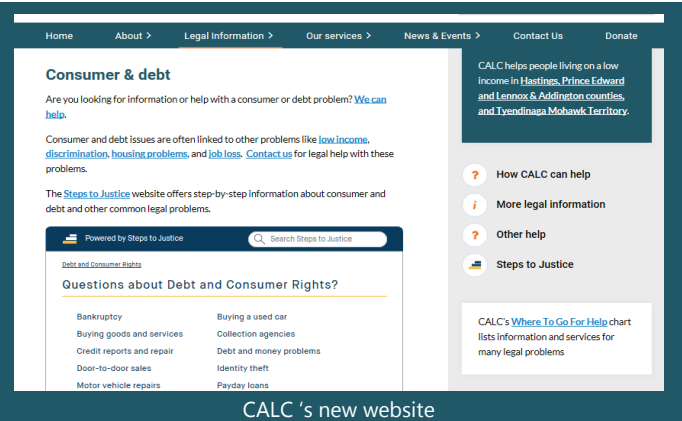


Community Advocacy & Legal Centre

2018 Annual Report



Board Chair's Report

This past year has been marked by changes. We say farewell to Board members Jennifer Payton and Mark Brinklow. I have also served my final term under the clinic's bylaw. This gives us an opportunity to welcome three excellent new Board members. Thanks to all who have served as Board members this year.

We celebrate the long service achievements of our staff: Denise Bird - 15 years, Carolyn Hamilton - 15 years, Ingrid Wood - 10 years, and Trisha Simpson - five years.

The East & Central Region Transformation Project has reached the end of its special funding, but strong new connections with nine other community legal clinics have emerged from this initiative. We have each committed to plan together to identify unmet legal needs and to develop innovative approaches to meet them. The result will be a broader range of legal services for our communities. Through this collaborative regional approach, we are able to share expertise and knowledge between clinics to improve services even though none of us could provide these new services alone.

(Continued on page 2)

Executive Director's Report

I am pleased to introduce CALC's annual report—CALC's staff describe how we have provided access to justice for our clients and vulnerable and low-income communities by using law and legal rights to work towards more adequate income and secure employment, safer and more affordable housing, compensation for victims of crime, consumer protection and debt relief, and improved legal health.

I would like to commend our Board of Directors, staff and volunteers for taking our vision of equal justice and making it more of a reality for people who live in Hastings, Prince Edward, and Lennox & Addington counties. I would particularly like to thank our outgoing Chair Neil Burrell for his steadfast and visionary commitment to our work, including his contributions to our three-year East & Central Region Clinic Transformation project. This project has influenced many positive changes in how we can provide legal help, and increased the range of legal issues we help with. As a result of this project's successes, going forward, we will now be permanently planning,

(Continued on page 3)

Demand for legal services remain steady - More than \$2.8 Million Recovered

Demand for individual legal services remained steady in 2018. Between October 2017 and September 2018 we dealt with almost 4,200 requests for information, advice, and brief services. We recovered over \$2.8 million for clients. This conservative estimate is based on the retroactive awards received in seven types of cases only, and does not include the future value of the awards, which is worth millions more. See individual articles for recoveries by area of law.

The majority of our requests for information, advice and brief services were about housing, followed by Ontario Disability denials, social assistance and employment matters. We took on approximately 600 new client cases. We also worked on more than 100 projects! Project files are opened for outreach, legal education, community development, systemic advocacy and law reform initiatives, and special internal projects that focus on quality improvements or innovations, or collaborative work with legal clinic colleagues and Legal Aid Ontario.

Board Chair's report (continued from page 1)

As I reflect on my eight-year term on CALC's Board, I am amazed and grateful for the opportunity to have served my community as a member and chairperson. It is my intent to continue as a volunteer for CALC because, in my opinion, a healthy community is one where all of the people have equal access to justice.

I am proud of the innovative projects that CALC has undertaken in the past few years. Justice & Health Partnerships have reduced costs to the taxpayer while improving the quality of life for our clients. The advocacy work done by our staff with government departments to streamline processes, like applying for disability pensions or compensation for victims of crime, bring savings and efficiencies while reducing potential future legal problems for our clients.

It is truly humbling to see how our staff's tireless work has helped address homelessness through early intervention and prevention and now tackles emerging seniors and consumer protection issues. We are a "learning organization": each new challenge presents a new learning opportunity. We know that identifying and solving small legal problems proactively is better than solving big legal problems reactively, so we keep marching on.

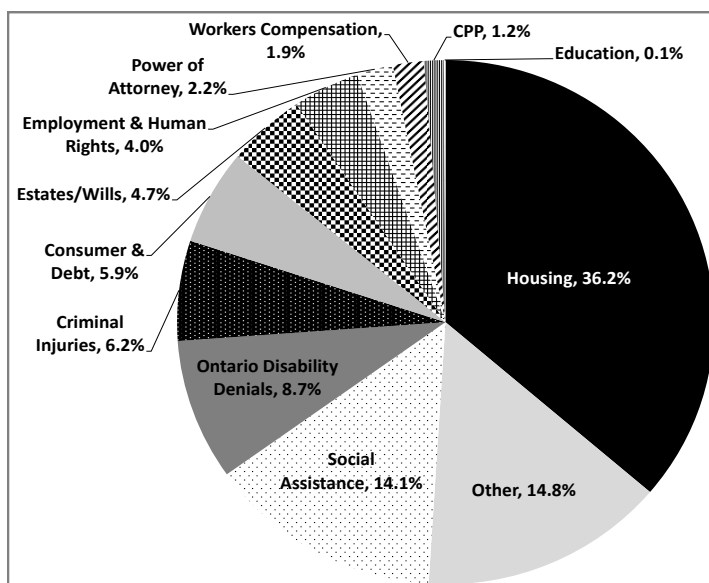
One of my greatest pleasures as the Chair was reading the anonymous "Client Stories" presented in our monthly reports by the staff. These stories continue to demonstrate the real value that the clinic brings to the people we serve. I am proud of the professionalism demonstrated by the staff and volunteers that work together to bring high quality and responsive legal services and advocacy to the communities served by CALC.

CALC staff continue to provide information and resources to people in other countries engaging in legal empowerment work. Staff have been volunteering their own time to present a case study of Ontario's clinics at the Global Legal Empowerment Leadership Conference in Budapest, co-write a guide about Ontario's community paralegals with Namati, participate in a two-day meeting with reps from eight countries to develop measurement indicators for the United Nation's Sustainable Development Goal 16.3 on access to justice, and several other initiatives. Staff also helped to create an access to justice experiential learning guide for Canadian law students through their work with the Canadian Bar Association.

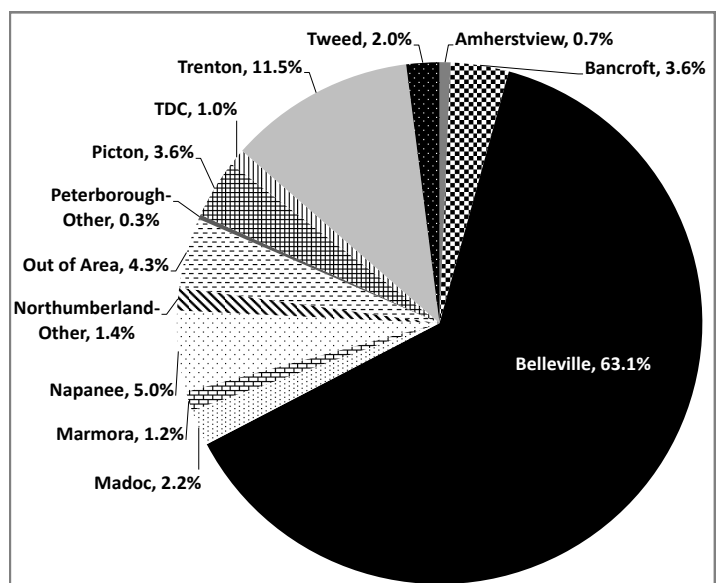
Neil Burrell, Board Chairperson

2018 Individual Client Service Statistics (Oct 2017 to Sep 2018)

Total Service by Area of Law



Service by Geographic Location



Executive Director's report (continued from page 1)

collaborating, and evaluating with other independent clinics to improve services across our region. The transformative influence of this project can be seen throughout this report.

You will read about our achievements for individual clients facing legal obstacles and challenges as well as our community capacity-building, preventative legal health work, our systemic advocacy to improve how the justice system operates, and our proactive law reform work to better realize and enforce the rights of people living in poverty. Of special note this year, because this is work over and above our funded work, was creating a new "website template" for all Ontario's clinics to use—by collaborating with our sister clinic Community Legal Education Ontario (CLEO). In September we "soft-launched" our new website. We have been receiving appreciative feedback because of how well it helps people find answers to common legal questions, better understand how to achieve "legal health", and how CALC and Legal Aid Ontario (LAO) can help with legal problems. We also hope that exploring the site will help you become an ally—or "trusted intermediary" assisting others to find their "path to justice."

Other accomplishments over and above our clinic's regular work (which has remained steady) included organizing and hosting a regional conference in April 2018 for clinic and LAO staff. This two-day learning event and the five virtual workshops that preceded it were designed to strengthen access to justice in our

region. Participants engaged in workshops on design-thinking for legal service innovation, issues of rural justice, unmet civil legal needs of prisoners, and clinic evaluation, in addition to conventional professional development topics to stay abreast of legal changes affecting our clients and to increase professional competency.

Struggles experienced this year have largely related to the difficulties created by unwieldy and poorly designed case management software that has decreased our prized efficiency drastically—and has seriously impacted on our ability to respond to clients in a timely fashion. We estimate this has cost approximately 80% of a full-time staff's time—time we could ill afford to lose. LAO only provides funding for 10 positions, so this loss of efficiency is significant. Staff have risen to the challenge of coping with this adversity through "work-arounds" but it has not been without impact on our morale and energy levels.

New challenges and opportunities in 2019—we will report on how we hope to provide responsive legal help to people who have been incarcerated based on our current research project. We also hope to scale up our justice and health approach to other communities, as well as provide healthcare providers new learning opportunities on justice and legal health. We will continue to work with multidisciplinary learning placement students for law, health and social work.

Michele Leering, Executive Director/Lawyer

Students-At-Law report on articling experience



This year CALC has three articling students, in part made possible through the generous funding of the Law Foundation of Ontario. Here is what our articling students have to say about their CALC experiences:

Articling at CALC has provided us with an opportunity to develop our practical legal skills. Under the guidance of experienced mentors, we have been highly active in all areas of our file management. This includes interviewing clients, identifying legal issues, conducting research, developing case theories and representing clients at tribunal hearings. There can be no doubt that the comprehensive experiences we are gaining at CALC will lay strong foundations for our future legal careers. Our time at CALC has afforded us the privilege of working on important legal issues that greatly affect the lives of people living in poverty. Consequently, it motivates us to work at our highest levels and injects meaning into our work life. The atmosphere at CALC is supportive and conducive to a high level of professional development. Having multiple articling students facilitates invaluable peer support and we are unanimously delighted that we selected CALC to complete our articles of clerkship.

A place to call home: Safe, secure housing

Tenant need for housing law services made up 44% of all the calls for service to the clinic during this reporting year. This is an increase over the past five years, which were between 34-40%. Tenants in Hastings, Prince Edward and Lennox & Addington Counties face low vacancy rates and shortages of affordable housing. The need for housing retention was at the forefront of the past year, because moving in the current rental climate is just not an option for most tenants. Canada Mortgage and Housing Corporation reports that Belleville and area had one of the highest rates of rent increase in Canada, at more than 5% in 2017. Belleville and area also has one of the highest rates in the country, for “core housing need,” which are households that cannot afford their housing.

The housing team spoke to more than 1,300 tenants this year, providing advice, information and referrals. Callers are given immediate information about their issue by our intake staff and were contacted by a legal worker within three business days. All new callers get our *What Tenants Need to Know* package which includes basic rights information and referrals for financial help to pay the rent or to find a new home. We assisted approximately 330 tenants at 38 sittings of the Landlord and Tenant Board. In 2016 and 2017 we had noted that the number of people we helped at hearings was declining. Unfortunately the number is now going up, meaning more tenants are facing eviction. We formally represented approximately 90 clients this year on serious legal issues. While this number is an increase from previous years, it reflects work we have always been doing, but were not able to accurately capture before switching to our new statistics program. Due to the urgent nature of many housing problems, we often have only a few days to take action to help the tenant or try to stop the sheriff from enforcing an eviction. We are now able to accurately capture the workload for these high priority cases.

The impact of our housing work is not easily quantified. While we are able to report the financial impact of successfully representing people in other legal problems the financial benefit of maintaining housing is impossible to measure. The financial cost of eviction can be staggering when moving expenses, utility set-up

fees, a last month’s rent deposit and the prospect of paying higher rent are considered. The social costs of losing housing or having unstable housing are not as easy to count, for example, disruption to family life, the loss of a job or having to change schools due to a move. The domino effect of a loss of housing reveals how important our efforts to keep tenants security housed are. However, not all tenancies can be saved. In these circumstances, we are almost always successful in negotiating a move-out date that is more favourable, taking some pressure off and giving tenants time to get their affairs in order.

In 2018 we have focused on issues of disrepair in rental housing. Historically, tenants who were dissatisfied with the state of their rental unit could move. However, the lack of affordable housing means more people are forced to stay and live with serious disrepair. We created new resources to help tenants tell their landlord about needed repairs, with the goal of getting repairs done earlier to help them stay in their housing. Our 2018 Fall Forum *Disrepair Despair* explores the health impacts of disrepair. Students from the School of Nursing at Queen’s University are assisting us to research and report on this topic. Kathleen Cooper, of the Canadian Environmental Law Association, will highlight research of the RentSafe project which addresses indoor environmental health issues for low-income tenants. We are asking everyone who has an interest in housing stability to help take action to get repairs done in order to reduce costly and avoidable moves and improve living conditions. We also provided legal education sessions and improved user friendly materials to help tenants and landlords to understand housing law rights and responsibilities.

We participate in the Poverty Roundtable (PRT), an affordable housing group, which brought the issue of affordable housing to provincial and municipal candidates in the 2018 elections. The PRT is pleased that federal and provincial monies are helping to create several new multi-unit affordable housing units locally, and that some local governments have even purchased property to help develop affordable housing units. We know from our day-to-day work that our clients need an affordable, decent place to call home.

Helping vulnerable workers in our community

We helped workers obtain over \$145,000 through the resolution of Employment Standards, Human Rights, wrongful dismissal and Workplace Safety Insurance Board (WSIB) claims.

Requests for services by workers who have lost their job or had a human rights complaint increased moderately this year. Injured workers called us for advice a bit less frequently in 2018, compared to the past three years. Overall, help to vulnerable workers remained the same compared to the past few years. We advised and represented clients and provided information to the public through our website, tip sheets and social media, supplemented by CLEO's Steps to Justice (<https://stepstojustice.ca/>).

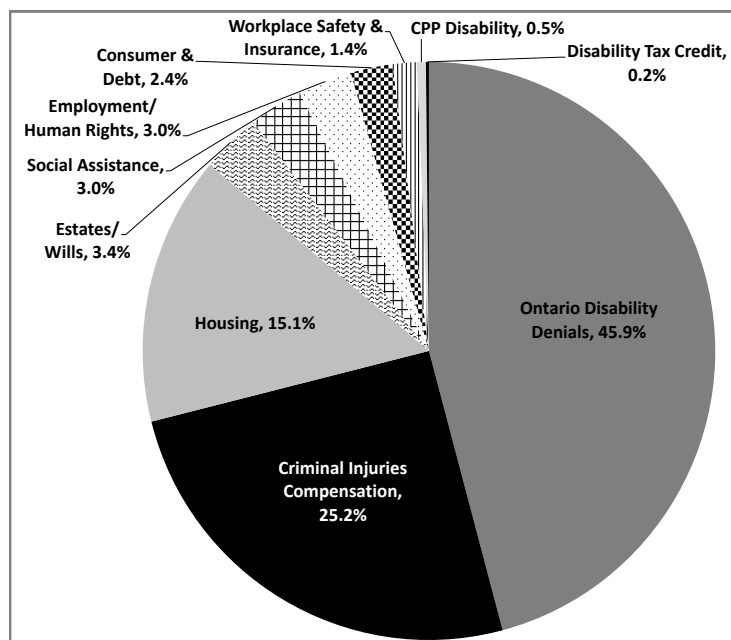
Bill 148, called *The Fair Workplaces, Better Jobs Act, 2017*, came into effect January 1, 2018. The minimum wage increased from \$11.60 to \$14 per hour, and vulnerable workers made other gains, such as up to 10 personal emergency leave (PEL) days including two paid days. Unfortunately these modest, but positive, gains for workers in 2018 are going to be rolled back by the new provincial government. It has been announced that the minimum wage will not increase to \$15 as expected on January 1, 2019, and the personal leave days will be reduced.

Injured workers have benefited from a policy change at the Workplace Safety Insurance Board (WSIB) related to the calculation of Non-Economic Loss (NEL). An injured worker may get this one time, lump sum, entitlement when the WSIB decides that the worker has a permanent impairment from a workplace injury. In the past, the WSIB reduced the amount of a worker's NEL if

the worker had a pre-existing condition, even if the worker had no symptoms from the condition. This new policy, which has resulted in the review of 4,500 worker files, states that a worker's NEL should not be reduced if the worker had no symptoms before the workplace injury.

We continue to provide legal information to workers and service providers. We continue to participate in an information program for young workers from a local employment service, who visit our office for the sessions. We continue to participate in regional study groups for employment and injured workers advocates.

% of new cases by area of law opened between Oct 2017 and Sep 2018 involving full representation



From our clients:

"I just want to add how grateful I am to [staff member] for his professionalism, his understanding and his compassion while working on my case. I had the utmost confidence in his ability to win."

"Excellent employee, very informative and helpful."

"All of the staff I met were very caring and understanding."

"You are the first person I've talked to who explained this in a way that made sense."

"It's so good to know you guys have my back."

Ensuring “legal health” - Justice & Health Partnerships

We had another busy year with the Justice & Health Partnership (JHP) project. Referrals since we started the project have increased ten-fold, and in 2018 we received our 600th referral from a healthcare partner. We also added a ninth partner, the QHC Regional Paediatric Services Consulting Group.

This year, we focused our energy on educating healthcare professionals on the importance of legal health and its connection to the social determinants of health. We hit a milestone, delivering training to over 250 healthcare professionals. We provided workshops, offering concrete tools and information about paths to justice that healthcare professionals can use in their daily practice, including resources that make it easier to spot legal issues, know when and how to intervene, and confidently make referrals to appropriate legal help. We also held sessions geared to a specific legal topic, including Powers of Attorney, Wills, and social assistance.

This work is enhancing the capacity of our healthcare partners: when surveyed, over 85% reported they were better at identifying legal issues and were more likely to refer their clients to legal help because of the JHP. We have recently applied to the Law Foundation of Ontario for a special funding grant to create the next generation of training approaches that could be professionally accredited and rolled out across the province to help build a JHP movement. If successful, this project will start in June 2019.

We continued to co-chair the provincial Health & Justice Community of Practice (COP). In April 2018 we held a workshop with three other members of the COP at the Eastern Regional training conference for legal clinics. The focus of the workshop was on building a JHP initiative, and showcased the resources created by CALC and others that can help get a JHP off the ground. Participants said the session was inspiring, and were motivated to build JHPs in their home communities.

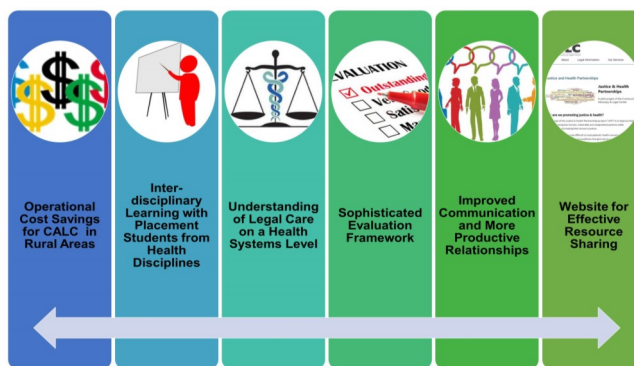
Our collaboration with the Queen’s University Faculty of Nursing continues to run smoothly. We worked with students in early 2018 to develop a training session on completing disability applications designed specifically for nursing students. This session was so successful in highlighting the need for education on this topic that we were asked to present in October 2018 to the new class of students. We have now been invited back again for the winter semester. We are currently hosting our seventh pair of nursing students! They are developing a presentation and workshop materials for service providers on the health-harming impacts of disrepair in rental units.

In the winter of 2018 we also hosted our second pair of Occupational Therapy students from the Queen’s University School of Rehabilitation Therapy. They reached out to local occupational therapists to build awareness of the supports and resources offered by CALC. The students have all worked incredibly hard, and we have been very impressed with the quality of their work.

There is a growing recognition that unequal access to justice and poor legal health is costly to individuals, communities and society as a whole. Healthcare professionals are natural allies to those in the legal sector seeking to advance access to justice, and JHP initiatives are an innovative way of bridging the two fields of practice. For our pilot project, we developed some basic evaluation strategies to assess the success of our new approach.

We are also now applying for a grant to develop a more sophisticated evaluation framework to measure the impact of JHP projects. If successful, this would benefit not just our project, but other burgeoning projects across the province and even nation-wide.

For more information on the JHP see our website: communitylegalcentre.ca/jhp.



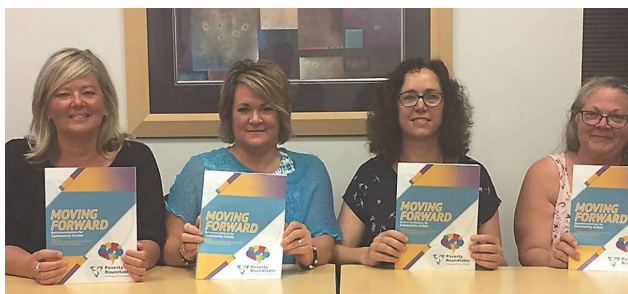
Improving income security

We continue to be leaders in advocacy on eliminating poverty at both a provincial and local level. CALC is a founding member of the Hastings and Prince Edward Poverty Roundtable (PRT) (povertyroundtablehpe.ca/) which works to end poverty by building the capacity of our community to work together to plan for and implement strategic, long-term solutions that result in fair and equitable opportunities for all. We continue to actively participate in the PRT in working groups and its Steering Committee. The PRT produced two reports informed by community conversations where more than 2,000 members of our local communities came together to talk about poverty – their experience of it, what is working, what is not, and how to end it. The report, *Moving Forward* (<http://povertyroundtablehpe.ca/prt/wp-content/uploads/2018/05/Moving-Forward-Report-FINAL.pdf>), is a call to action to individuals, organizations and all levels of government to address poverty.

We joined with several other local organizations including the United Way, the Community Development Council and BQW Community Health Centre to organize a debate on issues related to poverty and health for the provincial election, Bay of Quinte riding, in May 2018. The debate was well attended and provided an opportunity to hear what the candidates had to say about income security, food and health security, and affordable housing. The debate was livestreamed via Facebook allowing access to more community members. The *Leave No One Behind* task group prepared a series of infographics on key issues (see <http://povertyroundtablehpe.ca/prt/2018-election-tools/>) - income, food security, housing, health and transportation - which have been shared via web sites and social media.

We have been involved in provincial advocacy work on the Steering Committee on Social Assistance, a clinic network that speaks to government on social assistance issues. Our focus this past year has been to provide advice on the transformation of Ontario's income security system. We were very excited with several positive Ontario Works (OW) and ODSP rule changes

including significant increases to the amount of assets people can have, changes to who is considered a spouse and a "Basic Income" pilot project. Unfortunately in September the new provincial government announced it was putting these positive changes on hold. These cancelled improvements take away money and benefits from people on social assistance. CALC and members of the PRT met with Minister Smith in August to provide feedback about the impact on our local communities and to advocate for the government to enact these important changes. We met again with Minister Smith and Minister MacLeod in October to urge the government to introduce an effective and compassionate social assistance system based on the principles of: income adequacy, economic and social inclusion, reconciliation with Indigenous people, human rights, equity, and fairness.



An important focus of our litigation work is to ensure that government income security benefits - OW, ODSP and Canada Pension Plan disability pensions - are accessible to people who need them and to ensure that the policies and regulations

that govern these programs are generously interpreted by program administrators and tribunals. We represent hundreds of clients every year with appeals before the Social Benefits Tribunal (SBT). Our highest number of cases involved disabled people who are denied ODSP benefits. We also successfully represent people who have been assessed with overpayments. Often overpayment amounts are not correct due to administrative error or problems with the Ministry's computer system. The SBT dismisses many overpayments because they cause financial hardship. In total we recovered almost \$1.3 million for our clients facing income insecurity. We have also focused on helping people receiving social assistance who have been denied a medical travel allowance. We have been successful in getting clients' transportation costs paid for attending mental health counseling programs, including peer support or for methadone treatment. This is an especially important issue for people who live in rural areas who need the travel allowance to get to these programs.

Legal literacy & empowerment, connecting with community

Throughout 2018 we continued our mission of promoting legal empowerment and increasing access to justice by helping educate community members on their legal rights and how to enforce them. We connected with community members and community partners by presenting legal information sessions and providing plain language resources and materials. We also connected through social media and through our newly launched website (www.communitylegalcentre.ca). We collaborated with Community Legal Education Ontario (CLEO), a legal clinic that specializes in plain language legal education resources, to design our new and improved website. It launched in September 2018 and is geared toward increase of “legal health.” It contains reliable legal information on a variety of legal issues which we hope will help people avoid common legal problems, and know where to turn for help.

In the spirit of the Truth and Reconciliation Commission’s (TRC) 94 *Calls to Action*, we continued to examine how to best serve Indigenous community members and the Tyendinaga Mohawk Territory. We thank the Justice Circle and First Nations Technical Institute for hosting us at the legal advice clinic we provide on alternate months. We participated in the Mohawk Fair and National Indigenous Day celebrations on the Territory. We also screened a documentary for our staff and Board members called *Inaakonigewin Andaadad Aki: Michi Saagiig Treaty, Defining Relationships Between Peoples* about the history of Treaties in Ontario.

We were fortunate to have an Indigenous Outreach volunteer. She provided a comprehensive workshop about the TRC to all staff. It focused on the history of colonization and residential schools in our area, and discussed ways that we can implement the TRC’s *Calls to*

Action and the United Nations Declaration on the Rights of Indigenous Peoples. Staff also participated in Indigenous-focused presentations at our regional Spring Training Conference. We commit to continuing cultural competency training each year, and carrying out the *Calls to Action*.

We attended more than 50 events and presented on topics such as housing law, employment law, and consumer & debt law. We presented to various community organizations, including Peer Support South East Ontario, Loyalist College, the Youth Job Connect Program, and Girls Inc.

A special outreach initiative in cooperation with Hastings County Housing Services resulted in nine presentations on Powers of Attorney and Wills at Seniors’ apartments. We also trained other service providers and community partners in “legal health” and how to recognize legal issues that can be referred to CALC. We participated in Brown Bag service provider luncheons and coordinating groups, and in a local high school conference, as well as Seniors’ Fair and Docfest. We distributed CLEO materials on legal topics to many local organizations, as well as 1,640 CALC pamphlets and 565 business cards.

We connected with MPP Daryl Kramp’s and Todd Smith’s constituency offices. Our staff met their staff in Belleville, Madoc and Napanee to train them on our services and how to refer clients to us. We also met with our MPP Todd Smith, who is the new Minister of Economic Development, Job Creation and Trade, as well as Government House Leader. We raised legal issues of concern to people living on a low income, including the unfortunate rollback of positive programs and rights.

Volunteers—A great asset

Our volunteer program continues to thrive and we cannot do without our volunteers! Twenty-one people donated their time this year, which amounted to 2,400 hours of community service. In addition, volunteer Board Members contributed 800 hours. Our volunteer base includes retired people, community members, college students, law students, graduates and placement students. Our volunteers help with a range of activities including Tenant Duty Counsel support, legal research, client interviewing and contact, file work assistance, outreach, administrative and clerical help, Board of Director duties, and special projects.

Justice for survivors of violent crime

Helping victims of violent crime continues to be an important part of our clinic work. We assist victims to apply for compensation for pain and suffering and for costs of essential counselling and therapy to help them recover from their injuries. All clients we represented this past year received compensation. We recovered \$1,388,230, an increase of \$568,632 over last year. This dramatic increase is because 56 more claims went to hearing this year (145 total) and the average award per claim increased by \$375 from last year. The average award per client increased to \$21,700, previous averages have been \$12,000-\$16,000. We also provided "guided assistance" to 15 clients to help them represent themselves on less complex Criminal Injuries Compensation Board (CICB) applications. Their awards are not included in these totals, but we received anonymized copies of their decisions. The average award for these clients is \$14,000, dependent on the severity of the incidents and injuries.

We collaborate with other legal clinics to share information and resources to improve our efficiency, effectiveness and impact. The virtual "study group" for clinic staff, which we chair, received funding to continue to meet for another year, due to the effectiveness and cost efficiency of this province-wide group. We continue to co-chair the CICB Practice Advisory Committee. It includes stakeholders involved in victim services in Ontario. Its mandate is to work together to improve the

accessibility, fairness, and effectiveness of the CICB process for victims. Our work with this committee has led to major changes. The entire application process has been streamlined which allows claims to get to hearings much faster. Also, more "written" hearings are being scheduled, which we do not need to attend; therefore we can process more claims. The CICB has relaxed their position on notifying offenders – a major breakthrough – making it less daunting for victims to come forward with a claim.

Success Rate (Full representation)	100%
Average Award	\$9,575
Total Awards	\$1,388,230

We engage in advocacy to end violence against women and children at both a provincial and local level. We are actively involved with, and are Vice-Chair of, the Quinte Coordinating Committee Against Violence (QCCAV) - a group that promotes education, training and awareness about sexual and domestic violence. We again co-sponsored our local *Take Back the Night* event with other agencies who are part of the QCCAV. Marches are held world wide in an effort to end sexual violence against women and victim blaming. We also take part in the National Day of Remembrance and Action on Violence Against Women each year on December 6 to commemorate the lives of the 14 women murdered at L'École Polytechnique in Montreal on December 6, 1989.

Our Newsletter

Our newsletter, produced in-house, was again sent out in the spring and fall and posted to our website.



This year we distributed more than 3,000 copies, of which 26% were sent by email.

24,000 Unique Visitors to Website

Our website hits remain high. Individuals visiting the site for the period of October 2017 to September 2018 were over 24,000. The number of pages viewed was 54,425, with our home page being most popular, receiving 15% of the views and, after the contact and volunteer pages, the Homelessness & Emergencies page was most popular with over 2,500 views. We are excited to have launched our new website as of September 2018 and hope people will find it easier to find the information they are looking for.



Reaching further with social media



As of October 30, we had 697 followers on Twitter, up 6%. Some of our followers include local newspapers and other community legal clinics. We sent over 480 tweets to our followers as of October 30 this year.



Our Facebook page has increased its number of followers to 530, up 17%.

Follow us to get the latest legal news and information as well as details about upcoming events.

Consumer and debt law services

This year we helped 205 clients with their consumer and debt problems. We were able get financial benefits of more than \$18,500. The most common problems we see are with collection agencies and door-to-door sales.

Clients often have stressful encounters with collection agencies that call them multiple times a day. We help by getting these agencies to stop contacting clients, which reduces stress and can prevent the debt problem from escalating to court. Our cases involving door-to-door sales contract issues are becoming increasingly complex.

Short Term Deliverables



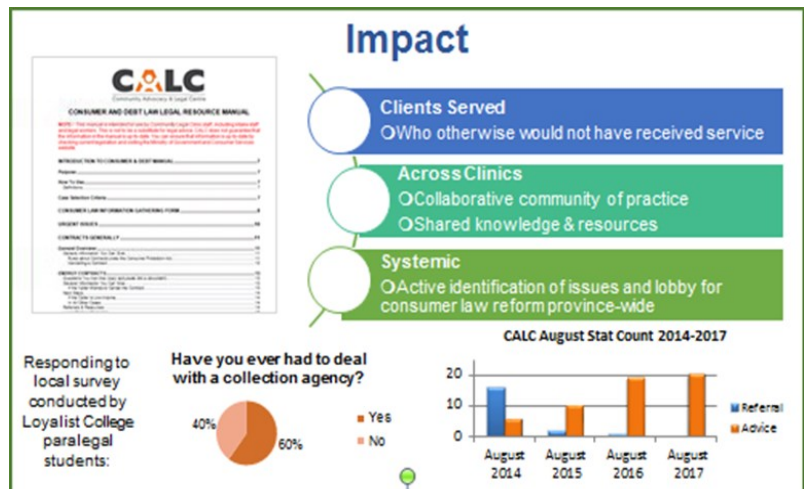
Often multiple companies are involved in one contract, including the supplier, a finance company, and a company that puts a lien on the home. In 2018, a new law banned some door-to-door sales. However, we are seeing sales companies selling different, non-banned products at inflated prices and using sharp practices to induce homeowners into signing contracts.

We have connected with our local credit counselling service to create a partnership where they refer clients to us when appropriate, and we refer to them. We also work directly with the provincial Ministry of Government and Consumer Services to resolve clients' complaints to the Ministry. Since 2016, we have been helping clients from Peterborough and Northumberland with debt and consumer problems because of a special funding grant which ended in June 2018. This allowed us to expand our knowledge and expertise by helping more clients.

Problems with fraud and scams continue to plague our clients. We helped Community Legal Education Ontario update their plain language legal information pamphlets on Identity Theft and Telephone and Internet Scams. One recurring scam that we highlighted is the fake Canada Revenue Agency (CRA) scam, which involves a scammer calling and demanding that you pay money you owe on taxes, and threatening jail time. We are hopeful that by distributing resources and educating our community on scams, it will prevent problems from occurring or escalating.

Our expanded knowledge and resources have now extended province-wide by making our Consumer & Debt Law Resource Manual available to clinic legal workers on a shared website. We regularly organize and host a virtual "Community of Practice" where clinic staff have dynamic discussions and case conference on how to address legal problems, respond to regional trends, and undertake law reform. One of these virtual training workshops was featured as part of the Eastern Region Clinic Spring Conference.

In November 2017 we hosted a successful forum on consumer and debt problems. We shared resources and information with local service providers and community members. The workshop highlighted the use of "Steps to Justice" (<https://stepstojustice.ca>), a plain language legal information website created by Community Legal Education Ontario. It is a helpful resource that walks users through the steps they can take to address common legal problems.



Securing stable income for people with disabilities

We continue to help disabled clients appeal Ontario Disability Support Program (ODSP) denials to the Social Benefits Tribunal (SBT). We recovered approximately \$1.1 million dollars in retroactive awards. We opened approximately 280 files and closed 315 files.

Files Opened	271 (46% of all files opened)
Files Closed	315
Success Rate	93%
Hearings Attended	118
Average Retroactive Award	\$4,454
Total Retroactive Recoveries	\$1.14 million

Over 93% of our cases were successful with 57% of the cases settling before a hearing, saving our clients considerable stress from having to attend a tribunal hearing.

Clients who were receiving Ontario Works benefits prior to being deemed a person with a disability will receive an estimated \$436 more per month to buy healthier food, pay their bills and improve their standard of living.

View our photos in our "Year in Review" slide show available at: <http://communitylegalcentre.ca/tcodownloads/2018-year-in-review/>



CALC
Community Advocacy & Legal Centre
2018 - The Year in Review

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Clinic Spring Conference 2018

CALC hosted a highly successful and innovative two-day spring learning event for clinic and Legal Aid staff. Held in Kingston, this event attracted 167 people, and involved 41 workshops, including five pre-conference virtual workshops.

Conference topics included:

- Building Trusted Intermediary Partnerships
- Seeking Truth & Reconciliation: Role of Legal Clinics
- Strengthening Consumer Law
- Beyond Prison Walls: Exploring Civil Legal Needs



Community Advocacy & Legal Centre



Community Advocacy & Legal Centre

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2017-2018 Board of Directors

Chair	Neil Burrell
Vice Chair	Jennifer Payton
Treasurer	Alison VanEykeren
Secretary	Peter Kerr
Members	Mark Brinklow Caterina Gucciardi Rick Helman Kathy Kennedy Virginia (Ginny) Pearsall Brenda Rallison

Client services rated highly!

Client satisfaction is tracked through an evaluation form sent to each client as their case is closed.

Of the clients returning the surveys, 100% would refer us to others and said our help made a difference in their lives.

Staff (2018 full-time, part-time and special project staff)

Allie Beacon	Denise Bird	Gina Cockburn	Tina Cumby	Natalia Czechowski
Elsie Daoust	Carolyn Hamilton	Samantha Hayward	Nicholas Hill	Danielle Holbrough
Daniel Joy	Marieanne Langer	Michele Leering	Melissa MacRae	Deirdre McDade
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Sharon Powell	Brianna Robinson	Christopher Rutherford	Susan Simmons	Trisha Simpson
Keegan Soles	Lisa Turik	Ingrid Wood		

Queen's Externs (Law):

Brendan Coffey	Rae Daddon
Stacia Loft	Melanie Maracle
Malvin Seto	

Queen's Externs (Nursing):

Jules Bailey	Tia Etherington
Neal Marcotte	Matthew Secord

Queen's Externs (Occupational Therapy):

Lacey Cann	Megan Laurie
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Special thanks to all our Volunteers!

Julianne Allen
Erica Gray
Chelsie McKee

Social Work Placement Students:

Tanya Montebello, Bachelor of Social Work placement

Paralegal Placements Students:

Alexis Newman

We would also like to thank the following:

- Mike Pretsell and Mark Heaney for articling job shadows
- Hawkins Cheezies for donations for the Mohawk Fair
- FNTI for space to hold our advice clinics, and other healthcare providers who donate space to us to meet clients

Our work this year would not have been possible without support from the following funders:



Individual Private Donations