



# Shared Accommodation in Toronto

## Successful Practices and Opportunities for Change in the Rooming House Sector

Prepared for



East York East Toronto Family Resources  
and the Rooming House Working Group

June 3, 2008

**ORIOLE RESEARCH & DESIGN INC.**

URBAN AND SOCIAL POLICY, PROJECT MANAGEMENT AND CONSULTING



## Acknowledgements

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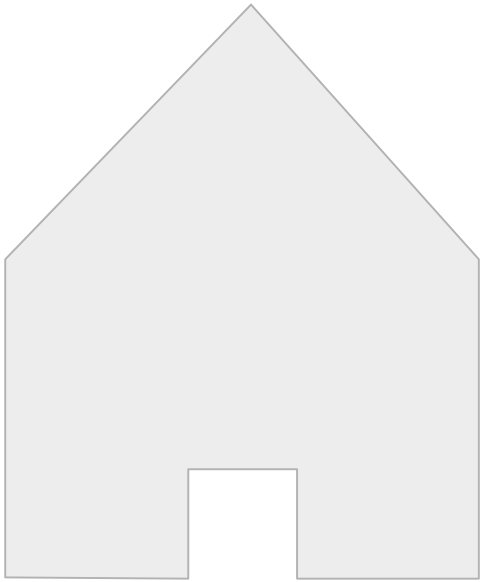
We thank each of you for your time, insights and enthusiasm during the course of this project. The study is richer as a result of your participation.

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This document contains four reports prepared as part of the study *Shared Accommodation in Toronto: Successful Practices and Opportunities for Change in the Rooming House Sector*. The four reports are:

*Executive Summary and Recommendations*  
*Component 1 Good Practices in Toronto's Rooming House Sector*  
*Component 2 Learning from Tenants in Rooming Houses*  
*Component 3 Three Business Cases: The Economics of Rooming Houses in Toronto*



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East York East Toronto gratefully acknowledges the City of Toronto for funding this research project.



# Executive Summary and Recommendations

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# Executive Summary and Recommendations

In February 2008, East York East Toronto Family Resources contracted Oriole Research and Design Inc. to undertake a study of the rooming house sector in Toronto. The study aims to:

*...raise awareness of the positive contribution rooming houses make as part of the city's housing continuum and to work towards increasing the supply of legal, safe and affordable housing for single people with low incomes.*

The primary tenant population for consideration in this study is low income single adults. To address a gap in the existing literature, a key focus of the study is to better understand the profile of tenants living in unlicensed rooming houses, their aspirations, and their views about where they live.

The study has three main components. They are:

(1) An inventory of 'good practices' in the rooming house sector

This compilation includes initiatives that assist tenants to maintain their tenancies in rooming houses and personal care boarding homes. It also provides examples of supports for landlords wanting to invest in safe, affordable and stable housing for single people with low incomes.

(2) A profile of rooming house tenants

The tenant profile draws on data from multiple sources to describe the population of single adults living in rooming houses. Special consideration is given to the profile of tenants living in unlicensed rooming houses outside of the former City of Toronto.

(3) Business cases for the development and operation of rooming houses

Using actual properties in three different suburban areas of the city, business cases are presented to illustrate the costs and revenues associated with developing and operating rooming houses.

The study concludes with recommendations to the City of Toronto for consideration during the development of the Affordable Housing Framework. Other findings of the study are for East York East Toronto and the Rooming House Working Group to use in preparing resources for the rooming house sector, designing information and training sessions, and launching a public education and awareness campaign about the role of rooming houses as part of a continuum of housing options in the city.

## 1. Good Practices in the Rooming House Sector

A literature review combined with interviews with tenants, landlords, municipal staff and agency staff were the key information sources for preparing this inventory of 20 good practice initiatives. (Refer to the Component 1 report of this study.)

### Findings:

- Support to tenants is related to both referral services and ongoing work that builds housing stability.

Support can include offering assistance with ID, securing a source of income, eviction prevention work, searching for housing options, viewing units, meeting and liaising with landlords, obtaining furniture and personal items, assisting with the processes of settling in and establishing new routines, doing home visits, negotiating and monitoring rent payment plans, and resolving conflicts or difficulties as they arise. For some tenants, support can be as simple as financial: making it possible for a single adult with low income to afford his or her accommodation and the other necessities of life regardless of whether they receive income from social assistance, CPP or

a low wage job. For others support means ongoing help with the tasks of daily living or intensive case management to cope with complex health, mental health, addictions or other personal challenges.

- Support to landlords can take a variety of forms to respond to the challenges of acquiring and operating rooming houses.

Landlords need to be able to access favourable financing and insurance rates. They need access to funding to undertake upgrades to dwellings, including upgrades that are required to comply with local fire safety and property standards as well as those that address the exterior and interior appearance of a property. They need to be part of a subsidy program that bridges the gap between the actual costs of owning and operating a licensed rooming house and what a tenant with a low income can afford.

- Landlords and other stakeholders need a process to begin to move towards more widespread licensing of rooming houses in the city, and zoning that permits rooming houses in all of the former municipalities that now make up Toronto.

Owner/operators of unlicensed rooming houses need to be able to obtain advice and assistance from municipal officials and engage in community dialogue about licensing and standards, without fearing reprisals. Owners of unlicensed rooming houses need a process in place that allows them to work towards becoming licensed and demonstrating their compliance with reasonable and agreed upon standards for rooming houses. To do this, rooming houses need to be able to operate legally in communities across the city, free from the threat of NIMBY or being closed down. This requires changes to the zoning in many parts of the city.

## **2. Profile of Tenants Living in Rooming Houses**

Interviews with 44 individuals living in rooming houses and the results of earlier studies form the basis of the tenant profile. Most tenants interviewed for this study live in unlicensed rooming houses. (Refer to the Component 2 report of this study.)

### **Findings:**

- A majority of rooming house tenants are men, but women appear to represent a sizeable portion of the tenant group as well.
- A majority of rooming house tenants are Caucasian or identify as being from British or Anglo ancestry. Nevertheless, this study found the presence of recent and more settled immigrants as well as Canadian-born individuals who identify with particular ethnic and cultural groups among the population of single adults living in unlicensed rooming houses.
- A majority of rooming house tenants appear to be middle-aged though the actual age range found in this study was 21 to 74 years.
- Rooming house tenants largely identify as single, separated, or divorced, with few identifying that they are in a long term relationship.
- Rooming house tenants vary greatly in their level of education. Many have post-secondary training.
- Tenants in unlicensed dwellings are very diverse in terms of life stage, health status, connections to family and support networks, and involvement in the labour force and voluntary sector.
- A defining characteristic of individuals living in rooming houses is their low income whether from social assistance, a disability pension, CPP, or a low-wage job. Low incomes and being



single mean that few housing options are available to them. Once rent is paid, there is little left over to pay for food and other necessities.

- Rooming house tenants value the aesthetic qualities of their accommodation, the location of their housing within neighbourhoods, and being part of a community. Many invest in the social networks that spring from the rooming house itself, while others use their accommodation as a base from which to pursue other goals and interests.
- Characteristics associated with tenant satisfaction include the dwelling housing five or fewer tenants; blending well with other houses on the street; having minimal interior alterations aside from the addition of locks on bedroom doors; and being located in a residential neighbourhood, close to services including public transit.
- Satisfying, safe, smaller group living offers low income single adults a number of potential benefits. These include connections with others, assistance with day to day living tasks, safety and security, and potential increased awareness of and access to community services. All of these factors may play a role in determining an individual's health over the course of a lifetime.
- Community services provide a variety of supports to rooming house tenants, pointing to the importance of ensuring rooming house tenants are aware of what resources are available to them. This includes drop-in centres that offer a single point of access for health, food, legal and spiritual supports. Landlords may be able to provide a valuable link to such services by providing information to tenants in need.
- Rooming houses are a viable housing choice for low income adults living without children or a partner. This form of shared accommodation includes stable tenancies that span many years.

### **3. Three Business Cases: Economic Viability in the Rooming House Sector**

Three scenarios for developing and operating rooming houses illustrate opportunities that could exist outside of the former City of Toronto where rooming houses are currently, generally, illegal. Three different types of sites are considered:

- single detached home,
- multiplex dwelling that formerly operated as a lodging home,
- commercial/retail site that could be renovated and used for housing.

(For more information, refer to the Component 3 report of this study.)

#### **Findings:**

- The three business cases presented in this study were calculated assuming a room rental at \$500 a month. Two scenarios, when purchased and renovated to comply with municipal standards, failed to show an attractive return on investment when projected revenues were compared to costs.
- The results of the business cases point to the disparity between what low income singles who are in minimum wage jobs or on fixed incomes can actually afford and what it costs to profitably operate a rooming house if the property was purchased, renovated according to current municipal standards and operated with one tenant per room.
- The business cases demonstrate the need for rent supplements to be available for tenants in rooming houses. Rent supplements would likely be a welcome financial incentive for rooming house owners, given the apparent difficulty in realizing a healthy return on investment for newly acquired rooming houses that are upgraded to comply with municipal standards.

- Aside from constraints related to rental income from properties, other factors which affect the economic viability of rooming houses include: difficulty obtaining financing for purchase, conversion, renovation and operations; difficulty obtaining mortgage insurance; high cost of insurance premiums for fire, public liability, and property damage; rapid increases in operating costs; insufficient financial support from government for individuals with mental illness to provide the care that they need; increase in and complexity of government regulations, especially related to the fire code, and insufficient operating revenue to afford to hire qualified staff. These are also barriers to creating new supply.
- Additional barriers to encouraging new supply include: restrictive zoning that prohibits rooming houses in many areas of the city, reluctance on the part of investors to become involved in the sector due to the complex regulatory environment, gentrification, ratepayer opposition to rooming houses, and the absence of a funding program.
- Property management and tenant relations work in the rooming house sector need to be properly resourced. Front-line staff need to be available to collect rent, manage rent arrears, deal with tenant conflict, do cleaning and daily maintenance, pay bills, arrange for repairs, monitor compliance with regulations, and respond to neighbourhood issues.
- From the perspective of allocating resources, investment in supported and affordable long term housing for singles, including rooming houses, can alleviate cost and service usage pressures in more expensive sectors such as the corrections and judicial systems, the health care system, policing and other emergency services.
- If rooming houses can be shown to produce a modest return to the investor/owner, this form of shared accommodation can be developed and operated with relatively little cost to the public.

## Recommendations

Eleven recommendations emerge from this study. These are presented to the City of Toronto for consideration as the City's *Framework for Affordable Housing* is being developed.

1. **In planning for rooming house standards, take into account the impact of proposed standards on all stakeholders.** There can be tension between what standards a rooming house must meet in order to be licensed and the preferences of tenants. Tenants (and arguably landlords and neighbours) appreciate a rooming house that blends in well within the neighbourhood and inside retains the character of a family home.
2. **Update zoning regulations across the city to include rooming houses as a permitted land use in each of the former municipalities.** Zoning that includes rooming houses as a permitted use in all residential zones and commercial-residential zones is needed to help protect the existing stock and encourage new supply.
3. **Implement a process that allows rooming houses to be licensed across the City in a variety of types of neighbourhoods.** Identify options or models for coordinating the activities which are integral to the process. Ensure the process includes incentives for landlords to educate themselves, work towards being licensed and comply with City standards. Widely publicize initiatives to ensure rooming house operators are aware of opportunities available to them.
4. **Use licensing as a framework for providing supports to rooming house landlords.** Encourage owners to obtain licenses by linking licensing with a variety of supports for the sector. This could include owners of licensed rooming houses (or those in the process of becoming licensed) being eligible for housing allowances, more favourable financing and insurance rates, formal partnerships with support service agencies, and participation in educational initiatives. Widely publicize the opportunities available to landlords.



5. **Fund the development and implementation of a rooming house landlord education initiative.** Landlord education, through the development of appropriate workshops, curriculum, and resources would aim to help rooming house landlords be better informed about all aspects of rooming house management, relevant legislation and regulation, the support needs of tenants, community referrals, emergency protocols, and how to work effectively with municipal officials. Participation in a landlord education initiative could be tied to other City initiatives that support the rooming house sector, such as RRAP and licensing.
6. **Extend housing allowances to include tenants living in shared accommodation.** Consider housing allowances as a way to bridge the difference between the shelter allowance portion of social assistance and the actual costs of owning and operating a licensed rooming house in Toronto.
7. **Ensure that support services for tenants receive adequate and sustaining funding.** A network of supports for low income tenants needs to represent a full continuum of services from minimal short term interventions for the majority of individuals through to ongoing and intensive case management services for tenants who struggle to maintain their housing and carry out the tasks of daily living. Sufficient funding is needed to avoid unreasonable wait times and to allow tenants to access services for as long as necessary.
8. **Identify new opportunities for licensed rooming house operators to partner with existing community services to offer on-site services to tenants.** Partnerships between rooming house owners and community agencies can be a vehicle for bringing routine and emergency support services to tenants who have high needs due to complex mental health and addictions issues.
9. **Combat the negative image of rooming houses by changing the term used to refer to this type of housing.** For many, the term *rooming house* is associated with stereotypes about what properties look like, how they are maintained, who owns them and who lives there. These stereotypes are challenged by this study and other recent research. Describing this housing using neutral language can be a step towards fostering greater community acceptance of this type of accommodation.
10. **Through research, explore and report on the significance of shared accommodation among new immigrants and refugees in Toronto.** Consider the role and value of rooming house accommodation in the settlement patterns of newcomers to the city. Examine the role and experience of recent and earlier immigrants as entrepreneurs in the City's rooming house sector.
11. **Establish a multi-stakeholder body with authority to lead, coordinate and monitor the implementation of the above recommendations.** This entity, with accountability back to the City of Toronto, would have a clear mandate and be sufficiently resourced to achieve its objectives.





# Component 1:

## Good Practices in Toronto's Rooming House Sector

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East York East Toronto Family Resources  
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# Shared Accommodation in Toronto: Successful Practices and Opportunities for Change in the Rooming House Sector

## Component 1: Good Practices in Toronto's Rooming House Sector

### 1. Introduction

In February 2008, East York East Toronto Family Resources contracted Oriole Research and Design Inc. to undertake a study of the rooming house sector in Toronto. The goal of the study is to:

*...raise awareness of the positive contribution rooming houses make as part of the city's housing continuum and to work towards increasing the supply of legal, safe and affordable housing for single people with low incomes.<sup>1</sup>*

In this study, the term rooming house refers to a licensed or unlicensed building with rooms intended to be used as accommodation by three or more tenants and in which a bathroom or kitchen, at a minimum, is shared between tenants. A variety of accommodations are described in a similar way. These include: lodging houses, boarding houses, and personal care homes. For many, the term 'rooming house' has a negative connotation and is surrounded with inaccurate stereotypes (Campsie 1995). A more neutral term would arguably be 'shared accommodation.'

The primary tenant population for consideration in this study is low income single adults. We make this distinction because rooming houses and other forms of shared living are also the housing of choice of many post-secondary students. Students' experiences of shared accommodation are excluded from this study as this tenant population for the most part uses shared living as a temporary strategy while in school. In addition, students are part of networks of support through their college, university, and often family. This type of support is not available to most low income single adults and, in contrast, they are heavily constrained by poverty in the housing choices that are available to them with little chance of significant or rapid upward mobility.

The project is divided into five components. They are:

- (1) Document 'good practices' in the rooming house sector, highlighting initiatives to:
  - a) Assist tenants to maintain their tenancies in rooming houses and personal care boarding homes; and,
  - b) Support landlords to invest in safe, affordable and stable housing for single people with low incomes.
- (2) Compile a profile of rooming house tenants and their needs through interviews and a review of recent literature on the rooming house sector.
- (3) Prepare a business case that documents the costs of creating rooming houses from the existing suburban housing stock compared with the costs of providing temporary shelter and emergency services and the costs of investigations into illegal units.
- (4) Formulate recommendations to the City of Toronto's Affordable Housing Framework.

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<sup>1</sup> Excerpted from Rooming House Working Group Research Proposal – Housing for Single People with Low Incomes, November 15, 2007.



- (5) Present the findings of the research at a community meeting of stakeholders hosted by the Rooming House Working Group.

This report for Component 1 of the project presents an inventory of good practices in the rooming house sector. It also presents a set of recommendations for the City of Toronto in developing the Affordable Housing Framework.

### **1.1 Previous Studies**

This study goes beyond earlier published and unpublished studies in that it seeks to explicitly include the views of tenants in *unlicensed* rooming houses in the discussion of good practices in the sector. The tenant experiences from areas of Toronto where there are no licensing provisions for rooming houses are of particular interest. This includes the former municipalities of North York, Scarborough, York, East York and parts of Etobicoke.

The results of this research will be used by the Rooming House Working Group to promote increased awareness of rooming houses as a viable housing choice for tens of thousands of low income Torontonians while advocating for recognition of the rooming house sector in the City of Toronto's Affordable Housing Framework.

### **1.2 Methodology**

This inventory of good practices was compiled using information coming from a variety of sources, including:

- (1) Information reported in previous studies about rooming houses<sup>2</sup>;
- (2) Data collected through a survey of tenants in unlicensed rooming houses;
- (3) Data collected through interviews with landlords, including owner/operators of boarding homes as well as licensed and unlicensed rooming houses;
- (4) Key informant interviews with members of the Research Advisory Committee for this project, City staff and agency personnel responsible for services and programs which support the rooming house sector; and
- (5) A review of documentation on initiatives that support rooming and boarding house tenants and landlord/owners.

### **1.3 Limitations**

This report presents a myriad of ideas about good practices in operating rooming houses and supporting the tenants who live in them. The ideas come from various sources, including tenants, landlords and service providers. In the following pages the good practice ideas are grouped by theme, but do not constitute an exhaustive list of all possible 'best' practices that are relevant to this sector. The Advisory Committee for this project, comprised of rooming and boarding home operators, City staff, service providers and representatives of the housing help sector reviewed the draft report and provided additional input and analysis. No other process for evaluating the merit of particular ideas was undertaken as part of this project.

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<sup>2</sup> Includes: Tremblay et al. 2007; Social Data Research Ltd 2006; Social Housing Strategists 2004a & b; Energy Pathways Inc. 1995; City of Toronto 1992; Starr Group Inc. 2000; Campsie 1994; Stein et al. 1994; Starr Group Inc. 2001.

## **1.4 Structure of the Report**

The remainder of this report is divided into three sections. The next section (Section 2) presents tenant and landlord views on good practices in the rooming house sector. This discussion is enhanced by findings from earlier studies.

Section 3 presents profiles of 20 programs, services and initiatives that are designed to support tenants or landlord/operators of rooming houses. A few of these are past initiatives which demonstrated innovative supports for the sector and many are initiatives currently underway. Section 4 is a summary discussion and recommendations to conclude this report.

## **2. Good Practices in the Rooming House Sector: Tenant and Landlord Perspectives**

This discussion of good practices in the rooming house sector spans four main themes:

- Physical and location characteristics of rooming houses
- Landlord and tenant relations
- Rooming house management
- Rooming house regulation and sector support.

Interviews with tenants and landlords as well as a review of earlier studies are the sources of data for this discussion. It is important to note that interviews with landlords included both owner/operators of rooming houses and boarding homes. While these forms of accommodation are similar in that the tenant or resident rents a room and is sharing other amenities, a significant difference between them is the level of support and services associated with them. With boarding homes, room and board are included in the rent. The residents receive all meals, housekeeping services and sometimes laundry services. The homes are typically staffed 24 hours a day. The boarding home may or may not be linked with a support service agency such as Habitat Services. In some boarding homes, there may be two residents to a room.

Rooming houses typically offer the tenant a private or shared room and use of shared amenities such as kitchen and/or bathroom. Some licensed rooming houses are linked to a support service agency, but most are not. The services provided on-site are not formalized or as extensive as with boarding homes.

The distinctions between comments received from rooming house versus boarding home owners are noted in the following discussion of good practices in the sector.

### **2.1 Physical and Location Characteristics of Rooming Houses**

The following outlines a number of considerations and good practices related to the location of rooming houses, their physical qualities and amenities, and acquisition.

#### **2.1.1 Location of Rooming house**

Our survey found that rooming house tenants value many attributes of the neighbourhoods where they live. This includes easy access to grocery stores, pharmacies and services such as libraries, TTC, and foodbanks. It also includes living in neighbourhoods where there are families and neighbours whose families have lived in the area for generations.

Tenants living outside of the downtown core describe the value of living in a residential area. This can be associated with feelings of safety during the day and night and a desire to live away from downtown. It is also linked with living in a neighbourhood of well maintained houses instead of 'large housing projects.' Tenant preferences on the location of rooming houses suggest the benefit of permitting rooming houses in or adjacent to residential areas within close proximity to retail and community services, including public transit.

### **2.1.2 Aesthetic Qualities and Amenities of Rooming Houses**

Tenants shared their views on what they liked about their rooming house. The following aesthetic qualities of some rooming houses were mentioned:

- Being indistinguishable from other single family homes in the neighbourhood;
- Not being converted on the inside aside from locks on the bedroom doors;
- Having the look and feel of a family home;
- Being well maintained;
- Pleasant landscaping.

A good practice, then, appears to be avoiding having an 'institutional' feel in the rooming house and to work at having the house blend in well with other dwellings in the neighbourhood.

In our survey and in previous studies, tenant satisfaction with their accommodation appears to be linked to how many residents share a bathroom or kitchen. The ideal reported in the literature and by some landlords is for each tenant to have an ensuite bathroom or for the rooming house to take the form of a 'Single Room Occupancy' (SRO) building where each tenant has her or his own kitchen and bathroom in a small self-contained unit.

In rooming houses where kitchen and bathrooms are shared, five or fewer residents sharing these facilities was noted as a good practice. In our study, when rooming houses had more than five tenants, the home was usually described as being divided into two or three floors with tenants socializing and sharing facilities primarily with those living on the same floor. In this way, a mid-sized rooming house could feel like a smaller rooming house because tenants were only sharing the amenities on their floor with a few people. Sharing with fewer people has been associated with greater overall satisfaction and health in other studies.

Tenants in our study noted less wear and tear on the house, less tension and fewer problems with things being stolen when sharing with a smaller number of people.

In thinking about the size of rooming houses, the social networks that develop among tenants are another consideration. For some, the social connections are highly valued and are a reason roomers are satisfied with their housing. Positive connections with others can result in help with the tasks of daily living, more information about community services and supports, and greater feelings of safety and security.

Earlier studies based on interviews tenants noted the following amenities as being helpful in rooming houses: laundry, furniture, internet access, phone line, fridge for each tenant, secure bicycle parking and a common room (SHS 2004a; Social Data Research 2006).

A recommended practice in the sector is to have only one tenant per bedroom. Issues that create tension in shared accommodation, such as different standards of cleanliness, a lack of privacy, not feeling safe and secure, and interpersonal conflict are exacerbated when rooms are double occupancy.

### **2.1.3. Acquiring a New Property**

Landlords in our survey reported a number of ways that they assess the viability of a potential rooming house property. Consideration is given to:

- Purchase and renovation costs;
- The layout of the building, the number of people who would occupy it, the amount of personal space each tenant would have and the extent of renovations required;
- The costs of conversion given the rent levels that are afforded by OW and ODSP recipients;
- Comparison of financials with other properties;

- Whether the basement has been retrofitted and includes a separate entrance and whether there is a separate entrance to the second floor;
- Number of bathrooms and evidence that the house formerly contained more than one kitchen; and,
- Proximity to TTC.

Landlords told us they want a property in a location that will appreciate in value over time. One landlord commented that he will not buy a new house in a subdivision.

Previous studies have documented the difficulties in securing affordable financing for rooming houses and CMHC's practice of denying mortgage insurance on licensed rooming houses (Social Data Research 2006; SHS 2004a). In the present study, the strategies mentioned by landlords for financing rooming houses included using the equity in their own home or another property they owned, using conventional mortgages, and having private investors.

Prior to purchasing a property, some landlords take steps to confirm the zoning and legal use of the property by contacting the City, having their own lawyer investigate, checking to see if there are any outstanding work orders on the property, assessing whether earlier renovations were legal or done without a permit, and conducting research by internet to determine zoning and information on previous owners.

One landlord operating in a jurisdiction where there are no provisions for licensing commented that he will only buy properties in areas where he knows that other rooming houses exist.

#### **2.1.4 Summary of Good Practices: Physical and Location Characteristics**

From the viewpoint of tenants, good practices identified in this study related to the location of rooming houses include:

- Being close to amenities such as TTC, affordable grocery stores, a pharmacy and services such as libraries and food banks;
- Having rooming houses situated throughout the city, not just in downtown locations, and not always near large low income housing developments;
- Being part of residential neighbourhoods or neighbourhoods that are mixed use (commercial and residential).

The desirable physical characteristics of rooming houses mentioned by tenants in this study include:

- The dwelling being indistinguishable from other houses in the neighbourhood;
- Minimal alterations to the inside of the house, other than locks on bedroom doors;
- Well maintained house and property;
- Each resident having his or her own room;
- Organized so that five or fewer residents are sharing a bathroom or kitchen, or having a bathroom and minimal cooking facilities located in each room.

Landlords identified good practices related to acquiring a new property. These included:

- Assessing conversion costs and comparing costs to the rent level afforded by tenants on OW or ODSP;
- Comparing costs and potential revenue between properties;
- Investigating zoning and applicable by-laws for the area, determining if prior renovations to the dwelling were legal, and checking for any outstanding work orders on the property.

## 2.2 Landlord Relationships with Tenants

In our study both tenants and landlords offered ideas about how to ensure the best possible landlord and tenant relationships in the rooming house sector. Tenants told us that landlords need to:

- Exercise common courtesy when interacting with tenants;
- Respect privacy and not go into rooms without permission or notice;
- Address maintenance and other issues as they come up, including difficulties between tenants;
- Maintain calm and predictable interactions with tenants; and,
- Have a knowledge of good 'business practices' including the ability to screen tenants.

With respect to maintaining properties, tenants suggested that landlords should keep things as they would in their own homes, a sentiment also echoed by an operator of a boarding home. A tenant remarked that by keeping a property in good shape, tenants won't have reasons to complain about the place.

The idea that good landlords are ones who care about their tenants came up in different ways.

*When I met him, he sat down with me. I told him what I had gone through, and he gave the room to me on the spot. He was very kind.*

The actions of one landlord who was part of the home culture were described this way:

*In the morning, when everyone is going to work, he'd say "I'm cooking dinner tonight, does anyone want anything specific?" Other times, if he didn't want to cook or have anyone mess up his kitchen, he would say "I'm ordering in, who is in?"*

Interviews with rooming house tenants mentioned specific ways that landlords built positive and caring relations with their tenants. One landlord was noted to be gay-friendly, several others were known to give out gifts at Christmas, and others organized special outings. One landlord recognized the importance of social interaction and organized church services, food and music.

Some tenants described a sense of 'give and take' between themselves and their landlord as these quotes suggest:

*I help the landlord shovel sometimes, he appreciates that, he is a little bit older, so it's hard on him. Everyone helps. It's nice, when everyone gets together to help.*

*If I'm sick, he will give me soup and all that. He will do that for everybody. I gave him a nice bottle at Christmas time. As a thank you.*

When asked about maintaining good relationships with tenants, landlords offered the following tips:

- Have respect for who the tenants are: they need a sense of identity;
- Make sure all tenants know who you are and be ready to listen to their concerns even if you are busy. Don't lose your cool or be too strict. Validate their concerns, even if they are delusional;
- Provide cable TV for each tenant: just 1 TV in the living room causes problems;
- Invite tenants to contribute to redecorating or gardening activities.

A number of landlords spoke about the importance of social interaction and mutual support in their rooming or boarding home. This example comes from the owner/operator of a boarding house:

*The boarding house is their home. They build relationships with other people in the home who become their family. We have long term staff and residents also build relationships with them.*

Tenants and landlords alike value long term tenancies. The following is from a tenant who had lived in several rooming houses:

*In this place where I am now, it's long term. These guys have been here longer, one guy has been here five years, the other guy has been here seven years. But the one I was in before it was a revolving door. Totally different. They would come and go. It's better when they stay, you get to know their quirks and their good habits and bad habits and if they aren't tolerable, then you got to move. Long term is better. You aren't worried about your stuff.*

Interviews with tenants and landlords in Montreal, Vancouver and Ottawa pointed to strategies for strengthening landlord and tenant relationships. A good practice for landlords is to work at diffusing tensions and be prepared to have hands-on involvement with the tenants. Landlords who have a good knowledge of social and health services and have relationships with key service agencies can feel more equipped to work with their tenants (Social Data Research 2006).

Landlords housing individuals from their own ethnic or cultural background may experience greater affinity with their tenants. This may also mean that the landlord is able to speak to the tenant in his or her native dialect or language.

### **2.2.1 Filling Vacancies**

When tenants are asked to identify good practices in rooming houses, many mention the area of tenant selection, urging landlords to screen applicants carefully, ask for references and ID and find out how often the person has moved. Tenants also urge landlords not to shy away from applicants on OW because the rent is guaranteed. Through tenants we heard about a number of landlord practices when filling units. One example was a landlord who lets tenants know when he is interviewing potential roommates so that existing tenants can meet the applicants.

A common experience was landlords filling the units by word of mouth or through people that they personally knew. One tenant described it this way:

*I got to know the landlord through a friend, at a BBQ. I did some work for him, and he told me if I ever needed a room, he rented out four of the rooms. He said most of his tenants lasted a couple of years, this is not a flop house. That's how I found it.*

A tenant described his landlord as a good judge of character and with the ability to sense who would like each other:

*She had a person about my age (21) she thought we would get along, and she brought him over, and we got along great so she has really good judgment of character. Who fits together, who will go good. If you can't get along there, she has other rooms for you too, in other places.*

The issue of properly screening prospective tenants was raised by landlords and tenants alike. Landlords feel it is important to protect existing tenants from new tenants who would bring destructive behaviours into the house (such as drug dealing) and to look for a good fit between a

new tenant and the existing ones. Activities to support the landlords' screening of applicants included:

- Talking to the applicants;
- Asking for ID (driver's license, OHIP card, birth certificate); and,
- Asking for 2 or 3 references, including from an employer or OW worker, a family member, a former landlord or a friend they had while in a shelter.

A common practice for landlords is to house individuals who are referred by existing tenants. This way their tenant is providing the reference. Tenants who are satisfied with their housing will only refer someone who they think will be a good fit. They are unwilling to jeopardize their good rapport with the landlord.

One landlord specifically noted that appearance is not a factor he considers when screening applicants. Others noted that a good practice is to obtain a reference from a housing worker who knows something about the individual's background, such as if the person is doing drugs or has had many previous evictions.

Boarding house owners explained that they need full disclosure from the applicant's mental health worker and doctor in order to assess suitability for their home. One owner does not house anyone with drug abuse issues as they need more support and supervision than she can provide, but those with psychiatric issues are welcome.

Another boarding home operator looks at whether the applicant has support services already in place. She also considers whether the individual has had issues with aggression in the past two years, how they react to certain stressors, and how agitated they are from the outset.

At one boarding home in this study, the landlord asks applicants to spend a weekend at the house to try it out. If they see the place, like being there and like the food, then a tenancy can begin.

Recruiting, screening and selecting applicants for shared accommodation is an area of rooming house management that tenants pointed to when asked to comment on good practices in the sector. It is also an area where landlords develop a set of practices that they follow to find potential tenants and assess their suitability. This can include word of mouth advertising, lawn signs, or ads in newspapers and with online resources, such as landlordconnect.ca. It may include an application form, an interview, and the opportunity to meet other individuals living in the house. It may also include the applicant agreeing to abide by house rules and/or signing a rental agreement. For some landlords, filling a vacancy means having an applicant do a 'trial stay' in the home.

Another key consideration in filling vacancies in the rooming house sector is the role of community agencies who provide housing search assistance to low income individuals. In Toronto, housing help workers specialize in housing search assistance and work in a variety of settings including housing help centres, shelters, drop-in centres, and community centres. Direct connections between housing help workers and rooming house landlords are highly valued by many housing help agencies. These personal connections mean that single adults who are clients of housing help agencies can be placed more quickly in housing they can afford and the housing help worker can liaise with landlords to identify individuals who may be suitable tenants for a particular dwelling.

Housing help workers provide different types of assistance to clients depending on their need. This assistance can include help identifying vacancies and contacting landlords; accompaniment to view units; and help with filling out forms. Housing follow-up workers provide support to individuals and families who have been recently housed, in order to help them adjust and adapt in their new surroundings and liaise with landlords if concerns arise.

## 2.2.2 Support for tenants

The tenant population living in rooming houses in Toronto is very diverse. At one end of the spectrum there are individuals who are in the workforce full time and who simply require safe, affordable, and well-maintained accommodation. At the other end of the spectrum, there are individuals with complex mental health and addictions issues, requiring not only safe and affordable housing, but also a support network that can assist them with the tasks and challenges of daily living and help them fulfill their responsibilities as a tenant.

### On-site Support Provided by Landlords

In the rooming house sector, good practices related to tenant support include a variety of on-site and off-site opportunities. In our interviews with tenants, some mentioned the availability of informal but on-site support from landlords, such as help with budgeting or accessing services. Tenants who were satisfied with their housing often described landlords who were providing both emotional and practical support in assisting them access services or a source of income. A number of tenants noted how important it was for people with mental health and addictions challenges to have assistance and support with their housing.

Tenants also spoke about having the landlord's help in dealing with interpersonal tensions. "Problems with other tenants" was the most often cited reason in our tenant survey for leaving one's former accommodation. A good practice for landlords is to quickly respond to problems between tenants that he or she hears about. A structure for conflict resolution was described by one tenant in the study:

*We have a meeting once a month, and if anything is wrong or someone is bothering you, it gets put on the table. No one lives on-site but we have a full time worker we can call in a second.*

One interviewee described a rooming house where the landlord lived on-site, and he and all tenants were going to AA:

*The landlord had AA experience, and ran a program in which people who were using lived upstairs, people who were not lived downstairs. It was a clean environment, in terms of no drugs. Even the ones upstairs had respect for the ones downstairs. But don't forget, the landlord was a big guy. We were all going to meetings- NA, AA or wherever you were going. We would all go together in his truck.*

A good practice is for landlords to have knowledge of community services and be able to refer tenants to outside sources for particular physical and mental health needs. This would also include referrals to foodbanks.

Rooming house landlords mentioned the following kinds of supports that they provide to tenants:

- Meals, furniture, pots and pans, housekeeping services;
- Information, advice, referrals to community organizations including foodbanks; and,
- Emotional or spiritual support.

Not surprisingly, boarding house operators described a wide range of supports they provide to tenants including:

- Meals, housekeeping, and laundry;
- Taking residents to clinics, doctor's appointments;
- Helping to ensure residents follow doctor's orders;
- Offering practical help to residents when they are in hospital; and



- Ensuring each resident is connected to a mental health provider who will meet them in their home.

### **On-site Supports Provided by Community Agencies**

Earlier studies and interviews with boarding home owners note the value of support workers visiting tenants in their homes on a regular basis. A boarding home operator put it this way:

*Avoid having the client go to an institution for treatment. When workers see clients in their own environment, they can catch things that may be problematic faster. This means better needs assessment too.*

A boarding home operator noted the benefit of the subsidy and support services for her homes that are a result of her contract with Habitat Services (profiled elsewhere in this report). She has a liaison worker and mental health workers working on-site daily through Habitat or COTA providing ongoing support to residents with complex mental health needs. Habitat Services works in conjunction with licensed boarding homes and some rooming houses and is a model that supports long term partnerships between private sector owner/operators and community agencies. The Habitat model may be a strategy to expand upon in the future as a way of working with landlords to maintain accommodation to accepted standards and ensure high-need tenants are adequately supported.

### **Off-site Supports**

Earlier reports on appropriate interventions to support rooming house tenants and landlords note the use of off-site supports such as mediation services. Community mediation services will work directly with tenants and landlords who are in dispute. The goal of mediation is to help both parties in a dispute focus on the issues that are at the root of the conflict and identify solutions that are workable to both sides. The process recognizes that both parties in a dispute have rights and responsibilities as well as needs and interests. Community mediation is a cost effective alternative to resolving conflicts without involving the police, legal system or the Landlord and Tenant Board. In Toronto, some housing help centres provide mediation services for landlords and tenants, as does St. Stephen's Community House. Landlordconnect.ca mediates between housing workers and rooming house landlords who are members of this service. The purpose here is to resolve concerns with the goal of preventing homelessness among tenants in shared accommodation and improving the accommodation that is available to low income singles in the city. (See Mediation services profiled elsewhere in this report.)

Drop-in centres are another off-site service that supports rooming house tenants. These are located in different areas of the city and offer low income individuals a place to socialize, do laundry, access computers and phone, have a meal, seek support for personal goals or problems, and experience a sense of community. (See profile elsewhere in this report.)

Lastly, a number of supports were mentioned by boarding home owners for use in emergency situations:

- The resident's mental health worker;
- The resident's doctor;
- The resident's family;
- Psychiatric doctor at the local hospital; and
- The hospital when a 24 hours a day suicide watch is needed.

## **2.2.3 Summary of Good Practices: Landlord-Tenant Relations**

Tenants and landlords in this study provided numerous examples of good practices to create positive relations between owners and residents. These included owners treating tenants with

respect, courtesy and professionalism, and abiding by provisions of the Residential Tenancies Act with respect to not entering private rooms without permission. Other good practices included the landlord having a solid knowledge of business practices and being willing to be 'hands on' with tenants to help diffuse tensions or listen to concerns. Both tenants and landlords described reciprocal or 'give and take' relationships as among good practices to aim for in the sector.

Careful screening of potential new tenants was mentioned by landlords and tenants in this study. For many landlords, their own networking or accepting a referral from an existing tenant are good practices in filling vacancies. Another good practice is to liaise with a housing worker who knows the landlord and the rooming house to identify an applicant who would fit in well with the existing tenants.

This study reinforces the notion that a wide spectrum of single adults make a rooming house their home. Some of these are in the workforce full or part time, others are employment ready, others still are seniors or on a disability pension, and many are on social assistance. (Refer to Component 2 of the study for a more detailed discussion of rooming house tenants). There is ample recognition in earlier studies and again in this study that some rooming house tenants and some landlords need to be able to access community supports that are aimed at meeting the individual needs of tenants. Clearly, some tenants have no need for on- or off-site supports to help them keep their housing or move forward with their aspirations. Others, however, need short or longer term financial assistance. Others still need a variety of interventions that may be short term, sporadic or on an emergency basis, or long term and ongoing. Without access to the variety of supports touched on in this report, many low income singles, including those who are living with complex mental health or addictions issues are unable to be successfully housed and remained housed.

## **2.3 Rooming House Management**

A number of good practices emerge from this study related to financial management, leases and rules, and property management.

### **2.3.1 Financial Management**

'Pay Direct' was mentioned by both landlords and tenants interviewed for this study as a good practice. Pay Direct is a policy within the Ontario Works income support program that indicates, under certain conditions, funds such as rental payments can be transmitted directly to a landlord on behalf of a tenant on a monthly basis. One tenant explained the benefit of Pay Direct this way:

*That way I don't have to worry about it. There are no urges or screw ups... it goes right to him [the landlord] and I know it's there.*

When the Pay Direct process breaks down or fails to be set up according to expectations, there are repercussions in terms of tenancies, relationships of trust between housing workers, landlords and tenants, and system costs. Pay Direct is an area of service where many feel that there is room for improvement even though respondents in this study note it as good practice.

An alternative to Pay Direct is the landlord being available and willing to collect the rent when the tenant has it. A few tenants mentioned that a good practice is to be flexible about rent payments by, for example, allowing a grace period or allowing rent to be paid in installments.

A few tenants mentioned the payment of last month's rent. For some not having to pay last month's rent was a factor in their decision to move off the street and into housing. Others appreciated a landlord being able to be flexible about the last month's rent deposit and allowing it to be paid over time. It is useful for landlords to know that OW and ODSP will help a tenant with first and last month's rent once every two years.

In talking to rooming house landlords, we were provided with examples of rooming house rents ranging from \$350 to \$500. The rent included heat, hydro and water and in a few cases included basic cable in the house or in every room. The rent varied according to the size of the room or the number of tenants sharing the bathroom and kitchen.

In boarding houses the rent we heard about ranged from \$600 to \$1,200 per person, depending on whether the room is shared or not, or has an ensuite bathroom. Rent included cable TV, four meals per day, laundry done weekly, linens changed weekly, and daily cleaning.

Previous studies about the rooming house sector noted that a good practice is for landlords to be able to access a subsidy that can be put towards operating costs. Landlords in the sector are typically giving their time at no charge. Many rooming and boarding homes only break even or are losing money. Landlords need to keep rents in line with what singles who are on OW and ODSP can afford. Increased revenue would allow the rooming or boarding house operator to hire experienced staff, enhance programming for residents, and undertake capital improvements. With the status quo and rising property values, some operators are intermittently tempted to sell and get out of the business.

The issue of insurance in the rooming house sector was raised during this study. From earlier Toronto studies, it is unclear whether all operators carry fire and property insurance. Regardless, adequate insurance coverage is recognized as a good practice and an important protection for landlords. Ideally the rooming house sector would be able to obtain more favourable insurance rates through a group plan. (See profile on group insurance elsewhere in this report.)

### **2.3.2 Leases**

During this study a rooming house tenant told us that landlords need to “be honest, give receipts and use leases.” The issue of leases was less clear cut for landlords. On one hand, some landlords told us that they use leases or residency agreements. One noted that a lease is especially useful if he has a good tenant and wants to encourage him or her to stay over the long term. Others commented the lease is helpful as a way to let the tenants know the rules upfront and as a tool for enforcing rules down the road. It is a way to foster mutual understanding between the landlord and the tenant at the beginning of the tenancy.

On the other hand, a boarding home operator noted that a lease can make some tenants feel locked in and can create hardship for those who have been nomadic. Regardless of whether rooming house tenants sign a lease or have a verbal agreement with the landlord, they are covered by the *Residential Tenancies Act* (RTA). Under the Act, a lease is considered to be in effect for the first year. Thereafter, the tenancy is on a month to month basis and protected by the RTA.

### **2.3.3 Rules**

Overall in this study of rooming houses, the researchers heard about very few ‘house rules,’ with a few exceptions related to safety, smoking, respect for others, and house maintenance. Here is a sampling of what tenants had to say about the rules in their rooming houses:

*The no drugs and no violence rules here are good.*

*There’s a no smoking rule here and I abide by it. I go outside for a cigarette.*

*A rule like everyone cleaning up after themselves really helps. Taking turns cleaning up does not work- but having a house cleaner come in every week or 2 works well.*

*Expectations here are that you keep yourself clean, take the garbage out, keep your own place clean and clean up after yourself.*

*There are few rules here, but there is understanding about the need to respect others. If I use a pot, I clean it. We went on a major cleaning and now we do it once a week in the common areas. It is a domino effect. If one person starts cleaning, the others do it too.*

The landlords included in the study noted that having some rules is helpful and that if you have rules, require them to be followed. Rules are also needed for staff: rules that set boundaries for staff and ensure respect for clients. This is especially important in boarding homes where staff provides some level of personal care.

Previous studies note that house rules and consistent enforcement can help increase residents' feelings of safety. Rules that tenants were found to appreciate related to safety and security, a ban on drug use on the premises, and zero tolerance for violence or abusive behaviour. (Social Data Research, 2006)

### **2.3.4 Safety and Security**

The safety and security issues raised by tenants in this study revolved around the ability to securely lock the door to one's room or the floor of the house where the tenant lives. No specific mention was made of fire safety. The following good practices were identified by tenants:

- Each room needs to have a door and lock that work properly;
- Make sure tenants don't give out their keys to anyone;
- Deadbolt locks are preferable to other more flimsy locks;
- Ensure there is a working lock on the bathroom door;
- When several tenants are all sharing one floor in a house, provide a secure entrance to the floor which can be locked if the tenants wish.

The conversation about safety and security with landlords was broader and pointed to the need for established practices for dealing with health, life or safety concerns. Some landlords with unlicensed rooming houses could not identify where they would turn for assistance in case of a security emergency. Their experience using the police to help with security issues was negative if, for example, a mental health crisis with a tenant has not actually led to a crime.

Some ideas for good practices emerged:

- Establish emergency supports through the City of Toronto for people who are threatening to commit a crime due to mental illness, regardless of where they are housed;
- Educate the police about the rooming house sector and how to assist landlords in responding to security concerns;
- Equip rooming houses with a common intercom for tenants to use to contact the landlord.

### **2.3.5 Property Management**

A number of aspects of property management were highlighted during the course of this study, including the role of ongoing monitoring of rooming house properties by their owner; routine property maintenance; repairs and renovation.

Property management issues raised by tenants pointed to the need for landlords to ensure their rooming houses are monitored on a regular basis. Monitoring ensures rooms are not rented out without the landlord's permission, keys are not shared with non-residents, standards of cleanliness are maintained, garbage is taken care of, and fire extinguishers and smoke alarms are tested.

In some houses, the residents are responsible for daily and weekly maintenance such as taking out garbage and recycling. In some cases it was noted that the landlord helps to supervise or organize these chores.

Some landlords noted that they are around their properties several times per week, if not daily. When they cannot be there, often a caretaker is on-site. For tenants this is positive because it is easy to let the landlord know if something needs to be done. A rooming house landlord, however, cautioned that having the landlord on-site often might intimidate some residents and that having trusted maintenance staff be on-site daily is a better approach. On the other hand, some tenants reported that their landlord lived on-site. Boarding house landlords with one or multiple properties reported regular visits to the homes.

For tenants, a good practice is for things to be fixed quickly, as suggested by this remark from a tenant:

*The furnace did break down, and he got it fixed right away. He's not a slum lord.*

The need for some items to be taken care of on a regular basis was noted by tenants, and tenants appreciated proactive actions by the landlord. This included snow shoveling, putting down safety salt on the sidewalks, grass cutting, supplying garbage bags, repairing locks and cleaning common areas. An owner of several boarding homes noted that her practice is to contract out lawn care and snow removal.

Some tenants and landlords mentioned hiring residents to do work around the property as a good practice. For this role, landlords in this study reported looking for a tenant who is good with his or her hands, responsible and a self-starter. Whether or not a landlord hires a caretaker who is a resident or an employee, the caretaker also helps the landlord monitor the rooming house environment to identify and address problems in their early stages. In previous studies, landlords pointed to the following qualities of a tenant caretaker:

- cares about others;
- able to solve problems;
- reliable;
- trusted by neighbours;
- able to carry out cleaning, repairs and maintenance; and,
- able to deal with emergency situations.

The nature of boarding houses brings with it a heavier staff component than rooming houses. A boarding house operator described her staff team and her approach as follows:

*1 cook, 1 cleaner, 1 PT fill in staff, with me providing supervision and quality control. Staff must come with references and do a 3-month probation. My philosophy is that the house be well enough kept at all times so that it would be suitable for my husband and family to eat and sleep here too.*

Good practices for undertaking repairs and renovations in rooming houses that were identified by participants in this study included:

- Using qualified building trades people for renovations, ensuring a relevant background in engineering or construction;
- Using the yellow pages to identify trades people with an established name and credentials;
- Having a trusted contractor on call for major and minor repairs;
- Obtaining a detailed written contract for major jobs that specifies exactly what will be done; and,
- Obtaining more than one written quote for big jobs.

Several landlords with licensed properties reported having used funding through the Residential Rehabilitation Assistance Program (RRAP) to carry out renovations, bringing properties up to minimum health and safety standards. This assistance is in the form of a forgivable loan. (See profile of RRAP elsewhere in this report.)

### **2.3.6 Summary of Good Practices: Rooming House Management**

This study identified good practices in various aspects of the management of rooming houses, drawing on tenant, landlord, and agency perspectives. "Pay Direct" for ensuring that the rent is paid for individuals on OW or ODSP was viewed by many as a good practice. Keeping rents down to the level that can be afforded by individuals on social assistance was favoured by many, with the case made for a rent supplement program or another form of operating subsidy be available within the rooming house sector to close the gap between what a single person on OW can afford to pay for a room and the per unit operating costs for a licensed rooming house.

Some tenants noted that a good practice is for a landlord to be flexible about the last month's rent deposit. Using a lease is a good practice, and related to this was the notion that the expectations within the house be clear to everyone (such as an expectation that each person clean up after themselves.)

The importance of having adequate insurance for rooming houses was noted in this study, along with recognition of the need for better insurance rates for rooming house owners. Good practices related to safety and security mentioned by tenants related to doors and locks that work properly and a secure entrance to each floor in a house when tenants are not sharing amenities between floors. The desire for clearer mental health and police emergency response protocols were noted.

Tenants and landlords mentioned the regular and ongoing monitoring of rooming house properties as a good practice. Clarity is needed about who is responsible for daily and weekly maintenance and how this work is done. A good practice mentioned by some was hiring a caretaker to monitor and maintain the property daily or several times per week. Being proactive in making repairs was mentioned by tenants as a good practice. Some landlords suggested hiring a tenant to assist with monitoring, maintenance and repairs.

For large jobs, landlords noted the value of hiring a qualified trades person and obtaining detailed, written quotes. Some licensed rooming house operators mentioned accessing a forgivable loan through RRAP as a good practice to finance extensive repair and renovation work.

## **2.4 Rooming House Regulation and Sector Support**

### **2.4.1 Licensing and Regulation**

Previous studies point to how strict regulations applied to the rooming house sector can appear to drive landlords out of the business or impede the creation of new supply (City of Toronto Rooming House Review 1992; Campsie 1995; SHS 2004a; Social Data Research 2006). Earlier work has also noted the usefulness of licensing as a way to know the number, location, and condition of rooming houses and to ensure regular inspections. The enforcement of fire code and property standards by-laws can be ways to ensure the standards in rooming houses are met and tenant safety is not jeopardized (SHS 2004 b, Starr Group Inc. 2001, Social Data Research 2006).

Previous studies note that proactive enforcement of regulations through regular inspections is seen as a better practice than inspections triggered by complaints. Annual inspections can be the protocol in most cases, with a longer interval between inspections for well-run operations and a shorter interval for operations where the municipality has concerns about compliance (SHS 2004 b). In a review of regulation and licensing of rooming houses in Toronto, Ottawa, Winnipeg and Edmonton conducted by Social Housing Strategists, the authors comment:

*Many rooming house operators welcome these inspections – albeit, not their frequency or intrusiveness – because they are a way of re-assuring lenders, neighbours and others that the accommodation complies with municipal standards.*

(SHS 2004b: c-3)

During the course of this study, landlords whose properties were not licensed expressed interest in the process and were aware of potential benefits to them, including the prospect of not having to operate in a climate characterized by the threat of NIMBY or municipal authorities shutting them down. An amnesty for rooming house landlords was favoured by those who were unlicensed. A tenant offered the following opinion about rooming house standards:

*There has to be some standard set that rooming houses have to live up to. But then, you know what will happen? Everybody is going to raise the rent. Right? That's the problem with that. There has got to be a happy medium somewhere. I'm paying \$375 a month, I'll pay an extra \$25 a month if the standard of living is rising.*

For areas of the city where there are large numbers of rooming house units and community tensions, the mediated process used in Parkdale provides an example of how bringing diverse stakeholders together can transform a community and lead to solutions that everyone can buy into. (See profile of Parkdale Mediation Process elsewhere in this report.) Examples of successful approaches to working with unlicensed operators to upgrade, legalize and license rooming houses exist within the City of Toronto's Parkdale Pilot project which aimed to address the problem of unlicensed bachelorette units in the City's west end. (See profile later in this report.)

### **2.4.2 Rooming House Sector Education**

In this study, tenants and landlords noted that education for rooming house landlords is a good practice. Previous studies of the rooming house sector reached the same conclusion. This education could revolve around issues such as:

- Property management principles for small rental properties;
- Zoning, by-law enforcement, rooming house licensing practices and building permits in the City of Toronto;
- Legal issues and relevant legislation including the Residential Tenancies Act, Toronto Municipal Code, and Ontario Building Code;
- Dealing with the fire marshal, inspectors and contractors;
- How to handle difficult tenants and tenants in crisis;
- Roles of housing help workers, housing follow-up workers, and housing support workers in keeping tenancies stable; and
- Community resources for landlords and vulnerable low income tenants.

A way to connect landlords into education sessions is to offer them along side other incentive programs for landlords, such as a subsidy program or an initiative to legalize and license properties outside the former City of Toronto. A starting point for responding to training needs is to look at the educational initiatives already underway through landlordconnect.ca and Habitat services as part of their support to private sector partners, as well as education and training opportunities through professional property management associations.

### **2.4.3 The Role of Housing Workers**

This study has noted that support for tenants in finding and maintaining accommodation in the rooming house sector is a good practice. These are the key responsibilities of Toronto housing help workers and housing follow-up workers. Additionally, housing support workers and social workers employed by agencies such as Canadian Mental Health Association and Centre for

Addiction and Mental Health provide support to their clients who are living in rooming houses due to affordability issues.

Some support needs of tenants are effectively handled through periodic or ongoing contact with housing workers. Other tenants require more intensive support which may come in the form of case management services. Landlords who have connections with staff in community agencies and housing help centres are in a better position to assist their tenants in linking with services when they need help.

Landlords in this study offered their perspectives about how housing workers support the rooming house sector. Landlords will turn to housing help workers to help fill a unit. Some said they will call housing help workers or housing follow-up workers to have help with drug related issues with a tenant, or when tenants are inviting too many friends into a dwelling. Housing help or housing support workers are also brought into the picture when the landlord is faced with evicting a tenant, when a tenant has significantly damaged a unit, or when the tenant's health or safety is in jeopardy.

One landlord proposed that housing workers were well suited to assist with managing rooming house properties. A landlord cannot operate many houses on his or her own, and the skills and knowledge of many housing workers make them ideal property managers for rooming houses which need regular on-site support to maintain the tenancies. Such a role for housing workers would need to be subsidized through the government or an agency. A live-in housing worker could be provided with accommodation in lieu of a portion of their salary.

A key informant interview with a mental health worker highlighted good practices when working with newly housed tenants with mental health problems. These are grouped as follows:

- Provide intensive support for the individual at time of move-in;
- Provide the landlord with a direct connection to a housing or support worker; and,
- Offer ongoing support.

These strategies are more fully discussed below.

- **Provide intensive support for the individual at time of move-in**

Intensive support at the time of move-in helps the new tenant assemble all of the things that are required for independent living, such as furniture and personal items. It also helps the individual establish routines. These routines will include connecting with a community activity or group, developing shopping patterns, adopting cleaning and hygiene practices, and growing comfortable going from place to place on his or her own.

This intensive support initially helps to reduce the stressors that are associated with moving. Once a routine has been established, and the person has relaxed, then the support level can be decreased gradually, depending on the person's needs. Ideally the individual would have access to ongoing or increased support when needed.

- **Provide the landlord with a direct connection to a housing or support worker.**

Landlords benefit by having someone to call if they run into difficulties with a tenant, especially when mental health issues may make adjusting to the new living situation difficult.

A positive connection between the tenant and landlord mediated through the housing worker may give the landlord the opportunity to come to like the tenant. Landlords will accept a higher level of different behaviour if they think that the tenant is a good person rather than simply someone with a mental illness. The landlord's impression of a tenant will be established within the first month. If the landlord sees the tenant receiving a high level of support this will may make him or her feel more positively about the tenancy.



Once the landlord and the housing worker have a connection, the worker may find ways to increase the landlord's awareness of mental health issues. Landlords are a valuable link between tenants and community services.

- **Offer ongoing support.**

The offer of ongoing support can be a comfort to the tenant and the landlord. This support, once the tenancy is secure, may only be a monthly call or visit, but the contact is there if it is needed again.

#### **2.4.4 Other Sources of Support for the Sector**

Landlords mentioned accessing a variety of other sources of support that can be included in this discussion of good practices. These include community centres, meals on wheels, shelters, John Howard Society, Streets to Homes, and landlordconnect.ca. The fire department was mentioned when help is needed to address tenant safety issues. Other sources of support include the Gerstein Centre for crisis situations, cultural agencies and associations, and agencies working with new immigrants.

A boarding home operator noted that she would turn to a resident's mental health worker (through COTA or Habitat services) if difficulties with a resident were to emerge. Partnerships with agencies are a big source of support for this owner/operator.

Previous studies noted the importance of educating police officers about landlord and tenant rights and appropriate referral and information sources. Other good practices include municipal initiatives to coordinate information, education and supports to the rooming house sector.

While some landlords, especially boarding house operators, have reliable community supports in place that they can turn to when dealing with an emergency situation, the same cannot be said for all landlords interviewed for this study. A good practice would be ensuring that all rooming house landlords know how to access ongoing and emergency supports, including appropriate support from the police and mental health professionals when unsafe situations emerge.

#### **2.4.5 What's in a name?**

An issue raised by tenants interviewed for this project is that the term 'rooming house' has a bad connotation and comes with stereotypes about what the property looks like and who lives there. This point is also made in recent literature (SHS 2004b). For some, a positive step in changing how Toronto thinks about rooming houses is to change the way they are referred to. Shared living, shared accommodation, shared houses, converted houses, single room occupancy, and multiple conversion dwellings are terms which were noted during the course of this research.

#### **2.4.6 Summary of Good Practices: Rooming House Regulation and Sector Support**

This study outlines a number of practices which could help protect and strengthen the sector. One would be a process that would allow rooming house operators throughout the city to be licensed, instead of licensed rooming houses largely being located in the former City of Toronto. Landlords in this study, including unlicensed operators, recognized the potential benefits of being licensed and expressed interest in a process that would see licensing provisions be available all across the amalgamated city.

Expanding rent supplement programs to include rooming house tenants as noted earlier as well as expanded provisions for licensing create opportunities to link rooming house landlords into educational initiatives that they might not otherwise take advantage of. Landlord education could include workshops, resources and materials related to good practices in rooming house management, handling difficult tenants or crisis situations, dealing with City inspectors and the

fire marshal, and information about community resources that help to improve the quality of life of low income tenants.

A critical source of support to rooming house tenants and landlords is the housing help sector and housing workers who do follow-up work with newly housed individuals. Housing workers can actively promote the health and well-being of rooming house tenants, help stabilize the lives of vulnerable individuals and build strong communities of tenants. Examining the value and role of housing workers in working with tenants and rooming house landlords is a useful starting point in ensuring a comprehensive network of services is in place to support and strengthen the sector.

A final point which was raised by tenants in this study was use of the term rooming house to describe their accommodation. Adopting more neutral language, such as the term shared accommodation, may help challenge the stereotypes and myths held by many in the community about this viable form of housing.

### **3. Support for Rooming House Tenants and Landlords: An Inventory of Initiatives**

The value and role of services and programs sponsored by community agencies or municipal government were themes that emerged in interviews with tenants, landlords and key informants knowledgeable about the rooming house sector. The following section provides an inventory of 20 initiatives which support the rooming house sector in some way. While this is not an exhaustive discussion of initiatives that are beneficial to the sector, it does, nonetheless, introduce a wide range of ways that rooming house tenants and landlords are supported by the broader community.

Table 1 lists the initiatives in alphabetical order by program name, indicating sponsoring organization, current status, and whether the initiative offers support to tenants or landlords.

Most of the initiatives in this inventory are currently in operation. A few are not. They are included for information only and to illustrate the roots of innovative action on rooming house issues in the past. This inventory was compiled to illustrate examples of initiatives that are aimed at:

1. Assisting low income individuals find suitable accommodation (e.g. Housing Help Centres, landlordconnect.ca and Streets to Homes noted under Municipal Initiatives).
2. Preventing homelessness (e.g. The Toronto Rent Bank Program, Voluntary Trusteeship Program, Mediation Services, and the Rooming House Emergency Response Plan).
3. Supporting tenants to develop and maintain stable housing (e.g. Case management services, Habitat model, drop-in centres, language interpretation services, voice mail project, Rupert Pilot Project).
4. Develop and expand the rooming house sector (e.g. SHOP and the South St. Jamestown Initiative, RRAP).
5. Supporting Rooming House operators (e.g. Rupert Pilot Project, Parkdale Conflict Resolution Process, Habitat model, group insurance for rooming house owners' and RRAP).
6. Increasing the opportunities for rooming houses to be licensed (Parkdale Conflict Resolution Process, Parkdale Pilot Project, YIMBY tool kit).

**Table 1**

Initiative Name	Sponsor	Program or Service currently underway?	Provides support to:	
			Rooming House Tenants	Rooming House Landlords
Case Management Team at The Corner Drop-in	St. Stephen's Community House	yes	✓	✓
Drop-in Centres	Various community agencies	yes	✓	
Habitat Contract Model	Habitat Services	yes	✓	✓
Housing Help Centres	Various community agencies	yes	✓	✓
Language Interpretation Services	Multilingual Community Interpretation Services (MCIS)	yes	✓	✓
Mediation with Landlords and Housing Workers	East York East Toronto Family Resources (landlordconnect.ca)	yes		✓
Municipal Initiatives to Support the Rooming House Sector	City of Toronto	yes	✓	✓
Parkdale Conflict Resolution Process	City of Toronto	no		✓
Parkdale Pilot Project	City of Toronto	no		✓
Residential Rehabilitation Assistance Program (RRAP)	Canada Mortgage and Housing Corporation (CMHC)	yes		✓
Resources Exist for Networking and Training (RENT): www.landlordconnect.ca	East York East Toronto Family Resources:	yes		✓
Rooming House Emergency Response Plan	City of Toronto, WoodGreen Community Services, Canadian Red Cross, Salvation Army, Critical Incident Working Group (CIWG)	yes	✓	✓
Rooming House Owners' Group Insurance Program	SoHo Insurance (Social Housing Services Corporation)	Under development		✓
Rupert Pilot Project	Rupert Community Residential Services of Toronto, Inc.	no	✓	✓
Singles Housing Opportunity Program (SHOP) (example of innovative development/management)	City of Toronto in partnership with Cityhome (Now part of Toronto Community Housing Corporation (TCHC))	no	✓	
South St. Jamestown (example of innovative financing)	Cityhome Non-Profit Housing (Now part of Toronto Community Housing Corporation (TCHC))	no		
Toronto Rent Bank Project	Neighbourhood Information Post	yes	✓	✓
Voice Mail Project	Central Neighbourhood House	yes	✓	
Voluntary Trusteeship Program	St. Stephen's Community House	yes	✓	
Yes In My Back Yard (YIMBY) Tool Kit	HomeComing Community Choice Coalition	yes	✓	✓

The following pages detail the initiatives listed above.

<b>Initiative</b>	<b>Case Management Team at The Corner Drop-in</b>
<b>Sponsor</b>	St. Stephen's Community House
<b>Goal(s)</b>	Provide mental health case management and housing supports to clients who are attending the drop-in and/or are referred by other drop-ins and agencies
<b>Timeframe</b>	The Corner Drop-in opened in 1986. Case management services have been offered at St. Stephen's The Corner Drop-in for over 10 years. These services are ongoing.
<b>Funding Partners</b>	St. Stephen's Housing and Homeless Services are funded by the Ministry of Health, the City of Toronto, the United Way and through donations.
<b>Overview</b>	<p>The Case Management Team works with up to 100 clients at a time. The majority of referrals come from drop-in centres or shelters. Some clients are self-referred. Most clients are on ODSP or OW. In addition, almost two-thirds have mental health issues, including many with a concurrent disorder; each of these individuals requires additional support in order to become and remain successfully housed.</p> <p>Many homeless clients move into rooming houses because this is what they can afford. For someone coming from a shelter or the street and not used to living alone, the rooming house can provide some of the social interaction that they are accustomed to. This environment can also be challenging because of the tensions inherent in living in a shared facility that does not have staff to mediate issues. Clients who have mental health issues are challenged even further. The team recognizes that these clients have higher support needs in order to stabilize their housing.</p> <p>In supporting newly housed tenants, the team helps clients establish daily routines, with budgeting and payment of rent, become accustomed to accessing and preparing food for themselves, and secure furnishing. The staff works with landlords and tenants to deal with issues that arise in an attempt to save the tenancy or to prevent the client from becoming homeless. The landlord and clients are encouraged to contact the staff when there are concerns so that a solution can be found prior to the housing being jeopardized.</p> <p>For tenants who will need long term support, the team works at linking them with other services as appropriate. This can include COTA or CAMH if the individual has or is able to get a mental health diagnosis. This is typically difficult to do. Other supports can be brokered through community centres (for example linking a senior into a program for seniors); through veterans' services (if the individuals served in the armed forces); and through services for abused women. Clients of the case management team are welcome to continue getting support through the drop-in centre at St. Stephen's even after they have been linked to other services.</p>
<b>Key Features</b>	<p>The Case Management Team is comprised of 4 full time and one part time staff and consists of:</p> <ul style="list-style-type: none"> <li>▪ An Addictions Worker</li> <li>▪ Harm Reduction Trustee with the voluntary trusteeship program</li> <li>▪ Mental Health Case Management Coordinator</li> <li>▪ Outreach staff working to house individuals who are homeless.</li> </ul> <p>The team continues working with clients as long as the connection continues to benefit the individual. Many clients will stay connected to a member of the team after they no longer require intensive or formal support through periodic phone calls and visits. In addition to the support of the Case Management Team, clients are also able to access specialized assistance from the Housing Team where needed.</p>
<b>Successes</b>	<p>The team looks for success in whether clients are meeting their own goals. Have they been able to get basic needs met and go beyond that?</p> <p>Staff members work with clients to stabilize them in housing and then encourage them to go on to other accomplishments which lead to an increased sense of personal pride.</p> <p>For some clients, success is very basic and is marked by small steps. For example a client who at first is so anxious and agitated by being in enclosed spaces that she can only accept a plate of food at the door of the drop-in over time becomes able to enter the drop-in, sit down for a meal, watch TV with others and read the newspaper. She now has somewhere that she can go and be comfortable. These accomplishments are major steps on the road to success in housing.</p> <p>For other clients, success includes long-term housing, reconnecting with family and returning to school and/or work. Many clients of the Case Management Team have attained and maintained housing after having experienced years of homelessness. Numerous clients who have been supported have become</p>

	volunteers at The Corner Drop-in and have used this as a building block toward employment.
<b>In their own words</b>	<p><i>When working with someone we start from where they are. We look at how to meet their needs and help them identify their goals. We allow individuals to be themselves, we don't pigeon hole them with expectations. And when necessary, we adapt the program to suit the individual's needs.</i></p> <p>Sarah Allen Mental Health Case Coordinator St. Stephen's Community House</p>
<b>For more info</b>	www.ststephenshouse.com

<b>Initiative</b>	<b>Drop-In Centres</b>
<b>Sponsor</b>	Various community organizations across Toronto
<b>Goal(s)</b>	Provides a safe space for individuals, who are socially marginalized, typically due to poverty or homelessness, to assist with basic needs, support improved well-being, and create opportunities for
<b>Timeframe</b>	Ongoing
<b>Funding Partners</b>	Varies, but can include City of Toronto, the Local Health Integration Networks, the United Way, faith-based organizations, charitable foundations (e.g. Trillium Foundation), and agency fundraising.
<b>Overview</b>	<p>There are over 45 drop-in centres across the City of Toronto. Each centre is different in the hours of operation, the services provided, and the size and characteristics of its group of members or participants.</p> <p>Service is flexible, responsive, holistic, and respects individual autonomy. Individuals who come to drop-in centres can access services that are provided on-site or through referrals to other service providers.</p> <p>Services can include meals, clothing, personal supplies, showers, laundry, the use of a phone or message centre, computers, internet, food bank, lockers, health care, harm reduction services, ID replacement, applications for social assistance, housing search help and follow-up, and identification of volunteer, training and vocational opportunities.</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ Drop-in centres vary in their operating philosophies and origins. Some are an extension of faith-based organizations while others are part of multi-service community agencies.</li> <li>▪ May be run almost entirely by volunteers, a combination of volunteers and staff, or primarily staff.</li> <li>▪ Some drop-in centres are for men only, women only, and youth only. Others are open to a mixed group of participants.</li> <li>▪ Drop-in centres work with client/members to enhance self esteem, motivation, confidence and skills as strategies for helping individuals find and maintain their housing and pursue personal goals.</li> <li>▪ The centres provide an opportunity for support to individuals who are homeless, to those who are marginally housed, and to those who are at risk of losing their housing.</li> <li>▪ Drop-in centres take a holistic approach in working with individuals, they are responsive and flexible and respect individual autonomy.</li> </ul>
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ Helps low income individuals manage financially by providing free services.</li> <li>▪ Provides opportunities for individuals who are socially marginalized to take control of their lives, be recognized for their leadership skills, and belong to a community.</li> <li>▪ Helps bring a sense of purpose and routine into the lives of some individuals, especially those who live alone, with few family or community connections.</li> <li>▪ Provides a stepping stone to personal growth, developing leadership skills or finding employment.</li> </ul>
<b>In their own words</b>	<p><i>Staff will help you with what you need where you are in your life. They will help you feel normal and be a productive person. I still lead my life the same way, but I feel better about myself. Coming here allows me to get out and live life.</i></p> <p>Participant at The Meeting Place drop-in centre</p>
<b>For more info</b>	<p><a href="http://www.toronto.ca/housing/pdf/tdin_brochure.pdf">www.toronto.ca/housing/pdf/tdin_brochure.pdf</a></p> <p>Some individual drop-in centres also have Web sites. See for example:</p> <p><a href="http://www.stchrishouse.org/adults/meeting-place/">www.stchrishouse.org/adults/meeting-place/</a></p> <p><a href="http://www.lampchc.org/Programs-Services/outofthecold.php">www.lampchc.org/Programs-Services/outofthecold.php</a></p> <p><a href="http://www.goodneighboursclub.com">www.goodneighboursclub.com</a></p>

<b>Initiative</b>	<b>Habitat Contract Model</b>
<b>Sponsor</b>	Habitat Services
<b>Goal(s)</b>	Improve standards in boarding home and rooming house accommodations and services
<b>Timeframe</b>	Established 1987. Ongoing
<b>Funding Partners</b>	Central Toronto LHIN; City of Toronto
<b>Overview</b>	The Habitat model is based on a commercial contract between Habitat Services, a non-profit agency, and the owners of private sector boarding and rooming houses in Toronto. In addition to the services provided by the home owners and their staff, on-site support services for tenants are provided by Habitat Services or COTA Health.
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ <b>Per Diem subsidy</b> paid to landlords in exchange for compliance with the contract and standards.</li> <li>▪ <b>Habitat monitors</b> compliance with the contract and standards, which has a one year term.</li> <li>▪ <b>Habitat staff</b> make scheduled and unscheduled visits to the home; check to see that the house is in good repair and that the tenants are receiving the services they are entitled to; address complaints or questions from tenants; facilitate "Tenant/Operator Dispute Meetings."</li> <li>▪ <b>Site support staff</b> make regular scheduled visits to homes and offer group social and recreational opportunities to tenants, as well as offering support to new tenants and helping tenants work on personal or interpersonal issues, develop new skills, or link with community or social services. They may also offer support or advocacy to a tenant in dealing with income supports, community and healthcare services, or the operator of the home.</li> <li>▪ <b>Education sessions</b> are provided to boarding home staff.</li> </ul> <p>Habitat is a <b>central intake point</b> for more than 100 referral sources to Habitat funded housing, often available quickly.</p>
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ Provides permanent housing for 931 adults in 45 different locations across Toronto.</li> <li>▪ Many improvements in housing standards and amenities for tenants have been made over the life of the program.</li> <li>▪ Services are geared to support adults with serious mental health issues who have tenancy rights and responsibilities.</li> <li>▪ Habitat has assisted owners as a group with issues such as increased cost of insurance, and cooling equipment and strategies.</li> <li>▪ Support services and facilitated Tenant/Operator Dispute meetings assist vulnerable tenants to maintain their housing.</li> </ul>
<b>In their own words</b>	<p><i>As an operator, Habitat assists me in fulfilling my financial obligations and makes it possible for me to provide my residents with the quality of life and the healthy setting that they need to heal, grow and experience a sense of home.</i></p> <p style="text-align: center;">Sandra Ferguson, Boarding Home Operator</p>
<b>For more info</b>	<a href="http://www.habitatservices.org">www.habitatservices.org</a>

<b>Initiative</b>	<b>Housing Help Centres</b>
<b>Sponsor</b>	<p>Various community organizations across Toronto:</p> <ul style="list-style-type: none"> <li>▪ Etobicoke Housing Help (Albion Neighbourhood Services)</li> <li>▪ York Housing Help (York Community Services)</li> <li>▪ North York Housing Help (COSTI Immigrant Services)</li> <li>▪ West Toronto Housing Help (West Toronto Community Legal Clinic)</li> <li>▪ Woodgreen Housing Help (Woodgreen)</li> <li>▪ East York Housing Help (East York East Toronto Family Resources)</li> <li>▪ Flemingdon Housing Help (Flemingdon Neighbourhood Services)</li> <li>▪ Scarborough Housing Help Centre (stand-alone organization)</li> </ul>
<b>Goal(s)</b>	Assist people who are homeless or are at risk of homelessness find and keep their housing
<b>Timeframe</b>	Ongoing
<b>Funding Partners</b>	Various, including the City of Toronto

<p><b>Overview</b></p>	<p>The housing help sector assists people to improve their current housing status and prevent those who are housed from losing their housing.</p> <p>There are 8 housing help centres in Toronto. In addition, housing help workers can be found in dozens of other locations, including: shelters, drop-ins, outreach programs, supportive housing providers, and multi-service organizations.</p> <p>Wherever they are located, housing help services have three core areas of work: (1) housing access, stabilization and eviction prevention; (2) income support and specialty funds access and advocacy; (3) community mapping and referral.</p> <p>Housing help workers develop expertise in the following capacities: assessment, case management, support for specific client populations, community contacts, and client follow-up.</p> <p>They work with clients on issues related to housing access, eviction prevention, income supports, landlord/tenant relations, mental health and addictions, and stress management.</p> <p>Housing help workers are routinely in contact with providers of public, non-profit, and supportive housing, as well as private landlords; Ontario Works, Ontario Disability Support Program, and employment and vocational support programs; legal services; mental health programs; and settlement services.</p>
<p><b>Key Features</b></p>	<ul style="list-style-type: none"> <li>▪ Services tailored to meet individual housing status needs of clients</li> <li>▪ Working with private, public and non-profit sector landlords</li> <li>▪ Sector provides services in multiple languages</li> <li>▪ Continuum of supports offered to clients, from help obtaining a source of income to interventions to prevent eviction.</li> </ul>
<p><b>Successes</b></p>	<ul style="list-style-type: none"> <li>▪ In 2006, Housing Help Centres assisted 8,600 Toronto households who were looking for housing. Over five thousand households were housed through this assistance.</li> <li>▪ In the same year, Housing Help Centres worked with 5,800 households to prevent eviction. 4,100 households (71 %) avoided eviction.</li> <li>▪ Housing Help Centres worked with 7,700 households in 2006 to help them stabilize their housing.</li> </ul>
<p><b>In their own words</b></p>	<p><i>There is no possible settlement without a place to call home. Everyday people walk into the COSTI North York Housing Help centre looking for support in their housing search. Newcomers to Toronto face multiple barriers in accessing accommodation; not knowing the 'ins' and 'outs' of renting in Canada, no friends or family, communication barriers, etc.</i></p> <p><i>Housing Help staff provide services that make this process easier and educate the public to prevent misinformed decisions that can put newcomers in a vulnerable situation. Renting a room and sharing common areas with strangers can be a fearful experience. It is essential to know your rights and have access to services to turn to for help.</i></p> <p style="text-align: right;">Carolina Gajardo, Manager COSTI North York Housing Help</p> <p><i>Dorinda was living temporarily with a friend in the friend's apartment but needed to move out. The apartment was over-crowded and the friend was taking advantage of Dorinda. Dorinda was attending the LAMP homeless drop-in. She had recently lived at several different addresses and was having trouble stabilizing her housing situation.</i></p> <p><i>One of our housing help workers worked with Dorinda and helped her locate a room. Our staff contacted the landlord and negotiated a reduced rent that was possible within Dorinda's income from Ontario Works. The room is in a quiet area of south Etobicoke that is accessible to community services and to local shops by streetcar.</i></p> <p><i>Staff liaised with OW and helped set up arrangements for Dorinda to obtain Community Start-up and for the rent to be paid directly to the landlord. The landlord maintained contact throughout the process and, when Dorinda was ready, he helped her with the move in. Dorinda has returned to the housing help offices at LAMP a few times since moving in to chat with housing help staff and keep them updated on how things are going.</i></p> <p style="text-align: right;">John Bagnall, Manager Albion Neighbourhood Services – Etobicoke Housing Help Centre</p>
<p><b>For more info</b></p>	<p><a href="http://www.housingworkers.ca">www.housingworkers.ca</a> <a href="http://www.housingworkers.ca/about/find.cfm">http://www.housingworkers.ca/about/find.cfm</a> Housing Help Centres are located across the province.</p>

<b>Initiative</b>	<b>Language Interpretation Services</b>
<b>Sponsor</b>	Multilingual Community Interpretation Services (MCIS)
<b>Goal(s)</b>	Provide language interpretation and translation services in Toronto and beyond
<b>Timeframe</b>	1991-ongoing
<b>Funding Partners</b>	Ministry of Citizenship and Immigration; Ministry of the Attorney General, City of Toronto
<b>Overview</b>	MCIS works with over 800 interpreters and offers interpretation services in more than 96 languages and numerous dialects across Ontario. Approximately 10 percent of the caseload relates to housing issues, including interpretation services for rent tribunal processes. Housing workers working through shelters and agencies arrange for interpretation services for tenants in need. The fee for this service is \$45/hour plus GST, with a 2 hour minimum (2008 fee level).
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ Free service for victims and witnesses of domestic abuse and sexual assault.</li> <li>▪ Interpretation and translation services available on a fee for service basis for all other situations.</li> <li>▪ Interpretation services can be provided face-to-face or by telephone.</li> <li>▪ Services include relaying short messages to non-English speaking individuals, for example to confirm an appointment.</li> <li>▪ Services available 24/7 with a response time within minutes in emergencies.</li> </ul>
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ Terms and conditions of leases are clearly understood and agreed to with the help of an interpreter thereby preventing future issues from arising.</li> <li>▪ An eviction process was terminated because the tenant and landlord were able to come to a resolution with the help of an interpreter.</li> <li>▪ A maintenance issue was dealt with in a timely manner thereby avoiding additional and more costly repairs with the help of an interpreter.</li> </ul>
<b>In their own words</b>	<i>I need to be able to express my thoughts in my own words without someone editing, summarizing or distorting my message. It is the most respectful thing to do...to give someone their own voice.</i> MCIS Client
<b>For more info</b>	<a href="mailto:multiling@mcis.on.ca">multiling@mcis.on.ca</a> or <a href="http://www.mcis.on.ca">www.mcis.on.ca</a>

<b>Initiative</b>	<b>Mediation with Landlords and Housing Workers</b>
<b>Sponsor</b>	East York East Toronto through its landlordconnect.ca project
<b>Goal(s)</b>	Respond to concerns expressed by housing workers and landlords who are members of landlordconnect.ca and resolve disagreements that emerge between them.
<b>Timeframe</b>	2006-ongoing
<b>Funding Partners</b>	City of Toronto
<b>Overview</b>	<p>The resource landlordconnect.ca links housing workers with landlords who have affordable units to rent (see profile elsewhere in this report). Complaints are received by landlordconnect.ca staff about members' adherence to protocols and/or professional practice. For example, a landlord might complain if a housing worker did not respond to their call for support to a tenancy set up by that worker. Similarly, a worker may call if a landlord refuses to rent to their client simply because income is based on social assistance payments.</p> <p>The initial problem solving steps taken by landlordconnect.ca staff are to provide active listening, information gathering, problem assessment, and provide advice to the complainant. Next, the liaison contacts the other party, and engages in "shuttle negotiation" with the aim of reframing the situation to assist parties to see one another's point of view. If needed and desired by both parties, the landlordconnect.ca liaison will provide three-way mediation.</p>
<b>Key Features</b>	Mediation through landlordconnect.ca promotes an eviction <b>prevention approach</b> to tenancy problems by offering an avenue for de-escalating issues before they become insurmountable. The liaison staff upholds confidentiality, maintains neutrality, and focuses on strengthening partnership relations between landlords and housing workers to find solutions that are agreeable to all parties.
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ 53 mediations since June 2006, with 27 involving rooming houses.</li> <li>▪ More respectful cross-sector communication, thereby increasing opportunities for housing stability for clients in core housing need.</li> </ul>



	<p>Examples of specific successes:</p> <ul style="list-style-type: none"> <li>▪ Liaison with a landlord prevented a disruptive tenant from being illegally evicted and from becoming homeless.</li> <li>▪ Liaison between a housing worker and landlord resulted in a landlord being compensated for damages to a unit caused by a tenant.</li> <li>▪ Work with a housing worker and landlord revealed a case where a building custodian charged a different rent to a tenant than the landlord had advertised. This resulted in the landlord implementing a system where he would oversee all leases and rental rates.</li> <li>▪ Liaison support to a housing worker and landlord resulted in a tenant having adequate time to find new housing when her tenancy was being terminated.</li> </ul>
<p><b>In their own words</b></p>	<p><i>In the first step of mediation, disputants tell the story from their own point of view. This opportunity often diffuses much of the conflict. One housing worker said she just needed to review the situation with me, to talk it through in order to free up her energy to go back and work it out. Aside from listening, I also offered referrals and strategies she had not yet tried.</i></p> <p style="text-align: right;">Janet Fairfield Housing Help/Landlord Liaison RENT/landlordconnect.ca</p>
<p><b>For more info</b></p>	<p><a href="http://www.landlordconnect.ca">www.landlordconnect.ca</a></p> <p>Other agencies with similar initiatives include: St. Stephen's Community House (Conflict Resolution Service) Toronto Christian Resource Centre (Project Connect)</p>

<p><b>Initiative</b></p>	<p><b>Municipal Initiatives to Support the Rooming House Sector</b></p>
<p><b>Sponsor</b></p>	<p>City of Toronto</p>
<p><b>Timeframe</b></p>	<p>Ongoing</p>
<p><b>Overview</b></p>	<p>The City of Toronto provides ongoing support to the rooming house sector in various ways. The RRAP program is an obvious example and is profiled elsewhere in this report. Other examples of municipal initiatives which support the rooming house sector are as follows:</p> <p><b>Rooming House Working Group</b> provides a forum for rooming house operators, tenants, community agency representatives and City staff to interact and share information. Activities of the working group aim to support improvement and expansion of the rooming house stock, as well as support tenants and landlords in this sector. Typical activities of the working group include: organizing consultations and workshops, preparing briefs, collaborating with other groups and committees; and participating in deputations. The working group aims to:</p> <ul style="list-style-type: none"> <li>▪ Influence City policy that pertains to rooming houses;</li> <li>▪ Promote increased awareness among the public, politicians, and other decision-makers about issues that impact on rooming house operators and tenants;</li> <li>▪ Develop effective working relationships among stakeholders in the sector; and</li> <li>▪ Foster a more positive public image of rooming houses in the community.</li> </ul> <p>The <b>Personal Care Rooming House By-law</b> sets out standards for rooming house operation where room, board and personal services are provided to residents. The by-law outlines minimum standards of care, including provisions to ensure safe and sanitary conditions. It outlines owner responsibilities; provisions for licensing and inspections; and the authority for dealing with non-compliance.</p> <p>The <b>Rooming House Licensing By-law</b> covers the provisions for licensing and inspecting rooming houses and the responsibilities of owners. This by-law, along with fire safety, public health, and property maintenance by-laws and codes provides a framework for ensuring the health and safety of rooming house residents and a mechanism for dealing with complaints. For the landlord, the regular inspections that go along with licensing can offer lenders, insurance companies, neighbours, and service providers assurance that the housing meets current City standards (SHS Inc. 2004 b).</p> <p><b>Municipal Licensing and Standards Division (MLS)</b> is responsible for bylaw administration and enforcement. The Division processes rooming house licenses in the former City of Toronto where rooming houses can legally operate.</p> <p>Investigation services of MLS ensure provisions of the Toronto Municipal Code are upheld: ensuring that businesses operate in accordance with the conditions of licenses, ensuring maintenance of</p>

	<p>properties to accepted standards, and ensuring safety and health concerns that relate to parts of the Municipal Code are resolved. Approaches to resolving problems of compliance can include: inspections, alternative dispute resolution, education, enforcement, and prosecution.</p> <p><b>Zoning regulations</b> for each of the former municipalities provide a definition of rooming houses (or 'lodging or boarding house') in their zoning regulations. The zoning provisions for York, Etobicoke and the former City of Toronto indicate what areas of the municipality rooming houses are permitted, for example in multi-family residential zones or commercial zones. This is not the case for Scarborough, North York, and East York, however, where zoning prohibits this type of dwelling.</p> <p><b>Affordable Housing Office</b> works with all housing stakeholders, including senior government, the private and voluntary sectors, and other City departments to facilitate the development of affordable housing in Toronto. This includes facilitating investments from three levels of government. The Office is developing the City's Affordable Housing Framework for 2008-2018.</p> <p><b>Streets to Homes</b> is a housing-first strategy implemented by the City of Toronto in 2005 to move individuals who are living on the street directly into permanent housing. City staff and community agencies do extensive outreach to homeless individuals and help them develop a plan for housing. The individual receives assistance with obtaining ID and income support, choosing where they want to live, looking at units, and finding furniture. An extensive network of follow-up services delivered by City staff and community agencies helps the newly housed tenants keep their housing. Most are housed in the private rental market, including in rooming houses. This initiative is a direct benefit to homeless individuals and landlords with accommodation to offer.</p>
<b>In their own words</b>	<p><i>Over the past 10 years, the Rooming House Working Group has been an effective "meeting place" for the different actors involved in the sector (Landlords , tenants, city staff and various social agencies and advocates) that would otherwise have little or no contact with each other and few means of communicating with city hall and the broader public. Having this unique access to the advice and support of city staff has been invaluable.</i></p> <p><i>Through this process everyone has realized that they share a commonality of interests and there is now a greater understanding of the challenges facing all parties that would not have otherwise been there without this group.</i></p> <p>Paul Denison, Community Co-Chair, RHWG and Rooming House Development Worker, Toronto Christian Resource Centre</p>
<b>For more info</b>	<p><a href="http://www.toronto.ca">www.toronto.ca</a>; SHS Inc. (2004b). <i>City of Toronto Rooming House Issues and Future Options. Background Report Two. Regulation and Licensing of Rooming Houses in the City of Toronto and Other Jurisdictions</i>. In association with Richard Drdla Associates, April.</p>

<b>Initiative</b>	<b>Parkdale Conflict Resolution Process</b>
<b>Sponsor</b>	City of Toronto
<b>Goal(s)</b>	To achieve consensus on the appropriate approach to be taken by the City of Toronto on existing illegal rooming houses in the Parkdale neighbourhood
<b>Timeframe</b>	1998-1999
<b>Funding Partners</b>	City of Toronto (provided a staff person to facilitate the process). Other stakeholders contributed their time and expertise.
<b>Overview</b>	<p>While there is evidence dating back to the early 1970s of the City of Toronto attempting to address disagreements in Parkdale about the existence of rooming houses and bachelorette units, by the mid 1990s neighbourhood tensions had reached a new level. At one end of the spectrum of opinion was the view that Parkdale's rooming houses and bachelorettes were illegal buildings and needed to be shut down. The opposing view was that this accommodation offered much needed affordable housing in the City and the buildings needed to be legalized with no questions asked.</p> <p>The proposal for a conflict resolution process was endorsed by Toronto City Council in October 1998. The hope was that a mediated process would result in a consensus position among community stakeholders and identify an approach that the City could take to resolve the issue of the illegal units.</p> <p>A mediator was appointed who had the support of all stakeholders. Seven stakeholder groups were identified: the Business Improvement Association, Resident Associations, community agencies, bachelorette owners, bachelorette tenants, Parkdale tenants, and the City.</p>

	<p>The process began with the mediator meeting with all stakeholder groups separately to fully understand and document the various interests and positions. Four group rules provided a framework for the process:</p> <ul style="list-style-type: none"> <li>▪ Avoid de-housing;</li> <li>▪ Identify solutions that are clear, legal and able to be implemented;</li> <li>▪ Ensure housing quality, safety and standards; and</li> <li>▪ Ensure availability of affordable housing.</li> </ul> <p>The understanding at the outset was that the process would end only with decisions reached by consensus. Each stakeholder group had 2 representatives at the table and were welcome to have other interested individuals present at meetings to act as a caucus or share the responsibilities of representing stakeholder interests.</p> <p>The mediation process spanned 12 months, with all stakeholder groups except the Parkdale Tenants Association, remaining at the table. At the end of the process the group as whole was in agreement that the core issue was the need to create and maintain high quality housing options for households of different types and income levels. As a result, a new process for regulating, inspecting and licensing units was called for.</p> <p>The strategy that came of the process identified 18 issues or approaches to the problem, with the 2 key recommendations being the creation of a multi-stakeholder Parkdale Housing Committee and a Pilot Project Group. The purpose of the Parkdale Housing Committee was to continue bringing together representatives from stakeholder groups and providing the City with a means for ongoing community input. The Pilot Project Group, comprised of full-time City of Toronto staff with a variety of expertise, was the entity charged with implementing the recommendations coming from the mediation process. (See elsewhere in this report for a profile of the Parkdale Pilot Project).</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ Mediator acceptable to all stakeholders and who did not come with an expert knowledge of the neighbourhood history or planning issues.</li> <li>▪ Detailed exploration of the 'problem' from all stakeholder perspectives.</li> <li>▪ Focus on finding 'win-win' solutions so that all stakeholders were invested in the outcomes.</li> <li>▪ Recommendations reached by consensus.</li> </ul>
<b>Successes</b>	<p>The Parkdale Conflict Resolution process:</p> <ul style="list-style-type: none"> <li>▪ Reached a consensus position on how the City should be proceed with the issue of illegal rooming houses and bachelorettes that became the basis for recommendations to the City and actions in the years to come.</li> <li>▪ Demonstrated a model of community transformation: that by valuing local solutions to local problems and working with community stakeholders to identify solutions, it is possible to move beyond stereotypes and positions entrenched in one view or another.</li> <li>▪ Built empathy and understanding across segments of the community who began with opposing views on the issue of rooming houses and bachelorette units.</li> <li>▪ Laid the foundation for the City to develop the Parkdale Pilot Project using City resources and relying on community inputs to review proposed projects to be legalized.</li> </ul>
<b>In their own words</b>	<p><i>When you see how life is on a daily basis for people on the margins, you can't objectify it and just say they should be kicked out, because where are they going to go?</i></p> <p>Bruce Voogd, Roncesvalles-MacDonnel Resident's Association and Chair of Parkdale Housing Coalition (2007). (Barna 2007: p. 33).</p>
<b>For more info</b>	<p>Barna, M. (2007). <i>Bridging Divides: An Examination of the 1998 Parkdale Conflict Resolution Process</i>. Completed as part of the requirements of the Master of Science of Planning, U of T, April.</p>

<b>Initiative</b>	<b>Parkdale Pilot Project</b>
<b>Sponsor</b>	City of Toronto
<b>Goal(s)</b>	To preserve affordable housing stock in the Parkdale area while ensuring compliance with the Zoning By-law, Fire Code, Ontario Building Code and other applicable By-laws.
<b>Timeframe</b>	2000-2006
<b>Funding Partners</b>	The City of Toronto provided staff resources for inspection, reporting out, and monitoring.
<b>Overview</b>	The Parkdale Pilot Project was an outcome of the Parkdale Conflict Resolution Process. The pilot project focused on large single family homes in the Parkdale area of Toronto that had been converted

	<p>into rooming houses and bachelorette units (small self contained units) and was a result of a community mediation process begun in 1998. (See <i>Parkdale Conflict Resolution Process</i> elsewhere in this report.) Many of these conversions were undertaken without building permits and the end result contravened the local Zoning By-law. City staff and housing advocates, among others, were concerned that the converted buildings did not meet fire safety and property standards requirements.</p> <p>Property owners were encouraged to participate in the project with three key incentives:</p> <ul style="list-style-type: none"> <li>▪ Their application for re-zoning would be subject to development standards that had been temporarily reduced;</li> <li>▪ The City committed to supporting and facilitating the approval of their applications for re-zoning and licensing; and,</li> <li>▪ Once legalized, the properties benefited from being assessed under the residential tax rate.</li> </ul> <p>An owner wanting to legalize began the process by submitting an application along with drawings of the existing property. A City Inspector would then visit the property and verify the accuracy of the drawings at the time of the application. Subsequently, the plans were examined by staff in the Municipal Licensing and Standards Division, Buildings Division and Fire Services to identify areas that would not meet the standards developed for the pilot project. City staff and the property owner would then meet and the owner would receive a detailed list of improvements required for legalization and a timeline for completing the work. Final inspection was done by the same City officials who originally visited the property. If all requirements had been met, site specific re-zoning was passed by City Council for use as a rooming house. The final step in the process was for the property owner to apply for a Rooming House license to operate legally.</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ A <b>community mediation process</b> involving resident/homeowner associations, business improvement groups, rooming house owner/operators, service agencies and tenants, and facilitated by City staff resulted in a draft document that lead to alternate (and achievable) standards for existing illegal rooming house and bachelorette properties.</li> <li>▪ <b>Alternate standards</b> were permitted for existing properties which were to be legalized. This included reduced requirements for unit sizes, excess gross floor area, and parking. These alternate standards were deemed not to jeopardize the safety of tenants.</li> <li>▪ <b>One window approach</b> for property owners applying for re-zoning and a license. Applicants dealt with one staff person for all their information needs. The City assigned a dedicated staff team to the project which resulted in the coordination of information and services across various City departments.</li> <li>▪ <b>Existing stock of bachelorette units and rooming houses preserved.</b> A guiding principle of the project was that units would not be lost as a result of the initiative.</li> </ul>
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ Property owners wanting to legalize reported satisfaction with being able to meet with City Inspectors and receive instruction on the upgrades needed.</li> <li>▪ Units were upgraded to comply with the building code as well as fire safety and property standards bylaws.</li> </ul>
<b>For more info</b>	<p>Starr Group Inc. (2001) <i>Final Report: Interventions for Rooming Houses/SROs and Tenants</i>. Ottawa: Canada Mortgage and Housing Corporation.</p> <p><a href="http://www.toronto.ca/licensing/rooming_houses.htm">www.toronto.ca/licensing/rooming_houses.htm</a></p>

<b>Initiative</b>	<b>Residential Rehabilitation Assistance Program (RRAP)</b>
<b>Sponsor</b>	Canada Mortgage and Housing Corporation (CMHC)
<b>Goal(s)</b>	Targeting low and modest-income households, this program provides funding for a) repair and rehabilitation of existing affordable housing; and b) the creation of new units through conversion and the development of second suites.
<b>Timeframe</b>	Established in 1973; ongoing
<b>Funding Partners</b>	Canada Mortgage and Housing Corporation funding delivered through the City of Toronto to eligible homeowners and landlords. RRAP is delivered throughout Ontario by a network of municipal and independent delivery agents.
<b>Overview</b>	<p>RRAP funding consists of a 'forgivable' loan: one that is not repaid as long as all of the terms of the loan are met.</p> <p>Rooming house landlords may use RRAP funding for:</p> <ul style="list-style-type: none"> <li>▪ Essential <b>repairs or replacements</b> to building structure or exterior, electrical, plumbing, or</li> </ul>

	<p>heating systems, or fire safety initiatives. (In 2007, the maximum loan for repairs per rooming house bed unit was \$16,000)</p> <ul style="list-style-type: none"> <li>▪ <b>Converting</b> non-residential buildings into affordable rental housing. (In 2007 the maximum loan for conversion per rooming house bed unit was \$16,000).</li> <li>▪ <b>Modifying a unit</b> to meet the needs of a tenant with physical disabilities. (In 2007, up to \$16,000 was available per unit for modifications for rooming house accommodation.)</li> </ul> <p>CMHC issues a <i>Request for Applications</i> for landlords annually, subject to funding being available.</p>
<b>Key Features</b>	<p><b>A commitment to affordable housing:</b> Landlords must agree to operate the rental housing for eligible tenants at affordable rent levels for up to 15 years.</p> <p><b>A commitment to affordable rents:</b> Landlords may apply for RRAP funding if their rental rates are below limits set by CMHC. In 2007 the rent limit for a rooming house bed unit was \$537 per month.</p> <p><b>Adhering to local zoning and standards:</b> Repairs to rooming houses, conversion opportunities, and modifications for disabilities will only be considered if the project meets or is capable of meeting applicable zoning, building and other local standards.</p>
<b>Successes</b>	<p><b>Recent RRAP activity (from 2003-04 to 2007-08):</b></p> <ul style="list-style-type: none"> <li>▪ \$3.7 million in RRAP funds assisted in the repair of 336 legal rooming house units.</li> <li>▪ RRAP has been successfully combined with SCPI and HPI funding to provide supportive and transitional housing in Toronto. Since 2000, RRAP Rooming House and Conversion funds of \$4.87 million have assisted 10 supportive housing projects by repairing and creating 237 housing units.</li> </ul>
<b>In their own words</b>	<p>A rooming house operator who received RRAP funds to repair a roof, replace damaged interior ceilings, damp-proof a foundation, install a new furnace, update wiring to replace knob and tube, install new secure doors, and build new walkways wrote:</p> <p><i>I just wanted to say a formal huge thank you to all the staff who helped me and others in Toronto with the RRAP grant... The decision by the government of Canada to help Canadians with this program was a good decision and I hope that they will continue to help people like myself offer affordable housing. I hope our government sees how important it is, and how cost effective it is, in the end, to aid in offering safer, clean, warm housing to its citizens.</i></p>
<b>For more info</b>	<p>Housing Improvement Programs at 416-392-7620 or <a href="mailto:rrap@toronto.ca">rrap@toronto.ca</a></p> <p><a href="http://www.toronto.ca/affordablehousing/rrap_outline.htm">www.toronto.ca/affordablehousing/rrap_outline.htm</a></p>

<b>Initiative</b>	<b>Resources Exist for Networking and Training (RENT):</b> <a href="http://www.landlordconnect.ca">www.landlordconnect.ca</a>
<b>Sponsor</b>	East York East Toronto Family Resources
<b>Goal(s)</b>	<ul style="list-style-type: none"> <li>▪ To identify private landlords willing to work with housing help services, and increase the number of private rental market units accessed and sustained by the clients served in the housing help sector.</li> <li>▪ To enhance contacts and working relationships between housing help services and private landlords in order to strengthen homelessness prevention work across the city.</li> <li>▪ To provide liaison support to landlord-housing help relationships.</li> </ul>
<b>Timeframe</b>	2006 - on going
<b>Funding Partners</b>	City of Toronto
<b>Overview</b>	<p>Landlordconnect.ca is a RENT resource to support housing help work in the Toronto. (RENT: Resources Exist for Networking and Training, a program of East York East Toronto Family Resources, builds the capacity of the housing help sector by facilitating the housing workers' peer-learning network in which coordinated resource development is a priority.)</p> <p>Landlordconnect.ca is an online vacancy list and liaison centre, facilitating the identification of landlords offering affordable housing and providing support to landlord - housing help relationships.</p> <p>Landlordconnect.ca is a resource that links housing workers across Toronto with landlords who have</p>

	<p>affordable units to rent and who are prepared to rent to clients from all housing help services (whether from shelters, drop-ins, multi-service agencies or housing help centres.) Many of the most affordable units available are in rooming houses.</p> <p>Landlordconnect.ca is a password-protected site which is accessible to registered housing workers and landlords. It is the mechanism for posting unit vacancies, details about the rental housing, and contact information for housing workers and landlords. It allows housing workers to indicate that they have confirmed appointments for clients to view units.</p> <p>The tracking features of landlordconnect.ca allow landlords to indicate when a unit has been rented and which agency referred the successful applicant. By logging this information, the landlord can know who to contact in case the tenancy needs follow-up support.</p> <p>Landlordconnect.ca is a means for developing and strengthening partnerships between landlords and housing workers that can result in clients of housing help services being housed faster with homelessness prevention supports being in place. Alliances between housing workers and landlords are also a starting point for discussions to address issues in the private market rental sector such as property standards and the direct payment program for rent.</p> <p>One feature of landlordconnect.ca that distinguishes it from other online or print-based listings of vacancies is the commitment to service on the part of the housing help services. In joining landlordconnect.ca, housing help services agree to:</p> <ul style="list-style-type: none"> <li>▪ Provide support for clients who become tenants;</li> <li>▪ Follow up with clients who are housed for a minimum of three months and clearly communicate how that follow up will happen with the landlord; and,</li> <li>▪ Agree to be available for the duration of the tenancy to mediate or explore options if the tenant becomes vulnerable.</li> </ul> <p>Landlords also make a service commitment when joining landlordconnect.ca. They agree to:</p> <ul style="list-style-type: none"> <li>▪ Post units affordable for those on fixed income, social assistance and the working poor;</li> <li>▪ Maintain a property that meets municipal and provincial regulations and laws;</li> <li>▪ Contact the housing worker as soon as problems arise and before initiating eviction proceedings; and,</li> <li>▪ Tag units when filled.</li> </ul> <p>As a liaison centre, landlordconnect.ca sponsors opportunities for housing workers and landlords to meet each other, network, and identify common concerns.</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ Offers landlords and housing workers an online means to connect with each other and match clients who need housing with landlords with available units.</li> <li>▪ Offers a greater level of detail about available units than other listings.</li> <li>▪ No cost to landlords or housing workers for using the service.</li> <li>▪ Links the placement of a client to follow-up assistance if required.</li> <li>▪ Promotes relationship-building between housing workers and landlords.</li> </ul>
<b>Successes</b>	<p>Since landlordconnect.ca was launched in June 2006:</p> <ul style="list-style-type: none"> <li>▪ Over 200 landlords have joined.</li> <li>▪ Over 475 housing workers from over 200 agencies are logging in.</li> <li>▪ Over 2900 appointments have been made to view over 1400 units.</li> <li>▪ Over 50 mediations have been facilitated between landlords and housing help services to prevent homelessness.</li> </ul>
<b>In their own words</b>	<p><i>I want to work with housing workers to get people housed and get them healthy... If we keep some sort of connection between the landlord and the housing worker, it will be important for the client. The landlord may be the only support [for the tenant] but he doesn't have the resources that housing workers have. If the tenant has a problem with a landlord, he should have someone else to talk to.</i></p> <p style="text-align: center;">Landlord (Member of landlordconnect)</p> <p><i>I am with a settlement agency, placing homeless families and refugees. Our entire department uses landlordconnect.ca. I just registered 2 days ago and have used it to connect with two landlords. Landlordconnect is a powerful tool.</i></p> <p style="text-align: center;">Housing Worker (Member of landlordconnect.ca)</p>
<b>For more info</b>	<p><a href="http://www.landlordconnect.ca">www.landlordconnect.ca</a></p>

<b>Initiative</b>	<b>Rooming House Emergency Response Plan</b>
<b>Sponsor</b>	City of Toronto, WoodGreen Community Services, Canadian Red Cross, Salvation Army, Critical Incident Working Group (CIWG)
<b>Goal(s)</b>	To respond to the sudden or imminent closing of a rooming house in a coordinated, safe and timely manner.
<b>Timeframe</b>	Launched in 2002 and ongoing
<b>Overview</b>	<p>Rooming houses that close with little or no warning displace low-income tenants, putting them at imminent risk of homelessness. A closure may be short term or permanent and result from an unforeseen emergency such as fire, flooding, or health and safety hazards. Or it may be due to the rooming house not complying with local zoning, property standards or licensing regulations. The closure may be initiated by a landlord or the City.</p> <p>The Emergency Response Plan is a guide that coordinates the responses of several agencies, their personnel and their resources during a rooming house closure. The lead agencies are: WoodGreen Community Centre, the Canadian Red Cross, the Salvation Army, and the City of Toronto. Other agencies and local businesses also routinely provide assistance during emergency responses.</p> <p>The priorities for service in the event of a closure are:</p> <ul style="list-style-type: none"> <li>▪ immediate resident safety;</li> <li>▪ resident assessment and support, and</li> <li>▪ owner/landlord support.</li> </ul> <p>The 30-page plan describes how the emergency response is activated and de-activated and how the actions which flow from the plan are coordinated. The plan specifies the services to be provided and the duties and responsibilities of participating agencies. It includes protocols for responding to closures due to fire, a lack of vital services, and hazards to the safety and health of tenants. It outlines actions to take depending on whether the closure is expected to be short term, long term, or permanent. The plan covers situations where there is a remedy for the cause of the closure and where there is not, as well as situations where the landlord is or is not prepared to take remedial actions.</p>
<b>Key Features</b>	<p>Emergency calls go to the Red Cross for sudden closure of a rooming house or to WoodGreen Community Services for a closure that will happen in the near future but without the time required for a legal notice of eviction.</p> <p>Supports available to tenants affected by closures include:</p> <ul style="list-style-type: none"> <li>▪ Emergency shelter arrangements;</li> <li>▪ Transportation to a shelter;</li> <li>▪ Clothing;</li> <li>▪ Personal services and supports, including when possible help moving and storing belongings;</li> <li>▪ Advocacy, referral, and communication with Ontario Works and Ontario Disability Support Program; and,</li> <li>▪ Long term housing.</li> </ul>
<b>For more info</b>	<a href="http://www.woodgreen.org/homeless/RoomingHBooklet_1.pdf">www.woodgreen.org/homeless/RoomingHBooklet_1.pdf</a>

<b>Initiative</b>	<b>Rooming House Owners' Group Insurance Program</b>
<b>Sponsor</b>	SoHo Insurance Inc. (A division of the Social Housing Services Corporation).
<b>Goal(s)</b>	Develop a comprehensive and affordable insurance program for rooming house owner/operators.
<b>Timeframe</b>	Development phase: 2007-ongoing
<b>Funding Partners</b>	Not applicable
<b>Overview</b>	SoHo recognizes that rooming house owners often find it difficult to obtain suitable insurance at competitive rates. Yet when taken as a group, SoHo's view is that the rooming house sector spends enough on insurance premiums to warrant a volume discount. For the rooming house operator, the prospect of bulk purchasing would mean savings through economies of scale and access to coverage

	<p>that is not available on an individual basis.</p> <p>The group insurance program also benefits the sector by establishing good practices and common comparisons. Bulk purchasing creates a market force, and gives members more control over the volatility in the market. Insurance for rooming house sector is seen as a best practice and will increase the comfort level of lenders working with the sector.</p> <p>SoHo has an insurer who is interested in the Rooming House Owners' Group Insurance. To move forward, SoHo needs complete information from a group of about 60 licensed owner/operators to demonstrate that there is sufficient sector interest in this initiative.</p>
<b>Key Features</b>	<p>Member benefits in SoHo's insurance program include:</p> <ul style="list-style-type: none"> <li>▪ Standard coverage for all members with options to cover individual needs;</li> <li>▪ Reduced brokerage commission;</li> <li>▪ Rebate incentives for good practices in controlling risk and claims; and,</li> <li>▪ Access to risk management expertise and 'best practices' information.</li> </ul> <p>These benefits are only available to owners of municipally-licensed rooming houses.</p>
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ Stakeholders and members are involved in program development.</li> <li>▪ Over the past 3 years, members in the SHSC/SoHo insurance program have seen a 20 percent reduction in overall insurance premium rates.</li> <li>▪ Interest from the rooming house sector to date means SoHo is more than halfway to meeting its goal of building a sizeable purchasing group.</li> </ul>
<b>For more info</b>	<a href="http://www.sohoinsurance.ca">www.sohoinsurance.ca</a>

<b>Initiative</b>	<b>Rupert Pilot Project</b>
<b>Sponsor</b>	Rupert Community Residential Services of Toronto, Inc.
<b>Goal(s)</b>	Improve the quality of life for rooming house tenants in the City of Toronto by improving physical conditions in the housing, rehabilitating some existing stock, creating new units in the rooming house
<b>Timeframe</b>	1991-1993
<b>Funding Partners</b>	Ontario Ministry of Housing; Ontario Ministry of Community and Social Services; City of Toronto
<b>Overview</b>	<p>The Rupert Pilot Project involved eight private sector landlords with 200 tenants in seven rooming houses and seven non-profit landlords with 150 tenants in nine rooming houses. The standards for rooming houses developed for the project exceeded the City of Toronto's legal requirements. Landlords in the project agreed to meet the standards and were supported to do so through a monitoring and liaison service.</p> <p>The project's goal to improve physical conditions in rooming houses included addressing fire safety, personal safety and security issues; providing tenants with access to kitchen facilities; upgrading kitchens, bathrooms, laundry facilities, individual rooms, and common areas; and providing good quality furniture.</p> <p>Support services to assist tenants were provided by an agency other than the landlord or housing provider. Tenants received help with individual problems related to health, personal issues, financial problems, or concerns about their living situation. Support workers encouraged tenants in each rooming house to get to know one another. The aim was to develop a sense of community among the tenants and foster responsibility among tenants for their part in improving the living conditions in rooming houses.</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ <b>Contractual Agreements</b> between landlords and the Open Door Centre set out a clear business relationship that included the requirement that tenants be covered by the Landlord and Tenant Act. The agreement specified the amenities to be provided to tenants and a guarantee that support workers would have access to the tenants in the rooming houses.</li> <li>▪ <b>Per Diems Paid to Landlords</b> in the amount of \$5.00 per tenant per day were seen as a major reason why private sector landlords were attracted to the project and why they were motivated to comply with the terms and standards set out in the contractual agreement.</li> <li>▪ <b>A Monitoring/liaison service</b> was responsible for ensuring landlords complied with the standards developed by the Rupert Coalition and mediating between tenants and landlords or support workers and landlords to resolve problems.</li> <li>▪ <b>Support workers</b> visiting the rooming houses meant that tenants received one-on-one help with personal problems and benefited from access to community services that were previously unavailable to them.</li> </ul>



	<ul style="list-style-type: none"> <li>▪ <b>Financial support</b> in the form of loans was available to private sector landlords to assist with renovating and rehabilitating their rooming houses. This included funds to pay for an architect to work on rehabilitation designs.</li> </ul>
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ Demonstrated that private sector landlords can provide good rooming house units.</li> <li>▪ Demonstrated the success of a monitoring service with financial support for landlords as a way to improve the physical conditions of rooming houses and the quality of tenants' lives.</li> <li>▪ Fostered more harmonious tenant communities.</li> <li>▪ Tenants indicated increased satisfaction with their housing and reported increased ability to get help solving day-to-day problems.</li> <li>▪ Brokered new partnerships between government, service agencies and rooming house operators.</li> <li>▪ Improved living conditions for over 500 rooming house tenants. This includes tenants benefiting from improved and rehabilitated housing and those accessing new units that became available through non-profit housing providers towards the end of the project and the following year.</li> </ul>
<b>In their own words</b>	<p><i>I used to be ashamed of where I live. I couldn't bring visitors in with me because it was a shit hole. Today I feel like I have a home. I bring friends in and they are impressed by where I live.</i></p> <p>Tenant in a large for-profit rooming house (Jim Ward Associates 1993: 15)</p>
<b>For more info</b>	<p>Jim Ward Associates (1993). <i>Making Rooms into Homes: An Evaluation of Toronto's Rupert Pilot Project</i>. Toronto.</p> <p>Rupert Community Residential Services of Toronto (1993). <i>Rupert Incorporated Pilot Project Report: Self-Evaluation and Recommendations</i>. Toronto: Social Planning Council of Metropolitan Toronto.</p> <p>Stein, H., Teeple, C. and Foley, K. (1995). The Private Rooming House Project of the Rupert Hotel Coalition Pilot Project. <i>Rooming Houses in the City of Toronto: Three Recent Studies</i>. Toronto: City of Toronto Housing Department Publishing Workgroup.</p>

<b>Initiative</b>	<b>Singles Housing Opportunity Program (SHOP)</b>
<b>Sponsor</b>	Cityhome which is now part of Toronto Community Housing Corporation (TCHC)
<b>Goal(s)</b>	<p>Respond to the need for more affordable housing stock for low income singles by buying single family homes and converting them into dwellings suitable for non-related individuals to live together as a family.</p> <p>This program came into being after a change in provincial government policy that allowed singles to be eligible for Rent Geared to Income Assistance. It responded to a need in the community for affordable housing for singles.</p>
<b>Timeframe</b>	1989-1993
<b>Funding Partners</b>	Province of Ontario, <i>Homes Now</i>
<b>Overview</b>	<p>In the early nineties, SHOP emerged as a City led response to the need for more accessible, affordable and higher quality housing for singles in Toronto. Playing a coordination role, the City of Toronto Housing Department partnered with Cityhome (the City's non-profit housing agency) and a dozen non-profit community organizations to implement SHOP.</p> <p>Under the program, Cityhome purchased and converted 15 single family homes into houses which could be occupied by single non-related individuals living together as a family. The maximum number of units allowed within each house was 7.</p> <p>The houses were then leased to non-profit organizations to operate, with Cityhome providing property management services. The community organizations were responsible for all aspects of tenant relations, support to tenants, and working with tenants around routine maintenance issues. A wide range of community organizations were partners in SHOP, including:</p> <ul style="list-style-type: none"> <li>▪ Parkdale Adolescent Resource Centre, Young Street Mission, Clifton Youth Services, and the Toronto Board of Education working with youth;</li> <li>▪ Sistershare Living and Nellie's working with single women;</li> <li>▪ Homes First Society and St. Christopher House working with single men and women;</li> <li>▪ Fife House working with individuals with HIV/AIDS;</li> </ul>

	<ul style="list-style-type: none"> <li>Canadian African Newcomer Aid Society of Toronto working with African refugees; and</li> <li>St. Vincent de Paul working with individuals in recovery from addictions.</li> </ul> <p>SHOP generated over 170 units of housing for single youth and adults in neighbourhoods across the former City of Toronto. One of the last projects to be developed through SHOP was Jarvis Historical Homes, an initiative which converted 4 historical row houses into 24 units for single men referred by the Seaton House shelter. Each unit had its own bathroom and kitchen space was shared by clusters of four tenants. Common sitting rooms and a communal kitchen were available to all tenants. The project had on-site staff during regular work hours.</p> <p>Today all of the properties formerly under the SHOP program are owned by the Toronto Community Housing Corporation. They continue to house singles who require rent geared to income assistance and are operated through head leases with community organizations.</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>The tenants housed through SHOP were low income and eligible for Rent Geared to Income assistance.</li> <li>Tenants were singles who were able to live on their own in a shared house with minimal supports. The program did not offer live-in support staff.</li> <li>An agreement between City departments ensured that the houses were renovated to meet appropriate fire safety standards. Enhanced fire code standards, above and beyond what is normally required for a single family home, such as third floor exits, fire safety planning with tenants, and monthly monitoring of fire safety equipment were in effect.</li> </ul>
<b>Successes</b>	<ul style="list-style-type: none"> <li>Quickly created new housing stock with no planning approvals necessary.</li> <li>Using a model of Enhanced Management, allowed community agencies to provide direct support to tenants and bring their expertise as service providers to the program.</li> <li>Used Cityhome's expertise in the acquisition and development of the properties as well as for ongoing maintenance.</li> <li>Helped local organizations expand the services that they offer in the community.</li> <li>Provided many individuals who had experienced homelessness or vulnerable tenancies with an opportunity to stabilize their lives.</li> </ul>
<b>In their own words</b>	<p><i>When we started out, everyone always said 'women can't live together, they'll fight about the kitchen.' But that is not what we found. Yes, there was some interpersonal conflict but that exists in any household. If I was single, I would rather live with others than alone in an apartment on my own.</i></p> <p>Barbara Kilbourn, Founding Board Member, Sistersshare Living which opened a house for women aged 50 + in Toronto's Parkdale neighbourhood under SHOP. Since then this model has inspired housing for older women in Peterborough.</p>

<b>Initiative</b>	<b>South St. Jamestown</b>
<b>Sponsor</b>	Cityhome Non-Profit -- which is now part of Toronto Community Housing Corporation (TCHC)
<b>Goal(s)</b>	Preserve rooming houses for low income singles
<b>Timeframe</b>	1977-1982 (development) 1977- present (operational)
<b>Funding Partners</b>	City of Toronto (operating subsidies), Province of Ontario and Government of Canada
<b>Overview</b>	<p>Cityhome acquired 53 rooming houses from the St. Jamestown developer and private owners in the late seventies and early eighties. These rooming houses were home to over 750 individuals.</p> <p>Today these houses are home to 320 individuals. Many of the houses are now 1 or 2 unit dwellings.</p>
<b>Key Features</b>	The acquisition preserved inner rooming house stock close to services and community that supports this population of tenants.
<b>Successes</b>	At a time of accelerating gentrification, a part of the rooming house stock was protected from redevelopment. The acquisition of the rooming houses by Cityhome was seen as way to prevent homelessness and improve the lives and housing conditions of many marginalized members of the community.
<b>In their own</b>	<i>This project was a rare opportunity to ensure housing for people who were</i>

<b>words</b>	<p><i>stabilized in a supportive community.</i></p> <p>Bob Yamashita (former) Development Consultant Habitat Services</p>
<b>For more info</b>	Ward, J. 1988. <i>South St. Jamestown Rooming House Study</i> . Cityhome.

<b>Initiative</b>	<b>Toronto Rent Bank Program</b>
<b>Sponsor</b>	Neighbourhood Information Post
<b>Goal(s)</b>	Prevent homelessness by assisting tenants who are in imminent danger of being evicted to maintain their housing and become more stable in their housing.
<b>Timeframe</b>	Began as a pilot project in 1998. Ongoing.
<b>Funding Partners</b>	City of Toronto, the Province of Ontario and United Way of Greater Toronto.
<b>Overview</b>	<p>Begun as a pilot project in 1998, the loan fund was \$40,000 for one year. The following year, the project expanded with a \$200,000 loan fund. At present the fund is just over \$1 million per year in addition to the repayments from clients.</p> <p>The fund provides loans to eligible households to be used to cover rental arrears. The loans are interest free but are repayable.</p> <p>To be eligible for the program the applicant must be a resident of Toronto and be in very real danger of losing his or her housing due to rental arrears, but otherwise be in housing that is sustainable. The applicant must not owe more than two months' rent and have a steady income. Social assistance recipients in rent arrears are directed to other programs for help.</p> <p>Assistance to low income tenants in the form of a rent bank is a critical component of community homelessness prevention strategies.</p>
<b>Key Features</b>	<p>The program provides the following services and supports to low income households in addition to the loans:</p> <ul style="list-style-type: none"> <li>▪ Counseling;</li> <li>▪ Case coordination;</li> <li>▪ Advocacy for clients in gaining access to community services; and,</li> <li>▪ Assistance negotiating with landlords.</li> </ul> <p>The program is administered through a central administration office and 7 local access centres located across the city in community agencies.</p>
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ Since November 2004, 3,183 households have avoided eviction as a result of rent bank loans. This includes 961 singles. Six months after receiving the loan, over 85 percent of the households assisted through the program were still stably housed.</li> <li>▪ The program gives low income tenants an opportunity to get their personal finances back on track again, and provides linkages to other community support services.</li> <li>▪ The program saves landlords from costly eviction proceedings due to rent arrears or non-payment of rent.</li> </ul>
<b>In their own words</b>	<p>From a client in Jan. 08 (as expressed in a thank you card):</p> <p><i>Not only has the Rent Bank helped me as a single mother, the Rent Bank has also helped my little girl....she won't have to move out, start all over in a new school, or possibly end up in a hostel. Please continue to provide help for the working poor!</i></p>
<b>For more info</b>	<a href="http://www.nipost.org">www.nipost.org</a>

<b>Initiative</b>	<b>Voice Mail Project</b>
<b>Sponsor</b>	Central Neighbourhood House (CNH)
<b>Goal(s)</b>	To provide affordable voice mail service to low income tenants.
<b>Timeframe</b>	1994- ongoing.
<b>Funding Partners</b>	Administrative costs paid for through the core funding that CNH receives from the United Way
<b>Overview</b>	<p>Begun 14 years ago as part of the Rupert Hotel Pilot Project, the voice mail project emerged from an identified need among rooming house tenants. A community worker supporting tenants realized that individuals without access to a private phone or voice mail had trouble arranging medical appointments, confirming job interviews, and resolving housing or other issues. In addition, without a phone or voicemail, tenants had difficulty staying in contact with friends and family.</p> <p>The cost of having a private phone line can be out of the reach of many low income individuals due to the required security deposit, set up fee and monthly charges. While some rooming houses have a central phone available to all tenants, this does not work for everyone. Phone messages may not be taken down or passed on. A low cost voice mail service is an affordable alternative.</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ The cost of operating the system is in part covered by user fees: the individual users pay \$10 for 3 months.</li> <li>▪ Additional administrative costs related to the service, including 10 hours per week of staff time for user registration and follow-up are covered by the agency.</li> <li>▪ Free internet service is also provided through on-site computer access at the agency</li> </ul>
<b>Successes</b>	<ul style="list-style-type: none"> <li>▪ 500 voice mail numbers are in use through CNH.</li> <li>▪ Program began for tenants in rooming houses; expanded to also include individuals who are homeless.</li> <li>▪ Provides an affordable voice mail service for low income members of the community: a 2006 survey of participants noted that over 75% of users had a monthly income of less than \$900.</li> </ul>
<b>In their own words</b>	<i>[Voice mail] is very useful. I don't know what I'd do without it.</i> 50 year old tenant in Toronto Has used the service for over 2 years
<b>For more info</b>	Central Neighbourhood House 416 966-8595 x 204

<b>Initiative</b>	<b>Voluntary Trusteeship Program</b>
<b>Sponsor</b>	St. Stephen's Community House
<b>Goal(s)</b>	Assist individuals with addictions to stabilize their lives and housing through financial management, case management supports and harm reduction strategies.
<b>Timeframe</b>	2001-ongoing
<b>Funding Partners</b>	United Way, private donations
<b>Overview</b>	<p>The trusteeship program is delivered within the context of a case management service. Clients who are part of the trusteeship program also receive assistance with budgeting, shopping and managing money; managing addictions through a harm reduction approach or abstinence; keeping medical appointments; and managing medications.</p> <p>The program is for individuals whose lives are chaotic due to substance use. The chaos and unpredictability can mean that rent does not get paid and they lose their housing with a few months. Participants in the program are individuals who want to stay housed, but who need assistance to remain in stable housing. Currently 25 individuals are assisted through the program.</p> <p>St. Stephen's is hoping to expand the trusteeship program to 60 clients in the near future. This would allow the program to work with individuals living with mental illness as well as those with addictions and concurrent mental health and addictions issues.</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ This is a voluntary program. Participants notify Ontario Works or the Ontario Disability Support Program that they wish to have their benefits directed to St. Stephen's for administration through the program. In the case of participants who are in the workforce, some bring their pay cheque to the agency directly while others inform their employers where to send pay cheques.</li> <li>▪ St. Stephen's ensures that the participants' rent and bills are paid before they access their funds. Once the bills are paid, the Harm Reduction Trustee Worker meets with each individual to budget for the month.</li> <li>▪ Participants can access their funds 5 days a week during set hours or by appointment and can</li> </ul>

	<p>withdraw a maximum of \$50 per day or a larger amount with prior notification.</p> <ul style="list-style-type: none"> <li>The Harm Reduction Trustee provides comprehensive case management supports, including assisting participants with housing, eviction prevention, accessing health care for physical and mental health issues, and any other areas of needed support.</li> </ul>
<b>Successes</b>	<ul style="list-style-type: none"> <li>The Harm Reduction Trustee Worker will strategize with the participant to help him or her to manage their substance use through harm reduction strategies. (If the participant identifies abstinence as their goal, the trustee will assist them to achieve it.) For example if someone drinks and then typically gets into trouble with the law, the worker and the participant will identify ways for the individual to stay out of trouble, drink only at certain times during the week, minimize contact with others during a binge, and stay safe.</li> <li>The individual is supported to take control of his or her use of substances, bringing more stability to daily life. Managing addictions successfully is a factor in staying housed.</li> <li>With only limited access to the funds, the ability of participants to resist acting impulsively is greatly enhanced.</li> <li>If a participant needs a larger sum of money to purchase necessities like clothing or footwear but has doubts about his or her ability to carry through with the purchase, the trustee worker will provide accompaniment.</li> </ul>
<b>In their own words</b>	<p><i>One participant in this program who died last year was a diagnosed schizophrenic and crack addict living, also, with a developmental disability. Despite the many challenges he faced, he knew that he wanted to be housed. With the support of our trusteeship program, he successfully maintained housing for the last six years of his life. The landlord of the rooming house called St. Stephen's after he died and told us that this man was his favourite tenant as he was quiet, friendly, and pleasant to be around. This is not what most people think of when they think of someone addicted to crack!</i></p> <p style="text-align: right;">Robin Griller Manager, Housing and Homeless Services St. Stephen's Community House</p>
<b>For more info</b>	<p>St. Stephen's Corner Drop-In <a href="http://www.ststephenshouse.com">www.ststephenshouse.com</a></p>

<b>Initiative</b>	<b>Yes, In My Back Yard: A guide for Ontario's supportive housing providers</b>
<b>Sponsor</b>	HomeComing Community Choice Coalition
<b>Goal(s)</b>	This toolkit is designed to help proponents of new supportive housing projects deal with Not-In-My-Backyard opposition
<b>Timeframe</b>	First published by Homecoming Community Choice Coalition in 2003, revised in 2005.
<b>Funding Partners</b>	Atkinson Foundation, Ontario Non-Profit Housing Association, Government of Canada through the Supporting Communities Partnership Initiative
<b>Overview</b>	<p>This guidebook focuses on the consultation process that surrounds the development of supportive housing projects. It provides concrete strategies for dealing with the myths, fears and prejudices about people who live in supportive housing.</p> <p>This kit is a potential resource for proponents of private sector rooming and boarding houses who also face considerable neighbourhood opposition to these forms of accommodation.</p>
<b>Key Features</b>	<p>The tool kit illustrates:</p> <ul style="list-style-type: none"> <li>How the rights of people with mental illness, disabilities or living in poverty are violated by community opposition to supportive housing;</li> <li>How the Ontario Human Rights Code, civil law and the Criminal Code can be used to protect the rights of vulnerable tenants;</li> <li>What proponents or operators of accommodation for tenants with mental health or other challenges can do to protect the privacy of their tenants and advocate for their rights;</li> <li>What constitutes legitimate opposition to a development;</li> <li>The municipal approvals process for new housing projects;</li> <li>Good practices in planning for community consultation, identifying supporters and building alliances; and,</li> <li>Ways to deal with the typical objections to housing low income individuals or those with mental health issues.</li> </ul>

<b>Successes</b>	<p>Helped change the way housing providers and government officials think of supportive housing approvals:</p> <ul style="list-style-type: none"> <li>▪ The Ontario Human Rights Commission has identified “discriminatory NIMBY” as a human rights issue;</li> <li>▪ Toronto City Council members rebut community opposition using the kit’s human rights perspective;</li> <li>▪ The City of Toronto’s Affordable Housing Committee now opens each meeting with an affirmation of human rights; and,</li> <li>▪ Housing providers have become more strategic about their community outreach efforts.</li> </ul>
<b>In their own words</b>	<p><i>Before the Yes In My Backyard toolkit, many people – including city councilors and public officials – thought it was OK to stand up at a public meeting and say, ‘we don’t want you people in our neighbourhood.’</i></p> <p><i>Now more and more housing providers are realizing they don’t have to take it anymore, and more and more officials are backing them up. Our next goal is to root out discriminatory planning practices, such as distancing requirements and by-laws that ‘zone out’ rooming houses.</i></p> <p style="text-align: center;">Joy Connelly, Author of the toolkit</p>
<b>For more info</b>	<p>For a copy of the tool kit: <a href="http://www.homecomingcoalition.com">www.homecomingcoalition.com</a></p>

## 4. Summary and Recommendations

This report on good practices in the rooming house sector draws on input from tenants, landlords and agencies. It highlights practices that currently benefit and strengthen the sector while contributing to the well-being of low income adults who live in this form of shared accommodation.

In identifying good practices, consideration was given to what it means to provide support to rooming house tenants and landlords. Support to tenants is related to both referral services and ongoing work that builds housing stability. Support can include offering assistance with ID, securing a source of income, eviction prevention work, searching for housing options, viewing units, meeting and liaising with landlords, obtaining furniture and personal items, assisting with the processes of settling in and establishing new routines, doing home visits, negotiating and monitoring rent payment plans, and resolving conflicts or difficulties as they arise. For some tenants, support can be as simple as financial: making it possible for a single adult with low income to afford his or her accommodation and the other necessities of life regardless of whether they receive income from social assistance, CPP or a low wage job. For others support means ongoing help with the tasks of daily living or intensive case management to cope with complex health, mental health, addictions or other personal challenges.

Support to landlords can take a variety of forms to respond to the challenges of acquiring and operating rooming houses. Landlords need to be able to access favourable financing and insurance rates. They need access to funding to undertake upgrades to dwellings, including upgrades that are required to comply with local fire safety and property standards as well as those that address the exterior and interior appearance of a property. They need to be part of a subsidy program that bridges the gap between the actual costs of owning and operating a licensed rooming house and what a tenant with a low income can afford.

Owner/operators of unlicensed rooming houses need to be able to obtain advice and assistance from municipal officials and engage in community dialogue about licensing and standards, without fearing reprisals. Owners of unlicensed rooming houses need a process in place that allows them to work towards becoming licensed and demonstrating their compliance with reasonable and agreed upon standards for rooming houses. To do this, rooming houses need to be able to operate legally in communities across the city, free from the threat of NIMBY or being closed down. This requires changes to the zoning in many parts of the city.

A number of recommendations emerge from this study. These are presented to the City of Toronto for consideration as the City's *Framework for Affordable Housing* is being developed.

1. **In planning for rooming house standards, take into account the impact of proposed standards on all stakeholders.** There can be tension between what standards a rooming house must meet in order to be licensed and the preferences of tenants. Tenants (and arguably landlords and neighbours) appreciate a rooming house that blends in well within the neighbourhood and inside retains the character of a family home.
2. **Update zoning regulations across the city to include rooming houses as a permitted land use in each of the former municipalities.** Zoning that includes rooming houses as a permitted use in all residential zones and commercial-residential zones is needed to help protect the existing stock and encourage new supply.
3. **Implement a process that allows rooming houses to be licensed across the City in a variety of types of neighbourhoods.** Identify options or models for coordinating the activities which are integral to the process. Ensure the process includes incentives for landlords to educate themselves, work towards being licensed and comply with City

standards. Widely publicize initiatives to ensure rooming house operators are aware of opportunities available to them.

4. **Use licensing as a framework for providing supports to rooming house landlords.** Encourage owners to obtain licenses by linking licensing with a variety of supports for the sector. This could include owners of licensed rooming houses (or those in the process of becoming licensed) being eligible for housing allowances, more favourable financing and insurance rates, formal partnerships with support service agencies, and participation in educational initiatives. Widely publicize the opportunities available to landlords.
5. **Fund the development and implementation of a rooming house landlord education initiative.** Landlord education, through the development of appropriate workshops, curriculum, and resources would aim to help rooming house landlords be better informed about all aspects of rooming house management, relevant legislation and regulation, the support needs of tenants, community referrals, emergency protocols, and how to work effectively with municipal officials. Participation in a landlord education initiative could be tied to other City initiatives that support the rooming house sector, such as RRAP and licensing.
6. **Extend housing allowances to include tenants living in shared accommodation.** Consider housing allowances as a way to bridge the difference between the shelter allowance portion of social assistance and the actual costs of owning and operating a licensed rooming house in Toronto.
7. **Ensure that support services for tenants receive adequate and sustaining funding.** A network of supports for low income tenants needs to represent a full continuum of services from minimal short term interventions for the majority of individuals through to ongoing and intensive case management services for tenants who struggle to maintain their housing and carry out the tasks of daily living. Sufficient funding is needed to avoid unreasonable wait times and to allow tenants to access services for as long as they need to.
8. **Identify new opportunities for licensed rooming house operators to partner with existing community services to offer on-site services to tenants.** Partnerships between rooming house owners and community agencies can be a vehicle for bringing routine and emergency support services to tenants who have high needs due to complex mental health and addictions issues.
9. **Combat the negative image of rooming houses by changing the term used to refer to this type of housing.** For many, the term *rooming house* is associated with stereotypes about what properties look like, how they are maintained, who owns them and who lives there. These stereotypes are challenged by this study and other recent research. Describing this housing using neutral language can be a step towards fostering greater community acceptance of this type of accommodation.
10. **Through research, explore and report out on the significance of shared accommodation among new immigrants and refugees in Toronto.** Consider the role and value of rooming house accommodation in the settlement patterns of newcomers to the city. Examine the role and experience of recent and earlier immigrants as entrepreneurs in the City's rooming house sector.
11. **Establish a multi-stakeholder body with authority to lead, coordinate and monitor the implementation of the above recommendations.** This entity, with accountability back to the City of Toronto, would have a clear mandate and be sufficiently resourced to achieve its objectives.



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# **Component 2: Learning from Tenants in Rooming Houses**

Prepared for



**East York East Toronto Family Resources  
and the Rooming House Working Group**

**June 3, 2008**

**ORIOLE RESEARCH & DESIGN INC.**

*URBAN AND SOCIAL POLICY, PROJECT MANAGEMENT AND CONSULTING*



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# Component 2 Report: Profile of Rooming House Tenants

## 1. Introduction

In February 2008, East York East Toronto Family Resources contracted Oriole Research and Design Inc. to undertake a study of the rooming house sector in Toronto. The goal of the project is to:

*...raise awareness of the positive contribution rooming houses make as part of the city's housing continuum and to work towards increasing the supply of legal, safe and affordable housing for single people with low incomes.<sup>3</sup>*

The project is divided into five components. They are:

- (1) Document 'good practices' in the rooming house sector, highlighting initiatives to:
  - a) Assist tenants to maintain their tenancies in rooming houses and personal care boarding homes; and,
  - b) Support landlords to invest in safe affordable and stable housing for single people with low incomes.
- (2) Compile a profile of rooming house tenants and their needs through interviews and a review of recent literature on the rooming house sector.
- (3) Prepare a business case that documents the costs of creating rooming houses from the existing suburban housing stock compared with the costs of providing temporary shelter and emergency services and the costs of investigations into illegal units.
- (4) Formulate recommendations to the City of Toronto's Affordable Housing Framework.
- (5) Present the findings of the research at a community meeting of stakeholders hosted by the Rooming House Working Group.

This report for Component 2 of the project presents a profile of rooming house tenants.

### 1.1 Previous Studies

A number of studies in the past ten years have examined the rooming house sector in various Canadian cities, including Toronto. Some have documented the decline in the housing stock in the sector and how low income tenants are adversely affected by gentrification. Others have looked more specifically at the population living in rooming houses and have attempted to describe their circumstances and needs.

In 2006, CMHC published a study of rooming house tenants in Montreal, Ottawa and Vancouver (Social Data Research Ltd. 2006). Interviews were conducted with 240 rooming house tenants and a small number of landlords in order to create a tenant profile, assess residents' views about housing quality and affordability, and identify the role of rooming houses as temporary versus permanent accommodation.

Distario et al. (2002) looked at rooming houses in Winnipeg, focusing on quality of life issues for residents and how physical aspects of the rooming houses were described. The study included interviews with 38 rooming house tenants.

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<sup>3</sup> Excerpted from Rooming House Working Group Research Proposal – Housing for Single People with Low Incomes, November 15, 2007.

In Toronto, Hwang et al. (2003a&b) explored the relationship between health and housing through interviews with a sample of 295 tenants in 171 licensed rooming houses.

A comprehensive study of the rooming house sector in Toronto was completed in 2004 by Social Housing Strategists Inc. This study examined the regulatory context of the sector and ways to sustain the housing stock. As part of the study, the consultants presented a demographic profile of tenants using multiple sources of data, including the results of their own survey of 101 individuals with experience living in a rooming house.

A common theme running through studies in the past 10 years is the need to see rooming houses as an essential part of the housing continuum in Canadian cities. Senior government investment in social housing has not kept pace with the demand for affordable housing, and unsubsidized apartments in private market housing are beyond the reach of many of the over 140,000 low income single adults in Toronto. Renting a room and sharing a kitchen and bathroom with others can be a more viable financial option given limited income. For some this is a short term arrangement and for others it is a long term tenancy.

## **1.2 Purpose**

The purpose of the present study is to create a profile of tenants who live in rooming houses in Toronto. Particular consideration is given to identifying demographic and socio-economic characteristics of rooming house tenants, their needs and circumstances, and opportunities to support their tenancies.

This study goes beyond earlier published and unpublished studies in that it seeks to explicitly include information about tenants in *unlicensed* rooming houses in the discussion of who lives in rooming houses and how best to support them. Furthermore, the study explores tenant experiences in the former municipalities of North York, Scarborough, York, and East York where licensing provisions for rooming houses are not currently available.

The results of this study will be used by the Rooming House Working Group to promote increased awareness of rooming houses as a viable housing choice for tens of thousands of low income Torontonians while advocating for recognition of the rooming house sector in the City of Toronto's Affordable Housing Framework.

## **1.3 Methodology**

Information used to compile the profile of rooming house tenants for the purposes of this report came from two sources:

- (1) Demographic information reported in previous Toronto-based studies; and,
- (2) Data collected through a new survey of tenants in unlicensed rooming houses.

The following outlines the methodology for the survey research that was part of this study.

### **1.3.1 Design of Survey and Interview Tools**

The existing literature provided a framework for designing survey and interview tools to use with tenants. The following objectives guided the development of the survey tools:

- Determine demographic information about tenants living in unlicensed rooming houses outside the former City of Toronto;
- Better understand characteristics of successful rooming houses operated without license outside of the former City of Toronto; and,
- Better understand the diversity of values, preferences, circumstances and level of satisfaction of rooming house tenants with their accommodation.

A survey questionnaire was designed to be administered with all participants in the study to collect basic demographic and life stage data, as well as satisfaction ratings for their present rooming house accommodation. This 41 item questionnaire took approximately 15 minutes to complete. (See Appendix A).

A guide for conducting semi-structured interviews with rooming house tenants was also developed. (See Appendix B). These interviews took approximately 1 hour, with questions chosen to help identify the experiences, values, preferences and satisfaction levels of tenants.

### 1.3.2 Recruiting Survey Participants

The challenges of identifying tenants who live in unlicensed rooming houses and the short timeframe available for data collection and analysis resulted in the use of a 'convenience sample.'<sup>4</sup>

Outreach to potential survey participants took place in three ways. Firstly, housing workers in community agencies in the former municipalities of Scarborough, North York, Etobicoke, York and East York were briefed about the study and were asked if they would be willing and able to identify tenants living in unlicensed rooming houses from among their client group. Table 1 summarizes the results of this outreach in terms of number and gender of study participants referred by community organizations. Secondly, additional participants were identified through landlords who themselves own and operate rooming houses. (See Table 2.) Thirdly, the interviewers randomly approached potential study participants at various research sites.

**Table 1: Recruitment of Survey Participants by Agency and Location**

Organization	Location	Number of participants		
		Total	Male	Female
Redcross Drop-in 700 Kennedy Ave.	Scarborough	4	4	
Cummer Drop-in	North York	4	3	1
Woodgreen Drop-in	East York	7	4	3
LAMP Drop-in	Etobicoke	6	4	2
COSTI Drop-in	North York	2	2	
Wychwood Drop-in	Toronto (also serving York)	3	3	
Total participants recruited through agencies: 59 % (26)				

**Table 2: Recruitment of Survey Participants through Rooming House Landlords**

Location	Number of participants		
	Total	Male	Female
Landlord A: Scarborough	5	4	1
Landlord B: North York	10	6	4
Landlord C: Toronto	3	2	1
Total participants recruited through landlords: 41% (18)			

<sup>4</sup> A convenience sample implies that the research participants chosen for this study were individuals who happened to be available at particular times and places and who met our eligibility. These individuals were ones who could easily be reached during the course of the data collection. Care was taken to select individuals living in different areas of the city and to use various outreach methods to identify participants.



While the main focus of the survey research was to capture experiences of rooming house tenants living outside of the former City of Toronto, a small sample of tenants living in unlicensed rooming houses within the old boundaries of the City of Toronto was included. An important distinction is that landlords living in the former City of Toronto have a process that they can pursue to apply for a license and ensure they are in compliance with local zoning and bylaws. Landlords operating in East York, York, Scarborough and North York do not have that option under current zoning and by-law provisions.

There is anecdotal evidence suggesting that networking within particular ethnic communities results in very recent immigrants to Toronto finding accommodation in rooming houses. While this particular housing experience is not expressly represented among the tenants interviewed for this study, it serves as a reminder of the crucial need for safe and affordable accommodation for singles who are new to Canada and just beginning the settlement process.

### **1.3.3 Interviewing Tenants**

The demographic and life stage questionnaire was administered for the most part by the researchers. In some cases, the questionnaire was administered by program staff or students on placement with the community organizations assisting with outreach. Thirty-two males and 12 females completed the questionnaire. Given a perception that female tenants may have been underrepresented in earlier studies, special effort was made to recruit females for this study. This was done by word of mouth (researchers asking housing workers to assist in identifying female rooming house tenants) and by the researchers specifically approaching potential female participants at research sites. A \$15 voucher for Tim Horton's was provided to each tenant surveyed.

Results from the questionnaires were used to screen participants for the longer, semi-structured one hour interview. Criteria for inclusion in the longer interview included the participants reporting satisfaction with at least some aspects of their housing situation combined with a willingness and ability to describe their experiences in a more detailed manner.

The purpose of the semi-structured interviews was to document a diversity of experiences among rooming house tenants, explore the nature of positive tenant experiences, and identify good practices in rooming house management. Field notes were taken during the interviews and a number were recorded for future reference. A total of 21 individuals were interviewed during this phase of the study. Of these 21, 14 were male and 7 were female. A \$25 honorarium was provided to each of the tenants interviewed.

### **1.3.4 Compiling and Analyzing Data**

The results of the demographic and life stage questionnaire were compiled in a spreadsheet. The qualitative data from the semi-structured interviews were reviewed and compiled by theme. The following questions guided the analysis of the interview data and the development of the profile of rooming house tenants:

1. Who lives in unlicensed rooming houses?
2. How do tenants in unlicensed rooming houses think and feel about their housing, community services, health and neighbourhoods?
3. What are the characteristics of a successful rooming house?
4. How do the circumstances and experiences reported in this study of rooming house tenants relate to the findings of earlier studies?

## **1.4 Limitations**

It was beyond the scope of this study to develop a methodology that would include a representative sample of tenants living in unlicensed rooming houses. As a result, it is not

possible to generalize the findings of this study and make definitive statements about all rooming house tenants or all tenants in unlicensed properties.

Given the modest sample size and the use of a convenience sample, no correlation analysis was undertaken. The researchers do, however, point to factors that appear to be interrelated, drawing on the qualitative data emerging from interviews and the results of earlier studies.

A large number of research participants were identified through community agencies and organizations. This recruitment strategy has likely resulted in the researchers having contact with tenants who may be generally more “socially connected” in their community than other tenants not located in this manner. Reliance on the recruitment of survey participants through drop-in centres is also assumed to mean that rooming house tenants who work full or part time are disproportionately underrepresented in this sample. Additional evidence of rooming house tenants who are in the workforce came out anecdotally during the interviews.

## **1.5 Structure of the Report**

The remainder of this report is divided into three sections. The next section is a profile of rooming house tenants, bringing together the findings of this survey research with the results of earlier Toronto studies. Following this, the focus is narrowed to specifically look at the experiences and perceptions of tenants living in unlicensed rooming houses in Toronto, highlighting the survey and interview results of this study. This is followed by a discussion of ‘good practices’ in rooming house management from the viewpoint of tenants. The final section is a discussion of key themes and conclusions stemming from this study.

## **2. Profiles of Rooming House Tenants**

According to 2006 Census data, Toronto is home to over 165,000 low income adults who are unattached. This represents a 17 percent increase in the number of low income singles since 2001. Forty-one percent of all single individuals not in families are low income and are paying at least 70 percent of their income towards food, clothing and shelter.

An analysis of 2001 census data showed that close to 40 percent of low income singles live west of the Humber River, north of the 401, and east of Victoria Park. A question that is at the root of this study is what types of dwellings are housing the 165,000 singles in this city? Among the rent-geared-to income stock, there are 16,000 bachelor and 23,000 one bedroom units, and these would be home to a portion of these low income adults. A few thousand would live in the units provided by supportive housing providers such as Ecuhome, Houselink, Mainstay and others. Up to 10,000 singles would be living in licensed rooming houses in the former Cities of Toronto and Etobicoke. Little is known about where most of the other 100,000 low income singles live. What is known is that many singles live in unlicensed rooming houses and many of these rooming houses are located in the former municipalities of Etobicoke, York, North York, Scarborough and York. What is not known is how many units of housing are found among unlicensed rooming houses in the city.

To date, few attempts have been made to explicitly examine the experiences, perspectives, and preferences of individuals who live in unlicensed rooming houses. Addressing this gap in information about the rooming house sector was an impetus for undertaking this study. The following section summarizes the results of interviews with tenants in unlicensed rooming houses and compares them to the results of earlier studies. The goal is to describe the demographic and life stage characteristics of rooming house tenants. The data presented are drawn from seven sources:<sup>5</sup>

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<sup>5</sup> In the summary tables that follow, if no data were available on a topic, the data source does not appear in the table.

- The study of tenants in licensed rooming houses by Hwang et al.(2003a & b);
- The Toronto Christian Resource Centre study of private boarding homes (TCRC 2007);
- 2003 data on tenants living in Habitat funded rooming houses as reported in SHS Inc. (2004a);
- 2003 data on tenants living in Habitat funded boarding homes as reported in SHS Inc. (2004a);
- 2003 data on tenants living in rooming houses owned by the Toronto Community Housing Corporation (TCHC) as reported in SHS Inc. (2004a);
- Findings of the 2003 survey conducted by SHS Inc. of 101 rooming house tenants, including some residing in unlicensed rooming houses; and,
- Findings of the 2008 survey of tenants in unlicensed rooming houses conducted as part of this project for East York East Toronto Family Resources (EYET).

### Profile

**Name:** Beth

**Age:** 61

**Location:** East York

**Pastimes:** Beth volunteers at a daily food program, where she helps to distribute clothing to those who are homeless. She loves to walk and stay fit.

**Five year goal:** To find better housing, to work with babies and toddlers, or to work in a literacy program with young children.

## 2.1 Gender

The majority of rooming house tenants in earlier Toronto studies were male, with females only accounting for between 8 and 23 percent of study participants (Table 3). Our sample of tenants in unlicensed rooming houses includes a slightly higher prevalence of females (27 percent).

While it appears that more men than women seek and maintain rooming house accommodation, women nonetheless constitute a sizeable group within the population served by the rooming house sector.

**Table 3: Comparison of Study Participants by Gender**

Study	N=	Male	Female
Hwang et al. (2003a&b) Licensed rooming houses	295	84% (249)	16% (46)
TCRC (2007) Private boarding houses	75	92% (69)	8% (6)
Habitat funded rooming houses (SHS Inc. 2004a)	26	77% (20)	23% (6)
Habitat funded boarding houses (SHS Inc. 2004a)	838	79% (664)	21% (174)
TCHC owned rooming houses (SHS Inc. 2004a)	307	83% (256)	17% (51)
SHS (2004a) Licensed & unlicensed rooming houses	101	87% (88)	13% (13)
EYET (2008) Unlicensed rooming houses	44	73% (32)	27% (12)

## 2.2 Age

In our survey of tenants in unlicensed rooming houses, 50 percent of respondents were between 31 and 50 years of age, with a further 20 percent between 51 and 65. In earlier studies, the majority of tenants were also noted to be middle-aged, making the needs of aging rooming house tenants an important emerging issue. (Table 4).

**Table 4: Comparison of Study Participants by Age**

Study	N=	< 20	20-30	31-50	51-65	66+
Hwang et al. (2003a&b) Licensed rooming houses	295			Most were 25-55		
TCRC (2007) Private boarding houses	75			54% were 40-55	19% were over 56	
TCHC owned rooming houses (SHS Inc. 2004a)	307	1% (3)		58 % (176)	124 (40% were 51-75)	
SHS (2004a) Licensed & unlicensed rooming houses	101	1% (1)	14% (14 were 21-34)	64% (64) were 35-54	17% (17) were 55-64	5% (5) were 65+
EYET (2008) Unlicensed rooming houses	44		23% (10)	50% (22)	20% (9)	7% (3)

### 2.3 Family Status

Our study found that 61 percent of tenants were single, with the next largest group being separated or divorced (18 percent). Available data suggests tenants across other studies were also primarily single (Table 5).

More than half of the tenants we surveyed are parents (52 percent). This is an interesting statistic, as it suggests potential family connections while challenging the stereotype of a 'typical' rooming house tenant being someone without familial connection to others. Regardless of marital or family status, rooming house accommodation means that the vast majority of tenants do not live with a related family member.

#### Profile

**Name:** Theresa

**Age:** 43

**Location:** Scarborough

**Pastimes:** Theresa crochets, knits and bakes. She lives with her best friend, Dawn.

**Five year goal:** Having her own apartment, own fridge and stove and sharing it with her long term partner Steve.

**Table 5: Comparison of Study Participants by Marital Status**

Study	N=	Single	Separated/ Divorced	Long-term Relationship	Married/ common-law	Widowed
Hwang et al. (2003a&b) Licensed rooming houses	295	64% (188)	28% (82)	Not indicated	7% (19)	2% (6)
Habitat funded boarding houses (SHS Inc. 2004a)	838	70% (593)	10% (81)	Not indicated	3% (27)	2% (16)
SHS (2004a) Licensed & unlicensed rooming houses	101	41% (41)	49% (49)	Not indicated	6% (6)	3% (3)
EYET (2008) Unlicensed rooming houses	44	61% (25)	18% (8)	5% (2)	7% (3)	9% (4)

## 2.4 Country of Origin and Ethnicity

Our research identified 14 participants born outside of Canada (32 percent). Among survey participants who were born outside of Canada, all had lived in Canada for more than five years. The following countries of origin were mentioned by the survey participants: Jamaica, Angola, USA, Surinam, Morocco, Philippines and Austria. By comparison, 27 percent of rooming house tenants in the 2004 survey conducted by SHS Inc. reported a country of origin other than Canada. Other countries of origin mentioned included: England, Guyana, China, Hong Kong, Trinidad, Italy, Holland, Poland, India, Macedonia, and Togo (SHS Inc. 2004a)

Seventeen tenants (37 percent) in our study indicated a cultural background other than First Nations, British/Anglo ancestry or Francophone, as compared to 15 percent of survey respondents in the study by Hwang et al.(2003a&b). (See Table 6).

The greater ethnic and cultural diversity in our sample may be a result of the survey methodology. Regardless, the findings may reflect a tendency for those with particular cultural ties to live in rooming houses in particular areas of the city. This may occur because social and family networks share information about available accommodations. Roomers may also want to live near other members of their ethnic or cultural community or near potential employment opportunities (Krahn et al 2005; McDonald 2004).

It is useful to think about new immigrants to Toronto as part of the tenant population living in rooming houses. Recent immigrants and refugees face significant barriers in accessing affordable housing, such as: not being able to sign a lease for an apartment because they lack a guarantor; difficulty affording market rents, and discrimination linked to linguistic, cultural or religious attributes (Danso and Grant 2000, Miraftab 2000, Dion 2001).

A multi-year study of new immigrants to Canada found that 31 percent of skilled workers shared a house with non-family members upon their arrival in Canada (Statistics Canada 2005). Given the popularity of Toronto as a destination for newcomers to Canada and the housing pressures that result, rooming houses are one way that some newcomers take care of their housing needs as they settle in their new country.

The influences of ethnicity, culture, and immigration status in the rooming house sector have not been fully explored in this or other recent studies. An area for future inquiry is to explore the view that the rooming house sector provides opportunities for entrepreneurship for newcomers to Canada as well affordable housing for individuals who are new to Toronto. Table 6 reflects differences in the ethnic mix of study participants between the current study and the earlier study by Hwang et al.

**Table 6: Comparison of Study Participants by Ethnicity**

Study	N=	First Nations	British/Anglo/European ancestry	Francophone	Other
Hwang et al. (2003a&b) Licensed rooming houses	295	2% (7)	82.3% (243) (included Francophone)		15.3% (45)
EYET (2008) Unlicensed rooming houses	44	14% (6)	41% (18)	2% (1)	37% (17)

### Profile

**Name:** Roni

**Age:** 72

**Location:** North York

**Pastimes:** Roni works every school day as a crossing guard. He does not want to retire, as he says he feels too young. When not working, he enjoys ballroom dancing, playing with his grandchildren, and helping in his family's garden.

**Five year goal:** To stay healthy and well and live a good life, close to God.

## 2.5 Education

A comparison of five sources of data on rooming and boarding house tenants shows significant differences in the levels of educational achievement reported by study participants. In our study, 32 percent reported some form of post secondary education which is similar to the finding in Hwang et al. (2003). Survey data for residents in Habitat funded rooming and boarding houses, however, show much lower levels of education, with only a small minority of respondents reporting any post secondary schooling. This may be linked to Habitat funded rooming houses serving a tenant population with more complex mental, emotional and physical health challenges compared to the general rooming house population.

Twenty-four percent of participants in our study self-reported a learning disability that created challenges for reading and writing.

### Profile

**Name:** Juna

**Age:** 34

**Location:** North York

**Pastimes:** Juna is a mother of two children living in the Philippines. The money she earns as a full time nanny allows them to attend private school back home. When she isn't working, she helps a local charity organization with fundraising. She has a degree in business administration. She enjoys karaoke and dancing.

**Five year goal:** To be able to bring her husband and children to Canada, and to enjoy a good life all together as a family.

**Table 7: Comparison of Study Participants by Highest Level of Education**

Study	N=	Elementary	Some Secondary	Completed Secondary	Some College or University	Completed College	Completed University
Hwang et al. (2003a&b) Licensed rooming houses	295	12% (35)	35% (102)	19% (55)	20% (59)	Not indicated	15% (44) (included college)
Habitat funded rooming houses (SHS Inc. 2004a)	26	4% (1)	23% (6)	4% (1)	Not indicated	4% (1)	4% (1)
Habitat funded boarding houses (SHS Inc. 2004a)	838	Not indicated	38% (314)	20% (166)	6% (50)	6% (51)	5% (44)
SHS (2004a) Licensed & unlicensed rooming houses	101	7% (7)	35% (35)	14% (14)	24% (24)	20% (20) (includes university)	
EYET (2008) Unlicensed rooming houses	44	5% (2)	36% (14)	27% (11)	18% (8)	7% (3)	7% (3)

## 2.6 Income and Monthly Rent

As in other studies, we found that the majority of surveyed tenants (73 percent) received either Ontario Works benefits or ODSP. Part time or full time employment contributed to the income of 17 percent of tenants surveyed. Similarly, the study by SHS Inc (2004a) reported that 16 percent of survey respondents were employed.

The average income of tenants in our study was \$840/month. Fifty-three percent of survey respondents receive OW benefits. The rate for a single person is \$560 per month including a maximum shelter allowance of \$349. Twenty-three percent of tenants surveyed receive benefits from ODSP. The rate for a single person is \$999 per month, including a shelter allowance of \$445. The average rental rate found in our study of private unlicensed homes was \$451.41 per month.

The common characteristic among rooming house tenants is that they live below the poverty line and many pay more than 50 percent of their income towards rent. All individuals receiving OW benefits in this study pay more than 50 percent of their meager income towards rent. This leaves little money for other necessities such as a phone, food, clothing, personal care supplies and transportation.

### Profile

**Name:** John

**Age:** 50

**Location:** East York

**Pastimes:** John is a plumber who was forced to quit work due to heart disease. He is exploring retraining opportunities and hopes to return to school. His passion is golf, and he enjoys sketching.

**Five year goal:** John hopes his health remains stable so he can return to the work force.

**Table 8: Comparison of Study Participants by Income**

Study	N=	Average Income
Hwang et al. (2003a&b) Licensed rooming houses	295	962.00 (\$11,544/yr)
City of Toronto; TCHC (2004)	86	31.4 % earn less than \$5,000/year. 24.4% earn between \$5,000 and \$10,000/year. 24.5% earn over \$15,000/year.
SHS (2004a) Licensed & unlicensed rooming houses	95	81% earned \$12,500 or less annually  13% earned \$12,500 to \$25,000 annually
EYET (2008) Unlicensed rooming houses	35	Average income: \$840.68/mo.  53% of respondents receive \$560 per month from OW. 23% receive approximately \$1,000 per month from ODSP. 17 % are employed with incomes reported to be between \$700 and \$2200 per month.

**Table 9: Comparison of Study Participants by Monthly Rent**

Study	N=	Average Monthly Rent
Hwang et al. (2003a&b) Licensed rooming houses	295	The average of income paid to rent in this study was 44.8% of income=\$423.29/month
Habitat funded rooming houses (SHS Inc. 2004a)	26	OW recipients (26.9% of tenants) pay \$325.00/month ODSP (53.8% of tenants) pay \$414.00/month
Habitat funded boarding houses (SHS Inc. 2004a)	838	OW recipients (13.4% of tenants) pay \$356.72/month ODSP recipients (77.0% of tenants) pay \$543.30/month. Private tenants (3.6%) pay 77% of income.
TCHC owned rooming houses (SHS Inc. 2004a)	307	Rent geared to income housing. 75% of tenants pay less than \$150/month. 55% pay between \$85-\$125/month.
EYET (2008) Unlicensed rooming houses	41	\$451

## 2.7 Summary

This section has presented the findings of 44 interviews with tenants in unlicensed rooming houses alongside data from six other sources. The goal was to describe the tenant population in Toronto’s rooming houses. Our findings suggest:

- A majority of rooming house tenants are men, but women appear to represent a sizeable portion of the tenant group as well.
- A majority of rooming house tenants are Caucasian or identify as being from British or Anglo ancestry. The presence of recent and more settled immigrants as well as Canadian-born individuals who identify with particular ethnic and cultural groups makes the profile of rooming house tenants one that is characterized by diversity in terms of life experience and cultural affinity.
- A majority of rooming house tenants appear to be middle-aged, though the actual age range found in our study was 21 to 74 years.
- Rooming house tenants largely identify as single, separated, or divorced, with few identifying that they are in a long term relationship.
- Rooming house tenants vary greatly in their level of education. Many have post-secondary training.

What does define the residents of rooming houses is their low income, regardless of whether their income is from social assistance, a disability pension, CPP, or a low-wage job. Low incomes and being single mean that few housing options are available to them. Once rent is paid, there is little left over to pay for food and other necessities.

## 3. Tenants in Unlicensed Rooming Houses

This section highlights the results of the 2008 survey research conducted for EYET. Short and long interviews with 44 individuals provided insight into the perceptions and experiences of low-income single adults living in unlicensed rooming houses in Scarborough, North York, York, East York and Etobicoke. The experiences of this group of tenants have been largely absent from other studies of Toronto’s rooming house sector.



In the course of analyzing the interviews, a number of themes emerged. These have been grouped into three categories which provide the framework for the following discussion:

- Life circumstances of rooming house tenants;
- Experiences and perceptions of tenants living in unlicensed rooming houses; and,
- Good practices in rooming house management.

### 3.1 Life Circumstances of Rooming House Tenants

The demographic data presented in Section 2 of this report provides a snapshot of residents interviewed for this study of unlicensed rooming houses. The following is intended to take this portrait further by looking at life circumstances that were mentioned by survey participants. Consideration is given to:

- Housing history and life stage;
- Poverty;
- Health and wellness;
- Gender, sexual orientation and housing;
- Cultural and immigration issues; and,
- Family of origin.

#### 3.1.1 Housing History and Life Stage

One half of study participants (54%) reported being homeless at some point in the past three years, most between three months and one year. This included living on the street, couch surfing or living in a shelter. This is significantly higher than in the study by Hwang et al. (2003a&b).

For those transitioning from being homeless or having lived in a shelter, there was a reported increase in overall health and self care, and the sense of having 'turned over a new leaf.' This was sometimes related to an improvement in their ability to manage a mental health challenge or addiction.

*I was in a shelter before moving here and I had to decide whether to move to Toronto or not. There are certain areas downtown where you don't want to go out at night. I don't have any of that, living in this neighbourhood (North York). People are getting shot, stabbed downtown. I am too old for that now.*

-----  
*I was living on the street and doing drugs –not the best choice for myself. I found this place on my own from the OCAP listing. I was still on drugs then but I was on the way to quitting. I realized that with housing I could have things that were my own: a TV, a computer. Living on the street you don't have anything. All your money goes into drugs. My body is going through changes [tenant is in a methadone program now]. It feels good to sit and look at myself, my life. Thanks to the government helping me out, I have a roof over my head. Choosing to get housing was a turning point.*

Given that rooming house living is often seen to be transitional housing, it is interesting to note almost half of the study respondents had been in their current residence for two or more years, with more than a quarter of study participants reporting living at the same residence for more than three years. This finding more closely resembles the findings among tenants in boarding homes than the other studies on rooming houses.

#### Profile

**Name:** Simon

**Age:** 26

**Location:** North York

**Pastimes:** Helping with painting and repair work needed at rooming houses, going to the library, watching a hockey game with his nephew, playing cards and Trivial Pursuit with his roommates.

**Five year goal:** Employed, maybe sharing a house with his nephew and his girlfriend.

Interviews with tenants suggested relationships between housing choices and life stage. The youngest participant in the study, aged 21, stated he preferred living with older people who were more likely to have a healthy influence on his lifestyle choices. Older participants referenced teaching younger people coming into rooming houses 'the ropes' which included setting expectations related to cleaning up after yourself and treating others with respect.

*I'm one of the younger ones in rooming houses (age 21). I believe that's because younger ones tend to go into ... dorms... or places like dorms. Like the houses in High Park. Where everyone is in school or pretending to be in school. I don't want that kind of housing because it tends to be more of a party place. With older people, I tend to be more responsible for myself.*

Some older participants indicated their housing needs were different due to changed roles in their families such as no longer caring for children, or the death of parents they had cared for. Others described a lack of contact with family, or families who lived far way. One participant felt that as he aged, his desire and ability to tolerate a downtown lifestyle was decreasing.

One woman with a one year old baby described the benefits of living with other people, in terms of day to day support with the tasks of caring for a youngster. She indicated, however, that it was very difficult economically as she was not able to afford a babysitter and was forced to take her baby with her to work every day (she was a live-out nanny).

Over 50 percent of tenants surveyed in our research on unlicensed rooming houses reported being either *satisfied* or *very satisfied* with their current housing. A further 24 percent were *somewhat satisfied*. Of our sample, 46 percent of tenants stated they had no plan to move in the foreseeable future.

**Table 10: Comparison of Study Participants by Length of Residency**

Study	N=	< year	1-3 years	3+years
Hwang et al. (2003a&b) Licensed rooming houses	295		66% in current location < 3 years	13%
TCRC (2007) Private boarding houses	75			32%
Habitat funded rooming houses (SHS Inc. 2004a)	26	61%	38%	
Habitat funded boarding houses (SHS Inc. 2004a)	838	26%	27%	32%
SHS (2004a) Licensed & unlicensed rooming houses	101	62% (63)	25% (25)	8% (13)
EYET (2008) Unlicensed rooming houses	41	49 % (20)	22% (9)	30% (12)

**Table 11: Comparison of Study Participants by History of Homelessness**

Study	N=	Experienced homelessness in previous 3 years?	
		yes	no
Hwang et al. (2003a&b) Licensed rooming houses	295	36 % (105)	64 % (227)
TCRC (2007) Private boarding houses	75	50% (approximately)	50% (approximately)
EYET (2008) Unlicensed rooming houses	41	53.7% (22)	26.3% (19)

### 3.1.2 Poverty

As previously noted, the majority of participants in this and earlier studies were receiving either OW or ODSP. Incomes ranged from \$ 0-\$2,200/month, with an average monthly income among participants of \$840/month. Thirteen participants had incomes of \$650 or less. This range of incomes points to varying financial circumstances within this group of tenants, depending on the ratio of rent to income, and remaining available money for food, transportation and other basic needs.

While rooming house living is often a necessity as a result of severe financial limitations, many rooming house tenants were able to identify other factors that made this form of housing either appropriate or preferable for them.

*I much prefer to live in houses, to apartment buildings. And although that's what I was starting to resign myself to, and if it doesn't work where I am now, is what I will have to do... maybe I will have to spend three-quarters of my money on a place, you know. It's an option open to me.*

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*For a hundred dollars more, I could get a crappy little bachelor apartment: if I really wanted it and valued my privacy that much. I like the social aspect of living in a rooming house.*

-----  
*I would rather pay less now and enjoy the social part of living in a rooming house, and save up and maybe buy something down the road.*

### 3.1.3 Health and Wellness

Hwang et al. (2003) compared the health of men and women living in rooming houses to that of the general population. Their findings were that chronic health problems were more prevalent among male roomers than among men in the general Canadian population. No significant difference, however, was noted for women. In this same study, about 60 percent of rooming house tenants reported chronic health problems with arthritis or rheumatism, back problems, high blood pressure and migraines among the most frequently mentioned conditions.

In analyzing the results of this study of housing and health, the researchers found a strong correlation between how physically attractive a rooming house is and the health of the residents. Those with the poorest health status tended to reside in rooming houses in the worst condition. No significant correlation, however, was identified between the health status of tenants and organizational characteristics of the dwelling, such non-profit status of the housing provider, landlord living on site, or meals provided on site (Hwang et al. 2003a&b).

Our survey of tenants in unlicensed rooming houses asked tenants to rate their health. In doing so, 57 percent described their health as *good, very good or excellent*. There may be housing and personal factors influencing positive assessment of one’s health including residing in smaller rooming houses, living in quieter neighbourhoods and having higher education levels.

Our study asked participants if they felt their health had improved, or was likely to improve, as a result of moving into their current rooming house. Almost half indicated they had either experienced or expected improvements. This may be associated with the number of participants in our study coming from the shelter system (24 percent) or the street (7 percent) who can be seen as moving up the housing ladder as opposed to down. Moving up on the ladder is generally considered to result in global improvements in quality of life.

*Living here makes me more in the realm of society that is upper echelon, compared to living on the street. It has given me back my self respect and self esteem, because you have responsibility to pay rent. On the street you have to tolerate a lot. It is not like that where I live.*

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*Living here was a change for me. Before I was edgy and rude. Now my attitude has changed. I am not doing any more drugs and I am putting myself in a better situation [not surrounded by police and drug addicts]. I have friends who are not on drugs and who are thinking for themselves.*

**Table 12: Comparison of Study Participants by Health Status**

Study	N=	Self Reported Indicators of Health Status				
Hwang et al. (2003a&b) Licensed rooming houses	295	60% reported having chronic health condition 33% report mental health problems				
TCRC (2007) Private boarding houses	75	65 % of tenants had been hospitalized in past year				
Self assessment of health:		Excellent	Very Good	Good	Fair	Poor
EYET (2008) Unlicensed rooming houses	42	12% (5)	19% (8)	26% (11)	29% (12)	14% (6)

Almost half of participants completing the demographic survey (n=20) indicated their health had improved since moving into their current housing.

Anecdotal evidence from the long interviews suggests that satisfying housing can impact physical and/or emotional health in a variety of ways. Sometimes tenants had a previous history living in less satisfying housing situations which they compared to their current, improved situation. The role of stress and anxiety was referenced as a factor influencing satisfaction with one’s life and housing.

*People being disrespectful in a rooming house can affect your health.*

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*When I was living with my son and daughter in law, my blood pressure was going up. I went to the doctor and it was very high. He gave me medication for blood pressure and now its ok. I am taking that medication only, and living here. It’s better now.*

Having easily accessible health care services through community service organizations was a recurring theme among participants in explaining improved overall health. Some survey participants also made links between health and basic sanitation in the home and the importance of proper ventilation.

*It's so important to take your garbage out of your room on a daily basis. And recycling helps. The landlord regularly comes over and does a deep cleaning of the kitchen, and stairwells and bathrooms. I'm sure it helps us stay healthy to keep it clean.*

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*The worst thing is living in a room with no proper ventilation or air flow. Its like, the same air all the time. I lived in a basement like that just before moving here. It was awful. I didn't realize how important it was to have good light and air until I moved to the second floor. Now I have a plant in my window!*

### **3.1.4 Gender, Sexual Orientation and Housing**

During the long interview, we asked our female participants what it was like to be a woman living in a rooming house. In this study, no specific difficulties were identified.

*There are no troubles for women here. Women and men, they live happy together. The gentlemen are very nice.*

-----  
*I hear some rooming houses are not safe for women, but I feel safe here.*

We did not ask participants about sexual orientation; however, one participant spoke enthusiastically about living in a gay-positive rooming house, which ended when the landlord put the property up for sale.

*His advertisement in the newspaper said, "Room in a gay positive house for rent." There is a big old rainbow flag, right on the lawn. He (our landlord) is very accepted in the neighbourhood. Everybody loves him.*

### **3.1.5 Family of Origin**

The importance of social and personal connections with others is a universally recognized factor associated with good health, wellness, adaptation and success. When individuals have no family, or families are unable to support one another, or family members live far apart, other forms of social connection become more important. This issue was referenced by a number of participants. Living more closely with others in small rooming houses may provide single adults with a lifestyle that has some of the benefits of living in a family group.

*I spent my Christmas here [at the rooming house]. They had a great Christmas party, and Easter. All the holidays, basically, if you don't have a family, ... and that is fine. They sort of... become part of your family.*

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*I go and visit my biological family, sometimes during the long weekend or statutory holidays. I love my grandchildren, I have five. My wife lives with my son, and she helps taking care of the children. I came here [to this rooming house] because I wanted to be earning a little. Because my son has so many children, it is hard to ask for money.*

For others without a connection to their biological family, ties to drop-in centres were important:

#### **Profile**

**Name:** Randy

**Age:** 59

**Location:** Scarborough

**Pastimes:** Randy is a cancer survivor and enjoys watching movies and tending to house plants. He rides his bike almost every day, all year long.

**Five year goal:** Randy wants to stay healthy and be happy. He never wants to live in a basement again.

*It makes a big difference to have a drop in centre when you aren't close with your family. You come in here, you can always see someone you know. There are a lot of people here who invite me over, even sometimes when I don't have money, people will be like, "come over and watch the hockey game."*

-----  
*I'm the last person in my family. I've never been married, I have no kids. My mom, my dad, are passed away. I had two brothers and a sister, all passed away. I never really got to know any of them. So that is why I like to come here [a drop in] at least I've got a lot of associates and acquaintances. I'm respected.*

For others still, strong religious convictions were a source of strength.

### **3.1.6 Cultural and Immigrant Experiences**

Rooming houses may offer a specific kind of support to those who are in the process of settling in Canada. For one particular group of Filipino immigrants transitioning to Canadian life through sponsorship and caregiving/nanny employment, rooming house life offered an opportunity to live together with others from their home country. In this instance, their landlord was also from the Philippines. Anecdotal evidence suggests that the cultural affinity between the landlord and the tenants assisted them to feel safe and secure in a new environment while simultaneously becoming accustomed to a new country.

In this cluster of tenants (n=5), most spoke about the comfort of living with others who enjoy similar interests: karaoke, dancing, bible study or cooking. Residents also shared similar tastes in food and music, and all of them attended a small church on the premises weekly, which was operated by the landlord.

*We have a Filipino Association. We raise funds to help some students in the Philippines who want to study but don't have funds. Sometimes we hire a bus and go to the Casino and any money we make, we put into the fund.*

-----  
*We are all Filipino here. I feel comfortable. We all know each other. I work as a full-time live-in caregiver during the week, but I come here on the weekends. I wanted to have more privacy and be close with my friends.*

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*At first, I was a live-in caregiver with a different family. But I had a boarding house on the weekend then too. Not that you can do anything you want, but still you feel free! After five days working! Now I live here full time, and work out.*

During the course of this study, the researchers also heard about recent immigrants from mainland China living in rooming houses in Scarborough and working in Markham. The sense that some rooming houses are home to single adults who share a similar cultural or ethnic background and who are in a particular life stage also came through an interview with a young woman living in Etobicoke. She described the three-storey rooming house where she and her boyfriend shared a room as 'full of Polish or Russian speaking men in their sixties.' While she felt they viewed her with some suspicion, the bigger issue about sharing space was not speaking the same language.

### **3.2 Experiences and Perceptions of Tenants in Unlicensed Rooming Houses**

A main focus of the research on unlicensed rooming was to better understand tenants' views of their rooming house as a place to live and as a base that supports other dimensions of their lives. The following themes were explored with the interviewees:

- The rooming house as home;
- The importance of location;
- The value of neighbourhoods;
- Connections to community;

- Connectedness and friendship; and
- Safety and security.

### 3.2.1 At Home in a Rooming House

Many participants spoke with fondness about the 'ordinariness' of living in a home in a residential area, that simply felt 'normal' or 'like any other home.' When participants were satisfied with their situations, they often made statements that reflected 'house pride.' As in other studies, pleasing aesthetic qualities were often cited as being important to tenants' overall satisfaction level.

*I like that my house is unique, I like that it is an old part of Scarborough, as old as downtown TO itself. Very few people even know that.*

-----

*It's a normal bungalow. With a back yard. It was kept clean. And he had a garage to put bicycles in, and work on your car, or whatever you wanted to do. You would never know it was a rooming house. The curtains were always up. Except sometimes for the traffic, and the numbers of people. Seven people and friends.*

-----

*It's got green all around it and a garage. I think you would be impressed. I was impressed, which is why I picked this one.*

*Its set up like a normal house. We each get a bedroom, with a closet and that. Shared kitchen and bathroom and a shared living room with a TV.*

-----

*You would not know it was a rooming house. It has a longer driveway than other nearby houses and it looks richer than other houses on the street because it is bigger (3 storeys). With an old house you assume it has big rooms. You assume a rich family lives there.*

-----

*I have a nice little spot. I put pictures up on the wall and have a carpet. I have a duvet on the bed and a coffee cup. The shelter gave me these things. It's comfortable.*

### 3.2.2 Location

Many participants (n=17) stated that living close to essential services like supermarkets, the TTC, work opportunities, food banks and drop-in centres was an important factor in their housing choice. One-quarter of participants identified proximity to family members as a consideration in choosing their housing.

Some participants depended on bicycles as their primary transportation and the value of having safe bicycle routes was sometimes mentioned. Almost all participants noted the importance of being on a bus route, especially frequent and 24-hour services. Eighty-eight percent of participants in the survey indicated they use the TTC on a weekly basis at a minimum.

Several tenants talked about wanting and needing to live outside of the downtown core, stating that it was 'too easy to be in the wrong place at the wrong time' downtown.

*There is less opportunity to get into trouble out here [Scarborough]. There is just too much going on downtown. It's more laid back here, its more... social... it's more... relaxed. It's not so wound up.*

Some valued the chance to live in neighbourhoods characterized by a diverse mix of people and lower density housing.

*This is a community of houses, not projects or government housing. You see families, parents with kids, churches, libraries. You associate with people from diverse backgrounds.*

### 3.2.3 Neighbourhoods

Many participants expressed satisfaction and positive feelings about the area of the city they lived in (n=19). Satisfaction about location was linked to values, identity and qualities of neighbourhood that gave tenants a sense of belonging or pride. Several participants spoke about opting for a rooming house in a better neighbourhood, instead of an apartment in a less desirable area.

It was common for participants to refer to specific cultural or ethnic elements of their neighbourhood as well as public green spaces. Additionally, participants who attended drop-in centres or food programs in their own communities felt lucky that they did not have to travel far for these opportunities.

*It's an old neighbourhood, a lot of old time residents in my area, which makes the area good. No condos, no big buildings, it's already been developed many years ago and a lot of people have lived here their whole lives.*

-----  
*One neighbour is totally great. They come from India, their little kid talks with us, and like, they have cherries in their back yard and grapes... in the summer time they give us pears and all that..*

-----  
*It's an old school neighbourhood. Morals and values and everything. Which make a big difference. Lots of Portuguese and Italian people who keep their places nice.*

-----  
*When I had the big house I was renting, it was in a bad neighbourhood and I didn't make use of the area much. Here at this place, I can go for a walk in the park. I went from a bad neighbourhood into a really good one, just into a smaller place. I lost in space but gained in the value of the place.*

### 3.2.4 Connections to Opportunities in the Community

Contrary to the notion that many rooming house tenants live isolated lives, many participants in this study were involved with community organizations or training, either as active participants or as volunteers.

*I'm starting a course on March 3<sup>rd</sup> so I am starting to get into a routine of getting up and getting out every morning. Because this is Monday to Friday school, for three months. It's a building maintenance course. They will put me in job placement, and give me a two bedroom apartment, a salary, benefits and chance for advancement.*

-----  
*I work at a community outreach. I work with the homeless, because I was homeless. I work at the food bank. I get paid with all the food I could need. I get a bus pass from welfare and everybody is happy.*

-----  
*I have had the same worker for 7 years. She is helping to find some volunteer work for me...I have never done anything like that before. Maybe I will be serving food in a shelter. My worker helped me get into school and I have done some courses already (computer and cooking courses).*

Thirty-four percent of participants indicated that their use of community and health services has gone up since moving into their current residence, while 44 percent indicated they felt their use of community and health services was the same. Only five percent of individuals indicated they felt their use had reduced.

These numbers may be skewed due to recruitment of survey participants from within drop-in centres, hence we interviewed individuals who already had some connection to community



programs. Connections to community services and programs may not be as prevalent among participants identified outside of drop in centres and among those tenants who are in the workforce on a full or part time basis.

### 3.2.5 Connectedness and Friendship

For many rooming house tenants, the connections they develop with other tenants, especially when the tenancy is over a longer period, constitute an important source of personal support:

*The people I lived with were roommates. You are closer than tenants. You knew each other. You saw each other all the time and the kitchen is the social area. There was a big kitchen table. So, cards, whatever was going on.*

-----

*I am happy here because I am with my friends. We are all together, and sharing. Living in [for five days/week as a nanny] and not ever going out, it's a lot!*

Connections made with people through community organizations were also valued.

*The people here [at this drop in] are beautiful. They help me out quite a bit. You ask for something, if they got it, they give it. Today I walked in, and they know me here. I'm respected here, which is good. I'm older than the Director!*

-----

*This drop-in is a supportive environment for me. I have a good connection with one of the staff. But I would turn to my roommate first if I needed help. I respect him and he respects me.*

### 3.2.6 Safety and Security

Tenant descriptions of feeling safe or unsafe typically revolved around the behaviours of other tenants and the presence of doors that could be locked. Overall, survey respondents spoke positively about their feelings of safety in their home and neighbourhood, echoing the sentiments noted in the study by Hwang et al. (2003).

Several survey participants mentioned the importance of properly screening applicants before letting them move in. Screening referred to checking references and finding out how often an individual had moved. For existing tenants, screening applicants was a way to assess for potential threats to safety and security in the home.

*I feel at home here... safe. You can wake up and feel you have a purpose and a plan. The house is a means whereby you can accomplish something because you are safe.*

-----

*Smaller rooming houses hold less people and there are less problems.*

-----

*When I first got here the locks weren't too good but they got a deadbolt for me, and put it right on for me. It made me feel very secure.*

-----

*I attribute the level of trust in our house to the comfortable surroundings. It is a very calm and comfortable environment.*

For some, a sense of safety and security comes from living with others. A landlord who was interviewed during this study remarked that she had offered one of her long term rooming house tenants a bachelor apartment in another nearby property that she owned. The landlord thought that because of the tenant's age and circumstances as a pensioner in his seventies with some mobility problems, that this bachelor apartment at the same rent level would meet his needs better. To the landlord's surprise, the tenant turned down the offer, preferring to stay in the

rooming house. The tenant noted that he felt more secure in the house, because if something happened to him, help would be close at hand.

### 3.3 Good Practices in the Rooming House Sector

Survey participants talked about what they liked and disliked about their housing and shared their thoughts on what makes one situation better than another. It became evident that a number of situations specific to rooming houses impact tenants on a day to day basis. These included, but are not limited to:

- Legal and safety issues arising from poorly screened or transient tenants;
- Issues around privacy and security of belongings;
- Problems with drugs, prostitution and theft in the home;
- Garbage removal and household chore management;
- Support to deal with interpersonal issues arising from tenant relationships and disagreements; and,
- Support for tenants to be successful in group living and maintain stable housing.

*I'm quite happy now that the people who were there before, the crack heads, who did NOT care about the house, or how much noise would be made, are gone.*

-----

*I met Miss M (landlady) at a time when I was in jail and struggled with mental health problems. She helped me get ODSP, she did the paperwork and worked with COTA and the social worker through the Court's mental health diversion program. Miss M pays the phone bill for me. She takes me shopping for groceries every two weeks with another tenant. She holds on to my grocery money for me. If I needed help, I would turn to her.*

Many participants described multiple rooming house experiences and talked about a variety of landlord-tenant relationships. Regardless of level of satisfaction, most could speak to practices that increased level of satisfaction with their housing. Tenants told us that landlords needed:

- A knowledge of good 'business practices' (including the ability to screen tenants);
- The ability to be a 'caring' landlord, and
- To be available to address issues (including difficulties between tenants) and be timely with repairs and cleaning.

*A landlord needs to act like a landlord. They should take a course, the City should say that if you are going to have a rooming house, first it has to be legal, but you have to know how to deal with the people that you are renting rooms to, to deal with the issues. They could say, this is what we are going to do. We have professionals who are going to show you how you to deal with the situation. How to be a landlord.*

Generally speaking, the tenants surveyed as part of this study of unlicensed rooming houses live in smaller houses:

- 95 percent of participants described their rooming house as having ten or fewer roomers;
- 51 percent lived in a house with 5 or fewer tenants; and,
- 29 percent lived in a house with 10 or fewer tenants but shared kitchen and bathrooms with 4 or fewer tenants.

When rooming houses had more than five tenants, the home was usually described as being divided into two or three floors with tenants socializing and sharing facilities primarily with those

living on the same floor. Because of this, the mid-sized homes may 'feel' like a smaller home from the tenant's perspective. Smaller numbers of tenants in a house and fewer individuals sharing amenities are factors associated with greater overall satisfaction.

*I like the smaller rooming houses best. When there are too many people there are more problems and sometimes things get stolen.*

Some participants described the availability of particular supports from the landlord, such as help with budgeting or accessing services. A number of participants noted how important it was for people with mental health and addiction problems to have assistance and support with their housing. Tenants who were satisfied often described landlords who were providing both emotional and practical support in assisting them access services or a source of income. Only a few tenants in this study had a landlord who lived on site. Satisfaction with the housing did not appear to relate to whether the landlord lived on or off site.

*At the last place I lived it wasn't Pay Direct. I would call the landlord and suggest she came and got the rent on the day I had money. Instead of asking why etc, she would just come and get it. That was a good thing.*

Difficulty with other tenants was the most often cited reason for leaving a prior living situation (n=7). This may underline the importance of having a landlord or housing worker available to assist with day to day interpersonal issues, as well as having working knowledge of community services.

*There is another rooming house on the street. It works. It can work. She runs a tight ship, keeps it clean. If you are just drawing everything out of it... just getting the money as if it were a business, its like the Leafs... <laughter> .... You need to put something back in. The money is paying the mortgage for sure, with just a couple hundred a month to maintain... it could work.*

-----

*The bottom line is the dollar. I understand that. But if you don't care, you are going to get a low class of people here that don't care about your building and eventually you are going to get shut down.*

-----

*My landlord is a really nice guy. He came by and gave us all Christmas presents, which is very rare in my experience, to get a Christmas present from your landlord. And he likes me because I am clean. He pops in every once in a while because he is trying to renovate the store under me, to rent out. When I moved in, I didn't have last month's rent and he required it but we worked out a deal where I gave him so much a month, whatever I could, until last month was made up.*

### **3.4 Summary**

This discussion of the survey results serves to underscore the extent to which rooming house tenants in unlicensed dwellings are very diverse in terms of life stage, health status, connections to family and support networks, and involvement in the labour force and voluntary sector.

Rooming house tenants value the aesthetic qualities of their accommodation, the location of their housing within neighbourhoods, and being part of a community. Many invest in the social networks that spring from the rooming house itself, while others use their accommodation as a base from which to pursue other goals and interests.

## **4. Concluding Remarks**

Previous research such as the *Profile of Rooming House Tenants* (Social Data Research 2006) and the *City of Toronto Rooming House Issues and Future Options Report* (SHS Inc. 2004) provide a context for understanding who lives in rooming houses. We know from such studies that the

majority of tenants in this housing sector are single, male and generally middle-aged. We know that the average monthly incomes of rooming house tenants fall well below the poverty line, and that due to a complex interaction of socio-economic conditions, these individuals are more likely to experience compromised health than other populations (Hwang et al. 2003b).

Although our demographic survey results suggest similar statistical results, a more in depth examination of this population through investigative interviews paints a picture of tremendous diversity. Hwang et al. (2003a) caution against over-generalizing about rooming house residents, a conclusion that is reinforced by the results of this study. As noted by Hwang et al. (2003a):

*...rooming house residents are as diverse as the general population of Toronto. They include people with steady employment, university graduates, teetotalers, churchgoers, people in stable relationships. They also include people on social assistance, formerly homeless, people with low levels of education, people with substance abuse problems, people suffering from mental illness, and socially isolated individuals.*

This study found evidence of rooming houses in North York, Scarborough, York, East York, and Etobicoke with characteristics which are associated with tenant satisfaction (Social Data Research 2006). These factors include housing five or fewer tenants and being located in a residential neighbourhood. Tenants living in smaller homes describe them as being almost indistinguishable from other single family homes on their streets. Many are described as not having been converted on the interior, aside from the addition of locks on bedroom doors.

These factors may be associated with a wide variety of other areas of satisfaction, such as availability of services (due to being in a residential neighbourhood), feelings of safety (in a residential neighbourhood and in a smaller group living situation) and satisfaction with the appearance of their home (less wear and tear when numbers of tenants are small or when in a neighbourhood where homes are well maintained). These factors make this group of tenants an especially interesting group to study, when identifying 'good practices' in the rooming house sector.

The relationship between health and housing emerges as a theme in our study. Results of the tenant interviews suggest that satisfying, safe, smaller group living offers low income single adults a number of potential benefits. These included connections with others, assistance with day to day living tasks, safety and security, and potential increased awareness of and access to community services. All of these factors may play a role in determining an individual's health over the course of a lifetime.

The value and role of community-based services providing a variety of supports was emphasized by the survey respondents, many of whom were already benefiting from such services. This may point to the importance of ensuring rooming house tenants are aware of all available community resources. This includes drop in centres that offer a single point of access for health, food, legal and spiritual supports. Landlords may be able to provide a valuable link to such services by providing information to tenants in need.

In conclusion, rooming house tenants living outside of the downtown core present a view of the rooming house as a viable housing choice for low income adults living without children or a partner. This form of shared accommodation includes stable tenancies that span many years. Tenants' own descriptions of what they value about their homes, roommates, and landlords provide a lens for identifying good practices in the rooming house sector.

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# Appendix A: Demographic and Life Stage Questionnaire

## Rooming House Working Group (Toronto) 2008 Survey of Rooming House Residents<sup>6</sup>

### Introduction

#### (Housing workers: you can use this as your script in explaining the study)

Thank you for taking time to speak with me. I am helping East York East Toronto Family Resources (EYET) to survey tenants who live in rooming houses in North York, Scarborough, Etobicoke, and East York. The research will help EYET and the City of Toronto understand who lives in rooming houses and how satisfied tenants they are with their housing. The results of this research will help shape Toronto's plan for affordable housing for the next 10 years.

Your experiences and suggestions will be very helpful. Everything you tell us is confidential. Your answers will be grouped with others to give us a total picture. Your participation in this study is voluntary. You may skip any question you do not wish to answer and you may choose to end the interview at any time.

The survey takes about 15 minutes to complete. You will receive \$15 in Tim Horton's coupons for your participation at the end of this survey in recognition of your time and contribution to the study.

Longer interviews with a small group of participants will take place in the near future. If you would like to be involved, please let the person who is interviewing you today know. Give us a way to reach you. If chosen for a follow-up interview, you will receive an additional \$25.

Before we begin, do you have any questions about the study or about this interview?

Do you live in a rooming house now? Yes  No

Where do you live?  Scarborough  North York  East York  Etobicoke  York

(Note to Housing Worker: please do not interview tenants living in the old City of Toronto for this study)

Have you already participated in a survey or interview for this or another study in the past 2 to 3 weeks? Yes  No  If yes, give details: \_\_\_\_\_

Do you agree to participate in this survey? Yes  No

Please sign your initials or a 'made up' name in the space below to show that you have agreed to participate. We are not asking you to sign your name so your identity can be kept confidential. I will also sign my name to indicate that you have agreed to participate.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Survey Participant

\_\_\_\_\_  
Interviewer + Agency Name (please print)

#### Questions or concerns about this study?

Contact: Janet Fairfield, Housing Help / Landlord Liaison, East York East Toronto Family Resource Centre Tel. 416-686-3390 ext.349.  
[outreach@housingworkers.ca](mailto:outreach@housingworkers.ca)

---

#### IMPORTANT!

**Dear Interviewer: Please begin by filling in the following to allow the researchers to code interviews while maintaining tenant confidentiality.**

\_\_\_\_ (first two letters of the tenant's last name)  
\_\_\_\_ (first two numbers of his or her street address)  
\_\_\_\_ (first two letters of the name of his or her street name)

(first 2 letters of last name, first 2 numbers of street address, plus first 2 letters of street name. E.g. Jim Smith at 246 Main Street would be SM 24 MA. If he lived at 7 Main it would be SM 07 MA)

---

#### The first questions in this survey are about you.

1. How old are you?

- Under 20  
 20-30  
 31-50

---

<sup>6</sup> Survey of rooming house tenants adapted from Social Data Research Ltd (2006). Originally used in a CMHC funded study of 240 rooming house tenants in Ottawa, Montreal and Vancouver.

- 51-65
- 66-80
- Over 80

2. Gender

- Male
- Female
- Transgender

3. What is your marital status?

- Single
- Separated/divorced
- Long Term Relationship
- Married/Common-Law
- Widowed

4. Do you have any children?

- Yes If yes, number? \_\_\_\_
- No

5. Where were you born?

- Canada (*if Canada, skip to # 8*)
- Other (name) \_\_\_\_\_

6. *If other*, what year did you come to Canada? \_\_\_\_\_

7. What is your current status in Canada?

- Citizen
- Visitor/Student visa
- Refugee Claimant
- Permanent resident/Landed immigrant

8. How long have you lived in Toronto? (*indicate # of years or months*)

\_\_\_\_ Years    \_\_\_\_ Months    \_\_\_\_ Whole Life

9. How would you describe your cultural background? (*Interviewer: do not read categories*)

- First Nations/Aboriginal
- British/ Anglo
- Francophone
- Other (Please record) \_\_\_\_\_

10. What is your highest level of education?

- Some or completed elementary
- Some high school
- Completed high school
- Some or completed trade school or equivalent
- Some university
- Completed college (CEGEP)

- Completed University Degree
- Other (please describe, e.g. ESL)

11. Do you have a learning disability that makes it challenging to read, write or learn new things?

- Yes
- No
- Don't know or no answer

12. What best describes how you spend your time? *(Check all that apply)*

- I work full - time
- I work part- time
- I go to school (if yes, Full \_\_\_\_\_ or Part Time \_\_\_\_\_)
- I volunteer in my community on a regular basis
- Due to my disability, I am limited in my ability to leave my home
- I participate in a work or training program (while on OW or ODSP)
- I attend a social or food program in the community most days
- I am a primary support or caregiver to a family member or friend
- I socialize with friends, family or neighbours outside of my home
- I spend most of my time at home
- Other (Please describe) \_\_\_\_\_

13. Where does your income come from? *(check all that apply)*

- |  |   |
|--|---|
| <input type="checkbox"/> Employment insurance      | <input type="checkbox"/> Social assistance (OW)                     |
| <input type="checkbox"/> Old age pension           | <input type="checkbox"/> Veteran's allowance                        |
| <input type="checkbox"/> Canada pension plan       | <input type="checkbox"/> Employment/self-employment                 |
| <input type="checkbox"/> Worker's Compensation     | <input type="checkbox"/> Disability (CPP)                           |
| <input type="checkbox"/> Student bursary/loan      | <input type="checkbox"/> Disability (Private Pension)               |
| <input type="checkbox"/> Disability pension (ODSP) | <input type="checkbox"/> Other (creative economy, barter etc) _____ |
| <input type="checkbox"/> Disability (CPP)          |   |

14. Total **Monthly** income \_\_\_\_\_ (net) from all sources  
*(If participant answers this question, skip to # 16)*

15. Interviewer: If participant doesn't know actual income ask annual income ranges below:

- |  |   |
|--|---|
| <input type="checkbox"/> Under \$8,000 per year  | <input type="checkbox"/> \$8,000-\$12,000/year  |
| <input type="checkbox"/> \$12,001-\$15,000/year  | <input type="checkbox"/> \$15,001-\$20,000/year |
| <input type="checkbox"/> More than \$20,000/year | <input type="checkbox"/> Don't know/refused     |



**The next set of questions is about your current housing.**

16. How much is your rent?

\_\_\_\_\_ per week or \_\_\_\_\_ per month

17. What does your **rent** include? (check all that apply)

- Telephone
- Cable (if I choose to pay for it)
- TV (included with room)
- Heat
- Hydro
- Water
- Prepared Meals (if yes, how many a day \_\_\_\_\_)
- Hot plate in my room
- Housekeeping Services
- Use of a shared kitchen (if yes, how many do you share with \_\_\_\_\_)
- Use of a shared bathroom (If yes, how many do you share with \_\_\_\_\_)
- Use of a common room (If yes, how many do you share with \_\_\_\_\_)
- A fridge in my room
- A microwave in my room
- Bedroom furniture in my room (dresser and bed at minimum)
- Closet or storage
- A worker who helps me (budget, pay bills, filling in forms)
- Organized social activities (cards, movie nights, outings etc)
- Other \_\_\_\_\_

18. Are there services in your house that are available at an **EXTRA COST**? (check all that apply)

- Cheque cashing
- Meals
- Housekeeping
- Heat and hydro
- Phone
- Cable
- Other \_\_\_\_\_

19. How many people live in your rooming house?

- Less than 5
- 5-10
- 11-25

26-50

50 +

20. Is your rooming house:

Part of a community program or non-profit organization (eg. Habitat services )

Privately owned, **with the landlord living on site**

Privately owned, **no landlord on site**

Privately owned with a **manager or custodian on site**

Privately owned, **no manager or custodian on site**

Other: \_\_\_\_\_

21. How long have you lived in your current location?

Less than one month

Less than 3 months

3-6 months

6-12 months

1-2 years

More than 2 years (Number of years = \_\_\_\_\_)

**The next set of questions is about where else you have lived and reasons why you moved.**

22. Where did you live **just before** you moved to your current home?

Another rooming house

An apartment

A condo

A house

A shelter

Shared house/apt

The street

Couch surfer

A halfway house

A group home

Prison/jail

A foster home

Lived with family

hospital

Other (please describe) \_\_\_\_\_

23. Why did you move from your last place? (*Check all that apply*)

Too expensive

Roommate left

Problems with other tenants

Problems with landlord

Non-payment of rent

Was on street/had housing help

Preferred a different type of accommodation

Preferred a different location

Evicted (probe why, if non-payment of rent, check above)

Discharged from a program or institution

Time to move out (student or young person leaving home)

Other: \_\_\_\_\_

24. How many times have you moved in the past 3 years:

None

- 1-5
- 6-10
- More than 10
- Not applicable

25. Have you been homeless in the last three (3) years? (eg. living on the street, in shelters, couch surfing or other)

- Yes  No

26. If yes, how long were you homeless?

- Less than two weeks
- Less than three months
- Less than a year
- Less than two years
- 3 years or longer

27. Why did you choose your present unit? (Check all that apply)

- Affordability
- No first/last month deposit needed
- Close to friends, family
- It was easy to find
- This is my neighbourhood
- Better accommodation than what I had before
- Close to services I needed
- Was referred by a housing help agency of other agency
- It was available
- Other (please describe) \_\_\_\_\_

28. How did you find your current place? (Check only one)

- Through friends/family
- Advertisement in paper
- Advertisement in building (walked by)
- Through a housing agency
- Sign in front of building
- Sign on telephone pole, bulletin board or elsewhere
- Other (please describe) \_\_\_\_\_

29. Do you have any plans to move in the next few months?

- Yes (go to #29)  No (If no, skip to #30)  
 Don't know/no answer

30. If yes, why are you planning to move? (Check all that apply)

- Current place too expensive
- Problems with other tenants
- Problems with landlord
- I am unhappy with the upkeep, cleanliness or services
- Prefer/moving to a different type of accommodation
- Prefer/moving to a different location
- Not close to employment/school location
- Other (please describe) \_\_\_\_\_

**I'd like to turn now to a few questions about your health and services that you may use.**

31. Would you say your health is:

- Excellent
- Very Good
- Good
- Fair
- Poor

32. Do you think your health has improved, or **is likely to improve** as a result of moving to your present location? (eg. due to better physical surroundings, closeness to medical services, better accessibility )

- Yes
- No
- Maybe
- Don't know/no answer

33. I am going to read off a list of services. Please tell me which services you use and how often you use them (e.g. every day, every week, every month, once a year, less than once a year)

*(If a type of service is not applicable or never used, move to next category)*

Type of service	Yes, uses service	Frequency of Use				
		Daily	Weekly	Monthly	Yearly	Less than once a year
Family Doctor						
Walk in Clinic						
Dentist						
Social Worker						
Home Care Nursing/ Occ. Therapist/ Physio Therapist						
Churches/Places of Worship						
Food Bank						
Hot meal program						
Housing Worker						
Mental Health Counselor						

Life Skills Worker						
Community Health Centre						
Recreation Centre						
Addictions Counselor						
Library						
Drop in Centres						
Emergency Room						
Ambulance						
TTC						
Probation or Parole						

34. Since moving into your current housing, would you say your use of community services (from list above) has

- Gone up
- Gone down
- Stayed the same
- Don't know

**These last few questions are about how satisfied you are with your current housing.**

35. Which of the following rules exist in your building? Are they enforced? Do you agree with them?

**Please circle yes or no and make comments if appropriate.**

RULES	Exists?	Enforced?	Do you agree with rule?	Comment
No smoking	Yes / no	Yes / no	Yes / no	
No alcohol	Yes / no	Yes / no	Yes / no	
Curfew	Yes / no	Yes / no	Yes / no	
No Visitors	Yes / no	Yes / no	Yes / no	
No overnight visitors	Yes / no	Yes / no	Yes / no	
No visitors after certain hours	Yes / no	Yes / no	Yes / no	
No drugs	Yes / no	Yes / no	Yes / no	
No violence	Yes / no	Yes / no	Yes / no	
No pets	Yes / no	Yes / no	Yes / no	

36. Now we want to talk about how satisfied you are with where you live.

Category	Not Satisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very Satisfied
How the outside of the building looks					
How the inside of the building looks (is it in good repair? Does it look tidy?)					
Level of cleanliness (garbage, pests, mice or other rodents, vermin, bedbugs, cockroaches)					
Affordability of Rent					
Feeling safe when at home; feeling your belongings are safe					
Your neighbourhood ( Is it close to the things you need? Do you feel safe ? )					

37. What do you **like best** about your present accommodation? **(Check all that apply)**

- Affordability
- Location – Close to services/school/employment needed
- Facilities (kitchen, lounge etc)
- Friendships with other tenants
- I like this type of accommodation

- Close to friends, family
- Like the landlord
- Cleanliness
- Privacy
- Safety, security
- I am not happy with any of these things

Other (Please describe) \_\_\_\_\_

38. Overall, how satisfied are you with your housing situation?

- Not Satisfied
- Somewhat Dissatisfied
- Neither Satisfied Nor Dissatisfied
- Satisfied
- Very Satisfied

39. Why do you feel this way? \_\_\_\_\_

40. Do you see your present housing as a long term or a temporary situation?

- Long-term (over two years)
- Temporary
- Don't Know/No Answer

41. In what type of housing do you see yourself living in 5 years? *(Probe for type of accommodation [apartment, house, etc.] owned or rented, share with others, etc)*

- Bachelor apartment
- One or two bedroom apartment
- Sharing with friends
- Own a home
- Continue to live here
- Move to another rooming house
- Live in a subsidized or RGI unit
- Other \_\_\_\_\_

42. Do the Researchers have permission to contact you for possible participation in a longer interview?

- Yes
- No

**If yes, what is the best way to reach you?** \_\_\_\_\_  
*(eg. Directly by phone, through a housing worker, other. Provide details and your name so that we can connect.)*  
**Thank you for your participation in this survey and your time today.**

**Tim Horton's Coupons Received:**

\_\_\_\_\_ **Initials of survey participant**

**EYET**  
**ROOMING HOUSE RESEARCH**  
**LONG INTERVIEW**

**INTRODUCTION**

My name is \_\_\_\_\_ and I am working for East York East Toronto Family Resource. We are conducting a study of tenants who live in rooming houses in Scarborough, North York, Etobicoke and East York. We are interested in knowing about your experiences in your current rooming house and neighbourhood. This interview is a follow up to a short survey you recently completed through a housing worker (or a drop-in centre).

This is a voluntary study, and you can choose to end the interview at any time or skip questions you do not want to answer. There is a \$25 honorarium available for you at the end of the interview.

The results of the study will go to the City of Toronto to help shape the plan for affordable housing for the next 10 years.

Your name or identity will not be used in this study and everything you tell us is completely confidential.

Before we begin, do you have any questions about the study or about this interview?

Do you agree to participate: Yes  No

Would you please use your initials or pseudonym to show that you have agreed to participate? We are not asking you to sign your name so your identity can be kept confidential and anonymous. I will also sign my name to indicate that you have agreed to participate.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Interviewee

\_\_\_\_\_  
Researcher

Enter participant identifier: \_\_\_\_ \_\_\_\_ (first two letters of last name)

\_\_\_\_ \_\_\_\_ (first two numbers of street address)

\_\_\_\_ \_\_\_\_ (first two letters of street name)

**Questions or concerns about this study?**

Contact: Janet Fairfield, Housing Help / Landlord Liaison, East York East Toronto Family Resource Centre Tel. 416-686-3390 ext.349. [outreach@housingworkers.ca](mailto:outreach@housingworkers.ca)

**1. So where do you live?**

-how do people locate themselves? (In neighbourhoods? Proximity to important places/ services or people?)

**2. What is it like in your neighbourhood?**

-is it business or residential?

-determine participants' felt sense of safety in neighbourhood and how it impacts their decisions/actions/response to community

-proximity to services? Food? Health Care?

-determine emotional response to housing location; is there pride? Shame? Ambivalence?

- do people have "history" in their neighbourhood?

### **3. Can you describe your building for me?**

- if I was standing on the street, what would I see?
- if I walked into the building, what would I see?
- if I walked into your room, what would I see?
- how about the kitchen. What is it like?
- can you describe the bathrooms?
- determine participants felt sense of housing
- determine if they see the physical environment as safe or unsafe
- determine how they feel about the appearance of the building

### **4. Can you describe your neighbours in the rooming house?** (The other tenants, as well as neighbours next door)

- do they feel connected or separate from other tenants?
- determine issues that are related to each perspective

### **5. What led to you living here?**

- determine events just prior to moving into rooming house
- determine level of security/insecurity and situation precipitating move to rooming house
- determine if the move was an improvement or deterioration of prior circumstances
- determine factors impacting decision making (barriers in choice or pro-factors)
- if participant was previously homeless, ask... "What was that like?"
- if participant was previously housed more "permanently" ask about how they felt about moving to a rooming house instead.

### **6. Can you tell me about your rent, and what is included or not included?**

- how do you feel about the rent you pay?
- are there extra services? Which are used? Which are not used?
- are there things that aren't included, that they wish were?

### **7. (If applicable) I see you have a disability (or health challenge) that can make some things challenging. Can you tell me a bit about that?**

- determine disability, and the level of impact on activities of daily living

### **8. What is it like to have your specific disability, and live where you do?**

- are there specific challenges?
- are there specific benefits?
- prompt for accessibility issues.
- are you close to medical services needed or desired?

### **9. Do you have a worker or someone from an organization who helps you with day to day things like budgeting, paying bills, grocery shopping or helping with housing?**

- if no, who would they turn to if they needed help?
- if yes, how has it helped them? How often?
- does the landlord or manager or other tenants play a role in day to day support?

### **10. Every Rooming House is managed differently, with different kinds of landlords or managers and different rules. Can you tell me about some of the rules and expectations in yours?**

- prompt for specific behaviours/rules/expectations that support felt sense of safety, community participation and social connectedness.
- prompt for role of landlord or manager. How does participant see their role? Feel about it?
- Which rules do you most appreciate? How do these rules help you to enjoy living here?
- Do you know the landlord or manager? How is your relationship with them?



**11. Can you walk me through a typical day for you?**

- determine where basic needs are being met; food, social activity, support systems (formal and informal) and which are impacted by housing.
- how much time do you spend at your home?
- where do you like to go in the community?
- what do you enjoy doing during the day?
- do you have specific interests or hobbies you enjoy?
- if participant begins to mention family/friends/workers in programs etc follow that...

**12. I'd like to know more about the important people in your life.**

- ask about specific people; determine who they are, and the role they play
- who do you spend the most time with?
- are there people that depend on you for company? Help?
- are there people you turn to for company? Help?

**13. Does living where you live change how you connect with family or friends?**

- are there felt stigmas associated with rooming house living
- do friends or family live in the area?
- are you able to have visitors? Do visitors feel comfortable?

**14. I see from your survey that you feel that this housing has positively affected your life. Can you tell me about the things you really like about living here?**

- prompt for themes of environment/social connection/community participation/support services
- prompt for changes in personal view of SELF.
- prompt for changes in food and personal sense of safety

**15. Specifically, how has your life changed for the better since moving here?**

**16. Overall, would you say you feel at home here?**

**17. Where do you see yourself five years from now? If a different place, ask:**

- what will it depend on?
- how will you get there?

**18. Are there things that could change, that you feel would improve on living here even further?**

- Prompt for participants opinion regarding necessary changes
- Prompt for participants ideas about managing a rooming house

**19. Is there anything about living in a rooming house situation you think we should know about, that we haven't asked about?**

**Thank you so much for participating. Your thoughts and opinions are really valued.**

**\*\*\*\*Provide \$25.00 Honorarium\*\*\*\*Have participant initial payment form that he/she received it.**

## Appendix C: Profiles of Tenants Interviewed (in addition to what is included in the body of the report)

### Profile

**Name:** Tatia

**Age:** 74

**Location:** North York

**Pastimes:** Tata enjoys cooking for her roommates, and spending time with friends at the rooming house. She goes to church and studies the bible. On weekends, she visits her son who lives nearby. She goes dancing with friends from the Filipino Association.

**Five year goal:** To live every day to the fullest, and to keep her blood pressure down.

### Profile

**Name:** Seth

**Age:**40

**Location:** Scarborough

**Pastimes:** Seth attends a number of day programs where he offers encouragement and support to those who are homeless. He enjoys watching movies, and spending time with friends.

**Five year goal:** To stay drug free, to have dental work done and to be happy.

### Profile

**Name:** Trevor

**Age:** 29

**Location:** Scarborough

**Pastimes:** When the weather turns nice, Trevor likes to walk through the city's parks. He enjoys using the internet, and he works part time doing surveys for marketing firms.

**Five year goal:** To move to a one bedroom apartment in a nice area of the city.

### Profile

**Name:** Scott

**Age:** 23

**Location:** Scarborough

**Pastimes:** Scott works full time as a telemarketer. He loves doing home repairs, and helps his landlady with a number of her houses.

**Five year goal:** Scott likes living in rooming houses because they are more social than living alone, and he is able to save a bit of money each month. He dreams of owning his own home one day.

### Profile

**Name:** Ed

**Age:** 27

**Location:** Scarborough

**Pastimes:** Learning new things on the computer, music sharing.

**Five year goal:** Ed wants to be working at a steady job as a flooring installer and to stay in his neighbourhood.

### Profile

**Name:** Neilson

**Age:** 44

**Location:** Scarborough

**Pastimes:** Writing and reading, especially non-fiction, using the internet and Facebook at the library, listening to music, watching news shows and 'Ellen' on TV.

**Profile**

**Name:** Carlo

**Age:** 59

**Location:** North York

**Pastimes:** Carlo goes to the library every day to read the newspapers and visit with people he knows there. He has a young adult son who lives nearby who he sees weekly.

**Five year goal:** To stay away from drugs, to find better housing, and to help his parents as they age.

**Profile**

**Name:** Edwina

**Age:** 62

**Location:** Scarborough

**Pastimes:** Edwina works almost full time hours, selling products within her community. She enjoys good health. When she isn't working, she plays cards with friends. She is a grandmother of five.

**Five year goal:** Edwina would like to live in a one bedroom apartment when she is able to receive OAS.

**Profile**

**Name:** Stephen

**Age:** 52

**Location:** Etobicoke

**Pastimes:** Stephen loves football and hockey and works part time as a harm reduction outreach worker. He used to be homeless but became housed when we went into AA seven years ago.

**Five year goal:** To become a social service worker and work with the homeless.

**Profile**

**Name:** Vince

**Age:** 35

**Location:** Scarborough

**Pastimes:** Vince likes listening to music, walking an hour a day, reading and using a computer at the library, going out for coffee.

**Five year goal:** To be finished school and have a career as a cook or a mason.

**Profile**

**Name:** Angeline

**Age:** 34

**Location:** North York

**Pastimes:** Angeline is a new mother to young Ethan, age one. She works full time as a live-out nanny to a family of six. She is able to take her son to work with her, but is finding it challenging. When not working, she enjoys visiting with her roommates, and playing with Ethan.

**Five year goal:** To be able to have her own place, for her and her son.

**Profile**

**Name:** Marc

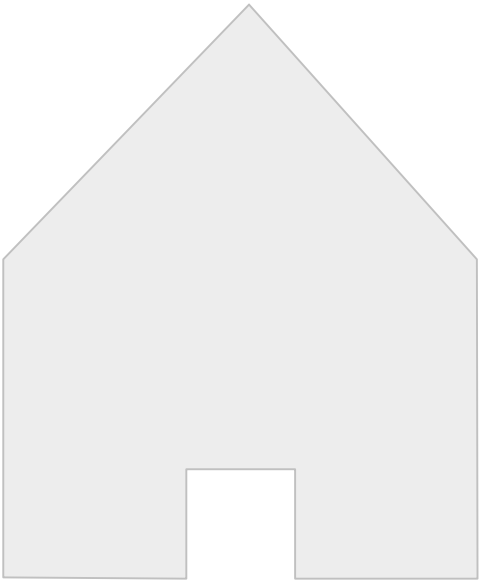
**Age:** 28

**Location:** Scarborough

**Pastimes:** Video games and computer, Facebook, learning new software (PowerPoint and Excel).

**Friend and roommate:** Dave

**Five year goals:** Living in a 1 or 2 bedroom apartment, saving money, having better friends, being in a relationship, and feeling better about life.





# Component 3:

## Three Business Cases: The Economics of Rooming Houses in Toronto

Prepared for



East York East Toronto Family Resources  
and the Rooming House Working Group

June 3, 2008

**ORIOLE RESEARCH & DESIGN INC.**

URBAN AND SOCIAL POLICY, PROJECT MANAGEMENT AND CONSULTING



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# 1. Introduction

In February 2008, East York East Toronto Family Resources contracted Oriole Research and Design Inc. to undertake research on the rooming house sector in Toronto. The goal of the research is to:

*...raise awareness of the positive contribution rooming houses make as part of the city's housing continuum and to work towards increasing the supply of legal, safe and affordable housing for single people with low incomes.<sup>7</sup>*

The project is divided into five components. They are:

- (1) Document 'good practices' in the rooming house sector, highlighting initiatives to:
  - a) Assist tenants to maintain their tenancies in rooming houses and personal care boarding homes; and
  - b) Support landlords to invest in safe affordable and stable housing for single people with low incomes.
- (2) Compile a profile of rooming house tenants and their needs through interviews and a review of recent literature on the rooming house sector.
- (3) Prepare a business case that documents the costs of creating rooming houses from the existing suburban housing stock compared with the costs of providing temporary shelter and emergency services and the costs of investigations into illegal units.
- (4) Formulate recommendations to the City of Toronto's Affordable Housing Framework.
- (5) Present the findings of the research at a community meeting of stakeholders hosted by the Rooming House Working Group.

This report for Component 3 of the project presents three business cases to illustrate the opportunities and costs associated with owning and operating rooming houses in suburban locations. The process associated with investigating illegal rooming houses is also outlined to provide a context for favouring more widespread licensing of rooming houses. The costs of providing housing and supports to individuals who are homeless or at risk of homelessness are presented alongside the cost of institutional and emergency responses to homelessness.

## 1.1 Purpose

The purpose of this report is to look at the costs of establishing and operating quality rooming houses outside of the former City of Toronto. The premise is that rooming houses need to be explicitly identified and integrated into the City's 10-year Affordable Housing Framework. Further, the Affordable Housing Framework needs to recognize rooming houses as a viable choice for many low income singles primarily due to affordability issues and to a lesser extent the benefits of having roommates.

While this report focuses on the economics of rooming houses as part of a continuum of housing options, there is recognition that this form of housing is not suitable for all low income singles. For example, individuals actively using substances, or individuals with complex mental health and addictions issues would not typically be well-housed in a rooming house (Patterson 2008). In other words, this examination of rooming houses does not preclude the ongoing need for a variety

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<sup>7</sup> Excerpted from Rooming House Working Group Research Proposal – Housing for Single People with Low Incomes, November 15, 2007.



of forms of supportive housing, as well as boarding homes, self contained units and other residential forms of accommodation where intensive supports are provided on-site to tenants.

## **1.2 Scope**

In preparing three business cases, actual properties in Scarborough, Etobicoke and North York were identified and used as the basis for this discussion. Each property illustrates different approaches to developing rooming house units. Attempts were made to realistically project costs and revenues which would be associated with each site and to note variables which would affect the economic viability of each property. Conversion or renovation costs are assumed to include work that is required so that each property would meet all relevant municipal standards.

## **1.3 Methodology and Limitations**

The business cases were constructed by selecting three sites according to a set of criteria proposed by members of the advisory committee for this project. With information coming from the experience of a real estate broker, a boarding home operator and City staff familiar with the rooming house sector, the expected costs, revenues and expected investment returns for the properties were identified and tabulated. The results and implications of the three business cases were reviewed and debated by the advisory committee for this project.

A review of recent literature from Canadian cities was undertaken to identify approaches to quantifying homelessness in social and monetary terms. Key findings of recent studies are presented.

## **1.4 Structure of the Report**

Section two presents the three business cases for rooming houses and a discussion of the results. Section three highlights the process followed by municipal officials in responding to complaints about unlicensed rooming houses and section four looks at the costs of various responses to homelessness. Section five summarizes the results of this study and makes a case for the City to actively work with rooming house owners with the goal of legitimizing rooming houses as a viable housing option for low income single adults.

## **2. The Business Case for Rooming Houses: Three Scenarios**

The following three scenarios for developing and operating rooming houses illustrate opportunities that could exist outside of the former City of Toronto where rooming houses are currently, generally, illegal. These properties show rooming house accommodation on three different types of sites:

Scenario 1: single detached home

Scenario 2: multiplex dwelling that formerly operated as a lodging home

Scenario 3: commercial/retail site that could be renovated and used for housing

### **2.1 Scenario 1**

In interviewing tenants living in unlicensed rooming houses outside of the former City of Toronto (See Component 2 of this study), we heard that roomers value many aspects of the neighbourhoods where they live, including neighbourhoods with single family homes, well maintained properties, and neighbours who have lived in the area for generations. We heard that many who are satisfied with their rooming house like a dwelling that blends well with its surroundings and has not been significantly altered on the inside apart from locks on bedroom doors.

As a result of tenant views on where they live, the following rooming house scenario was chosen to explore an opportunity for establishing small scale accommodation for singles in a neighbourhood well away from downtown Toronto.

### 2.1.1 The Scarborough Property



- The property is a three bedroom 1 1/2 storey house on an arterial road in Scarborough.
- This property represents a common form of post-war housing throughout Toronto’s suburbs.
- To be converted to a 5-bed rooming house, with two of the bedrooms in the lower level or basement.
- The landlord is assumed to live off-site.

The assumption is that the property has been owned for a period of time and the owner has no mortgage but will take out some equity before converting the house to a rooming house. This approach may be quite common among small landlords and means the mortgage amount based on the equity taken out can be fairly low.

### 2.1.2 Conversion Costs

The following table summarizes the costs of conversion of this three bedroom house into a five bedroom rooming house. It assumes that the owner is mortgage free at the time of conversion.

**Table 1: Scenario 1 Conversion Costs**

Conversion costs	Capital costs	Cash Required
House Value	\$300,000.00	
Equity Take-out (25% house value) <sup>8</sup>	\$75,000.00	
1st Mortgage (@6.5% interest rate);with monthly principal and interest payments of \$502.37 or \$6,028.41 annually	\$75,000.00	
Legal and Mortgage Broker Fees	\$2,625.00	\$2,625.00
Improvements + Fees	\$50,000.00	\$50,000.00
Total Initial Investment	\$352,625.00	
<b>Total Cash Required (estimate)</b>		<b>\$52,625.00</b>

### 2.1.3 Income and Operating Expenses

The income for the property is projected at \$2,500 a month or \$30,000 a year, with five rooms renting at \$500 a month.

<sup>8</sup> The \$75,000 new first mortgage would provide sufficient funds for capital improvements, a cushion for cost over-runs and provide the investor with seed capital for further investments.

Operating costs are calculated to be approximately \$1,240 per month or \$14,850 per year, taking into consideration utilities, taxes, insurance, maintenance, and an allowance for vacancy and bad debt. No amount is budgeted for an on-site or live-in manager.

**Table 2: Scenario 1 Operating Costs**

Operating Costs	Yearly
Utilities	\$6,720.00
Taxes	\$2,010.00
Repairs & Maintenance	\$3,000.00
Vacancy and Bad Debt- Annual Allowance @ 5% of Income	\$1,500.00
Insurance	\$1,620.00

**Table 3: Scenario 1 Net Income and Return on Investment**

Gross Annual Income (5 rooms @ \$500/month)	\$30,000.00
Less Total Expenses	\$14,850.00
Net Operating Income	\$15,150.00
Less Mortgage Payments	\$6,028.41
Net Cash Flow	\$9,121.59
Add Principal Repayments	\$1,254.60
Return on Investment (ROI)	\$10,376.19

**Table 4: Scenario 1 Quick Ratios**

Ratio	Definition	Amount	Comments
Capitalization Rate (CAP rate)	Net Operating Income divided by property value. The rate at which the property "converts" value into an income stream.	5.05%	A low value indicates low income and high value. Lenders tend to set their own capitalization rates for rooming houses quite high (8% to 10%) to reflect their perceived risk of lending to this housing type.
Cash Return	Net Cash Flow as a percent of Total Cash Required	17.33%	
Investment Return	Return On Investment divided by Total Cash Required	19.72%	Investors generally expect returns greater than 15%.
Debt Service Coverage	Net Operating Income divided by mortgage payments.	2.51	An indicator of available funds to service mortgage debt. Lenders look for ratios greater than 1.20

### 2.1.4 Discussion Points

- Rents set at \$500 a month are not affordable for single adults on OW. A rent subsidy would be needed to make these rooms affordable for this client group.
- This property, with the small first mortgage would still be viable if the rents dropped to \$400 a month. The CAP rate would be 3.21 percent, the cash return would be 6.84 percent, the investment return would be 9.23 percent (a little lower than some investors would expect) and the Debt Service Ratio would be 1.60, well above most lenders' criteria.

## 2.2 Scenario 2

This property was originally a four-plex that was converted to a lodging house (retirement home) several years ago. In the spring of 2008 it was listed for sale. The assumption is that the property would be vacant at time of purchase and is set up in such a way that it could very easily operate as a rooming house.

### 2.2.1 The Etobicoke Property



- The building is a two-storey multi-plex located on an arterial road in South Etobicoke.
- Already a licensed lodging house and includes a basement kitchen and dining room for communal meals.
- To be converted to a 9-bed rooming house, with 1 tenant per existing bedroom.

### 2.2.2 Purchase and Renovation Costs

The purchase price is assumed to be \$50,000 less than the asking price on MLS. As this property formerly operated as a lodging home, little renovation is assumed to be required in this scenario.

**Table 5: Scenario 2 Purchase and Renovation Costs**

<b>Capital Costs</b>	<b>Total</b>	<b>Cash Required</b>
Purchase Price	\$700,000.00	
Down payment @ 35%	\$245,000.00	\$245,000.00
1st Mortgage	\$455,000.00	
Land Transfer Tax Province and City	\$21,200.00	\$ 21,200.00
Mortgage Broker and Legal Fees	\$10,325.00	\$10,325.00
Improvements + Carrying Costs	\$10,000.00	\$10,000.00
<b>Total Initial Investment</b>	<b>\$730,800.00</b>	
<b>Total Cash Required (estimate)</b>		<b>\$286,525</b>

### 2.2.3 Income and Operating Expenses

The gross annual income for this property is assumed to be \$54,000, assuming 9 rooms are rented out at \$500 per month. This scenario assumes the owner will live on-site and manage the rooming house. Utilities, taxes, repairs and maintenance, vacancy and bad debt allowances, and insurance are the identified operating expenses.

**Table 6: Scenario 2 Operating Expenses**

Operating Costs	Yearly
Utilities	\$11,016.00
Taxes	\$3,618.00
Repairs & Maintenance	\$4,158.00
Vacancy and Bad Debt Allowance	\$2,700.00
Insurance	\$2,916.00
<b>Total Operating Costs</b>	<b>\$24,408.00</b>

**Table 7: Scenario 2 Net Income and Return on Investment**

Gross Annual Income (9 rooms @ \$500/month)	\$54,000.00
Less Total Expenses	\$24,408.00
Net Operating Income	\$29,592.00
Less Mortgage Payments	\$36,572.38
Cash Flow	(\$6,980.38)
Add Principal Repayments	\$7,611.25
Return on Investment (ROI)	\$630.88

Note: ( ) in the tables indicate a loss.

**Table 8: Scenario 2 Quick Ratios**

Ratio	Definition	Amount	Comments
Capitalization Rate (CAP rate)	Net Operating Income divided by Property value. The rate at which the property "converts" value into an income stream.	4.23%	A low value indicates low income and high value. Lenders tend to set their own capitalization rates for rooming houses quite high (8% to 10%) to reflect their perceived risk of lending to this housing type.
Cash Return	Net Cash Flow as a percent of Total Cash Required	-2.22%	
Investment Return	Return on investment divided by Total Cash Required	0.22%	Investors generally expect returns greater than 15%.
Debt Service Coverage	Net Operating Income divided by mortgage payments.	0.81	An indicator of available funds to service mortgage debt. Lenders look for ratios greater than 1.20

## 2.2.4 Discussion Points

As this is already a licensed lodging house in South Etobicoke including a basement commercial kitchen and dining room, the property may command a higher price than allowed for in this scenario.

- This model means that the owner is purchasing a building that is already licensed for use as a rooming/lodging house. In this case, the asking price is approximately \$75,000 per bed (at 9 beds). To do this, the property requires full funding through equity and mortgage financing.
- A less expensive option would be to purchase a building that is not already licensed, and acquire it for less: for \$50,000 per bed for example. Then RRAP funding which has no debt service requirements could be used to pay for \$200,000 to \$300,000 in repairs required to create legal occupancy.
- It may be difficult to convince a lender to provide a first mortgage up to 65 percent of the purchase price when the Net Operating Income is only \$30,000. A large second mortgage would be expensive for the operator/owner and would further impact on the negative financial picture.

The project loses money at 9 beds; however, if the 9 beds are increased to 14 beds (which are shown in the existing plans), then the project is financially viable. This would mean some rooms are single occupant and others are double. The purchase price shifts to \$50,000 per bed at 14 units. Table 9 presents the Quick Ratios for this scenario at 14 beds.

**Table 9: Scenario 2 Quick Ratios (14 beds)**

Ratio	Definition	Amount	Comments
Capitalization Rate (CAP rate)	Net Operating Income divided by Property value. The rate at which the property "converts" value into an income stream.	6.58 %	A low value indicates low income and high value. Lenders tend to set their own capitalization rates for rooming houses quite high (8% to 10%) to reflect their perceived risk of lending to this housing type.
Cash Return	Net Cash Flow as a percent of Total Cash Required	3.3 %	
Investment Return	Return on investment divided by Total Cash Required	5.96 %	Investors generally expect returns greater than 15%.
Debt Service Coverage	Net Operating Income divided by mortgage payments.	1.26	An indicator of available funds to service mortgage debt. Lenders look for ratios greater than 1.20

- Access to capital grants, operating subsidy, or a forgivable loan such as RRAP could help make this rooming house economically viable for the private sector landlord/operator.
- Rents set at \$500 a month are not affordable for single adults on OW. A rent subsidy would be needed to make this accommodation affordable for this client group.
- Double occupancy in rooms is not a recommended practice, due to overcrowding, a lack of privacy, and increased potential for conflict between tenants. Further it can lead to increased vacancy loss. Adequate funding needs to be available to make rooming houses viable without doubling up tenants in rooms.

## 2.3 Scenario 3

This scenario looks at the development and operating costs of renovating an existing commercial property into rooming house units. This puts affordable housing close to transit, services, and stores and is an opportunity to upgrade an aging and perhaps under-utilized building.

### 2.3.1 The North York Property



- Located in North York on an arterial road.
- Total area of 7,000 square feet.
- To be renovated to contain 22 beds (21 for income), each with its own washroom.
- Kitchen, dining and lounge area in lower level.

The assumption is that this conversion would take up to six months and would involve a complete renovation of the building. All renovations would be to code and the rooming house would meet all municipal standards upon completion. The property would have a live-in manager who lives rent free and earns \$12,000 annually.

### 2.3.2 Purchase and Renovation Costs

In this scenario, an older detached building in a commercial strip is renovated into rooming house units. There are no provisions for retaining any commercial or retail space. The actual purchase price is \$808,000. The following tables illustrate the development of this rooming house with and without forgivable RRAP loans.

**Table 10: Scenario 3 Purchase and Renovation Costs**

Capital costs	With RRAP	Without RRAP
Total Development Costs including professional fees and capital improvements	\$1,219,799.00	\$1,571,799.00
Mortgage Broker's Fee	\$7,928.69	\$10,216.69
Down payment of 35%	\$426,929.65	\$550,129.65
1st Mortgage	\$792,869.35	\$1,021,669.35
<b>Total Initial Investment</b>	<b>\$1,227,727.69</b>	<b>\$1,582,015.69</b>

### 2.3.3 Income and Expenses

The estimated rental revenue for this is \$126,000 per year, with 21 rooms renting out for \$500 per month. Operating costs include maintenance and repairs, insurance, utilities, taxes, vacancy and bad debt allowance, and a management fee.

**Table 11: Scenario 3 Revenue**

Rent Revenue	Amount
Rent/bed/month	\$500.00
No. of rentable rooms	21
Annual Revenue	\$126,000.00

**Table 12: Scenario 3 Monthly Mortgage Costs**

	Interest Rate	With RRAP	Without RRAP
First Mortgage	6.500%	\$5,310.83	\$6,843.38

**Table 13: Scenario 3 Operating Costs**

Operating Costs	Yearly
Utilities	\$32,208.00
Taxes (estimated)	\$12,000.00
Repairs & Maintenance	\$9,984.00
Management and Professional Fees	\$13,320.00
Vacancy and Bad Debt Allowance	\$6,300.00
Insurance	\$6,600.00
<b>Total Operating Costs</b>	<b>\$80,412.00</b>

**Table 14: Scenario 3 Net Income and Return on Investment**

	With RRAP	Without RRAP
Gross Annual Income	\$126,000.00	\$126,000.00
Less Total Expenses	\$80,412.00	\$80,412.00
Net Operating Income	\$45,588.00	\$45,588.00
Less Mortgage Payments	\$63,729.96	\$82,120.61
Cash Flow	(\$18,141.93)	(\$36,532.61)
Add Principal Repayments	\$13,263.14	\$17,090.52
Return on Investment (ROI)	(\$4,878.79)	(\$19,442.09)

**Table 15: Scenario 3 Quick Ratios**

Ratio	Definition	With RRAP	Without RRAP	Comments
Capitalization Rate (cap RATE)	Net Operating Income divided by Property value. The rate at which the property "converts" value into an income stream.	3.74%	2.90%	A low value indicates low income and high value. Lenders tend to set their own capitalization rates for rooming houses quite high (8% to 10%) to reflect their perceived risk of lending to this housing type.
Cash Return	Net Cash Flow as a percent of Total Cash Required	-4.25%	-6.64%	
Investment Return	Return on investment divided by Total Cash Required	-1.14%	-3.53%	Investors generally expect returns greater than 15%.
Debt Service Coverage	Net Operating Income divided by mortgage payments.	0.72	0.56	An indicator of available funds to service mortgage debt. Lenders look for ratios greater than 1.20



### 2.3.4 Discussion Points

- Even with the RRAP forgivable loan, there is not a reasonable return on investment given the operating assumptions and acquisition and renovation costs. Without the RRAP loan the projected losses are very high. Without capital assistance such as an RRAP loan or significant rent supplement assistance, this model does not appear to be viable.
- Alternate approaches that could make this model more economically viable include: shared bathrooms (a departure from the initial plan), less finished communal space, higher rent, and additional income for laundry and parking.
- Rents set at \$500 a month are not affordable for single adults on OW. A rent subsidy would be needed to make this affordable for this client group. Feedback from the housing help sector suggests that rents at \$500 a month where the tenant is sharing his or her bathroom would seem too high. Making room for a small fridge and hot plate in each room makes the accommodation more attractive.

### 2.4 Economic Viability in the Rooming House Sector

Operating revenues in rooming houses are driven by the housing allowances provided under Ontario Works and Ontario Disability Support Plan. Rents that are much higher than these rates are unaffordable for low income singles, although studies show that many tenants do use some of their living allowance to afford a higher rent than the OW/ODSP housing allowances cover (Pomeroy 2007b, Social Data Research Ltd. 2006). This means tenants have less money for other necessities such as phone service, food and personal or health needs.

Since the low rent levels restrict how much revenue rooming house operators can obtain from a property, it stands to reason that landlords will try to minimize operating expenses or forgo upgrades to the dwellings (Pomeroy and Dunning 1998). They also may double or triple occupancy to increase revenue. These practices can lead to problems related to health and safety in this sector that are the basis for community and political concern about rooming houses. Having rooming houses meet current code requirements comes at a price.

The three business cases presented in this report were calculated assuming a room rental at \$500 a month. Two scenarios, when purchased and renovated to comply with municipal standards, failed to show an attractive return on investment when projected revenues were compared to costs. This result is similar to the Toronto case studies of rooming house operations reported by SHS Inc. (2004a).

While operationally, landlords may not experience an attractive return on investment, some landlords interviewed for this study noted that their properties had appreciated in value over the years and as a result were valuable to them as assets. Some landlords interviewed for this study have properties that are mortgage free or were inherited. Others still are motivated by a conviction that they want to help homeless individuals turn their lives around. A consideration for some owners though, is that rooming houses can be difficult to sell as viable businesses, as new owners may have difficulty obtaining mortgage financing (SHS 2004a).

When considering the operational issues in rooming houses, both property management and tenant relations work need to be properly resourced. Front-line staff need to be available to collect rent, manage rent arrears, deal with tenant conflict, do cleaning and daily maintenance, pay bills, arrange for repairs, monitor compliance with regulations, and respond to neighbourhood issues. While smaller rooming houses may be the preference of tenants, the need for management staff may make the optimal size of rooming houses upwards of 15 units.

The results of the business cases point to the disparity between what low income singles who are in minimum wage jobs or on fixed incomes can actually afford and what it costs to profitably operate a rooming house if the property was purchased, renovated according to current municipal standards and operated with one tenant per room. Interestingly, the maximum market rent for a single occupancy room permitted by CMHC under RRAP is \$537 in Toronto, which is almost \$200 more than the housing allowances received through Ontario Works. The business cases demonstrate the need for rent supplements to be available for tenants in rooming houses. Rent supplements would likely be a welcome financial incentive for rooming house owners, given the apparent difficulty in realizing a healthy return on investment for newly acquired rooming houses that are upgraded to comply with municipal standards.

A variety of other factors which affect the economic viability of rooming houses have been identified in recent studies. They include: difficulty obtaining financing for purchase, conversion, renovation and operations; difficulty obtaining mortgage insurance; high cost of insurance premiums for fire, public liability, and property damage; rapid increases in operating costs; insufficient financial support from government for individuals with mental illness to provide the care that they need; increase in and complexity of government regulations, especially related to the fire code, and insufficient operating revenue to afford to hire qualified staff (SHS 2004a, Social Data Research 2006).

Some of the above factors also present barriers to encouraging new supply. Other barriers include: restrictive zoning that prohibits rooming houses in many areas of the city, reluctance on the part of investors to become involved in the sector due to the complex regulatory environment, gentrification, ratepayer opposition to rooming houses, and the absence of a funding program (SHS 2004a, Pomeroy and Dunning 1998, Social Data Research 2006, Starr Group Inc. 2000).

The discussion of good practices in the rooming house sector (Component 1 report of this study) identifies a number of initiatives that help to support and strengthen the rooming house sector. It also identifies successes, such as the Parkdale Pilot Project, the Parkdale Conflict Mediation Process, the Rupert Hotel Pilot Project and the Habitat Model which provide inspiration and possible directions for more pro-active approaches by the City in seeking improvements in the housing opportunities for low income singles. Earlier studies discuss options for the City in responding to the challenges of current zoning and licensing practices and provide additional evidence of worthwhile supports for the rooming house sector (SHS 2004a and b, Starr Group 2001; Patterson et al. 2008, Pomeroy 2008).

### **3. System Costs of Unlicensed Rooming Houses**

The three business cases assume that the properties comply with all relevant standards and regulations and would be able to be licensed. This section considers the City's role in enforcing standards.

Currently, rooming houses are only permitted to operate legally in the former Cities of Toronto, Etobicoke and York – but with restrictions. Due to existing zoning, rooming houses are not able to be legalized or licensed in the former municipalities of East York, North York or Scarborough. This lack of consistency across the amalgamated city in terms of what is permitted and what contravenes by-laws presents a significant barrier to protecting and improving the rooming house stock.

In parts of the city where rooming houses are not licensed, all investigations are based on complaints. Investigating complaints is a lengthy and complex process (Chapman 2004). Data was not available during this study to document the costs of investigations, but an outline of the process points to the pressures on City resources, especially those of Municipal Licensing and Standards (MLS).

In brief, the responsibility to investigate complaints about illegal rooming houses rests with MLS. Investigation requires an external inspection and the owner's permission or a search warrant to conduct an internal inspection. For violations of municipal standards, notices or orders may be issued to the property owner and the owner may appeal any of the orders. When issues are not resolved, the City can initiate a prosecution, which means the case is heard by an Ontario Court Justice of the Peace. Owners who are found guilty of contravening zoning or property standards by-laws may be fined and may be prohibited from repeating the offence by a probation or court order. This can lead to subsequent proceedings including application for an Injunction Order to force compliance.

Investigating and prosecuting illegal rooming houses is costly to the City. The status quo wherein rooming houses are illegal in some areas of the city creates a situation that is unsustainable over the long term. On one hand, there is pressure and a mandate at the municipal level to ensure that the most vulnerable members of the community, including low income singles, can access housing that is safe and affordable. On the other hand, municipal officials are pressured to respond to and investigate complaints about rooming houses that are operating illegally or without a license. The outcome of investigations and prosecutions can be that landlords or City officials close down rooming houses, forcing tenants from their homes. This reactive response works against efforts to improve and protect the rooming house stock.

Pro-active efforts by the City to move towards more equitable zoning provisions for rooming houses across the City, more wide spread licensing, upgrades to properties and increased compliance with standards will have an impact on the monitoring, investigation and prosecution activities of MLS. Further analysis of pro-active versus reactive approaches to licensing and enforcement is needed to fully assess the possible impacts on municipal operations.

## **4. The Cost of Homelessness**

Over the past decade there has been increasing interest on the part of governments and other stakeholders in identifying the costs of homelessness and responses to homelessness. Canadian studies in this domain have adapted methodologies used in the United Kingdom, United States and elsewhere and have applied them to homelessness research in Canadian cities. This report looks at how rooming houses contribute to a framework of supports that address homelessness. The discussion draws on recent studies and includes: providing support to tenants, shelter and institutional costs, emergency services and the cost of housing. The cost of homelessness can be assessed by looking at these components of the framework.

### **4.1 The Cost of Providing Support to Vulnerable Tenants**

Support services can be described in terms of three levels of intensity. The level of support depends on the needs of the tenant and there is acknowledgement that needs may become more or less intense over time. The costs provided below reflect the cost of the services, not the housing. Lower levels of support include community workers who visit clients and support workers who are available on-call for emergencies. This low level of support can cost around \$7 a day per client. This reflects the cost of the support service, not the housing (Pomeroy 2005, 2007a; Foulds 2008).

Medium levels of support include in-house staff during the day, emergency help after hours, counselling and support for daily living. The cost of these services range from \$15 to \$42 per client per day. High levels of support, such as round the clock assistance with help from Assertive Community Treatment (ACT) teams are in the range of \$110 per day. (Pomeroy 2007a; Foulds 2008).

An assessment of services and supports provided to 90 clients of the Canadian Mental Health Association (Ottawa branch) looked at the global costs of supporting individuals with severe mental illness who had a history of homelessness and difficulty in managing the tasks of daily

living. The study found that the average annual total costs of a medium level of support and housing to be \$68 per day for this client group.

#### 4.2 Shelter and Institutional Costs

Operating costs for shelters are in the range of \$49 to \$75 per day depending on many variables related to the client group served and services offered. In 2008, the average shelter per diem in Toronto across the system was \$50.23. Shelters are considered temporary accommodation, although many individuals stay in a shelter for an extended period if other options are not available.

When someone is remanded in custody, the costs of accommodation, incarceration, treatment, life skills activities, and security are estimated at \$155 a day. Eberle et al. (2001) in a small comparative study of homeless individuals in Vancouver found that the major cost category for many of the individuals in the sample was criminal justice, amounting to \$11,000 per year. By comparison, the major cost category for housed individuals in the same study was social assistance at \$9,000 per year.

The cost of an individual in institutional psychiatric care is approximately \$450 per day with acute and tertiary care hospital beds at even higher costs per day (\$686 to \$855 per day), excluding medical costs billed to OHIP. Emergency out patient costs in hospitals are estimated at \$425 per day.

#### 4.3 Costs of Emergency Services

Clearly emergency services exist to respond to a wide range of situations. While ample evidence exists to illustrate that police, fire, ambulance and hospitals do respond to situations involving homeless people, some argue that many circumstances which lead to interventions by emergency services would not arise if the individuals involved were housed. Pomeroy (2007a) provided the following as cost estimates of emergency services, including street outreach services:

**Table 16: Costs Associated with Emergency Services**

Service	Estimated Cost
Ambulance	\$240-\$700 per call out depending if transport is required
Community Policing/street arrests	\$377 per day per officer
Hospital – outpatient/emergency	\$425 per day
Hospital – in patient psychiatric care	\$455/day
Hospital – acute	\$900/day
Street outreach services	\$3.75 per person served per day

Source: Pomeroy 2007a

In presenting the costs of emergency services, the assumption is that by responding to the needs of homeless people through the provision of housing and supports, the deployment of emergency services to respond to the homeless community could be reduced, thus creating additional capacity in these services to respond to other types of emergencies and needs.

Previous studies have documented how the use of health and other services changes when an individual goes from being homeless to being stably housed. While some homeless individuals actively avoid interaction with any emergency or health services, others by contrast can be heavy users of these services. When housed, the trend is typically for continued use of services, but in

the case of health services, the frequency and duration of hospital stays is reduced. Similarly, interaction with the police is reduced (Eberle et al. 2001; Blouin et al. 2004; Raine and Marcellin 2007).

Research in Ottawa examined the costs of services provided to an individual with severe and persistent mental health problems before and after being admitted to a new pilot program. The purpose of the pilot program was to tailor supports to meet the individual's specific needs. Prior to entry in the program, daily supports were calculated at \$459 per day. Following a period of hospitalization (\$523 per day), the individual moved to permanent accommodation with supports (\$461 per day). The significant differences before and during the pilot program were:

- No use of emergency services during the 7 months in the pilot program (ambulance, police, fire, legal);
- A significant reduction in the number of MD consultations, ER assessments and hospital stays (2 days, down from 20 days in the first time period),
- Allocated resources provided supportive in-home support during the pilot program instead of crisis responses, leading to the individual achieving greater success in adapting to living in the community.

The Ottawa study illustrates the high costs of supporting individuals with severe mental illness in a 24-hour-a-day home-based model in comparison with the even higher costs of emergency and institutional responses to homelessness. This is arguably a 'worst case' scenario in terms of tenant needs and service responses and is not considered to be typical among individuals who live in rooming houses.

In Toronto, interviews were conducted, post occupancy, with participants in the Streets to Homes program (Raine and Marcellin 2007). Similar to the study in Ottawa, participants are using ambulances and emergency rooms less often. Their stays in hospitals are shorter. Use of other emergency services also decreases dramatically once in housing, including a 75 percent decrease in the number of individuals using police detox ('drunk tank').

#### **4.4 Cost of Housing for Singles**

Newly constructed housing for singles (SRO, bachelor or 1 bedroom) that is subsidized and without support ranges in cost from \$13 to \$22 per day for singles.<sup>9</sup> This also includes the cost of rent supplements for singles. In a Toronto study, the projected cost of a newly constructed shared dwelling with low support was \$19 per day and \$77 per day for shared accommodation with a high level of support (Pomeroy 2005).

If rooming houses can be shown to produce a modest return to the investor/owner, this form of shared accommodation can be developed and operated with relatively little cost to the public.

#### **4.5 Summary**

This discussion highlights some of the typical costs incurred by communities in responding to homelessness. The literature suggests that ensuring the availability of stable and affordable long term housing with appropriate supports is a key element in addressing homelessness.

There is growing acceptance that a number of different models of housing and supports can effectively stabilize vulnerable tenancies. A critical issue is how easily an individual who is

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<sup>9</sup> Pomeroy derived these costs from projects that were recently constructed under the Affordable Housing Strategy. The costs include upfront capital costs, converted to an annualized and daily number through a 35-year amortization of the grant and related capital expenditures. (Pomeroy 2007:18)

disadvantaged by poverty, social or family status, or health challenges can access supports that address short term, ongoing or changing needs.

For many single adults, quality rooming house accommodation is a viable and affordable long term housing option. Tenants in this form of shared accommodation can be supported through appropriate linkages with support service agencies. From the perspective of allocating resources, investment in supported and affordable long term housing for singles can alleviate cost and service usage pressures in more expensive sectors such as the corrections and judicial systems, the health care system, policing and other emergency services.

## **5. Summary and Recommendations**

By focussing on the housing needs of low-income single adults, the City is addressing the affordability crisis that makes this group of tenants extremely vulnerable to homelessness. There are few options for affordable housing for low income singles. The rent charged for studio, bachelor and one bedroom units in the private sector are unaffordable for those who depend on social assistance, unless a rent supplement is available.

The current situation in Toronto is that many rooming houses charge more than \$400 for a room, which is a rent level that is higher than the shelter allowance provided by Ontario Works. Further, as the business cases in this report show, it is difficult to make a licensed rooming house viable in today's market with a per unit rent much lower than \$500.

This report has illustrated the gap between what low income tenants can afford to pay for a room and the costs of operating a rooming house that complies with municipal regulations. The results of this study point to the need for rent supplement programs to be available to tenants in rooming houses and for the City to show leadership in pro-actively supporting and strengthening this sector. A starting point is to recognize rooming houses as a necessary and viable form of accommodation along a continuum of housing options that are needed in the city. From this, there are opportunities to work with rooming house landlords and other stakeholders towards more widespread licensing, and ensuring rooming houses conform to reasonable community standards. The desired outcomes of strategic support for the rooming house sector would be protection, enhancement and expansion of this housing stock to benefit low income singles and improve their quality of life.

Five recommendations to the City emerge from the business case analysis of rooming houses:

- Support the rooming house sector by including shared accommodation in the housing that is eligible for rent supplements.
- Ensure zoning provisions across the City permit the operation of rooming houses in residential and mixed use neighbourhoods.
- Implement a process to work towards licensing rooming houses across Toronto that meet accepted community standards and link the licensing process to financial, educational, and support service initiatives which benefit rooming house owners and their tenants.
- Fund initiatives that link housing and supports for individuals who are not already receiving services, and in doing so, expand opportunities to link tenants in private rooming houses to support services.
- Maintain or increase City support for initiatives that (1) assist low income individuals in finding affordable accommodation, and (2) provide appropriate levels of support to help maintain tenancies.

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