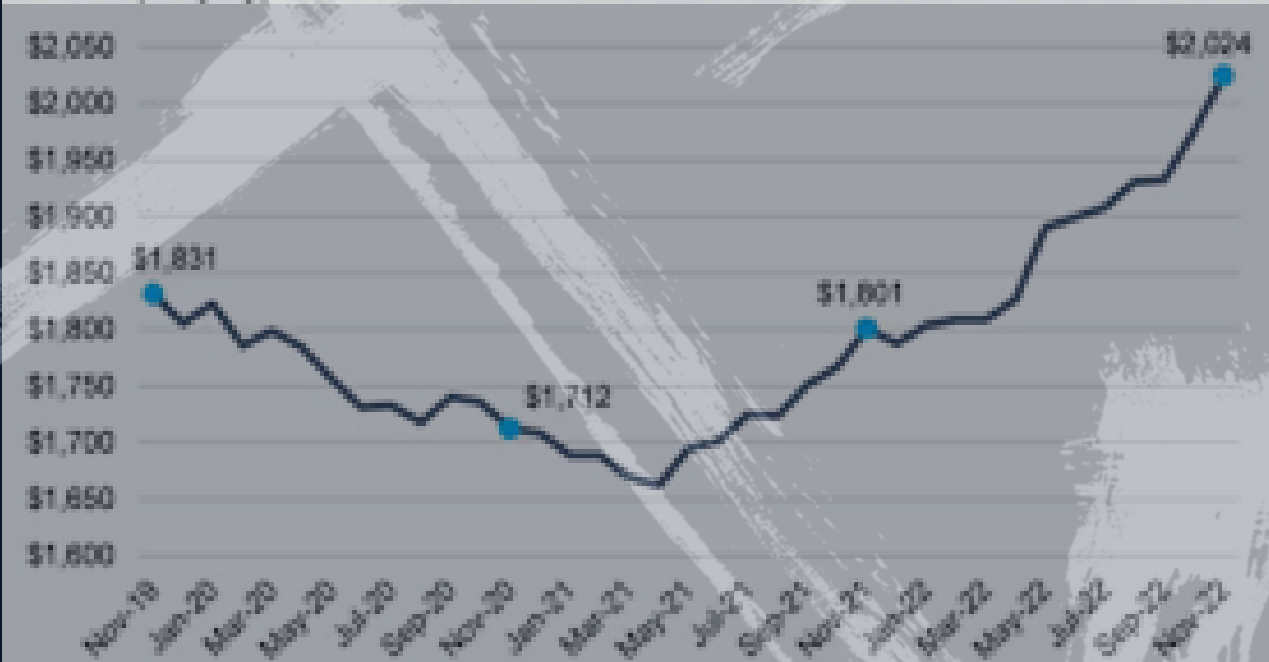
2020s

# numbers don't lie

### Chart 2 Unaffordable housing rates of recent and existing renters by age group



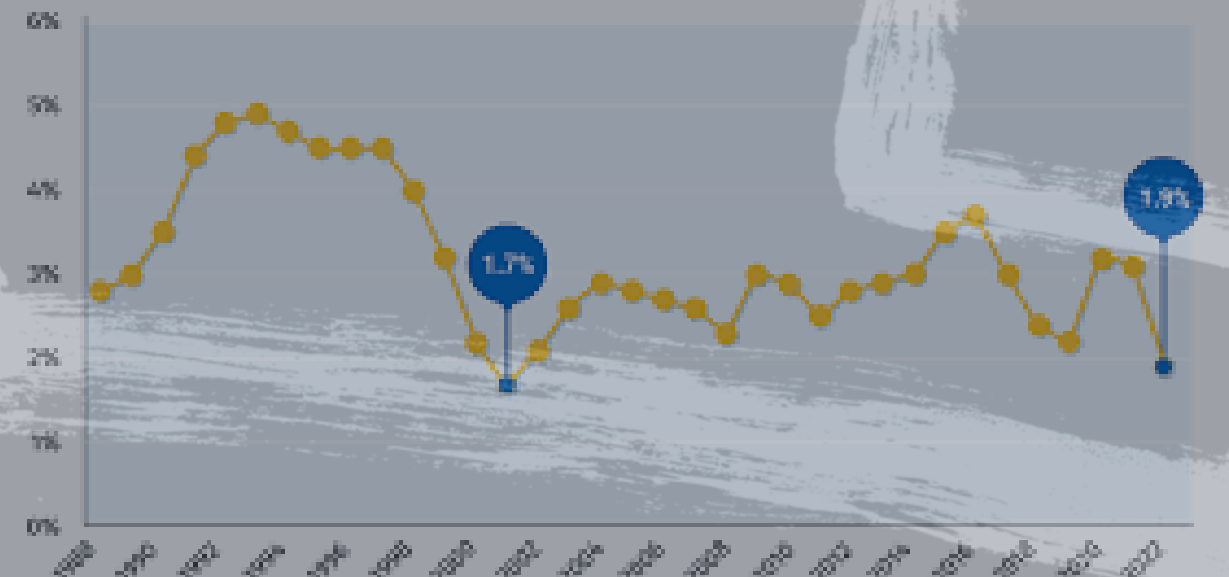
Source: Statistics Canada, Census of Population, 2021.



Source: Urbanation Inc, Rentals.ca Network Inc. Data

### Rental vacancy rate reaches two-decade low

Purpose-built rental vacancy rate (Canada), %





**And  
neither do  
our streets**



# Overview

1. Why eviction is the last resort
2. Alternatives to Economic Evictions
  - Case study

BREAK

3. Alternatives to Behaviour Evictions
  - Case study
4. Next steps:
  - Eviction Prevention protocol
  - Resources
5. Questions





*Legal  
Information*



*Legal  
Advice*

# *Diversity, equity, inclusion, and belonging*



Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.





# *Workshop Agreement*

- Be present, ask questions, participate!
- Listen to understand, not just to reply
- One speaker at a time
- Respect opinions, even if you disagree
- Don't share private things
- Let others speak



***Eviction is a last resort***  
***- 3 reasons -***

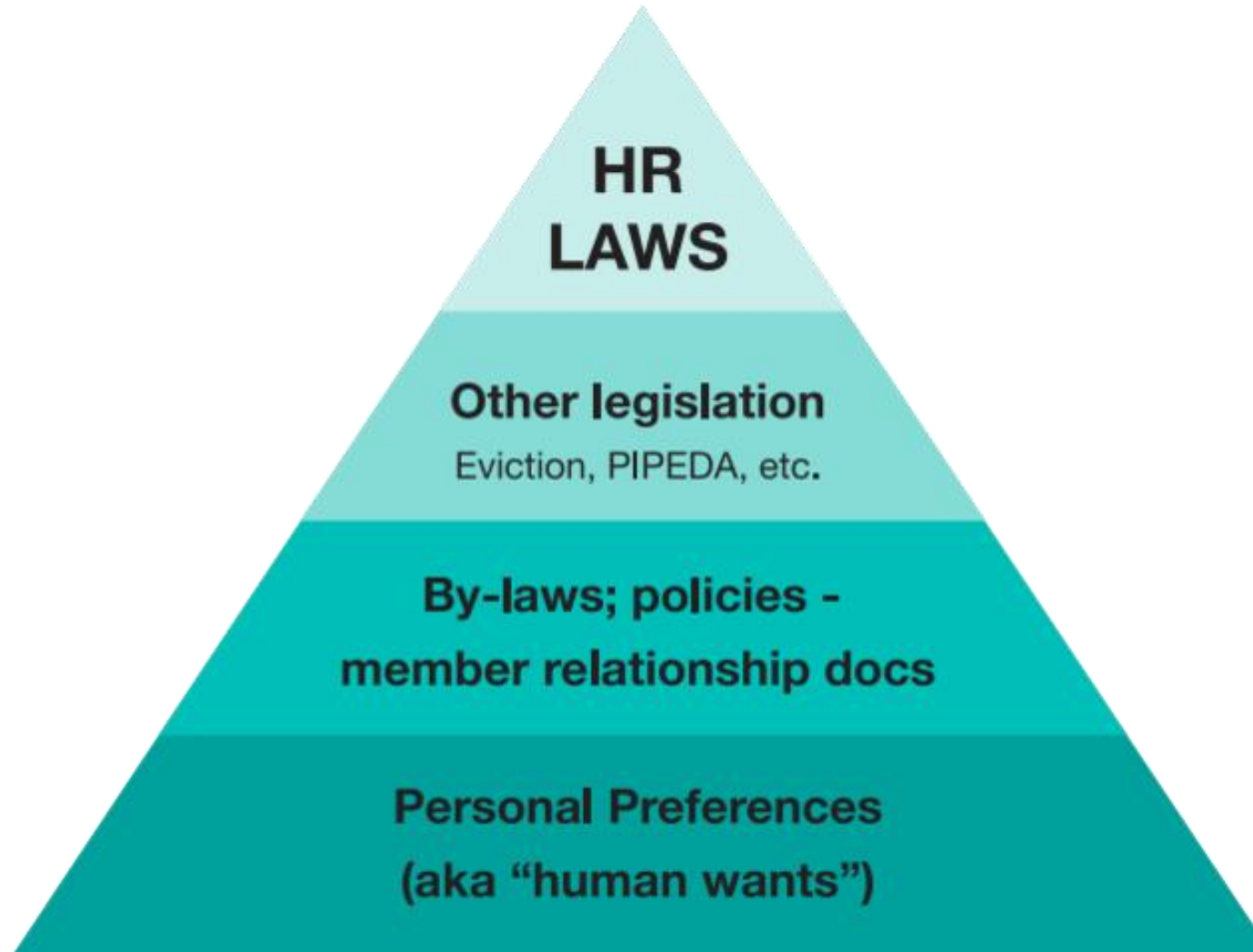


# *Last resort because: Human Rights obligations*





# Human Rights in Context





**Name a protected ground**



# Human rights protected grounds

- Age
  - Race/colour
  - **Physical/mental disability**
  - Sex/gender
  - Sexual orientation
  - Gender identity/expression
  - Religion/creed
  - Political beliefs
  - Marital status
  - Family status
  - Source of income/receipt of public assistance
  - Place of origin, nationality, ethnic, linguistic background/origin, ancestry
- <https://new-api.ccdi.ca/wp-content/uploads/2025/06/20171102-publications-overview-of-hr-codes-by-province-final-en.pdf> for list by province/territory

# Duty to Accommodate to Undue Hardship



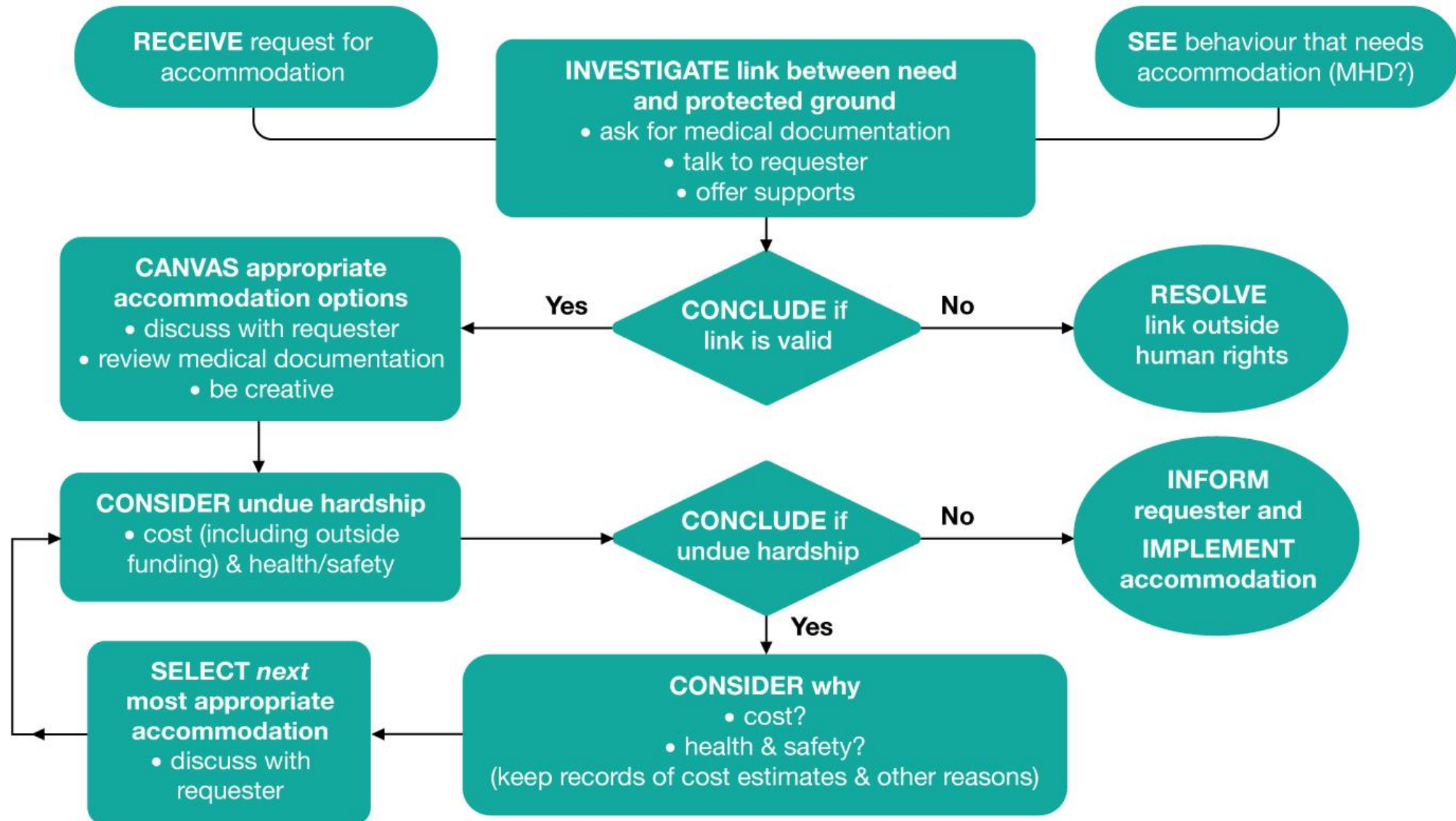
*Very high threshold!*

Consider:

1. Cost (including external funding)
2. Health and safety

**NOTHING ELSE**

# Human Rights Accommodation





***Last resort because:***

***Eviction process***

- 1. Evidence**
- 2. Details**
- 3. Consent**
- 4. Accommodation  
information (if relevant)**
- 5. Witnesses**



# Proving case with evidence

- Written complaints
- From multiple neighbours
- Staff reports
- Video
- Audio
- Noise logs
- Security reports
- Fob data
- Police reports
- Photos
- ???



# Proving case with details

What they say: *"my neighbour is driving me crazy with country music!"*

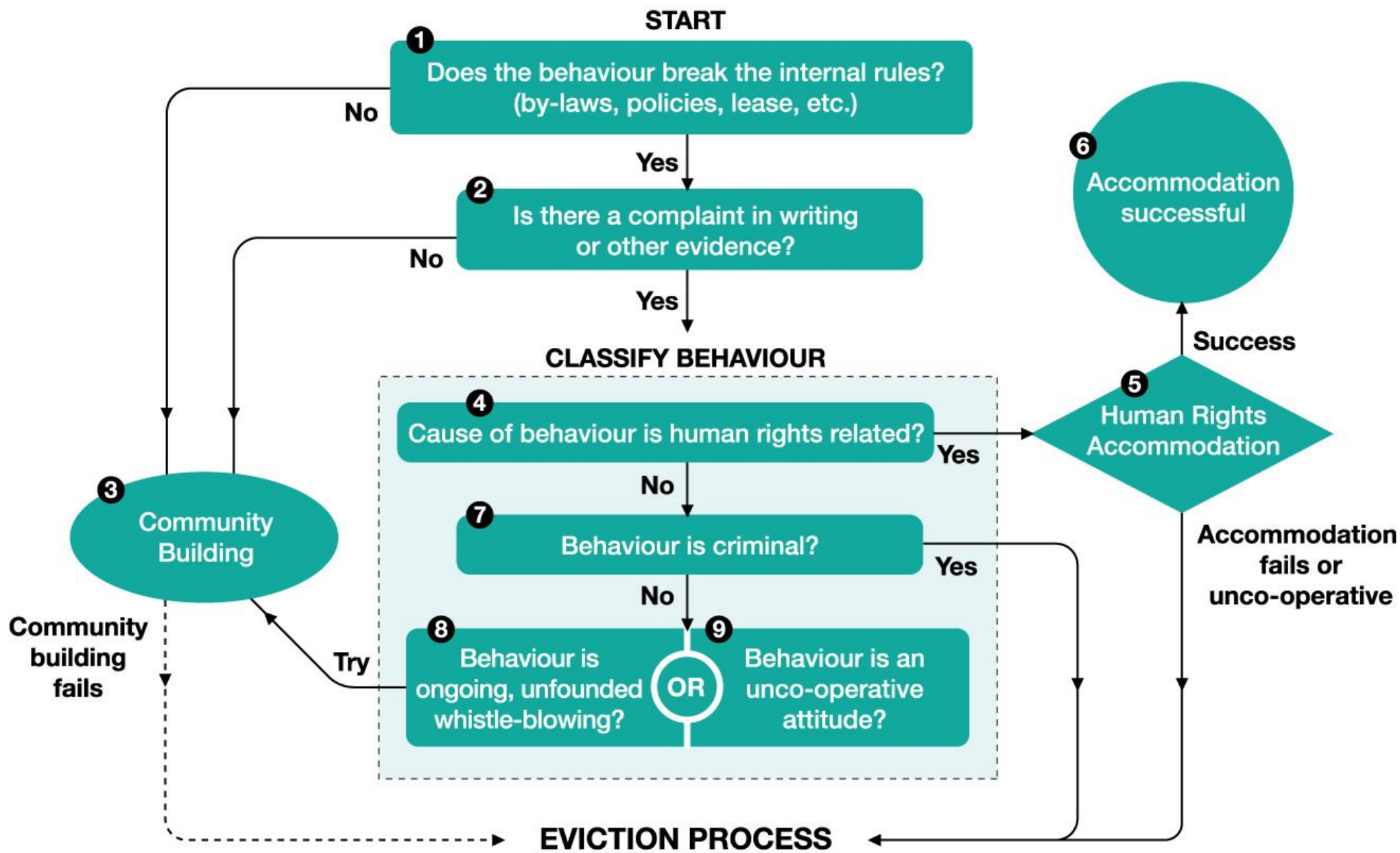
What we need: *"On May 2, at 3:45 a.m., my neighbour started playing loud music – I think it was the Judds – and it continued until 6 a.m. when my alarm went off. It happened again the next night from 3 until 5:30 a.m. This time, Taylor Swift. I have started a noise log that I will submit to the office at the end of the week."*



# Proving case with consents

What they say: "My neighbour is dealing drugs from her unit. This complaint is in confidence. I'm scared her friends will hurt me."

What we need: "This morning at 11:15 am, I saw someone at the window of my neighbour's house. He handed her some money and she handed him a bag of what looked like pills. I consent to you using this complaint."



# Proving case with witnesses

- Well prepared
- Able to tell story
- Eyewitness
- Not just members – also police, security, ??
- Remote hearings



***Last resort because:***

***Co-ops provide housing***

Impact of eviction on individuals:

- Housing crisis
- Loss of community support
- Homelessness may result

***Last resort because:***

***Co-ops provide housing***



Impact of eviction on co-op sector:

- Co-ops accountable to funders and the public
- Damage to co-op brand



# *Alternatives: Preventing Economic Evictions*

# Report on the Eviction of Al Gosling

- Hon. Patrick J. Lesage, 2012

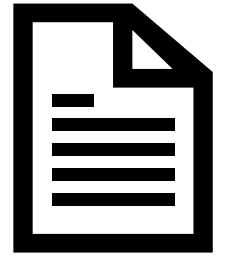


- *Each of us is limited by what we don't know and by what others don't know. With knowledge come understanding. With understanding comes justice and to have justice, **we must never forget how the world looks to those who are vulnerable***

○ *Honourable Justice Rosalie Silberman Abella, Supreme Court of Canada, 2010, Quoted in the Al Gosling Report*



# What happened to Al Gosling?



- Al Gosling - Toronto Community Housing tenant 21 yrs
- Gosling did not complete Annual Review
- Subsidy removed
- Arrears
- May 2009 - evicted
  - shelters, infection, hospitalized
- October 2009 – died

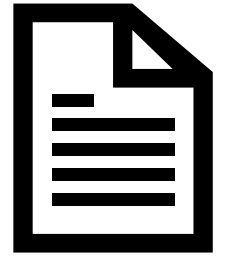
# Report on the Eviction of Al Gosling



- Provides steps to prevent evictions of vulnerable people for arrears
- Vulnerable people include seniors, people with disabilities, mental or physical
- Vulnerability changes as circumstances change



# What Lesage says about "vulnerable"



“vulnerable”

- having difficulties coping with the activities of daily living or meeting their obligations as a tenant AND
- without necessary support to maintain health or housing

support includes: neighbour, friend, housing worker





# ***Economic evictions***

## ***Two key causes***

1. Non-Payment of housing charges - Arrears
2. Loss of Eligibility for Rent Geared to Income (LOE)



# Arrears Management

- Members understand obligation to pay
- See Article 11 Occupancy Bylaw
- Act fast – one month easier to catch up than two
- Communicate – phone, email, in person – whatever it takes!

***RECOGNIZE VULNERABILITY!!***



# Loss of Subsidy

- Follow funder rules
- Members verify income annually

## REMEMBER ACCOMMODATION!

- Extend deadlines
- Use phone, email, in person, third party – whatever it takes!



# Recommendations of LeSage Report

- Eviction prevention depends on clear, plain language communication
- Access to information, advice, emergency financial assistance, internet access
- Link to community supports



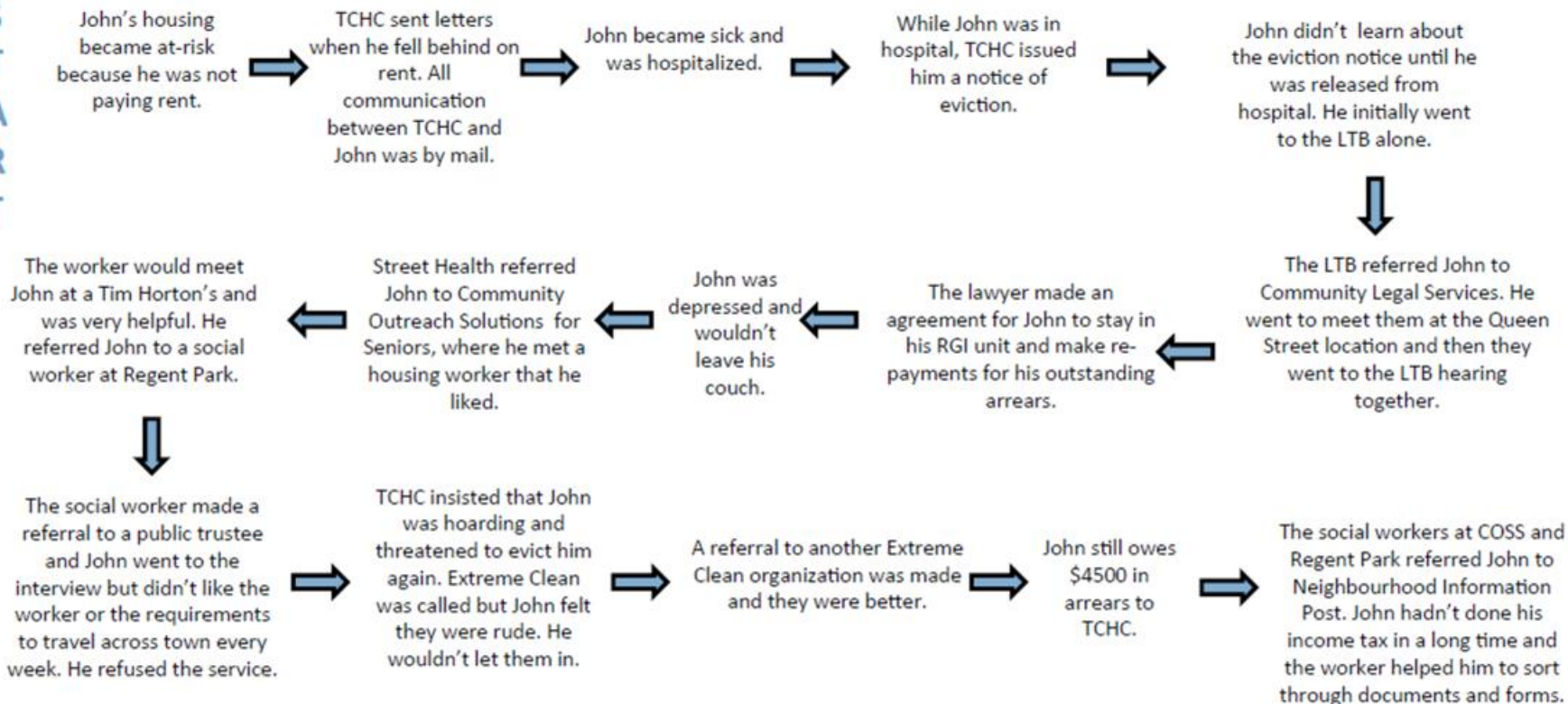
# *Case study*

- What worked in this case?
- What could a co-op do differently?
- Have you had anything happen in your co-op like this?
- What in John's story could you apply to that case?

**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.



**S  
T  
A  
R  
T**



**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."

**E  
N  
D**



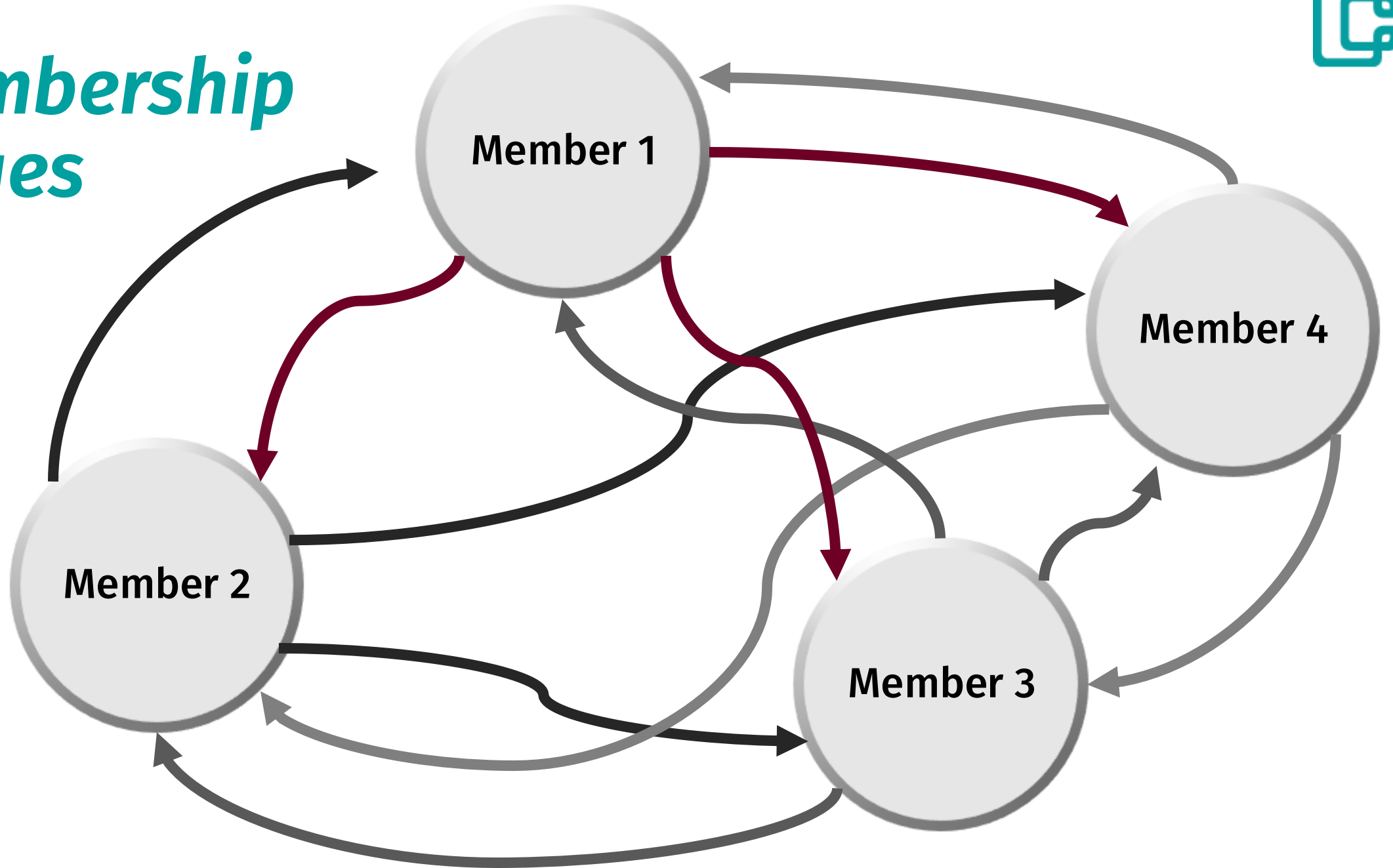
# Break





# *Alternatives: Behaviour Evictions*

# Membership Issues



# Member relations policy

- process for dealing with conflict
- set expectation to
  - Listen to others – understand how they feel
  - Communicate
  - Support majority decisions
  - Respect
  - Welcome, celebrate, & respect differences
  - Act co-operatively
- member relations committee to help prevent & resolve conflict



# *Case studies*

# 1. Sylvia's stuff



Sylvia – caregiver to parents

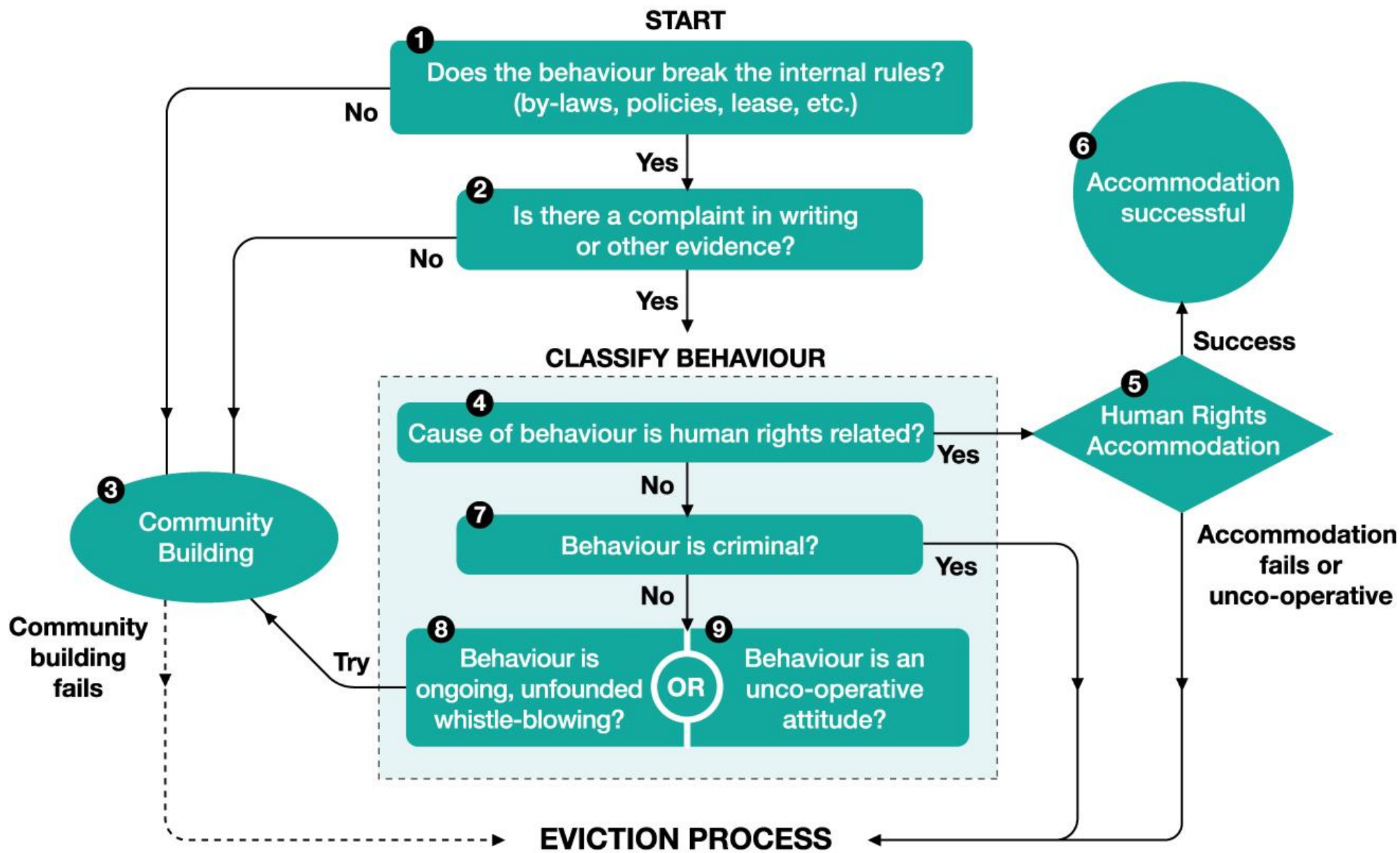
Parents die

Stuff has memories

Inspection by co-op

Fear of fire

Eviction





# Clutter image rating scales



1



2



3



4



5



6



7



8



9

<https://hoarding.iocdf.org/wp-content/uploads/sites/7/2016/12/Clutter-Image-Rating-3-18-16.pdf>

# Home Environment Assessment Tool for Hoarding (HEATH©)

- to assess **health and safety risks**
- universal tool designed for professionals working with hoarding  
-- fire inspectors, social workers, housing providers

*From UBC's Centre for Collaborative Research on Hoarding*





hoardingpsych.ubc.ca

Date: \_\_\_\_\_

Client: \_\_\_\_\_

Assessor: \_\_\_\_\_

### Home Environment Assessment Tool for Hoarding (HEATH)

**Assessment Instructions:** Use this tool to assess the home for risky conditions related to hoarding. The HEATH will guide you to assess the level of risk in five categories.

Follow these three steps:

**1. Visually assess items on the checklist.**

- Check the "ok" box if the item does *not* present risk related to hoarding, including if the item is not relevant (e.g., no stairs or interior hallways in the home).
- Check the "⊖" box if there is *any* risk related to hoarding. Make a comment about the risks you observe in the Areas of Concern space.
- Use the "Other" line within each category to add inspection items that are unique to a specific home or to your professional training.
- If you cannot see some areas for any reason, including due to conditions in the home, then do not check any box. Make note of this in the **Areas of Concern**.
- Talk to the resident to get more information if needed.

**2. Make ratings for each category.**

Based on your training and experience, rate the *overall* seriousness of the risks you observed in each category. Using the rating scale below, circle the number that reflects your overall rating of risk in the category.

0 = low or no risk: *meets common minimum standards for environmental health and safety*

1 = moderate risk: *health or safety concerns that are important to address*

2 = high risk: *urgent health or safety concerns*

X = not enough information to make an overall rating of this category

**Assessment Tips:**

- Context matters. The details of the situation in the home (e.g., building type, whether there are vulnerable occupants, how the home is used) may increase or lower risk compared to the same conditions in a different home.
- A category may be high risk even if only one item is marked "⊖" if it represents an *urgent* health or safety concern. On the other hand, a category may be only moderate risk even if it has multiple items checked as "⊖" if the areas of concern are *not urgent* health or safety concerns.
- Use "**Not assessed**" if you did not observe enough items to make a judgment about degree of risk in that category. In some cases, you may rate a category as high risk even if you were able to observe only one item.

**3. After completing the overall ratings for each category, write these ratings in the summary table below.**

Sum the ratings from the five risk categories to calculate the total score.

**Scoring Summary**

Category	Rating
Safe Pathways	
Fire Safety	
Structural Integrity	
Health and Wellness	
Sanitation	
<b>TOTAL</b>	



Safe Pathways	Areas of Concern			
ok ⊖				
<input type="checkbox"/> <input type="checkbox"/> Exterior doors accessible (can open at least 90°)				
<input type="checkbox"/> <input type="checkbox"/> Windows in sleeping room(s) clear for emergency exit				
<input type="checkbox"/> <input type="checkbox"/> Emergency responders can enter (with equipment)				
<input type="checkbox"/> <input type="checkbox"/> Main paths through daily living space clear for safe passage				
<input type="checkbox"/> <input type="checkbox"/> Hallways clear for safe passage and emergency exit				
<input type="checkbox"/> <input type="checkbox"/> Stacks or piles lower than 4-feet (120 cm)				
<input type="checkbox"/> <input type="checkbox"/> Stairs clear for safe passage and emergency exit				
<input type="checkbox"/> <input type="checkbox"/> Other:				
<b>Rate Safe Pathways:</b>	0 Low risk	1 Moderate risk	2 High risk	X Not assessed
Fire Safety	Areas of Concern			
ok ⊖				
<input type="checkbox"/> <input type="checkbox"/> Stove/oven has 1-foot (30 cm) clearance from combustibles				
<input type="checkbox"/> <input type="checkbox"/> Furnace/hot water tank has 3-feet (1 m) clearance				
<input type="checkbox"/> <input type="checkbox"/> Space heater has 3-feet (1 m) clearance				
<input type="checkbox"/> <input type="checkbox"/> Fireplace has 3.9-feet (1.2 m) clearance				
<input type="checkbox"/> <input type="checkbox"/> Radiators have 1-foot (30 cm) clearance from combustibles				
<input type="checkbox"/> <input type="checkbox"/> Smoke alarms work and entire ceiling has 3-feet (1 m) clearance				
<input type="checkbox"/> <input type="checkbox"/> Carbon monoxide (CO) alarms work				
<input type="checkbox"/> <input type="checkbox"/> Sprinkler heads have 1.5-feet (45 cm) clearance				
<input type="checkbox"/> <input type="checkbox"/> Electrical cords are intact (e.g., no exposed wires)				
<input type="checkbox"/> <input type="checkbox"/> No electrical problems (e.g., overloaded circuit)				
<input type="checkbox"/> <input type="checkbox"/> No extension cords coiled or under combustibles (e.g., clothing)				
<input type="checkbox"/> <input type="checkbox"/> No hazardous materials (e.g., fireworks) stored in the home				
<input type="checkbox"/> <input type="checkbox"/> No open flame (e.g., kerosene lantern) used as a heat source				
<input type="checkbox"/> <input type="checkbox"/> Other:				
<b>Rate Fire Safety:</b>	0 Low risk	1 Moderate risk	2 High risk	X Not assessed
Structural Integrity	Areas of Concern			
ok ⊖				
<input type="checkbox"/> <input type="checkbox"/> Floor boards, stairs, porch are stable				
<input type="checkbox"/> <input type="checkbox"/> No visible signs of water leaks				
<input type="checkbox"/> <input type="checkbox"/> No obvious leak in the roof				
<input type="checkbox"/> <input type="checkbox"/> Other:				
<b>Rate Structural Integrity:</b>	0 Low risk	1 Moderate risk	2 High risk	X Not assessed
Health and Wellness (circle each item of concern on a line)	Areas of Concern			
ok ⊖				
<input type="checkbox"/> <input type="checkbox"/> In-home health care or support services can be provided				
<input type="checkbox"/> <input type="checkbox"/> Electricity, heating, and hot water are usable				
<input type="checkbox"/> <input type="checkbox"/> Toilet, bathtub/shower, sinks are usable				
<input type="checkbox"/> <input type="checkbox"/> Refrigerator/freezer is usable				
<input type="checkbox"/> <input type="checkbox"/> Medical equipment/medication is accessible				
<input type="checkbox"/> <input type="checkbox"/> Other:				
<b>Rate Health and Wellness:</b>	0 Low risk	1 Moderate risk	2 High risk	X Not assessed
Sanitation (circle each item of concern on a line)	Areas of Concern			
ok ⊖				
<input type="checkbox"/> <input type="checkbox"/> No spoiled or rotting food				
<input type="checkbox"/> <input type="checkbox"/> No contaminated items (e.g., used toilet paper/tampons)				
<input type="checkbox"/> <input type="checkbox"/> No detectable urine or feces				
<input type="checkbox"/> <input type="checkbox"/> No insect or rodent infestation				
<input type="checkbox"/> <input type="checkbox"/> No widespread mold, mildew, or chronic dampness				
<input type="checkbox"/> <input type="checkbox"/> Other:				
<b>Rate Sanitation:</b>	0 Low risk	1 Moderate risk	2 High risk	X Not assessed

# 2. Frank's Former Friends

## Scenario issues

- Scared complainants
- Evidence at eviction
- Trespass Notice (depends on prov)



# 3. Mick disturbs Neighbours

## Scenario issues

- Neighbours complain
- House meeting?
- What notes?
- What disclosure?



# 4. Antonio is slipping



Antonio lives alone and is suffering early dementia

Agnes lives next door – helps him home in his underwear

He's still cooking and driving

Agnes reports to office



# Issues

1. Privacy
2. Accommodate age-related mental health issues – safety?
3. Eviction – evidence?



# Remember: Eviction needs

- Evidence
- Details
- Consent
- **Accommodation information** (*if relevant*)
- Witnesses



***Next steps:  
Eviction Prevention Protocols***

# Other ways to accommodate behaviour?



- Remember principles
- Consult
- Mediate
- Support
- Lawyer's letter
- soundproof
- Informal board meeting
- Behaviour agreement
- Household move
- ??? be creative



# Eviction Prevention –

- mediation
- limiting access to staff or office
- sending warning letter
- arrears agreement
- behaviour agreement
- conditional eviction decision

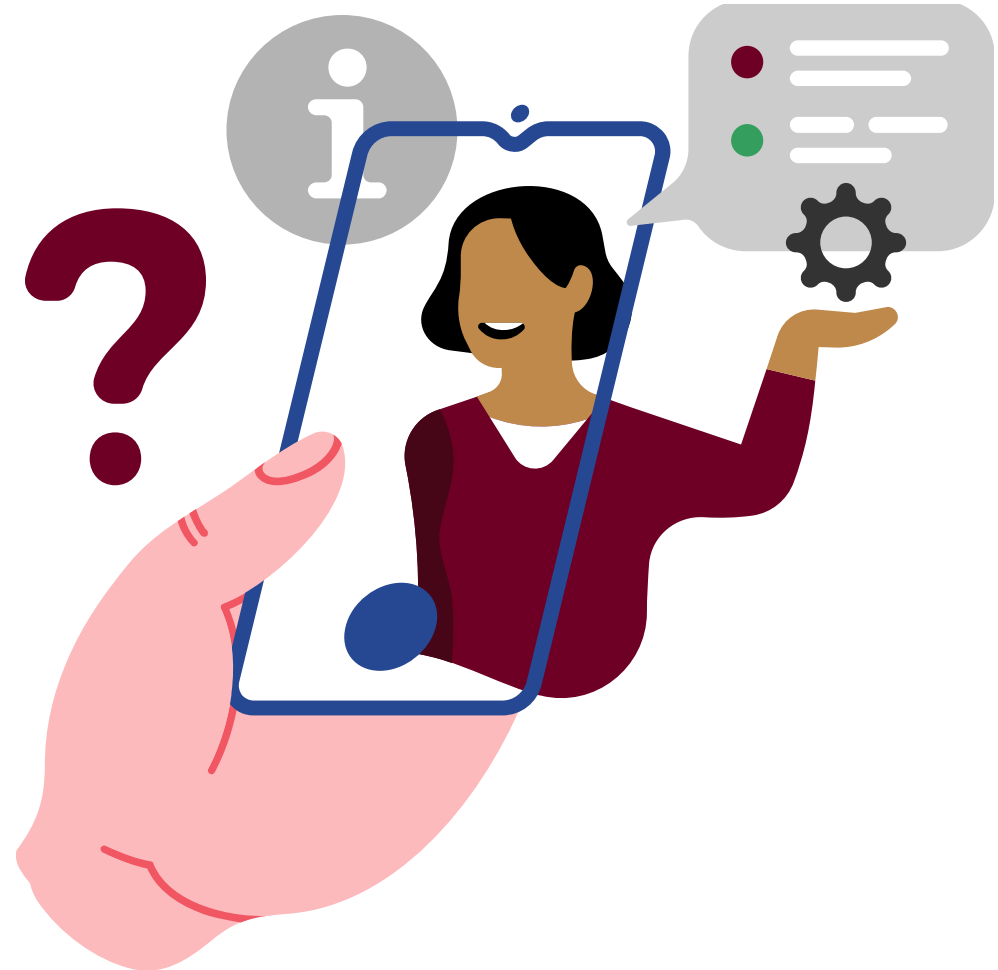


# *Other Resources*



# *When to consult your Federation*

- Training
- Meeting chairing
- When you think you might need a lawyer
- Eviction prevention strategy





# *When to ask a lawyer or paralegal*

- BEFORE issues become problems
- Eviction prevention strategies
- Behaviour agreements
- Accommodation under Human Rights Code
- Training





# Other resources

Centre for Addiction and Mental Health

- <https://www.camh.ca/>

Canadian Mental Health Association

- <https://cmha.ca/>

Commissioner of Housing Equity

- <https://oche.ca/>

Canadian Centre for Housing Rights

- <https://housingrightscanada.com/>

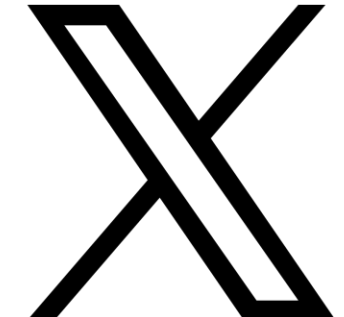
Local mental health and housing supports



Do you have a  
resource?

# Share what you've learned on social media!

- Post photos, favourite moments, or key learnings from today's workshops on social media
- Tag us @chfcanada
- Use the hashtag #CHFCanada2026



*The National Education Committee presents*

# ONLINE LEARNING

*Self-Paced*

*Move through the content when it suits you.*



## Courses

**Fulfilling your legal duties as a board director**

**Taking effective meeting minutes**

**Chair like a champion**

**Personal information protection**

**Identity affirming language**

**Maintenance 101**

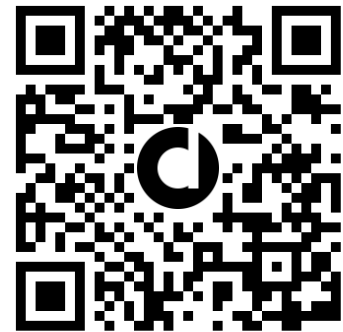
**Financial statements 101**

- ✔ For board directors, co-op members, and staff
- ✔ \$30 per course
- ✔ Many courses to choose from
- ✔ 30 minutes per course
- ✔ Requires internet connection
- ✔ Develop practical skills and gain knowledge



**TAKE ACTION TODAY!**

**Youholdthekey.ca**



**YOU HOLD  
THE KEY**

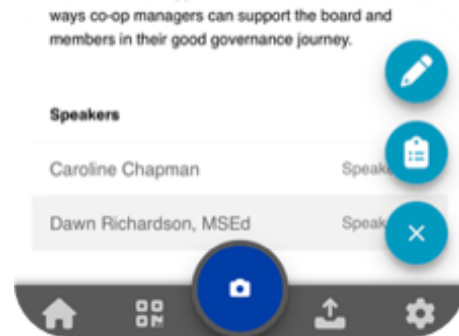
Protect affordable homes  
Renew rental assistance now



# Before you go

We need your help to do better!  
Fill out a paper evaluation, fold in half and leave it in the room.  
Or fill out a digital evaluation using our conference app.

Thanks!



# When you get home

Find today's workshop materials in the resources section on our website:

[chfcanada.coop/education/resources](https://chfcanada.coop/education/resources)



# Reminders

- **Voting in CHF Canada National Business meeting happens on Saturday.** Your co-op's delegate must be there in order to vote. The delegate can pick up a voting device at conference services.
- **All coffee breaks will be held in the tradeshow area!** Make sure you visit all the tradeshow exhibitors so that you can complete the bingo card (found in your bag) and have a chance to win prizes.



# Questions?





**Celia Chandler**  
**Honestly Speaking**



# Thank you!

[cchonestlyspeaking@gmail.com](mailto:cchonestlyspeaking@gmail.com)