Parkdale Proactive Eviction Prevention & Rooming House Preservation Project – Final Report

Table of Contents

1. Introduction

a. Dwelling room loss across Canada

Dwelling rooms (that is, single-room accommodation in rooming houses, low-rise bachelorettes, residential hotels, and other building forms) are the lowest-barrier and most-affordable form of private market housing. They are a common source of housing for individuals moving out of chronic and episodic homelessness, as well as those being discharged from penal and health institutions. Loss of this stock means fewer housing options for those at greatest risk of homelessness.

A 2006 CMHC report[1] warned that market pressures pose threats to the sustainability of dwelling room stock in Canada's largest cities. Fifteen years later, those pressures are leading to rapid loss of this critical resource of "naturally-occurring" private market affordable housing[2] in cities across North America. Dwelling rooms are being lost in cities across Canada, particularly in central neighbourhoods. Research has demonstrated significant losses in this stock in Halifax[3], Montréal[4] [5], Toronto[6], Winnipeg[7], and Vancouver[8].

Across cities, dwelling rooms are subject to different regulatory regimes. In Toronto, the former municipalities of Scarborough, North York, East York, Toronto, and York that amalgamated in 1998 each had different rooming house by-laws. The old City of Toronto implemented a licensing system incentivized by a favourable tax regime for rooming houses, while North York, East York, and Scarborough prohibited the form altogether.[9] Those differing regulations remain in force today, driving rooming houses in some parts of

---

[1] 2006 CMHC Profile of Rooming House Residents https://www.cmhc-schl.gc.ca/odpub/pdf/65235.pdf

[2] This is the terminology used by Cook County's Preservation Compact to describe SROs. http://www.preservationcompact.org/

[3] Lee, U. (2016). Are rooming houses disappearing in Halifax? Halifax: Neighbourhood Change Research Partnership, School of Planning, Dalhousie University. http://theoryandpractice.planning.dal.ca/_pdf/neighbourhood_change/ulee_2016.pdf

[4] Gagné, J. & Despars, M. (2011). Participation citoyenne et intervention communautaire: la Commission populaire pour la sauvegarde des maisons de chambres. *Nouvelles pratiques sociales*, 23 (2), 65-82.

[5] Léouzon, R. 2016. Maisons de chambres en peril dans le centre-ville de Montréal. *Métro*, 5 october 2016. http://journalmetro.com/actualites/montreal/1031520/maisons-de-chambre-en-peril-dans-le-centre-ville-de-montreal/.

[6] Freeman, L. (2014). Toronto's suburban rooming houses: Just a spin on a downtown "problem"? Toronto: Wellesley Institute. http://www.wellesleyinstitute.com/wp-content/uploads/2014/10/Suburban-Rooming-Houses-FINAL-Sept-24.pdf

[7] Kaufman, A. & Distasio, J. (2014). Winnipeg's vanishing rooming houses: Change in the West Broadway and Spence neighbourhoods. Winnipeg: University of Winnipeg Institute of Urban Studies. http://neighbourhoodchange.ca/documents/2014/05/winnipegs-vanishing-rooming-houses.pdf

[8] Keatinge, B. (2015). Vancouver's residential hotels: Case study #1 of a jurisdictional review of municipal regulation of residential hotels in North America. Unpublished report on file with authors.

[9] Campsie, P. (2018). *Rooming Houses in Toronto, 1997-2018.* Research Paper 242. Toronto: Neighbourhood Change Research Partnership. http://neighbourhoodchange.ca/documents/2018/04/campsie-toronto-rooming-houses.pdf

the city underground and leaving tenants to fear that their homes will be shut down if they report code violations. A recent report identifies this as a threat to tenants' human right to adequate housing.[10] Toronto is now reviewing a harmonized regulatory régime, consistent with the City's commitment to a human rights approach to housing.[11]

Rooming house tenants in Ontario are protected by the Residential Tenancies Act, while hotels are governed by the Innkeepers' Act; unless residents of single-room-occupancy (SRO) hotels can prove long-term tenancy, they have no rights to security of tenure or rent stabilization. Toronto requires replacement of self-contained rental units in cases of conversion or redevelopment of buildings with six or more units; this protection was only recently extended to dwelling rooms, and is currently facing a challenge at the Ontario Municipal Board. This complexity of regulatory and licensing frameworks adds to the challenge of protecting dwelling room buildings and their tenants.

b. Upscaling and tenant displacement in Parkdale

The built form of single room housing differs from city to city, from single-room occupancy hotels (SROs), to rooming houses, to other forms. The terms SRO, rooming house, and dwelling room all refer to small units, usually with some shared amenities (kitchen, toilet, and / or bathing facilities). In Parkdale, the "rooming house" category includes very small studio units called bachelorettes with their own bathroom and kitchen facilities, along with houses divided into single rooms and larger self-contained units that are licensed as rooming houses by the City.

Parkdale's huge Victorian mansions—originally home to elite residents of the "flowery suburb"—became unsustainable for families to heat and maintain during the Great Depression and were divided into rooming houses.[12] In the first half of the 20th century, Parkdale's rooming houses provided affordable congregate lodging for single women working in the city, new immigrants, and labourers. In the 1970s, they became an important resource of low-barrier housing for psychiatric survivors deinstitutionalized from the nearby Lakeshore and Queen Street hospitals. The neighbourhood was also one of the first in Toronto to permit the development of low-rise rental apartment buildings, many of which continue to offer bachelorette suites.

Since the 1990s, this dense, lively, diverse, affordable, and accessible neighbourhood has faced gentrification, often in the form of the deconversion of its rooming houses back to single family homes. At the same time, conditions in its aging rental buildings and rooming houses have deteriorated due to neglect. This low-rent stock was only profitable if owners deferred costly maintenance and necessary repairs.

---

[10] Maytree. (2020). A human rights review of Toronto's multi-tenant homes policies. https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-158041.pdf

[11] City of Toronto, Planning & Housing Committee. (2020, November). Agenda Item PH18.2: Creating the regulatory and compliance framework for multi-tenant houses across Toronto. http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2020.PH18.2

[12] Whitzman, C. (2002). *Suburb, Slum, Urban Village: Transformations in Toronto's Parkdale Neighbourhood.* Vancouver: UBC Press.

In the past decade, with condominium development in adjacent neighbourhoods driving land values up, market pressures have intensified. In 2015, the 27 tenants of a dwelling room building called the Queen's Hotel were evicted with one week's notice.[13] The vulnerable tenants did not know their rights or where to go for help. By the time community organizations were alerted, it was too late, and dozens of tenants lost their homes, many returning to homelessness despite the implementation of the City's emergency protocol for rooming house tenant relocation.[14]

In response to this tragedy, Parkdale Activity-Recreation Centre (PARC) and the Parkdale Neighbourhood Land Trust (NLT) conducted an audit of rooming houses in the Parkdale neighbourhood. The door-to-door inventory discovered 198 rooming houses in Parkdale with an estimated 2,715 dwelling rooms; only 112 of these buildings were known to and licensed by the City. The previous decade had seen the loss of 28 of Parkdale's rooming houses, accounting for 347 rooms; 59 houses with 818 rooms were considered to be at imminent risk of loss.

Alongside sale and deconversion into single-family homes, the study identified a new trend of "upscaling," in which buildings retain their existing small rental units but these are renovated and rented out at much higher prices to more affluent tenants. This may happen unit-by-unit or wholesale after a building has been sold.[15] In either case, the current tenant must be evicted, whether lawfully or not. Because Ontario's residential tenancies law allows landlords to make unlimited rent increases on vacant units, they have a strong incentive to evict long-term tenants who are paying low rents, and upscale their units for tenants who can afford to pay more.

With many of the neighbourhood's "old-school" landlords reaching retirement age, buildings with low rents were coming on the market, and fetching prices that would require the new owners to raise rents dramatically in order to make the purchase feasible. Investors who purchase buildings with the intent to upscale them often demand vacant possession, or evict sitting tenants in order to carry out renovations.

In this context, eviction is not the result of individual tenants' behaviour or their failure to pay the rent; instead, it is a systemic problem resulting from housing market trends.

c. The Parkdale Proactive Eviction Prevention and Rooming House Preservation Project

Systemic eviction requires a systemic response. Rapid loss of rooming house stock, and the inability of the City's emergency protocol to preserve tenants' housing stability or prevent the loss of these affordable units, suggest the need for a focus on upstream prevention.

---

[13] CBC News, 7 August 2015. Queen's Hotel tenants say they're being ousted on short notice. https://www.cbc.ca/news/canada/toronto/queen-s-hotel-tenants-say-they-re-being-ousted-on-short-notice-1.3182889

[14] There is now a planning application to redevelop the Queen's Hotel site as a condominium. https://www.blogto.com/real-estate-toronto/2020/09/parkdale-fight-condo-queens-hotel/

[15] Parkdale Neighbourhood Land Trust. (2017). *No room for unkept promises: Parkdale rooming house study.* Toronto: PNLT. http://www.pnlt.ca/wp-content/uploads/2017/05/Parkdale-Rooming-House-Study_Full-Report_V1.pdf

Project components

PARC and NLT initiated the Parkdale Proactive Eviction Prevention and Rooming House Preservation Project in order to help tenants stay in their homes in the face of these trends. Woodgreen Community Services and Parkdale Community Legal Services were also involved as collaborating agencies. The project, funded by the Province of Ontario's Local Poverty Reduction Fund for 2018-2020, has aimed to predict and prevent the loss of dwelling room units in Parkdale through three project components consisting of inter-related activities:

1. The Proactive Eviction Prevention (PEP) Pilot. This component included proactive monitoring of the 59 at-risk buildings identified by the Rooming House study. It also included tenant engagement, legal education, and organizing; and landlord engagement.
2. The Rooming House Acquisition and Rehabilitation (RHAR) Project, consisting of the non-profit acquisition and rehabilitation of a privately-owned at-risk dwelling room building. This demonstration project developed and implemented tools to assess the feasibility of acquisitions, and engaged tenants in establishing shared guidelines for their homes.
3. Development, implementation, and documentation of a replicable model for dwelling room preservation in Ontario. This component included a jurisdictional scan of policies and community actions to preserve dwelling rooms, alongside documentation of learnings from the PEP and RHAR programs.[16]

LPRF target population and objectives

The initiative's primary Poverty Reduction Strategy target populations are persons at risk of becoming homeless and persons with disabilities.[17] Its Theory of Change is that securing long-term housing stability and affordability for vulnerable tenants through proactive eviction prevention and housing preservation will reduce the number of people facing risks of homelessness.

The project has aimed to contribute to four long-term objectives relating to the Province's Homelessness Indicator:

1. Individual homelessness prevention;
2. Systemic homelessness prevention (upstream prevention at the level of the housing system);
3. Service re-design; and
4. Transformation of housing and homelessness system.

[16] This report, published in November 2018, can be viewed at http://www.pnlt.ca/wp-content/uploads/2018/11/Saving_room.pdf

[17] While the primary target population is persons at risk of becoming homeless, this population includes a significant proportion of other groups identified in Ontario's Poverty Reduction Strategy, including unattached adults 45-64, people with disabilities, urban Indigenous people, newcomers, and people who are visible minorities. In addition, women living in dwelling rooms face particular risks, including gender-based and sexual violence. Therefore, this strategy was expected to have impacts for most of the above groups.

These objectives have been pursued through the activities and outcomes identified in the project's Logic Model. Objectives and outcomes for each project component are discussed in more detail below.

Theory of change and project assumptions

The initiative's Theory of Change is that if proactive monitoring of rooming houses, eviction prevention with tenants, and preservation of rooming houses were applied across the province, this would reduce the rate of chronic homelessness by preventing eviction from rooming houses, and the loss of this stock of affordable and low-barrier housing. The project's hypotheses and assumptions include:

- Dwelling room tenants are disproportionately at risk of homelessness in connection with a range of factors including histories of homelessness; very low incomes; vulnerabilities associated with physical health, mental health and substance use; poor credit and landlord references; lack of awareness of tenant rights and lack of access to justice; lack of access to required services.
- Dwelling rooms provide a critical reserve of "naturally affordable" and low-barrier private market housing, accessible to persons at risk of homelessness.
- Dwelling room loss through sale, upscaling, deconversion, and redevelopment can be predicted, and sometimes prevented, via proactive monitoring, tenant legal education and organizing, landlord engagement, and succession planning.
- Early prediction of dwelling room loss improves the chances for successful tenant relocation and reduces tenants' risk of homelessness.
- Non-profit acquisition and operation of at-risk privately-owned dwelling room buildings leads to improved building conditions, improved tenant housing satisfaction and quality of life, and improved long-term stability of the building as an affordable housing resource.

Evaluation

The initiative has been subject to an independent third-party evaluation that includes both process evaluation and impact evaluation. **Process evaluation** has monitored the ongoing effectiveness of the interventions, in order to modify activities as required, and to identify and document promising practices for a replicable model for dwelling room protection and preservation.

Impact evaluation has been employed to demonstrate the impacts of the intervention at the individual level, building level, and neighbourhood level. It examines:

- Impacts of tenant engagement, legal education, organizing, and referral on tenants' housing stability, well-being, legal empowerment, and collective efficacy;
- Impacts of proactive monitoring, tenant engagement, and landlord engagement and succession planning, on the stabilization of at-risk buildings;
- Impacts of the non-profit acquisition and rehabilitation of an at-risk building on building stability, and on tenants' housing stability, satisfaction, and quality of life;
- Impacts of the PEP and RHAR interventions on the preservation of Parkdale's dwelling room stock.

The centerpiece of the evaluation is pre-post research with a sample of tenants (N=124) in the 59 at-risk buildings and those in the RHAR buildings, using a Tenant Survey administered in Year 1 of the project and repeated in Year 3. In Year 1, member-organizers recruited tenants and conducted in-person interviews.[18] In Year 3, due to COVID, the survey was administered remotely; tenants could self-complete online or opt to be interviewed over the phone. The instrument included questions and measures on homelessness and housing history; housing stability, conditions, and satisfaction; health and well-being; collective efficacy, and knowledge of tenant rights.

In addition to the Tenant Survey, the project used integrated evaluation approaches, equipping outreach workers with tools to collect observation-based data on building conditions, tenant concerns, and tenant organizing at the at-risk buildings. The third-party evaluator attended public events hosted by the project in order to gain an immersive understanding of the project's activities. In addition, the evaluator attended all Steering Committee meetings, which facilitated the incorporation of insights from the process evaluation throughout the project. Finally, the evaluation draws upon focus groups with tenants, and key informant interviews with project staff, member-organizers, senior managers, and partners. These discussions explored the impacts of the initiative, and learnings for replication.

Participatory and community-based approaches were integrated throughout the evaluation. Rooming house tenants were hired and trained to recruit for and conduct the Tenant Survey, and were engaged in the data analysis. Results of all evaluation activities were presented back to Steering Committee members, staff, member researchers, and tenants, and their comments incorporated into the interpretation of the data. The findings and interpretations presented in this report owe a debt to the insight and deep expertise of community members, particularly tenants who conducted and participated in the interviews.

The evaluation aimed to answer seven questions:

1. How do the PEP pilot and the RHAR demonstration influence tenants' housing stability, access to services, access to justice, and risk of homelessness?
2. How does proactive outreach, education on tenant rights, and tenant organizing influence tenants' collective efficacy? How does it affect their actions to improve their housing conditions and resist eviction?[19]
3. Can proactive monitoring and succession planning prevent or delay potential rooming house loss?
4. How do outcomes for residents of PEP and RHAR houses differ from each other, and from those of rooming houses elsewhere in Toronto for which the City's emergency protocol is enacted?

[18] Member-organizers are tenants hired by the project to support outreach and tenant organizing.

[19] This question was not included in the initial evaluation plan; however, as the project progressed, it became clear that organizing and tenant rights education were key project activities, with important impacts on tenants' exercise of their rights to healthy housing conditions and security of tenure.

5. How do tenants experience the non-profit acquisition, rehabilitation, and management of a formerly-private rooming house? What are their recommendations?
6. What are the necessary elements of organizational capacity for organizations undertaking PEP and RHAR, and how can these be assessed? How does the implementation of the PEP program affect other program areas?
7. What are the ramifications of this demonstration project for the City of Toronto's rooming house programs and policies? How could PEP and RHAR be adapted for use in other Ontario jurisdictions?

With the arrival of the global coronavirus crisis, the project also aimed to address the risks of the pandemic for tenants' health and well-being. Accordingly, the Year 3 survey incorporated questions about the pandemic's impacts for tenants, and the effectiveness of the project's interventions.

This report provides an overview of the evaluation findings in relation to each of the project's three components: the Proactive Eviction Prevention Pilot (PEP), the Rooming House Acquisition and Rehabilitation Demonstration Project (RHAR), and the development of a replicable model. It concludes with responses to the evaluation questions, and recommendations from tenants, project personnel, and partners.

2. Proactive Eviction Prevention Pilot (PEP) Findings

The PEP Pilot was a partnership between PARC, NLT, Parkdale Community Legal Services, and Woodgreen Community Services. PEP personnel seconded from partner organizations conducted systematic outreach to at-risk buildings in order to monitor signs of change, engage with tenants, provide information about tenant rights, and support tenants in organizing to claim their rights.[20] Tenants were also hired as PEP member-organizers to support outreach and tenant organizing. Tenants at risk of eviction were referred to the partner organizations for legal assistance, emergency services, or other forms of support.

Initially, PEP was also intended to engage landlords regarding their obligations, provide them with information about resources to support building rehabilitation and repair, and work with them on proactive succession planning. As the project unfolded, it became clear that PEP personnel would be at risk of a perceived or real conflict of interest if they were engaging both tenants and landlords. The project plan was revised to remove the provision of information to landlords. Instead, PEP engaged landlords via their tenants, making them aware of their obligations through written requests for repairs and maintenance. Landlord succession planning activities, meanwhile, shifted to the RHAR component of the project, in which NLT was actively monitoring the real estate market for upcoming building sales.

PEP Outcomes & Objectives

In the short and medium term, the PEP Pilot aimed for the following outcomes:

- Predict and mitigate rooming house upscaling / sale / closure;
- Trigger City emergency protocols in the case of building closure;

[20] At-risk buildings included the 59 buildings identified in the Rooming House Study, along with other buildings identified as at risk over the course of the project.

- Establish contact with tenants of at-risk buildings;
- Increase tenants' knowledge of rights & available services;
- Establish building committees with tenants of at-risk buildings;
- Connect tenants with existing supports & individual eviction prevention; and
- Increase landlord awareness of obligations.

The pilot's long-term objectives were **individual homelessness prevention** (to be achieved through improved knowledge of rights; access to justice for tenants; increased tenant collective organizing to improve conditions and stability in buildings; and improved service access for eviction prevention) and **systemic homelessness prevention** (to be achieved through proactive response to rooming house change, advance planning for tenant relocation, and early implementation of City emergency protocol). The pilot also aimed to contribute to **transformation of the housing and homelessness system** by generating evidence to support City-wide implementation of the program.

Most eviction prevention programs are focused on individual tenants. They aim to prevent eviction by providing legal support, money, and / or services a tenant needs in order to maintain their housing, or acquire new housing. By contrast, the PEP Service Model set out an approach to systemic eviction prevention. This approach focused on building tenants' capacity to predict and resist eviction by strengthening connections between neighbours, fostering collective efficacy, providing information about tenant rights, and supporting tenants to take collective action on repair issues or threats of eviction.

a. PEP Tenant Survey

This section presents findings from PEP integrated data collection, and from the Tenant Survey conducted in Year 1 and Year 3 with tenants in at-risk buildings (N=104).

Year 1

The PEP Evaluation Team —including the project evaluator and four PEP member-organizers trained in research ethics—conducted interviews with 112 tenants between May 2018 and July 2019.

Recruitment for Year 1 interviews was challenging. Member-organizers and PEP staff conducted systematic outreach to all rooming houses and small buildings on the project's at-risk list, informing tenants about the project and inviting them to participate in interviews. Often, it was impossible for PEP workers to gain access to at-risk buildings. Tenants were also recruited from gathering-places in the community, including PARC's drop-in and the Parkdale Food Bank.

Of 112 tenants interviewed, 82 were living in buildings on the at-risk list. Interviews were completed with tenants from 33 of the buildings on the at-risk list, while others were with tenants whose buildings were not considered to be at immediate risk. In some cases, buildings were added to the at-risk list as a result of what was learned in these interviews. In other cases, the PEP evaluation team did interview outreach in buildings that came to the attention of the project because of events such as fires or impending sale, indicating an increase in risk. Whether or not their buildings were on the at-risk list, interviews offered

an opportunity for PEP organizers to learn what was happening in the building, and make tenants aware of the supports available through the project.

Interviews were conducted during weekly evening sessions in private meeting rooms at PARC. Tenants received honoraria of $20 for completing the interview. These structured, in-depth conversations took 45-90 minutes, covering tenants' housing and homelessness history, conditions in their current housing, their physical and mental health, collective efficacy among tenants of their buildings, their knowledge of tenant rights, and their recommendations for this project and for policy change. Tenants generously shared a great deal of personal information and insight. The lived expertise of the interview team contributed greatly to the sensitivity with which these interviews were conducted, the trusting rapport developed with interview participants, and the depth of understanding of tenants' circumstances that the interviews conveyed.

Year 3

Tenants interviewed in Time 1 agreed to be contacted again for a second interview in Year 3. This second round of Tenant Surveys was conducted between August and October 2020. Because of the pandemic, they were completed remotely, using an online survey platform. Most tenants self-completed the survey, while some were interviewed by phone. Once again, the project offered a $20 honorarium.

The survey sample in Year 1 and Year 3 is shown in Table 2.

Table 1: Tenant Survey Sample

	YEAR 1	YEAR 3
Complete interviews	112	58
Eligible interviews	104	55
# buildings on at-risk list represented	33	26
# tenants from at-risk buildings	82 / 112	46 / 55

Recruitment for Year 3 interviews was just as challenging as in Year 1, with the added difficulty of COVID. In particular, many tenants who did not have access to phones or email had named the PARC drop-in as their point of contact for follow-up, but due to the pandemic, the drop-in was closed to housed participants during outreach for Year 3 interviews. PEP workers and member-organizers conducted extensive outreach, attempting to reach tenants multiple times by phone, email, and even knocking on their door (with all necessary safety protocols). In the end, 58 tenants completed the second round. Reasons that tenants did not complete the Year 3 survey are summarized below: about half of the tenants could not be reached, while about half did not reply to messages or were not interested. Among those who could not be reached, three had died since Year 1, and six had moved, at least three of those involuntarily.

Table 2: Reasons Year 3 not complete

Reasons Year 3 Interview not complete	N = 45
Could Not Reach	**21 (47%)**

Email / phone not in service	7
No contact info & could not find at PARC	5
No contact info, moved & could not reach (includes 1 known to now be homeless, plus 2 houses de-tenanted – 1 boarding home, 1 fire)	6
Deceased	3
Did Not Reply / Not Interested	**24 (53%)**
Did not reply to email / phone	13
Reached but did not complete	9
Not interested	2

Analysis

Results were downloaded from the online platform and analyzed in excel. Analysis generated frequencies and descriptives for all variables. Tests of statistical significance were not conducted due to small sample size. Quantitative findings and qualitative interview comments were reviewed with members of the interview team to identify themes and key findings.

Interview participants were invited to a forum to hear the preliminary results of the Year 1 survey; about 30 attended and provided comments that deepened our insights into the significance of the findings. Unfortunately, due to COVID, it was not possible to host a tenant forum to review Year 3 findings.

b. How many buildings & tenants did PEP reach?

PEP workers reached out to dwelling room tenants by door-knocking and flyering at at-risk buildings.[21] They also hosted workshops and community forums through which tenants would be informed about the project. The Tenant Survey provided another opportunity to connect with tenants, inform them of the project, and learn about the issues they were experiencing in their buildings.

Once one or more tenants were engaged at a building, PEP workers and member-organizers worked with them to engage their neighbours. Tenants who wished to do so received support from the project to organize a tenant committee in their building. PCLS provided legal assistance to tenants to make formal requests for repairs, dispute above-guideline rent increases, and contest eviction applications.

PEP workers visited unengaged buildings on a bi-annual basis to monitor changes and attempt to reach tenants. Because tenants were offered a regular opportunity to engage with the project, those who had previously not been interested might later welcome a

[21] The project began with a list of 59 at-risk buildings identified through the Rooming House Study. Over time buildings were added as they were discovered to be at risk, or removed when they were no longer at risk or when they were lost to upscaling or de-tenanting. In total, 74 buildings were monitored throughout the project. Two PEP workers divided the list and conducted regular outreach to their assigned buildings.

contact from a PEP worker--or even call the project using the number from a flyer--once a problem arose in their building.

Table 3: PEP Activities & Outputs

Activities	Outputs	Buildings	Tenants (*Landlords)
Monitor at-risk dwelling room buildings in Parkdale (N=59)	# buildings monitored	74	
	# buildings assessed for level of risk by PEP workers	59	
	# buildings actively engaged with PEP program	45	
	# buildings in which upscaling / sale / conversion predicted early	13	
	# buildings in which tenants assisted by City emergency protocol	5	
Tenant legal education & organizing	# receiving legal information flyers	74	2288
	# directly contacted during outreach	74	1506
	# visited during outreach for neighbourhood forum	59	344
	# successfully contacted during forum outreach	24	99
	# attending neighbourhood forum	26	131
	# attending legal information workshops	30	392
	# engaged in Building Committees	22	371
	# receiving peer-to-peer support from member organizers	19	148
Tenant referral to services	# referred for services to partner organizations (PARC & PCLS)	46	447
	# provided non-eviction-prevention referrals to other community resources	30	100
	# receiving case support from PCLS Housing Program	56	206
Landlord engagement	# landlords engaged through tenant contacts regarding maintenance, eviction, or other issues	20	*28
COVID response	# receiving posters & leaflets for COVID assistance	40	168
	# receiving kits for cleaning & sanitizing	28	
	# receiving telephone outreach during COVID period	19	359
	# calling PEP worker for PEP related support / issues during COVID period	15	170

As shown in Table 3, the PEP Pilot was very successful in monitoring at-risk buildings and reaching tenants. PEP workers visited all 74 at-risk buildings repeatedly throughout the project. They made the project known in the neighbourhood by distributing thousands of flyers and engaging in more than 1500 tenant contacts. The project also convened hundreds of tenants from dozens of buildings to legal workshops and community forums. As described in more detail in the final project report, this outreach contributed to the formation of building committees in 22 buildings. The project delivered eviction prevention services and case support to hundreds of tenants from more than 50 buildings,

and connected 100 tenants to other community resources for non-eviction-prevention services. PEP staff also supported tenants in 20 buildings to engage their landlords directly in regards to unmet obligations under the Residential Tenancies Act, including maintenance, safety, evictions, and rent increases. When the COVID pandemic struck, the project mobilized its connections with tenants to provide information to 40 buildings, and distributed kits for cleaning and sanitizing to 28 buildings. Project staff also provided support and information through hundreds of contacts with tenants during the crisis.

c. Did PEP reach LPRF Priority Groups?

As noted above, this project aimed to reach Poverty Reduction Strategy priority populations, particularly persons at risk of homelessness and those living with disabilities, along with other LPRF priority groups including unattached adults 45-64, immigrants, Indigenous persons, and members of racialized groups. Findings from the Tenant Survey help to estimate the demographics and experiences of tenants reached by the project.[22]

Demographics

As shown in the table below, a large majority of interview participants were white, male, and born in Canada. While this finding aligns with other Canadian research on rooming houses showing over-representation of white Canadian-born men[23], member-organizers and participants agreed that this does not reflect the demographics of rooming house tenants in Parkdale. In particular, language barriers and the demographics of the outreach team may have played a role in biasing the sample towards Canadian-born, white men.

Table 4: Gender, racial and Indigenous identity, and immigration

Gender	**YEAR 1 (%)**	**YEAR 3 (%)**
Male	67	63
Female	30	35
Trans / non-binary	2	2
Racial and Indigenous identity		
White	71	73
Racialized	19	22
Indigenous	10	5
Immigration		
Born in Canada	78	83
Born outside Canada	22	17

[22] While Tenant Survey findings provide an estimate of tenant demographics and experiences, it is important to note that these findings represent only a fraction of the hundreds of tenants reached by the project.
[23] 2006 CMHC Profile of Rooming House Residents https://www.cmhc-schl.gc.ca/odpub/pdf/65235.pdf

Demographic questions were only asked in Year 1. Comparing the subgroup who completed Year 3 with the whole sample shows that the demographics of the sample remained mostly consistent from Year 1 to Year 3. Women and those born in Canada appeared somewhat more likely to complete the Year 3 survey, though tests of statistical significance could not be conducted due to small sample size.

Table 5: Age

Age	**YEAR 1 %**	**YEAR 3 %**
Range	23 – 84	25 - 83
Average	48.7	51.9
Median	50	52
Ranges	**#**	**#**
Under 30	5	4
30 – 59	73	68
60+	22	28

As shown in Table 5, the median age of respondents was 50, and almost three-quarters were working-aged adults aged 30-59. This, too, is consistent with previous research on rooming house tenants. Again, the age structure of the sample remained generally consistent at Year 3, though those 60+ appeared slightly more likely to complete the second survey.

Homelessness

A key assumption of the project was:

- Dwelling room tenants are disproportionately at risk of homelessness in connection with a range of factors including histories of homelessness; very low incomes; vulnerabilities associated with physical health, mental health and substance use; poor credit and landlord references; lack of awareness of tenant rights and lack of access to justice; lack of access to required services.

The Tenant Survey tested this assumption by documenting tenants' history of homelessness and housing instability, health status, and source of income. Even before the data were gathered and analyzed, rooming house tenants' precarious health, income, and housing status were revealed in some of the challenges the team faced in engaging tenants for interviews in Years 1 and 3.

In Year 1, tenants were asked whether they had ever stayed in a shelter, slept outside, stayed with someone else because they had no place of their own, or left home for safety reasons. The responses were striking. About two-thirds had experienced hidden homelessness; about half had stayed in a shelter, had stayed outside, and / or had left home for safety reasons; and about 60% had been in a residential institution at some point.

Table 6: Experiences of homelessness

Specific homeless experiences	YEAR 1 - %	YEAR 3 % (at YEAR 1)
Stayed in shelter	52	46
Stayed outside / in place not meant for human habitation	46	37
Hidden homelessness / couch surfing	69	65
Leaving home for safety reasons	49	33
Stayed in institution (hospital, detention, rehab, etc)	61	59
Overall experience of homelessness		
Have experienced some form of homelessness (shelter / outside / hidden)	77	74
Have experienced all forms of homelessness (shelter / outside / hidden)	46	30
No prior experience with homelessness	22	26

Overall, a staggering three-quarters of tenants interviewed had experienced some form of homelessness in the past. Open-ended comments revealed that for many, their first experience of homelessness had been as a teenager or young adult. Many respondents also indicated that homelessness was in the distant past for them, and they had been housed for many years or even decades since.

Respondents who had stayed in a shelter, stayed outside, or experienced hidden homelessness were somewhat less likely to have completed Year 3. Those who had left home for safety reasons in the past were much less likely. There was only a small difference in the overall rate of past experience of homelessness – but a large difference in those who had faced multiple forms of homelessness. This might mean that Year 3 responses are less representative of people who have experienced greater housing instability in the past.

Health

In Year 1, tenants were also asked about their health, experiences with disability, and substance use. The majority were experiencing health challenges. Almost two-thirds had been diagnosed with a major health problem or chronic illness, and 45% cited sensory, mobility, and / or learning difficulties.

Table 7: Physical health & disability

Physical health	YEAR 1 %
Major health problem / chronic illness	63
Physical disability	
Difficulty hearing or seeing (sometimes or often)	43
Difficulty with mobility (sometimes or often)	40
Difficulty learning or communicating (sometimes or often)	14
Any difficulty (at least one of the above, sometimes or often)	45

Moderate difficulty (one of the above, often)	11
Significant difficulty (two or three of the above, often)	16

Most had received treatment for mental health. Open-ended comments revealed that for many, treatment and recovery were ongoing.

Table 8: Mental health

Mental health	**YEAR 1 %**
Have received professional help with mental wellness	58
Have been prescribed medication	54
Have gone to emergency room / stayed in hospital for mental health reasons	35

Tenants were asked to rate their recent physical health, mental health, and stress levels. More than half indicated that their physical and mental health had been only fair or poor in the past three months. The most striking finding was the severity of tenants' stress. More than three-quarters rated their current stress levels as fair or poor. About one in three said that their living situation was affecting their physical health for the worse, as did one in three for mental health.

Table 9: Health & stress in past 3 months

Physical health in past 3 months	**YEAR 1 %**
Poor	18
Fair	34
Good	36
Excellent	12

Mental health in past 3 months (N=101)	
Poor	18
Fair	36
Good	36
Excellent	10
Stress levels in past 3 months (N=101)	
Poor	36
Fair	41
Good	17
Excellent	5

Tenants were also asked about their use of substances in the past three months. Many indicated that they had not used drugs or alcohol at all; open-ended responses showed that a number had been in recovery for years. At the same time, interviewers suggested that these results are difficult to interpret due to potential response bias resulting from the stigma surrounding substance use.

Table 10: Problems from drug or alcohol use

If you use drugs or alcohol, would you say it causes any problems with your …	**YEAR 1 %**
Finances?	49
Physical health?	30
Mental health?	26
Social life?	22
Work?	18
Housing situation?	11

Among those who did use alcohol or drugs, about half indicated that it caused problems for their finances, while a smaller number indicated problems in other areas. Very few said it caused problems for their housing situation.

The responses to these health-related questions suggest that a significant number of rooming house and bachelorette tenants face health-related barriers to adequate housing. These results also point to the importance of safe, healthy, stable, and peaceful living situations for tenants' physical and mental health.

Source of income

Almost three in four respondents received income from social assistance – 47% ODSP, and 24% OW. About one in four had income from employment. Despite the fact that 22% of respondents were over 60, only 7% had income from pensions.

Table 11: Source of income

Source of income *Numbers do not add up to 100% - multiple options*	**YEAR 1 - %**	**YEAR 3 GROUP AT YEAR 1 - %**
ODSP	47	55
OW	24	24
Employment	27	20
Canada Pension	7	4
EI	2	4
Workers' Compensation	1	0
Housing allowance or other housing assistance	10	8
Veterans' pension, CPP disability or private disability pension	0	0

Source of income distribution was fairly consistent in the group who completed the Year 3 survey. Those who were employed at Year 1 were somewhat less likely to complete Year 3, while those on ODSP were somewhat more likely.

A large majority of tenants, then, were living on low fixed incomes which posed significant barriers to accessing adequate housing.

Overall, these findings validate the project's assumption that dwelling room tenants are disproportionately at risk of homelessness, in connection with past experiences of homelessness, as well as low incomes, disabilities and chronic health problems, and challenges with mental health and substance use. This is underscored by the finding that three tenants were deceased by Year 3, and at least one was known to have become homeless.

d. What were tenants' housing conditions? How did these change over time?

As already discussed, dwelling rooms are affordable but conditions are often poor, which has an impact on tenants' health and well-being. One objective of this project was to equip tenants to claim their rights to decent conditions and security of tenure. It aimed to improve tenants' housing conditions, while maintaining affordability and preventing displacement. Neglect, deferred maintenance, disinvestment, landlord harassment, and safety issues may result in tenants moving out, enabling unlimited rent increase on the vacated unit. Research on gentrification and financialization of rental housing suggests that landlords may deliberately use disrepair and harassment to push out sitting tenants.[24] Improving conditions and keeping tenants in place is, therefore, not only necessary for tenants' security of tenure – it also helps to maintain affordable rents and preserve the affordable housing stock.

In order to understand this cycle better, the PEP Tenant Survey documented changes in rents, housing conditions, issues with the landlord, and tenants' satisfaction with their homes. This data also contributes to an assessment of the project's impact on tenants' housing conditions.

Dwelling rooms as "naturally affordable" housing

Tenant Survey data corroborate the project's second assumption:

- Dwelling rooms provide a critical reserve of "naturally affordable" and low-barrier private market housing, accessible to persons at risk of homelessness.

In Year 1, the average total housing cost among tenants was $685; half were paying $650 or less. This is significantly lower than the low-end rent thresholds identified by the City of Toronto's Low End of Market Study for shared accommodation ($800) and bachelor apartments ($962). Only 21% of tenants were paying rents over $800, and 40% had never

[24] August, M. & Walks, A. (2018). Gentrification, suburban decline, and the financialization of multi-family rental housing: The case of Toronto. *Geoforum 89,* 124-136.

received a rent increase in their current place. Among those whose rent had increased, the average total increase since moving in was only $83.

Table 12: Housing cost

Total housing cost (rent + utilities & other monthly extra charges)	**YEAR 1 $**
Range	$150-1250
Average	$685
Median	$647
Ranges	**%**
Up to $500	14
$501-650	43
$651-800	24
$801-950	11
More than $950	10
Rent assistance (N=104)	
Receiving assistance with rent? (Not counting ODSP / OW housing benefit)	10

Average and median rents had risen somewhat by Year 3 (to $722 and $676 respectively). The increases were consistent with the guideline increase, and average rents still fell significantly below the City's affordable rent thresholds. In open-ended comments, though, some tenants noted that their landlords had become more intent on raising the rent.

> *I'm very annoyed they gave me a rent increase. Over the past year or 2 they seem more anxious about it. They used to be very relaxed about whether or not [the rent] was on time.*

Considering that a large majority of tenants are in receipt of social assistance, it is important to note that even these relatively low rents consume a large share of tenants' incomes. In this context, a guideline rent increase of $20 per month is still significant, further reducing tenants' ability to afford other necessities such as food.

In Year 3, Almost half of all respondents said that new tenants who had moved into their buildings in the past year paid a higher rent than they did. While most said they didn't know how much other tenants paid, several who provided an estimate said new tenants paid at least double, or even more than double, their rent. Almost all cited amounts above $1200.

Housing conditions

Physical conditions in tenants' housing were generally poor. In Year 1, when asked about specific issues with housing conditions, an overwhelming majority of tenants cited problems with pests and repairs. Most also named mould, ventilation issues, and problems with heat or cold. Significant numbers were experiencing problems with cleanliness, poorly maintained garbage, and electrical problems.

Table 13: Housing conditions

Are there any problems in your building with …	YEAR 1 %	YEAR 3 %
Pests – bedbugs, roaches, mice, rats	79	86
Needed repairs are not completed	70	67
Mold & mildew	57	69
Poor ventilation	53	51
Extreme heat or cold	51	45
Inadequate cleanliness or janitorial services	49	54
Poorly maintained garbage & recycling	38	53
Electrical problems	31	39
Inadequate access to hot or cold water	22	22

Several problems with building conditions increased in prevalence from Year 1 to Year 3. The most significant increases in prevalence were for poorly maintained garbage, and mould and mildew. Problems with extreme heat or cold had declined somewhat in prevalence, but this could be related to the temperate time of year at which Year 3 surveys were conducted. These results point to the ongoing impacts of deferred maintenance and repairs, as buildings deteriorate from year to year.

In interpreting these results, member-organizers who had conducted interviews noted the possibility that the project has increased tenants' awareness of building standards and their rights. It may not be that building conditions have worsened; instead, tenants' expectations may have increased. In addition, the COVID lockdown had confined tenants to their units, making these problems even more apparent.

Landlord issues

Not surprisingly given the above findings, the most common problem tenants cited with their building's management in Year 1 was failure to make needed repairs. Threats and evictions were also alarmingly common. About one in three also faced arbitrary imposition of "house rules," unlawful entry, and verbal intimidation. About one in four were concerned with landlords deliberately vacating units in order to raise the rent, refusal to provide rent receipts, and discrimination. Other, more serious forms of abuse—including lock-outs, theft, sexual harassment and assault, and physical assault—were disclosed by a small number of tenants. Interviewers provided immediate referrals and offers of support to tenants disclosing unlawful or abusive landlord behaviour.

Table 14: Landlord issues

Have you experienced any of these problems with the landlord / manager?	YEAR 1 %	YEAR 3 %
Not making needed repairs	63	58
Threatening to evict tenants	45	38 (19% DK)

Throwing tenants out	40	21 (22% DK)
Making up new "house rules" or not enforcing rules consistently	37	35
Entering unit without permission / notice	34	33
Verbal threats & intimidation	30	32
Vacating units then renting them at much higher rents	28	45 (26% dk)
Refusing to provide rent receipts	28	39
Discrimination, racism, anti-women comments, anti-gay comments, or bad treatment of any group of people	21	26
Breach of terms of lease	14	N/A
Withholding services – e.g. water, power, heat	12	N/A
Changing unit or house locks	8	N/A
Raising the rent more than the legal amount	8	14
Sexual harassment, demanding sexual favours	8	2
Removing belongings from room or unit	7	N/A
Physical threats or assault	4	11
Sexual threats or assault	4	2

Rates for most problems with landlords remained generally consistent from Year 1 to Year 3. Some items could not be compared because of the large number of "don't know" responses at Time 2. Those with lower rates of prevalence also could not be compared because of small numbers.

The most striking change was the large increase in tenants reporting that their landlords had vacated units and rented them out at much higher rents. This was reported by almost half of all tenants, with another quarter saying they did not know. This might indicate an increase in the incidence of landlords doing this. Members of the PEP team suggest that it may also indicate increased literacy among tenants about their rights. If this interpretation is correct, it means that some of the key messages of the PEP project have been effectively communicated to tenants, and they are now more aware of this trend.

One finding that corroborates this interpretation is the increase in the number of tenants who say their landlord refuses to provide rent receipts. Member-organizers noted that in Year 1, when asked this question, tenants often expressed surprise that landlords are required to do this, or said that they had never requested receipts. In response to this gap in tenants' knowledge, the PEP team has emphasized to tenants the importance of obtaining rent receipts. This could explain the notable increase in tenants reporting this problem.

Member-organizers also highlighted the significant decrease in reports of landlords throwing tenants out. They noted that, in response to tenant activism and scrutiny from authorities, landlords in Parkdale appear to have modified some of their past heavy-

handed approaches with tenants. Instead, there is a trend toward more "voluntary" departures, in which tenants leave because they can no longer tolerate poor conditions, or landlords offer tenants buy-outs. At amounts in the thousands of dollars, buy-out offers might seem like impressive sums of money for tenants on low fixed incomes – but they fall far short of the increased asking rents tenants will have to pay in the current market.

Safety concerns

A questionnaire on safety issues was added to the Year 1 interview later in the process, yielding a smaller number of responses. Because of the smaller sample, it is possible that these responses may not be as generalizable as other parts of the interview.

Nevertheless, some distressing patterns are evident. Significant numbers of respondents cited concerns about theft, noise from fights, and non-tenants entering the building. About one in three were also concerned with feeling unsafe, stolen mail, and fire safety problems. The latter is of particular note given that in a three-month period in 2019, there were four rooming house fires in the neighbourhood.

Table 15: Safety concerns

Are you concerned about any of these safety issues in your building?	YEAR 1 %	YEAR 3 %
Having to keep your room / unit locked when stepping out (e.g. to use shared washroom)	49	N/A
Noise from arguments or fights	48	35
People who are not tenants enter / have access to the building	43	47
Feeling unsafe, needing to watch your back	35	42
Mail not received or stolen	31	N/A
Fire safety problems	29	38
Breaking up or being involved in arguments or fights	23	N/A
Having items stolen or go missing from your room / unit	21	N/A
High traffic in and out of units	19	N/A
Physical threats or assault	16	N/A
Discrimination, racism, anti-women comments, anti-gay comments, or bad treatment of any group of people	14	31
Tenants and their guests entering other units without permission	12	N/A
Sexual harassment or assault	10	8

Many of the items in this scale were eliminated from the Year 3 questionnaire. Among items that were maintained, there were increases in reports of fire safety problems and discrimination. Reports of feeling unsafe also increased somewhat. Fewer tenants reported concerns about arguments and fights.

Housing satisfaction

In Years 1 and 3, tenants were asked to rate aspects of their current home on a scale from 1 to 5. As seen below, the worst ratings were given to accessibility and the relationship with the building's management. The accessibility issue is particularly significant considering that 40% of those interviewed experience difficulties with mobility. State of repair received moderate reviews while feeling of safety was very mixed, with equal numbers of tenants giving negative and positive ratings. On the other hand, most tenants said they felt in control of their own space, and a full 80% felt satisfied with the neighbourhood.

Table 16: Housing satisfaction

Satisfaction with current unit		Terrible	Bad	So-so	Good	Excellent
State of repair of room	Time 1	17%	22%	36%	15%	11%
	Time 2	14%	18%	40%	21%	7%
State of repair of building	Time 1	16%	26%	42%	10%	5%
	Time 2	9%	18%	38%	33%	2%
Feeling of safety in building	Time 1	22%	16%	20%	24%	17%
	Time 2	13%	14%	34%	25%	14%
Accessibility to someone with a disability	Time 1	83%	9%	3%	1%	2%
	Time 2	65%	23%	7%	4%	2%
Helpfulness of landlord / super	Time 1	39%	16%	16%	20%	8%
	Time 2	26%	33%	17.5%	17.5%	5%
Feeling you are in control of own space	Time 1	20%	16%	12%	21%	31%
	Time 2	9%	18%	25%	34%	13%
Satisfaction with neighbourhood	Time 1	3%	1%	16%	25%	55%
	Time 2	4%	5%	13%	34%	45%
Overall satisfaction with home	Time 1	7%	19%	27%	33%	14%
	Time 2	7%	18%	36%	30%	9%
Total satisfaction score		**Terrible (8-14)**	**Bad (15-21)**	**So-so (22-26)**	**Good (27-33)**	**Excellent (34-40)**
Total satisfaction score	Time 1	9%	33%	23%	29%	6%
	Time 2	7%	27%	34%	29%	4%

Total housing satisfaction scores improved from Year 1 to Year 3. Most dimensions of housing satisfaction had somewhat higher average ratings in Year 3 than Year 1. The exceptions are feeling in control of own space, neighbourhood satisfaction, and the respondent's overall satisfaction, for which ratings declined somewhat. Open-ended comments for this section, on the other hand, emphasized deteriorating conditions, tenants having to press for repairs or carry them out on their own, and a pervasive sense of uncertainty and looming threat of eviction.

Neighbourhood & social connections

A key dimension of the importance of this deeply affordable housing stock is the neighbourhood in which it is located. Parkdale offers a strong sense of community, a robust network of services, and a range of opportunities for creativity, activism, and other life-affirming activities.

Responses to questions about informal and formal supports in the neighbourhood validate this. In Year 1, a large majority of tenants had relationships of mutual support with others living close by, and almost all used services in the neighbourhood.

Table 17: Neighbourhood connections & service use

Thinking about other people living in your building or close by:	**Year 1 %**
Are there people you could count on for help if you needed it?	70
Is there anybody you help out?	73
Is there anyone you could ask for a small loan	43
Anyone you have loaned money to?	57
Service use	
Do you use any services in the neighbourhood?	86
Are there any services outside the neighbourhood you use?	41
Are there any services you need, but have not been able to get?	28

Year 1 responses demonstrated strong feelings of neighbourhood attachment and belonging among a majority of tenants. In Year 3, assessment of Parkdale declined somewhat while sense of belonging increased; notwithstanding these changes, a large majority of tenants at both points in time express strong attachment to Parkdale.

Table 18: Neighbourhood attachment

Neighbourhood attachment	**YEAR 1 %**	**YEAR 3 %**
Parkdale is a friendly place to live.	81	71
Parkdale is welcoming to newcomers.	67	62
I feel that I am part of this community.	79	83

These results resonate with tenants' responses when asked what they liked most. Tenants' favourite things about their homes fell largely into four categories: affordability; privacy, sense of ownership, and having a self-contained unit; the neighbourhood, particularly access to nature and community services; and their neighbours. These responses resonate with findings below about the importance of Parkdale for a large majority of tenants.

When asked what they liked least, tenants pointed to five key areas: the landlord / manager of the building; issues with pests, maintenance, and cleanliness; problems with noise; a

sense of uncertainty or insecurity and fear of losing their place; and finally, concerns with general safety and / or with the presence of drug use and dealing.

One notable aspect of these responses is that while tenants prize the affordability and location of their homes, the conditions of those homes are considered very problematic by many. Poignantly, one of the most common responses to the question "What do you like best about your unit?" was simply, "It's mine." For tenants with a history of homelessness, having any place at all is treasured. At the same time, many feared that they could lose their home.

Housing stability & risk of eviction

Despite histories of homelessness, low incomes, health conditions, and other barriers to housing stability, the majority of tenants had experienced stable housing in recent years. Only one in four survey respondents had experienced three or more moves in the previous five years. Most had been in their current place five years or more, and some had been in their homes for decades – one tenant for 35 years. These findings demonstrate that rooming houses and bachelorettes provide long-term, stable homes for many tenants, in spite of their low incomes and other barriers they may face.

Yet risk of eviction from this stable home was a pressing concern for a significant number of tenants. In Year 1, more than one in three tenants who participated in the survey (36%) said they had been threatened with eviction by their current landlord. By Year 3, 38% had been at risk of eviction since the previous interview, or had been forced to leave their home.

Open-ended comments revealed that of those evicted in the previous five years, only a handful had gone to the landlord and tenant board; most simply left when told to do so by the landlord. In the case of eviction threats in their current home, several indicated that they had been served with a notice of arrears, but had paid up and were now in good standing. Several others were concerned that the current landlord was deliberately trying to push them out in order to rent the unit at a higher price. In either case, threats of eviction are extremely stressful and destabilizing for tenants, particularly in the context of past experiences of homelessness, health-related vulnerabilities, and very low incomes.

Project statistics reflect these survey findings, and demonstrate the displacement pressures tenants were facing.

Table 19: Evictions & buy-out offers

	Buildings	**Tenants**
# receiving formal eviction notice(s)	21	50
# receiving informal eviction notice(s)	14	53
# buildings / tenants receiving buy-out offers	14	90

Over the course of the project, PEP workers documented 50 tenants in 21 buildings receiving formal eviction notices, while 53 tenants in 14 buildings received informal eviction notices. Landlords in 14 buildings also made buy-out offers to a total of 90 tenants.

e. To what degree did tenants work together to claim their rights? How did this change over time?

A third assumption of this project is:

- Dwelling room loss through sale, upscaling, deconversion, and redevelopment can be predicted, and sometimes prevented, via proactive monitoring, tenant legal education and organizing, landlord engagement, and succession planning.

This project theorizes that tenant organizing and education are key mechanisms for systemic eviction prevention. The Tenant Survey measured collective efficacy and tenant actions as indicators of these mechanisms.

Collective efficacy

A key goal of the PEP project is to build on tenants' "collective efficacy"—that is, their sense of being able to work together to improve their shared living conditions. Collective efficacy is both a prerequisite for, and a product of, collective organizing. A better understanding of the mechanisms for building and sustaining collective efficacy is central to the success of this project and the creation of a replicable model.

This part of the interview employed a Collective Efficacy scale widely used in neighbourhood research. Tenants were asked whether they agreed, disagreed, or felt neutral about a number of statements relating to shared trust, belonging, friendship, support, and ability to respond to problems. The results below show the percentage of positive responses on each item.

In Year 1, the majority of tenants said their neighbours would keep an eye on their place, and close to half agreed that there was mutual help, trust, and friendliness among neighbours. Though the other items received a positive response from fewer than half, a positive response was still the most common. The only exception to this was, "People don't share the same values." But open-ended comments provided some nuance to this, demonstrating the live-and-let-live values of Parkdale: "Don't share the same values, but everyone gets along," "That's what happens in community as a whole – it's good to have different values."

Table 20: Collective efficacy

Collective efficacy items (agree)	**YEAR 1 %**	**YEAR 3 %**
When I am away from home, I know that my neighbors will keep their eyes open for possible trouble to my place.	59	51*
People in this building are willing to help their neighbors.	49	53*
People in this building can be trusted.	49	40*
People in this building generally don't get along with each other. *(disagree)*	47	39
If there is a problem in my building, the neighbors get together to deal with it.	43	35
This is a close-knit building.	38	39*
People in this building do not share the same values. *(disagree)*	29	27

Collective efficacy score		
Low (7-11)	20	23
Moderate (12-16)	38	38
High (17-21)	41	40

In Year 3, scores on most collective efficacy scale items declined. In Year 1, the positive response was the most common on all items but one; while in Year 3, it was most common for only four of the seven items (these are marked with *). Respondents' cumulative collective efficacy score did not change from Year 1 to Year 3.

These results don't demonstrate the expected increase in collective efficacy among tenants after three years of outreach and organizing. The PEP team acknowledged these results were disappointing; however, in making sense of this finding, they pointed to some potential alternative explanations.

First, member-organizers suggested that displacement affects collective efficacy. The increasing rate of turnover among tenants disrupts relationships and forces neighbours to re-learn who else is in their building. In addition, new tenants are likely to have higher incomes, and to be paying significantly higher rents than those who have been in place a long time. These class divisions may pose barriers to cultivating solidarity in some buildings.

A second possible interpretation is group development. Groups typically pass through similar stages of development, from early hope and momentum, through a period of conflict, and finally into productive maturity. For buildings with tenant committees that have been active for some time, the early euphoria may have faded as members encounter obstacles to realizing their rights in the legal process.

Finally, there is the context of COVID. In a pandemic that requires neighbours to stay in their own homes and keep their distance, a sharp decline in this measure might be expected. That overall scores have stayed constant in this difficult time could be understood as a testament to tenants' collective efficacy.

Participation in tenant rights activities

Finally, the Tenant Survey asked about respondents' knowledge of tenant rights and their active involvement in claiming those rights. In Year 1, about half of respondents had attended meetings for tenants in the community and / or in their own buildings. About half were keeping track of issues in their buildings either on their own or with other tenants, and a significant number had notified their landlords in writing of repair needs, and / or claimed their rights as tenants in a number of other ways.

In order to test whether there was a relationship between project activities and tenants' engagement in actions to improve their housing conditions, we compared the numbers of actions tenants were engaged in between those who had attended meetings and those who had not. The results point to a very strong relationship between building-based organizing and tenants' action – those tenants who had attended meetings within their buildings were taking many more actions than those who had attended no meetings or community-wide

meetings only. This validates the success of the project's building-based organizing approach.

Table 21: Tenant rights

Attending meetings	**YEAR 1 %**	**YEAR 3 %**
Have you attended any community forums for tenants?	40	35
Have you attended any tenant meetings for tenants of your building?	30	14
Neither	51	(#s too low)
One or the other	49	
Both	22	
Community forum only	19	
Building meeting only	8	
Have you done any of the following things, on your own or with other tenants of your building	**YEAR 1 %**	**YEAR 2 %**
Keeping track of repair needs, safety violations, and other issues with house conditions	49	47
Notifying landlord / super in writing of required repairs	42	64
Getting other tenants involved	35	29
Providing legal information to other tenants	34	42
Other ways of standing up for your rights as a tenant	32	40
Participating in protests or demonstrations	Not asked	21
Going to the City or Landlord & Tenant Board to get an order for repairs	22	14
Attending LTB hearings to contest eviction application	10	11
Challenging above guideline rent increases at the LTB	6	12
Tenant organizing score (tally of above activities)	**YEAR 1 %**	**YEAR 2 %**
Average score overall	2.3	2.1
Average score for those who have attended no meetings	1.4	(#s too low)
Average for those who have attended community meeting only	1.4	
Average for those who have attended building meeting only	3.3	
Average for those who have attended community and building meetings	4.8	

In Year 3, due to COVID, there were few building meetings. This resulted in numbers too low to perform the same calculation. Nevertheless, there were increases in some tenant rights activities – most notably, almost two-thirds of tenants said they had notified their landlords in writing of required repairs. Supporting tenants to do this has been a core activity of the project, and this finding validates the effectiveness of that work.

f. How did COVID affect tenants?

It is by now well-established that the coronavirus pandemic has had disproportionately harmful impacts for the health, mental well-being, incomes, and housing of people who face systemic disadvantage, including persons with disabilities, low-income households, older adults, women, racialized groups, and Indigenous people. Rates of infection are highest in neighbourhoods with overcrowded housing in poor condition. Increased expenses, and loss of income from precarious employment, forced many tenants into rental arrears, and with the resumption of eviction hearings at the Landlord and Tenant Board, many tenants are facing eviction.

Recognizing the dangers to tenants in Parkdale, the PEP pilot reacted quickly, preparing and delivering flyers about COVID safety protocols and tenants' rights during the pandemic. The project assembled and delivered 28 cleaning kits at tenants' request, and provided information and support to tenants of 40 buildings.[25]

Questions about the impacts of COVID were included in the Year 3 Tenant Survey in order to assess the impact of the pandemic, and the effectiveness of PEP outreach to tenants.

Table 22: Landlord Issues

	YEAR 3 (N=55)
Not cleaning & sanitizing common areas enough	23 (40%)
Taking down posters, hiring security guards, calling police	12 (21%)
Making tenant feel unsafe	9 (16%)
Pressuring tenants to pay rent or make repayment plans	8 (14%)
Entering unit without notice or permission	7 (12%)
Threatening with eviction	6 (10%)

The most common concern tenants cited with their landlord during COVID was failure to adequately clean and sanitize common areas. One in five were concerned about increased securitization in their building. Fortunately, few tenants had been threatened with eviction during the pandemic.[26]

Table 23: Income changes

	YEAR 3 (N=55)
Stayed the same	27 (47%)
Decreased	15 (26%)

[25] See the Final Project Report for samples of these flyers and a more detailed description of these activities.
[26] It is important to note that interviews were conducted in September and early October 2020, less than two months after Ontario's eviction moratorium was lifted.

Increased	11 (19%)
Both	1 (2%)
Types of income changes (tenants could select multiple options)	
OW / ODSP top-up	24 (41%)
HST credit increase	16 (28%)
CERB	10 (17%)
Other increase	6 (10%)
Loss of employment	14 (24%)
Decrease in work hours	15 (26%)
Loss of income from panhandling, bottle collecting, busking	8 (14%)
Loss of income from honoraria	4 (7%)
Other loss	8 (14%)
Working from home	5 (9%)
Held back rent	5 (9%)

Almost half of respondents said their total monthly income had stayed the same during COVID, while one in four had lost income. Many had received the ODSP-OW top-up and the HST credit increase, while fewer had accessed CERB. One in four had lost their jobs and / or had their work hours cut as a result of the pandemic. Of 22 (38%) who said they had lost formal and / or informal income, only 9 had received CERB. Despite the prevalent loss of income among respondents, only five tenants said they had held back rent during the pandemic.

Table 24: Health changes

Health changes	**Worse**	**Same**	**Improved**	
Physical health	18 (31%)	23 (40%)	5 (9%)	
Mental health	21 (36%)	23 (40%)	9 (16%)	
Stress levels	29 (50%)	23 (40%)	6 (10%)	
Substance use	**Increased**	**Same**	**Decreased**	**Do not use**
Alcohol	11 (19%)	16 (28%)	9 (16%)	19 (33%)
Drugs	8 (14%)	24 (41%)	6 (10%)	18 (31%)
Use of health services in past 6 months	**At least once**	**1-2 times**	**3-4 times**	**5+ times**
Emergency room	9 (16%)	8	1	0
Ambulance	4	3	1	0
Hospital admission	3	3	0	0
Family doctor / health centre	25 (43%)	11	8	6

About one in three tenants said that their physical health and mental health had worsened in the previous six months, while half said their stress levels had worsened. One in three do not use alcohol or drugs – of those who do, the largest share said their use had stayed the same or decreased. Few had used emergency services in the previous six months, and almost all who had did so only once. This was a significant decrease from the share of respondents who had used emergency services in Time 1. More than 40 percent had used the services of a family doctor or health centre in that period. Many of these had paid multiple visits to their health provider.

Table 25: PEP tenant supports

	YEAR 3 (N=55)
Saw posters or leaflets about tenant supports	37 (64%)
Tenants contacted PEP and received cleaning supplies	10 (17%)
Checked in with neighbours	29 (50%)

PEP outreach to tenants during the lockdown was very effective. Two-thirds of tenants said they had seen PEP materials. Half said they had checked in with neighbours. While few had contacted PEP to receive cleaning supplies, many others replied that they were not sure, suggesting that other tenants in their building might have done so.

g. Did the PEP pilot achieve its intended outcomes & objectives?

The Tenant Survey showed that about three in four tenants had a history of homelessness, a large majority are living on very low fixed incomes, and most experience challenges with physical health, mental health, and / or substance use. The survey confirms that rooming house tenants face multiple barriers to stable, adequate housing, and are at high risk of homelessness if they lose their current housing – whether due to eviction, deterioration of their buildings, or loss of affordable rooming houses to upscaling and redevelopment. It also demonstrates that tenants face serious problems with disrepair, pests, safety issues, and violations of their rights in their homes; for a significant number, these problems have a negative impact on their physical or mental health.

The project's long-term objectives were individual homelessness prevention (by connecting tenants with services; education, and organizing; and improving housing conditions and stability), systemic homelessness prevention (by preserving affordable rooming houses and preventing upscaling and loss of this stock), and ultimately, transformation of the housing and homelessness system (by generating evidence to support better policies and programs).

Tenant survey findings, project documentation, and insights from PEP staff suggest that overall, the PEP pilot achieved its short- and medium-term outcomes, thereby contributing to the achievement of its long-term objectives.

First, the project was successful in establishing contact with tenants of 74 at-risk buildings, using a variety of methods: hosting community events, distributing flyers, and knocking on doors. The tenant survey also helped to connect tenants with the project. Through consistent, ongoing outreach, the project was able to eventually reach buildings and tenants where it had initially been impossible to make contact.

Secondly, the project was successful in connecting hundreds tenants with existing supports, and increasing their knowledge of their rights and available services. In many instances, tenants from at-risk buildings initiated contact with agency partners once a problem arose in their building. The project's consistent outreach, door-knocking, and flyering ensured that tenants knew where to go for help. The survey results also point to an increase in tenants' knowledge of their rights, and an increase in tenants taking individual and collective actions to improve conditions in their homes.

The survey results show some improvement in tenants' housing satisfaction over the course of the project, though rates of reporting problems with housing conditions, landlord problems, and safety concerns did not improve (and in fact, some worsened). These seemingly contradictory results are challenging to interpret, all the more so in the context of COVID which confined tenants to their units. But PEP workers suggest that these results, too, might indicate some increased awareness among tenants of their rights, with a concomitant sense of satisfaction and stability in their homes even if they were more aware of the problems there.

Third, the project achieved its goal of supporting tenant organizing. PEP workers and member-organizers helped to establish 22 building committees. While survey results did not show the hoped-for increase in tenants' sense of collective efficacy, the results do suggest that the project may have helped prevent erosion of collective efficacy as a consequence of the coronavirus pandemic and ongoing displacement in the neighbourhood.[27] The PEP project also contributed to tenants' efforts to inform their landlords of their obligations, with tenants in 20 buildings communicating with their landlords about maintenance, eviction, or other issues. Survey findings also point to an increase in tenants' requests for rent receipts repairs.

Fourth, project documentation suggests that the project did have the desired impact on tenant displacement and the loss of affordable units and buildings. As seen in Table 26 below, the project assisted 57 tenants in 25 buildings to defend themselves against formal or informal evictions. As a result, of 103 tenants who received informal or formal eviction notices (see Table 18), only 30 lost housing due to eviction. Another area of impact was in relation to buy-out offers. Of 90 tenants in 14 buildings who received buy-out offers, only 10 tenants in 4 buildings accepted. A total of 22 tenants from 8 buildings who lost their units were known to have found other housing, while 4 became homeless.

Table 25: Evictions & loss of buildings

Tenant outcomes	Buildings	Tenants
# who defended formal or informal evictions	25	57

[27] Survey responses were not necessarily from tenants who were actively involved in PEP organizing activities.

# who lost housing due to formal eviction	3	2
# who lost housing due to informal eviction	3	28
# receiving buy-out offers	14	90
# who accepted buy-out	4	10
# who refused buyouts	9	57
# who lost housing, but found private housing	6	19
# who lost housing, but returned to affordable housing	2	3
# who lost housing and became homeless	4	4
Building outcomes		
# units lost as affordable units	15	53
# buildings in which upscaling / sale / conversion predicted early	13	
# buildings in which tenants assisted by City emergency protocol	5	
# buildings assessed as LOST as affordable housing	5	27

Keeping tenants in their units also keeps those units affordable. During the course of the project, 53 units in 15 buildings were vacated, enabling rent increases. Partner organizations were able to predict threats to 13 buildings early, and activated the City emergency protocol in the case of 5 buildings.

Over the course of the project, six buildings were completely de-tenanted and lost as affordable housing, three of them on the project's original at-risk list. Four of these were sold and upscaled, while two were lost to fire. Four of the buildings lost were on the project's original at-risk list. It is notable that three of the four buildings on the at-risk list were lost early in the project's start-up phase. The other two lost buildings only came to the project's attention as a result of the events leading to their loss (in one case, a fire, and in the other, the unlawful eviction of all tenants from a previously-unknown rooming house). In other words, since the project has been fully active, other than the recent fire, the remaining buildings in the neighbourhood that have been completely lost as affordable housing were ones that were not engaged by the project.

The proactive monitoring of at-risk buildings effectively alerted the project to eviction attempts, sales, and other events such as fires. Of 103 tenants who received eviction notices, 73 were not evicted; of 90 who were offered buy-outs, 57 did not accept them. While proactive monitoring and tenant support did not enable partner organizations to prevent all tenant displacements, or to preserve all units, partners were able to respond quickly to changes, activate City emergency protocols where necessary, and support affected tenants, contributing to better outcomes for at least 130 tenants and helping to preserve this important housing stock.

This is demonstrated by the case of 40 Beaty, a 27-unit licensed bachelorette building which has historically provided affordable rents at or below $700 per month. Since changing ownership in 2016, the building's new owner has been renovating units on vacancy and renting renovated units as "Micro Suites" for upwards of $1600. In 2018, PEP

program staff did outreach to the building, but no tenants expressed interest in engaging the program. In 2019, while undertaking quarterly outreach to at-risk sites, PEP program staff met tenants who disclosed that they were experiencing a number of challenges. For one, a number of long-term tenants had recently receiving notices that the landlord had applied for Above Guideline Rent Increases (AGI). At the same time, tenants identified that there were significant deferred maintenance issues in their units. In addition, these long-term tenants had received buy-out offers from the landlord requesting that they end their tenancies in exchange for a one-time cash payout. Tenants were concerned that the landlord was attempting to pressure long-term tenants out of their housing to upscale their units.

PEP program staff supported 40 Beaty tenants in multiple ways. First, they informed tenants that they do not have to accept buy-out offers and that they have the right to stay in their homes. Staff connected tenants with local community services and assisted the tenants to form a tenant committee, which met regularly. Legal information was provided to tenants and a number of tenants attended a Tenants Rights Workshop held by the PEP Program at PARC. The PEP staff assisted tenants to work together to address building issues that could compromise their tenancies. This included submitting an application to the Tenant Defense Fund to access funding to hire a lawyer to represent them at the Landlord and Tenant Board in an appeal of the AGI. With PEP assistance, tenants also completed maintenance requisition forms, which were delivered to the landlord to address deferred maintenance issues in units. Overall the PEP program provided important legal information and support that enabled tenants to work together to proactively address issues that could compromise their tenancies.

Thanks to the existence of the PEP program, community organizations were alerted promptly, vulnerable tenants knew where to go for help, and tenants learned that they had the right to stay in their homes. This is in stark contrast with the tragic case of the Queen's Hotel, which inspired the PEP program. In that case, vulnerable tenants did not know their rights or where to go for help; by the time community organizations were alerted, it was too late, and dozens of tenants lost their homes, many returning to homelessness.

3. Rooming House Acquisition & Rehabilitation (RHAR) Findings

The second component of the project was the Rooming House Acquisition & Rehabilitation (RHAR) demonstration project, through which NLT would acquire and rehabilitate an at-risk building and bring it under non-profit management by PARC. As a demonstration project, this component was intended to adapt and apply tools for feasibility analysis, undertake a co-design process with tenants to develop building guidelines, and yield learnings for a replicable model for the non-profit acquisition and operation of private rooming houses.

Despite vigorous monitoring of real estate opportunities, supportive contact with funders, and the development and application of tools for feasibility analysis in multiple sites, the project faced barriers to acquisition of a building in Year One. In particular, timelines for government funding approvals did not align with vendor timelines, making it impossible to establish financial feasibility for a site. In response to this identified problem, NLT and PARC worked with the local Councillor to provide information to the City that resulted in the establishment of a City pilot program enabling fast-tracked funding approvals. With these measures in place, NLT was able to acquire a building in May 2019, at the mid-point of the three-year project.

RHAR Objectives & Outcomes

Objectives for this component were individual and systemic homelessness prevention by preventing eviction of sitting tenants and preserving buildings as permanently affordable housing. The project also aimed to improve housing conditions for tenants, promote their engagement, and foster community development.

As with the PEP component, the RHAR demonstration project contributes to the development of a replicable model, including tools and recommendations that can increase the capacity of non-profit organizations to acquire, rehabilitate, and operate at-risk rooming houses, as discussed in Section 4.

RHAR Evaluation

Like the PEP pilot, the centerpiece of the RHAR evaluation was a pre-post tenant survey conducted in Years 1 and 3. Because NLT did not acquire a building in Year 1, the tenant survey expanded to include tenants in a pair of privately-owned buildings for which PARC assumed operation in May 2018. When NLT acquired a building in May 2019, the Time 1 interview was conducted with tenants in that building as well.

This provides the opportunity to evaluate and compare two scenarios: first, a privately-owned building operated as supportive housing by a non-profit housing provider; and secondly, the non-profit acquisition and rehabilitation of a privately-owned building, and its operation by non-profit housing provider. The Tenant Survey also enables comparisons between tenants in the two RHAR scenarios and those in privately-owned and -operated PEP buildings.

Table 26: RHAR interviews completed

	YEAR 1	YEAR 3
Complete interviews	20	14
Eligible interviews (Both Time 1 & 2 completed)	20	12
28-30 Beaty (17 dwelling rooms)	11	8
26 Maynard (15 bachelorette units)	9	6

The privately-owned buildings for which PARC assumed operation in May 2018 (28-30 Beaty) have a combined total of 17 dwelling rooms, with shared washrooms and a kitchen in each building. The building acquired by NLT in May 2019 (26 Maynard) has 15 self-contained bachelorette units. As shown in Table 26, 20 RHAR tenants completed the tenant survey in Year 1, and 14 completed it in Year 3. As with the PEP survey, recruitment for Year 3 interviews was extremely challenging due to COVID.

Of the 14 tenants who completed the Year 3 survey, 12 had participated in Year 1, and two had not. Of the eight tenants interviewed in Year 1 who did not complete the survey in Year 3, three were deceased, one was in hospital, two had moved away, and two could not be reached.

The survey findings are complemented by key informant interviews with PARC staff conducted in November 2019 and November 2020. These discussions provided contextual information to support interview analysis, as well as insights for the development of a replicable model for rooming house acquisition and management. The latter are discussed below in Section 4.

a. What were the characteristics of tenants in the two buildings?

Like the tenants in the PEP buildings, RHAR tenants are predominantly reflective of LPRF priority populations, particularly persons facing homelessness, persons with disabilities, and low-income unattached adults aged 45-65.

Table 27: History of homelessness

Specific homeless experiences	YEAR 1 N=20	YEAR 3 respondents N=12
Stayed in shelter	14	7
Stayed outside / in place not meant for human habitation	8	4
Hidden homelessness / couch surfing	9	4
Leaving home for safety reasons	4	1
Stayed in institution (hospital, detention, rehab, etc)	11	6
Overall experience of homelessness		

Have experienced some form of homelessness (shelter / outside / hidden)	16	8
Have experienced all forms of homelessness (shelter / outside / hidden)	5	2
No prior experience with homelessness	4	3

Sixteen (80%) had experienced homelessness in the past, including 14 (70%) who had stayed in shelters, and five (25%) who had experienced all forms of homelessness. While most PEP tenants had experienced homelessness as young adults and had been stably (if inadequately) housed for many years, seven of the RHAR tenants had moved into their current place directly from homelessness. More than half had also stayed in an institution in the past. These proportions remained generally the same in the group who completed the Year 3 survey.

The average age was 52, with a range of 32-69. As seen in Table 28, 15 (75%) were in receipt of ODSP or OW, while only 5 (25%) had income from employment. One in three (7 tenants) received a housing allowance or other housing subsidy.

Table 28: Source of income

Source of income (N=100) *Numbers do not add up to 100% - multiple options*	**YEAR 1 N=20**	**YEAR 3 respondents N=12**
ODSP	14	7
OW	1	0
Employment	5	3
Canada Pension	2	1
EI	0	0
Workers' Compensation	0	0
Housing allowance or other housing assistance	7	2
Veterans' pension, CPP disability or private disability pension	0	0

RHAR tenants reported issues with physical and mental health at rates similar those of PEP tenants. Twelve (60%) cited challenges with mental health, including depression, anxiety, schizophrenia, bipolar disorder, and PTSD. Thirteen (65%) had experienced a major health problem or chronic illness, while five (25%) had challenges with mobility, and six (30%) said they had difficulties with learning, memory, or communication. Half rated their mental health as "poor" or "fair," while 12 (60%) reported poor or fair stress levels.

According to key informant interviews with PARC staff, there were some differences between the two buildings. At the time that PARC began operating each building, most tenants at 28-30 Beaty had high needs including challenges relating to mental health and substance use, while tenants of 26 Maynard were equally divided between higher-needs tenants who had been placed in the building by a housing program for people in shelters, and lower-needs tenants who were working and / or students. Demographics in the

buildings also changed over time; as units were vacated, PARC filled them with persons at risk of homelessness who required supports.

b. How did tenants assess their housing conditions before and after RHAR acquisition?

The Year 1 interview asked tenants to assess the conditions in their building before PARC took over management, while the Year 3 interview assessed changes in building conditions and satisfaction since the first interview (that is, under PARC's management).

Table 29: Housing conditions

Are there any problems in your building with …	**YEAR 1 (N=20)**	**YEAR 2 (N=14)**
Pests – bedbugs, roaches, mice, rats	18	9
Needed repairs are not completed	10	4
Mold & mildew	6	6
Poor ventilation	8	5
Extreme heat or cold	8	6
Inadequate cleanliness or janitorial services	10	4
Poorly maintained garbage & recycling	9	3
Electrical problems	9	3
Inadequate access to hot or cold water	4	1

As shown in Table 29, rates of reporting many problems with housing conditions declined from Year 1 to Year 3. Issues with repairs, janitorial services, garbage, electrical, and hot and cold water improved significantly. Reports of pests also declined, though 9 tenants (64%) reported this as an ongoing problem in Year 3.

In Year 1, tenants were asked to comment on whether certain aspects of their housing conditions had improved, worsened, or remained the same since PARC assumed operation of their building; in Year 3, they were asked about changes since the previous interview.

Table 30: Changes since PARC took over (Year 1) / since previous interview (Year 3)

		Better	Same	Worse
Condition of building	Year 1 (N=20)	6	10	1
	Year 3 (N=14)	8	3	3
Condition of unit	Year 1 (N=20)	2	15	0
	Year 3 (N=14)	9	2	3
Relationship with landlord	Year 1 (N=20)	6	8	2
	Year 3 (N=14)	6	6	1

Relationship with other tenants	Year 1 (N=20)	3	13	1
	Year 3 (N=14)	4	4	4
Feeling of safety in the building	(this question not asked in Time 1)	n/a	n/a	n/a
	Year 3 (N=14)	2	8	4

As with many variables, the very small number of responses makes it challenging to interpret these results, but a few trends stand out. For most dimensions, few or no tenants said things had worsened since PARC took over in Year 1. In terms of building and unit conditions, most tenants said things had not changed in Year 1, but by Year 3 most tenants noted improvements in building and unit conditions. Relationships between tenants, however, declined between Year 1 and Year 3 for some respondents. As shown in Table 31, this is reflected in collective efficacy scores in Years 1 and 3 that are lower than those for PEP tenants.

Table 31: Collective efficacy

Collective efficacy score	**YEAR 1 (N=19)**	**YEAR 2 (N=11)**
Low (7-11)	5	2
Moderate (12-16)	10	6
High (17-21)	4	3

Key informant interviews with PARC staff shed light on some of these results. Prior to PARC's management, maintenance and janitorial services at 26 Maynard had been of reasonable quality, while at 28-30 Beaty cleaning had been very poor and was significantly improved soon after PARC assumed operation. Rodent infestation worsened at 28-30 Beaty due to some foundation repairs conducted in Year 1, but improved after that. Bedbug control, however, remained a challenge, as some tenants were unwilling to have PARC staff assist with preparation of their units.

PARC implemented significant rehabilitation and repair plans in both buildings upon taking over operation. State of repair in 28-30 Beaty was considerably worse and, because the building was still privately owned, PARC faced contractual barriers and restricted resources for carrying out repairs. At 26 Maynard, PARC and PNLT had the benefit of funding earmarked for rehabilitation, and major upgrades were carried out on building systems as well as in some units.

Relationships among tenants were identified as a challenge in the context of PARC's mission to provide stable, low-barrier housing to people with complex mental health, substance use, and histories of homelessness. This was particularly the case at 28-30 Beaty, where tenants share kitchen and bathroom facilities. In that building, the previous landlord had taken a heavy-handed approach in responding to behavioural issues. With PARC's management, some tenants were unhappy that their new landlord did not evict "problem" neighbours. At 26 Maynard, tenant relationships were less challenging because units are

self-contained, necessitating less day-to-day contact among tenants. Maynard also houses some tenants who require few or no supports, alongside others who have complex needs. PARC staff commented that varying degrees of need among tenants contributes to lower levels of conflict in the building, though it also poses challenges for community-building.

c. How did non-profit management affect tenants?

In Year 3, tenants were asked to indicate their agreement or disagreement with statements about PARC's management of their building, and about the renovations.

More than half of the respondents agreed with all statements. A large majority agreed that they know who to contact to submit a maintenance request, that PARC staff respond to messages within three business days, that renovations and changes have been done to their building, and that contractors were respectful to tenants. Fewer agreed that tenants were consulted about the renovations.

Table 32: Building operations by PARC

State whether you agree or disagree with these statements about PARC	**YEAR 3 (N=13)**
I know who to contact to submit a maintenance request	10
When I contact PARC staff someone responds to me within three business days	11
When I have asked for repairs, PARC staff have been responsive	8
When I have asked for help not related to repairs, PARC staff have been responsive	9
Say whether you agree or disagree with these statements about renovations	
Since PARC took over, renovations and other changes have been done to the building	11
Building safety was improved	9
The exterior of the building was improved	7
The heating system works better	7
The common spaces were improved	9
My unit was improved	9
I was consulted about the building renovations	7
I was given enough information about the renovation process	9
Information about the renovation work was shared with me in a timely manner	8
Contractors were respectful to tenants	12

In open-ended comments, most respondents encouraged PARC to keep up its current approach. A tenant in the Maynard focus group commented, "The new landlord pays more individual attention -they knock on the door to see how you're doing. For me that's very important." Tenants also commented on the difference between PARC's approach and that of a private landlord: "It's different than a private landlord base ideology. With most private landlords it's just, "Pay your rent on time." With PARC it's diversity, how to deal

with issues between tenants, mediation. There's lots of leeway but it's such a different approach it took some getting used to."

PARC staff agreed, noting that tenants felt respected by their landlord for the first time. They observed that consistent presence and responsiveness had fostered an increase in tenants' sense of entitlement and self-advocacy. "They are asking for more stuff, before they didn't know they had the right [to ask] - becoming more involved in their tenancy."

The COVID pandemic highlighted the differences between non-profit management of the RHAR buildings and the experiences of tenants in PEP buildings. While a 40% of PEP tenants reported that their buildings were not sufficiently cleaned and sanitized, PARC implemented strict protocols in both RHAR buildings, including sanitizing common facilities at Beaty up to three times per day, providing kits with cleaning supplies and masks to all tenants, and implementing a no-guest policy. Because PARC's drop-in was closed to housed members during the lockdown, the agency increased its outreach supports to tenants. For Beaty and Maynard, this meant increasing the staffing complement to the buildings, regular delivery of food hampers, collecting tenants' emergency contacts so PARC could notify them if tenants fell ill, and even implementing an onsite testing program in partnership with the LHIN.

The transformation of the buildings into supportive housing improved stability and well-being, particularly for tenants with health challenges and histories of homelessness. The benefits of PARC's tenant-centered, supportive approach are demonstrated in the story of a long-term tenant on Maynard whose mobility was declining; PARC offered to move them from their third-floor unit to one on the first floor. Neither the tenant nor their health care provider had identified the need for a more accessible unit, but because PARC staff are onsite consistently they were able to recognize the change in this tenant's needs.

The vulnerability of this group of tenants is underscored by the deaths of four RHAR tenants over the course of the project. PARC staff noted that some had been long-term tenants who paid their rent consistently, so were not on the private landlord's radar. Due to their isolation and poor health, their deaths might not have been discovered had PARC staff not been making regular visits. One participant in the staff focus group noted, "This is one reason it's important to get people housed – to give them a place where they can live safely, and die at home."

At times, though, management by a supportive provider was seen to have some drawbacks. Not all tenants were comfortable with the consistent presence of support workers, or with some of the changes to the building. As one staff member explained, "We are more present in the buildings, more involved than a private landlord would be. This may mean less privacy for some people. Some people say, 'I'm not a client and I don't want to be.'" This is reflected by comments on the Tenant Survey: one tenant commented that PARC is "Too CONTROLLING." These differences are evident in tenants' reactions to the installation of sharps containers in shared washrooms. While intended as a harm reduction measure that communicates acceptance and support for tenants who use drugs, some tenants found this institutional, or felt embarrassed to have visitors see the containers.

One consistent recommendation was for more community-building among tenants. Ideas included tenant meetings, an onsite office, turning the rear parking lot of 26 Maynard into a community space, and more frequent visits by staff to check in with tenants.

d. Did the RHAR demonstration project achieve its intended outcomes & objectives?

The RHAR demonstration aimed to prevent eviction of sitting tenants and preserve buildings as permanently affordable housing, thereby contributing to both individual and systemic homelessness prevention. The project also aimed to improve tenants' housing conditions, promote tenant engagement, and foster community development. Survey and interview findings suggest that the project achieved these objectives.

RHAR effectively prevented eviction in both buildings. At 28-30 Beaty, PARC's approach to supportive housing management meant that "problem" tenants who would have been evicted by the previous operator were now able to remain in place. The acquisition of 26 Maynard by PNLT, meanwhile, prevented sitting tenants from facing eviction by investors seeking to maximize the potential rents for the units.

At the same time, PARC staff acknowledged they were not able to preserve housing stability for all tenants in both buildings. Two Beaty tenants left into homelessness during the project, including one who abandoned their unit after it was taken over by persons not on the lease. On Maynard, five tenants moved out, including four whose tenancy pre-dated PARC management, and one who moved in with a rent supplement and subsequently decided not to stay. PARC filled vacated units with tenants requiring supports, referred by partner agencies, providing homes to individuals who faced steep barriers to housing.

RHAR also improved tenants' housing conditions. Under PARC's management, both buildings benefited from significant maintenance, repairs, and upgrades. Most tenants agreed that conditions in their buildings and units had improved, and reports of problems with building and unit conditions declined from Year 1 to Year 3. Private ownership posed barriers to improving housing conditions, while non-profit ownership facilitated improvements.

RHAR aimed to work collaboratively with tenants in both buildings to establish "house rules" and develop the sense of community among tenants. While tenant engagement and community development were likely greater than they would have been under private operation, there were challenges to achieving this in both buildings. At 28-30 Beaty, the depth and complexity of some tenants' needs, in the context of shared kitchen and washroom facilities and a history of heavy-handed intervention by the previous landlord, set the scene for considerable conflict among tenants, which impeded tenants' group engagement. At 26 Maynard, due to funding pressures to undertake upgrades quickly, NLT and PARC conducted several meetings soon after acquisition to consult with tenants on renovations. Tenant participation in these consultations was not optimal. While some aspects of the renovations were stressful, tenants were generally pleased with the results. Despite these challenges, survey and focus group comments from tenants at both buildings indicated a desire for more community-building opportunities with their neighbours.

4. Model Development & Organizational Implementation

Beyond the goals of preventing eviction and preserving affordable housing stock, this project also conducted a formative evaluation to document learnings that could inform similar projects and improve policy. Drawing upon interviews and focus groups with tenants, staff, and partners, this section presents learnings from PEP and RHAR.

a. PEP learnings

Organizational

Rooming house focus

Focusing the project on rooming houses made for a clear, manageable scope. Rooming house tenants experience specific barriers, share similar conditions, and are often less connected with other tenant organizing.

It was however important to provide flexibility to project staff to provide services to tenants in small rental buildings that were not rooming houses, but which were experiencing similar issues. Throughout the project over 15 buildings, some of which were not rooming houses, were supported. This was important as the tenants in these other buildings were also at risk, and denying services would have been counter productive and harmful to building neighbourhood collective efficacy.

Partnerships

Partnerships were vital in expanding the project's capacity and its ability to respond quickly urgent issues such as fires or sudden de-tenanting. Woodgreen Community Services brought a valuable city-wide perspective and experience with the City's relocation protocol for tenants of single room occupancy buildings undergoing redevelopment. Parkdale Community Legal Services provided critical legal support to tenants facing eviction, above guideline rent increases, and violations of property standards. Importantly, partnerships also enabled PEP workers to make warm referrals for tenants requiring housing supports or legal assistance. A concurrent policy advocacy component funded by a foundation further amplified the project's work and enabled the rapid mobilization of project learnings into policy proposals. Working together on enhanced the partners' other collaborations, broadened their knowledge of the issue, and established their expertise and credibility on rooming house policy. Quarterly steering committee meetings that included front-line staff were an effective forum for responding to emerging issues, enhancing collaboration, sharing knowledge, and ensuring accountability.

Proactive eviction prevention partnerships should engage local, neighbourhood-based agencies whose values, missions, and approaches are aligned. Legal clinics are indispensable partners. One organization should serve as the backbone. Partnerships would benefit from clear MOUs setting out expectations and contributions. Engaging staff from organizations outside the neighbourhood poses challenges; if staff from more than one agency are involved, they should be seconded and supervised by the local backbone agency.

Personnel

Early challenges with project staff from an agency outside the neighbourhood highlighted the importance of having staff and partner organizations based in the neighbourhood. Partners also learned that secondment would be more effective than engaging staff from different agencies, because it establishes consistent expectations, and circumvents disparities between collective agreements. The project was most effective when PEP staff were based in the neighbourhood, and able to bring their local knowledge and connections to the work. In the words of one partner, "In order to build capacity in neighbourhoods, the project must involve the people in the neighbourhoods. You can't expect people to just trust [outside] staff walking around."

In addition to local knowledge, PEP demonstrated that lived expertise, legal knowledge, and organizing skills were key competencies for front-line staff. Staff with social work and legal casework backgrounds sometimes found it challenging to adapt to the project's collective, organizing-oriented approach. One PEP worker explained, "Earlier in the project, some staff were coming more from a social worker perspective – people felt they were being treated as clients. It was not received too well by some tenants. Most prefer a tenant-to-tenant approach."

The practice of hiring and training tenants as member-organizers was key to the project's success. Project staff's lived expertise as rooming house tenants enhanced trust, facilitated relationships, increased organizing capacity, and provided deep insight into eviction and its impacts. One PEP worker who first encountered the project as a tenant, later became a member-organizer, and then was hired into a staff position, said, "When [tenants] say "my landlord does this" I can say "my landlord does that too, here's how we dealt with it." I always let tenants know about my experiences. I don't want tenants to see me as service provider but as a neighbour … I run into people at Nofrills, Dollarama, and connect about what's happening, and they see I'm a neighbour who shops in Nofrills too." This practice also builds capacity among tenants and supports long-term sustainability. Projects should prioritize hiring and training tenants for staff roles; this may require the backbone agency to adapt its personnel policies and collective agreements in order to accommodate this requirement.

The PEP project struggled to accomplish its objectives with insufficient time, funding, and staff; other proactive eviction prevention projects require more investment. The project's half-time staffing model presented challenges, because staff found it difficult to balance the project's activities with other roles such as case management. Dedicated full-time positions would work better for future projects.

PEP employed staged coordination: each staff member was assigned to specific at-risk buildings, with an outreach workplan prioritizing the buildings at highest risk. Staff met for weekly check-ins to update each other, share emergent learnings and information, and identify buildings whose level of risk was increasing. Coordination and staff supervision were contributed in-kind by the backbone agency; other projects should allocate funds to staff a coordinator position, in order to better manage the workload of multiple outreach workers and maintain an overview of emerging issues in the neighbourhood. Dedicated

funding for a policy position would also expand the project's capacity to mobilize its learnings and build necessary relationships with City staff and elected officials.

Monitoring & outreach

Monitoring buildings

PEP's monitoring and risk assessment approach proved effective for keeping tenants housed. Early prediction of building changes improves success; the project identified some key danger points for tenants. For example, an owner may try to evict tenants in the period before putting a building on the market, in order to offer "vacant possession" to purchasers. Vacant units also enable the vendor to increase the projected market value of the building based on higher asking rents rather than lower sitting rents. Tenants also face higher risks when new owners take possession; in this period, landlords may serve tenants with eviction notices in order to renovate, and / or may attempt to push out sitting tenants by withdrawing services, harassing tenants, and creating a hostile environment.

Outreach to tenants was not necessarily effective for predicting these moments of change. Rather, monitoring the real estate market provided much better results. The RHAR side of the project therefore took on this monitoring role. Early in the project RHAR staff monitored the market themselves by reviewing real estate listings and maintaining contact with landlords who had been identified for sucesssion planning. Later in the project it proved to be much more effective to retain the services of a Realtor, to monitor real estate listings and act as a point of contact for owners selling rooming houses. In fact, after NLT's realtor assisted with the acquisition of 26 Maynard and a few additional properties by project partners, local owners and brokers began to contact the realtor in advance of listing properties. This enabled the partners to received advanced notice of potential sales.

Outreach to tenants & relationship building

Outreach to rooming houses proved very challenging: PEP workers encountered locked front doors, broken buzzer systems, inaccessible mailboxes, and sometimes even threats from landlords or tenants. While labour-intensive, consistent outreach proved to be a key activity for the project. By distributing flyers and speaking with tenants, workers raised awareness of the project. Tenants are less likely to get involved until there is a problem; regular outreach and awareness ensured that when a problem arose, tenants knew who to call. The project also learned to remain alert to the moments of change discussed above, so that workers could reach out to buildings when tenants were more likely to be receptive.

Early in the project, staff turnover posed challenges for developing and maintaining relationships with tenants. The project learned a difficult lesson that tenants are less likely to be responsive later if an earlier relationship was dropped. This snowball effect also works the opposite way: positive relationships and consistency foster trust, and in turn facilitate other connections as tenants spread the word about the project.

While not the intent of the project, PEP also demonstrated that having a regular presence in the buildings meant that PEP workers were sometimes able to intervene in the moment to support tenants. One PEP staff recounted, "One time I was doing door knocking in a building and realized eviction was in progress. The sherriff had already been there, and the tenant was being told to clear their stuff out. I spoke with the landlord when they showed

up and was able to get more time for the tenant to move their stuff out. The tenant didn't want to stay, so I helped him move his stuff to a friend's, then connected him with Woodgreen's housing search support."

Outreach also proved valuable in building tenant contact lists that enabled PEP workers to check in with tenants in between visits. In addition, with the emergence of COVID-19, which caused the program staff to refrain from in person building outreach, staff were able to remain in contact with tenants through the list of almost 200 phone numbers which had been gathered in Years 1 and 2.

Informing tenants of their rights

Leaflets proved to be a useful tool for rights education. Most might be recycled, but tenants used them when they needed them. As one member-organizer noted, "The outreach to buildings is important, but it's not really until something happens that people will use it. When I was ready [to look for help], the posters and flyers were there."

Generic legal information pamphlets, were not as effective as custom materials for addressing specific local issues and communicating the project's key messages. The project produced a clear-language flyer with illustrations by a local artist. It became a familiar sight in the neighbourhood and brought home a powerful message: Don't Move Out.

During outreach and meetings, PEP workers and member-organizers integrated rights education into discussions with tenants, starting with the issues that were of immediate concern to them. Outreach workers realized that providing general rights information in advance is not as effective as tailoring information to tenants' immediate situations. Rights education works best when the workers know the tenant, understand their context, and can provide directly relevant info. Monitoring changes in buildings enabled staff to inform tenants about potential scenarios – for example, when buildings came into new ownership, staff alerted tenants to be wary of buy-out offers.

There was some debate among project staff about the effectiveness of workshops and forums. Some point out that generic information is unlikely to be relevant, and workshops only reach limited audience who are actively seeking info. Others have found meetings to be an effective way to introduce tenants to project, meet new tenants. The large neighbourhood forum the project hosted in Year 1 was very effective, attended by groups of tenants from the same buildings, who came to the forum looking for answers to the problems they were facing. The event established the project's first tenant contacts and led to the formation of building committees.

Supporting tenants to exercise their rights under the Residential Tenancies Act was a key component of the project. At the same time, it was important to inform tenants of potential pitfalls of legal processes, and the enforcement gaps they might encounter at the Landlord and Tenant Board.

Supporting individual tenants

Because few agencies provide services on a proactive, outreach basis, the PEP project filled a service gap by bringing supports directly to tenants. While the outreach model improved the accessibility of services, providing individual support and referral was time-intensive, and at times risked becoming the focus of PEP staff time. Proactive eviction prevention

projects should develop formal linkages with other service providers, in order to refer tenants to needed supports and maintain the project's focus on outreach and organizing.

Tenant organizing

Initiating organizing

A PEP staff person outlined a number of challenges to organizing: "Divisions between tenants and people in the neighbourhood eg language, old vs new tenants, employed vs unemployed, prejudices re unemployed people. The idea that problems are solved individually via channels that exist – people who say "I'm dealing with this on my own, I have my own lawyer.""

PEP's peer-to-peer approach helped overcome tenants' misgivings about organizing. In the words of one partner: "When [outreach workers] first started going out, people were skeptical and afraid – "You're going to bring heat from our landlord, we just want to stay here and it's not great but it's pretty cheap." Member organizers helped people recognize that they wouldn't abandon them and they could make gains together." While tenants may initially feel more comfortable dealing with issues on an individual basis, a collective approach draws on a broader base of expertise and knowledge.

Supporting tenants to work together

Once tenants were willing to work together, PEP workers would aim to identify one or two tenants who were already providing a leadership role in the building. PEP workers contributed guidance, moral support, and persistence, helping tenants overcome the challenges of working together. In the words of one organizer, "Some tenants don't like each other, some don't want to take this approach. [It's important to] stick with it, stay responsive, even if there is no agreement right away. It takes ongoing intervention with the group for something to materialize." PEP workers draw on their own experience with organizing to help keep tenants' expectations realistic. For example, tenants may be discouraged by low turnout at early meetings; PEP workers can reassure them that a small group is typical and can be very effective.

While one objective was to support the creation of building-based tenant committees, in reality tenant organizing did not always take this form. A PEP worker explained, "'Building committee' sounds more formal and official than what usually happened – but getting tenants together, talking about rights and legal information, knowing what the landlord is doing, strategizing about options – has been successful." The project was able to provide initial support to start committees, but where there were not strong tenant leaders in place, they tended to fizzle. Where committees did form, however, they had a huge impact.

Legal action

The project demonstrated that legal support is critical for tenants facing eviction. On the other hand, legal action can be prolonged and discouraging, and with the exception of specific types of cases (including above-guideline rent increases and withdrawal of collective services), collective actions are difficult to move forward at Landlord and Tenant Board. And some types of cases are unlikely to be decided in tenants' favour.

Experience showed that extra-legal actions can sometimes be even more effective, both in terms of outcome, and for building tenants' sense of collective agency. A PEP worker offered this example: "A building was sold, and there were initial problems with conditions and unresponsiveness of the new landlord. But an AGI application kicked things off with the tenants. We had multiple meetings with tenants, and informed them of the low success rate of fighting AGIs at LTB. Tenants decided to go seek a meeting at the landlord's office instead. As a result of that discussion, and the landlord's trepidation about their company's name being dragged through mud, they withdrew the AGI."

Neighbourhood-wide tenant organizing

Like the formation of building committees, early project aspirations of fostering neighbourhood-wide organizing did not come to pass as imagined. Instead, the project both built on and amplified other tenant organizing in the neighbourhood. Because of Parkdale's strong culture of organizing, the project was able to connect tenants with independent tenant groups for support.

Landlord engagement

Though landlord engagement was initially intended to be part of the PEP project, it became clear that providing support and information to landlords could be seen to pose a conflict with PEP's mission. Instead, the project engaged landlords and informed them of their obligations via its outreach and organizing activities. For example, landlords and property managers had the opportunity to read the legal information materials that PEP workers would leave at their buildings, and they were informed of their obligations by tenants' written requests for repairs and rent receipts. By these means, PEP contributed to a general awareness among Parkdale landlords, and communicated to landlords that someone in the neighbourhood was watching out for tenants.

Project partners believe that tenant organizing, and eviction prevention partnerships between tenant-serving organizations, have had a noticeable, positive impact on landlords' behaviour. There were multiple incidents of buildings being de-tenanted in the period leading up to this project, but there have been none since the project has been active.

b. RHAR learnings

Acquisition

Funding

Funding proved to be the most important enabling factor for the Rooming House Acquisition and Rehabilitation Project. In order to compete with private investors, non-profits require funding and financing that meets vendor timelines. Before this was in place, acquisition was impossible to achieve. Promising models include an open funding program with rolling deadlines (such as the Municipal Small Sites Acquisition Program proposed by project partners), and the provision of bridge financing (as exemplified by the NLT's Preserve & Protect Guarantee Program). Project partners also note that non-profit ownership requires significant capital grants to make deeply affordable housing feasible. The NLT estimates that in Toronto, capital grants of $100,000 - $150,000 per unit are

required to support the successful acquisition of rental properties for affordable housing conversion.

Governance & leadership capacity

Building acquisition is a major undertaking that tests the capacity of non-profits. With the disappearance of government support for non-profit housing since the 1990's, few organizations retain the necessary development capacity. RHAR partners recommend training for Boards and executive staff on real estate transactions and feasibility analysis. For example, in 2020 the NLT hired the Ottawa based non-profit housing developer CADCO to develop a three-part webinar training on affordable housing development. In 2020, 51 Board members from 7 Parkdale-based non-profits attended the training. Board members reported feeling much more prepared to consider undertaking projects. Organizations also require a secure set of by-laws to ensure the protection of community-owned assets.

Real estate agent

Early in the project, there was a misconception that succession planning with neighbourhood landlords would entail NLT staff cultivating relationships with owners and their heirs. But partners learned that having non-profit staff connect with vendors was not effective. As one put it, "Non-profit staff don't come from a business background, don't speak the language. We overemphasize social objectives, and underemphasize the business deal and business case that are important to vendors." The project began to see success after it engaged a commercial real estate broker who understood vendors' priorities, helped them understand PNLT's terms, and made the business deal work for them.

Agents receive a commission from the sale, so their services come free to the project. They are effective translators who can help vendors understand non-profits' unique circumstances, such as funder timelines. Having a reputable agent puts the organization on vendors' radar.

Non-profits should ensure their real estate agent understands that their role is to carry out the organization's objectives, not to make decisions on its behalf. It's also important that agents be able to work productively with rooming house owners, who may be accustomed to doing things in an "old-school" way.

Feasibility analysis & due diligence

All funders and financiers require a full feasibility analysis and robust due-diligence. Organizations must be prepared to undertake the following:

1. Pro-forma showing financial feasibility – When an organization identifies a site of interest for acquisition the first step in feasibility analysis is to develop a Pro-forma showing financial feasibility. The pro-forma should be developed by an affordable housing expert, such as an experienced affordable housing consultant. It is highly recommended to work with an experienced consultant who has completed similar projects in recent years and is well informed on the affordable housing programs currently available. To complete the pro-forma the consultant will require information from the vendor on the purchase price, current operating revenues and operating expenses. The organization will also need to know the target tentant population, target affordable rents, equity contribution of the organization, and any rental housing suppliments the organization may have available for

the project. To be considered financially viable the pro-forma should project a Debt Coverage Ratio of 1.1 or more, with reasonable revenue, operating and funding assumptions.

2. Agreement of Purchase and Sale (APS): To secure and legally bind the terms of a potential purchase, organizations must first negotiate and sign a conditional APS with the vendor of the building. The industry standard is the OREO form for commercial real estate transactions. The APS will set out the purchase price, deposit amount, due-diligence period, closing date, and other terms often detailed in a Schedule A. The APS OREO form can be filled out by a Realtor but should be review by the organizations legal counsel prior to signing.

3. Building Condition Assessment (BCA): One of the most important parts of the due-diligence process is to inspect the building to determine its condition and identify any major building issues. It is recommended to contract a reputable engineering firm to undertake a BCA to determine the state of the building and the works required in the coming 10 years. The BCA is a requirement of City funding and Bank financing, and should also be used to develop a capital improvement plan and budget.

4. Environmental Site Assessment (ESA) Phase 1 and potentially Phase 2: It is crucial to undertake an Environmental Site Assessment to identify any potential environmental issues that may cause the project risk. The ESA 1 involves research of the sites history to identify potential risks. If a risk is identified an ESA 2 may be required to undertake additional assessment and intrusive testing. The ESA 1 is a requirement of City funding and bank financing.

5. Designated Substances Study (DSS): A DSS study may be required to test for hazardous materials in the building including lead paint or asbestos. The requirement for a DSS will often be identified in the BCA and or ESA. A DSS involves sampling and lab testing. The DSS will provide the organization important information on potential remediation requirements and if hazardous materials are present, organizations should anticipate higher costs for rehabilitation.

6. Appraisal: The government won't fund the project if the purchaser is paying more than the appraised value. This requires a qualified appraiser who is familiar with market appraisals for multi-unit commercial properties and knows the potential market value that the non-profit must compete with. The appraisal must establish the value based private market assumptions.

In the end, the building must be economically viable for the non-profit. If the feasibility assessments raise concerns, do not proceed. For example, PNLT made a deposit on a building the vendor claimed had 26 bachelorettes and four 1-bedrooms; but upon inspection, 20 units were dwelling rooms without kitchens. This significantly changed the operating revenue potential, because dwelling rooms receive 19% less subsidy from City, making the purchase impossible.

Stages of funding

Non-profits must approach acquisitions in stages, understanding that at each stage the deal may not go through. Each stage will require specific types and amounts of funding:

- Deposit (2-5% of purchase price) This requires liquid cash. Organizations should require that the deposit be fully refundable until due diligence date.
- Due diligence ($15-20k / bldg.) In the RHAR project, NLT used grant funding for this from an independent granting foundation. Pre-development funding for acquisition is not currently available through the City's program, but should be.
- Closing (the balance after the deposit). This requires capital funding and financing. Banks will only lend 60-75% of the value. Organizations must be prepared to close quickly, and sometimes government funding for the balance won't come on time, so it's important to have bridge funding arrangements in place.

Organizations should engage a consultant who has worked with the most recent government funding programs so they can help navigate current conditions.

Partnerships

In the case of RHAR, NLT owns the building while PARC operates it. This project yielded learnings about both sides of the partnership.

From the owner's perspective

The non-profit must have an operator in place before acquiring a building, because the operator will bring the support dollars. At the same time, the purchaser should have funds in reserve to support operation in case the partnership falls through. Purchasers should ensure there is a clear MOU in place with the operator. Even though the owner will not operate the building, they will still require property management staff to respond to tenant communications, participate in City inspections, etc.

From the operator's perspective

Operating 28-30 Beaty and 26 Maynard gave PARC the opportunity to compare two scenarios: non-profit management of a privately-owned building, and operation of a building owned by a non-profit land trust.

The project revealed that non-profit ownership fosters better outcomes, and also provides access to better funding for repairs and upgrades. Partnerships with private landlords bring many challenges, including reluctance to invest in repairs and improvements. As a PARC staff explained, "We are solving problems together with the owner [NLT] at 26 Maynard. At Beaty we have taken up the owner's problems for them. There is no collaboration in making changes. Just handing over funds."

In the case of a partnership with a private landlord, PARC staff recommend creating a clear contract about who will assume responsibility for the costs of repairs and maintenance. When entering into an agreement to manage a private property, make it clear that the operator must uphold tenants' rights and maintain property standards. Get the building inspected by the City up-front, so that necessary work is documented. If negotiations reveal major divergence between the owner and the operator, the organization should consider this a red flag. Even with a contract in place, the operator must still be prepared to assume repair costs if necessary, and seek repayment later, so that tenants don't bear the brunt of disputes.

The project demonstrates that in comparison with private ownership, acquisition is the best option, especially if building is in good enough state of repair. Non-profits entering into a management agreement should aim to do so with the intent to acquire the building in future, with the costs of major investments deducted from the price.

Building operation

PARC recommends that non-profit operators assess the building's condition very carefully, even if not purchasing it. A PARC staff explains, "When we took on Beaty we didn't have capacity to take on the management of a building in such poor condition. So, you need a very honest scorecard of capacity. Our capacity shouldn't impact the tenant experience – they shouldn't have to live with it while we figure it out." Funding for rehabilitation should be available for non-profit operators whether or not they own the building, because these will be required.

The RHAR demonstration also compared two different rooming house forms: a classic rooming house with shared kitchens and bathrooms, and a bachelorette building with small self-contained units. PARC learned that rooms with shared facilities can aggravate issues for tenants with mental health and addictions issues. Operators must ensure adequate supports are in place in buildings of this type. PARC recommends that operators take on rooming houses with a plan to upgrade them to self-contained units as soon as possible.

Housing operation – tenant relations, community development

Tenanting the building

The RHAR demonstration revealed a dilemma between a housing first approach and the importance of tenant fit for the stability of the whole building, especially densely populated buildings with very small units and shared facilities. A single tenant with high needs can affect the whole building. PARC recommends operators aim for a mixed population with a range of levels of need. Using their own waiting list gives housing providers control over the balance of tenants to maintain a positive environment for everyone in the building.

A PARC staff member delivers RentSmart workshops with all incoming tenants; this helps build skills and helps staff identify what supports incoming tenant may need.

One tenant who joined a focus group recommended PARC develop an orientation package for new tenants: "I would really like to see a welcome home [package] put together. If a new tenant comes in the building, here's 20 pages of what you need to know. PARC offers a lot of services – food bank, meal programs – none of which I can find out about in this building. I have to go through five steps to get that information. If a fire alarm goes off at 4am I don't know what's the best exit to go to. What is the escalation process? If I ask my housing worker for something and it's not happening, what can I do? What happens if they are going to spray the apartment – what are the steps? It would add to the professionalism, persona of the building. An info package for every new tenant in multiple languages."

Staffing

Consistency in staffing proved to be key for relationship building with tenants; this necessitates consistent funding for staff positions. In addition to assigning support staff to

specific buildings, operators should have a single point of contact for maintenance requests as well.

Values alignment between staff members and housing providers is very important. RHAR partners recommend that similar projects hire staff who are comfortable with a flexible approach, and provide organizational support for that flexibility. As one partner explained, "PARC and our staff have culture of being very flexible – whatever it takes to get it done, we get it done. We are blessed to have staff who come with that mentality. With people who have had big gaps in their housing history that's often what's needed. I recommend cultivating that flexibility – a lot of agencies don't have that culture."

In recent months, the staffing complement was expanded to include peer workers who had been trained to work in shelters but then could not because of COVID. This proved to be a huge success and should be incorporated into similar projects.

Dealing with renovations and repairs

The RHAR demonstration revealed that tenants whose building is taken over by a non-profit are likely to have high expectations of the new operator, particularly if their building has a history of neglect and deferred maintenance. Fulfilling these expectations is important for trust-building, but in the context of private ownership, the operator may not have a choice. This can create strained tenant relations. Conversely, a positive experience with renovations can help foster positive relationships with tenants, as illustrated by this anecdote from a PARC staff: "Some of the tenants are very happy about the upgrades… They hadn't engaged with us before the upgrade. Now they've opened up, they smile, they talk to us. One who never talked to us – now we joke around."

Tenant Survey and focus group comments show that the renovations in the RHAR buildings were very difficult for tenants, especially given their small, cramped units. Two comments from tenants describe the issues:

"It was a lot. Notes under the door every day, sometimes four times a day. Times changed, times not adhered to. It was organized but it was still a clusterf**k. It was a LONG time. I moved in in November and my unit was almost done, but then it was boom boom boom until March. I had a dog, some workers were ok, some weren't."

"It was a nightmare. Sometimes they would put a note "they will be here between 8-12" So I decide, ok I'm going to wait to go out until 12. But then I'm stuck at home until 2. They didn't organize it properly. It wasn't run properly."

A key learning for operators is to proceed carefully with renovations. Prioritize communication with tenants, manage contractors closely, and ensure that they respect tenants' space and time.

Tenant support

RHAR revealed tensions between supportive housing provision and tenants' sense of autonomy and home. On the one hand, supports helped to stabilize tenants' housing and improve their quality of life. On the other hand, when a supportive housing provider assumes operation of a private building, some tenants may feel that supportive housing was not what they signed up for. Some may find workers' presence intrusive, or building

changes may strike them as institutional. Others may be disturbed by their neighbours' behaviour. As one PARC staff explained, "We have patience for behaviours that wouldn't be tolerated in private market. Tenants who have been there longer and don't have mental health and substance use challenges don't understand and get frustrated."

One strategy that proved effective for addressing this was responding quickly to complaints and reports, without violating the confidentiality of the tenant being complained about. The operator can build trust with all tenants by showing up, listening to complaints, taking them seriously, working through concerns, and ensuring tenants feel heard – without compromising the security of the tenant who needs support. This approach has helped to foster an environment of care and acceptance in the RHAR buildings. In supporting higher-needs tenants, a wraparound model is effective. Operators should try to connect with tenants' other existing supports where it's possible to do so.

One staff person summed up these challenges: "Housing high needs people is not always pretty, it's tough. We serve folks who have experienced chronic homelessness. It's one thing to say we are going to house them – but it takes a lot of work to make it work and it's a rocky road."

At the same time, most tenants of all levels of need appreciated PARC's support for themselves and their neighbours. In the words of one focus group participant, "It's really nice to see the community supports in the building. If I wasn't capable of independent living I'd have someone to bring my meals; if my unit was getting sprayed they would bring bags, help, discuss, explain. If you're an independent liver you can also get support and the occasional check in."

Community development

The RHAR project aspired not only to stabilize tenants' homes, but also to foster community.

The project made clear that the benefits of supportive housing are multiplied when the provider is based in the neighbourhood and offers other supports. In the words of one partner, "Housing is one piece of the pie. PARC offers other pieces to help people be successful, such as meals, programs, social gatherings … And these require the agency to be close."

Tenants and staff also recommended bringing these closer to home with an office space in the building where tenants could connect with staff and resources. A focus group participant recommended having a range of services onsite: "Talking about school, minimum wage, etc. Helping members get some identification. It would have been very difficult for me not to have a navigator to show me how to get employment."

The project also displayed the barriers posed by COVID to community development: closing PARC's drop-in to housed tenants; preventing tenants from gathering with their neighbours; workers connecting with tenants by phone instead of in person.

Despite the limitations imposed by the pandemic, tenants imagined gathering with their neighbours in the future: "You could have more poetry, dance parties, Halloween parties. More events. Get neighbours talking."

Finally, a respondent to the Tenant Survey recommended an outdoor gathering space for tenants' own use: "There's a parking lot out back. No one has a car. I think it would be really nice for there to be a lounge out there in the summer with a barbecue etc.. I think one of the reasons we're not as close as we could be is because there's nowhere for us to hang out. I'd love to host a barbecue and invite the neighbours, put notes on their doors and invite them. Doesn't have to be a formal event that PARC does, just make the space usable. That's my one recommendation, and I think it would be easy to do."

5. Conclusions & Recommendations

a. Evaluation limitations

This evaluation and its findings are subject to a number of limitations. Due to limited sample size, attrition between Year 1 and Year 3, and possible sampling bias, results of the tenant survey are not necessarily generalizable to all rooming house tenants in Parkdale. Systemic evictions and tenant displacement are extremely complex phenomena, subject to numerous influences, making it impossible to conclusively attribute outcomes to the project alone. Concurrent events, notably other tenant campaigns in Parkdale and the coronavirus pandemic, are likely to have had impacts on tenants' housing stability, landlords' behaviour, and Parkdale's real estate market. The project focused on prevention which, by its nature, is very difficult to measure. The project itself was multi-pronged, iterative, and emergent, making adjustments throughout in order to improve its effectiveness. This poses challenges for determining which parts of the intervention affected the outcomes observed.

b. Conclusions

1. How do the PEP pilot and the RHAR demonstration influence tenants' housing stability, access to services, access to justice, and risk of homelessness?

Key assumptions of this project were that dwelling room tenants are disproportionately at risk of homelessness, and that dwelling rooms provide a critical reserve of "naturally affordable" housing in the private market that is currently under threat due to upscaling and tenant displacement. This project aimed to prevent eviction, preserve tenants' housing stability, improve their access to services and access to justice, and thereby reduce their risk of homelessness.

Tenant survey findings confirmed that dwelling room tenants are indeed at elevated risk of homelessness in connection with histories of homelessness, very low incomes, and barriers to housing related to their physical and mental health. Three out of four respondents had experienced homelessness in the past, almost three in four relied on ODSP or OW, two-thirds reported major health problems, and more than half had experienced challenges with mental health.

The PEP and RHAR components of the project both contributed to tenants' housing stability. In the case of both PEP and RHAR, tenants' housing satisfaction improved over time. The PEP project was successful in establishing contact with tenants of 74 at-risk buildings, using a variety of methods: hosting community events, distributing flyers, and

knocking on doors. The tenant survey also helped to connect tenants with the project. Through consistent, ongoing outreach, the project was able to eventually reach buildings and tenants where it had initially been impossible to make contact.

The PEP project was also successful in connecting hundreds tenants with existing supports, and increasing their knowledge of their rights and available services. In many instances, tenants from at-risk buildings initiated contact with agency partners once a problem arose in their building. The project's consistent outreach, door-knocking, and flyering ensured that tenants knew where to go for help.

PEP provided information and advice to 50 tenants who received formal eviction notices, 53 who received informal eviction notices, and 90 who received buy-out offers. More than 200 tenants from 56 buildings received case support from PCLS, thereby improving their access to justice. The RHAR demonstration project transferred a building into the ownership of a non-profit organization with a mission to preserve housing stability.

At the same time, evictions and displacements were documented over the course of the project, and some of these led to homelessness. Of 103 tenants who received informal or formal eviction notices, 30 lost housing due to eviction. Of 90 tenants in 14 buildings who received buy-out offers, 10 tenants in 4 buildings accepted. A total of 22 tenants from 8 buildings who lost their units were known to have found other housing, while 4 were known to have become homeless. Prevention is inherently difficult to measure, but it is likely that the number of evictions and displacements resulting in homelessness would have been significantly higher without this intervention.

2. How does proactive outreach, education on tenant rights, and tenant organizing influence tenants' collective efficacy? How does it affect their actions to improve their housing conditions and resist eviction?

The project achieved its goal of supporting tenant organizing: PEP workers and member-organizers helped to establish 22 building committees. At the same time, survey results did not demonstrate the expected increase in collective efficacy among tenants after three years of outreach and organizing. The PEP team acknowledged these results were disappointing; however, in making sense of this finding, it was noted that collective efficacy may be affected by displacement, group development, and by isolation resulting from the pandemic.

On the other hand, survey results point to a very strong relationship between building-based organizing and tenants' action. In Year 1, those tenants who had attended meetings within their buildings were taking many more actions than those who had attended no meetings or community-wide meetings only. This validates the success of the project's building-based organizing approach. In Year 3, there was a significant increase in some tenant rights activities – most notably, almost two-thirds of tenants said they had notified their landlords in writing of required repairs. Supporting tenants to do this has been a core activity of the project, and this finding validates the effectiveness of that work.

3. Can proactive monitoring and succession planning prevent or delay potential rooming house loss?

The project assumed that dwelling room loss through sale, upscaling, deconversion, and redevelopment can be predicted, and sometimes prevented, via proactive monitoring, tenant legal education and organizing, landlord engagement, and succession planning. Further, it was hypothesized that early prediction of dwelling room loss improves the chances for successful tenant relocation and reduces tenants' risk of homelessness.

The proactive monitoring of at-risk buildings effectively alerted the project to eviction attempts, sales, and other events such as fires. Of six buildings in the neighbourhood that were lost as affordable housing over the course of the project, only four were known to the project prior to their loss, and three of these were lost early in the project's start-up phase. From the time that the project has been fully operational, then, only one engaged building has been lost. As a result of the project's monitoring activities and partnerships, agencies responded quickly when the two previously-unknown buildings encountered emergencies – in one case, a fire, and in the other, unlawful evictions of tenants from a rooming house building that claimed to operate as a hotel.

While proactive monitoring and tenant support did not enable partner organizations to prevent all tenant displacements, or to preserve all units, partners were able to respond quickly to changes, activate City emergency protocols where necessary, and support affected tenants. Partner organizations were able to predict threats to 13 buildings early, and activated the City emergency protocol in the case of 5 buildings. Of 103 tenants who received eviction notices, 73 were not evicted; of 90 who were offered buy-outs, 57 did not accept them. The project contributed to better outcomes for at least 130 tenants, and helped to preserve this important affordable housing stock.

4. How do outcomes for residents of PEP and RHAR houses differ from each other, and from those of rooming houses elsewhere in Toronto for which the City's emergency protocol is enacted?

Outcomes for RHAR tenants were significantly better than those for PEP tenants. While PEP tenants reported worsening housing conditions and safety from Year 1 to Year 3, RHAR tenants reported significant improvements in these areas. The PEP project documented 103 formal and informal eviction notices and 90 attempts to displace tenants using buy-out offers, while in the RHAR buildings, PARC staff worked diligently to support tenants' housing stability, including in situations in which the previous landlord would have evicted the tenant.

The project did not have the opportunity to compare tenant outcomes with those of tenants from rooming houses elsewhere in Toronto for which the City's emergency protocol is enacted.

5. How do tenants experience the non-profit acquisition, rehabilitation, and management of a formerly-private rooming house? What are their recommendations?

The project hypothesized that non-profit acquisition and operation of at-risk privately-owned dwelling room buildings leads to improved tenant housing satisfaction and quality of life. This was borne out by RHAR tenants' responses to the survey and in focus groups. A

large majority of tenants agreed that PARC was responsive to tenant maintenance requests, and that building safety, common spaces, and units had been improved through renovations.

In open-ended comments, most respondents encouraged PARC to keep up its current approach. A tenant in the Maynard focus group commented, "The new landlord pays more individual attention -they knock on the door to see how you're doing. For me that's very important." Tenants also commented on the difference between PARC's approach and that of a private landlord: "It's different than a private landlord base ideology. With most private landlords it's just, "Pay your rent on time." With PARC it's diversity, how to deal with issues between tenants, mediation. There's lots of leeway but it's such a different approach it took some getting used to."

The COVID pandemic highlighted the differences between non-profit management of the RHAR buildings and the experiences of tenants in PEP buildings. While a 40% of PEP tenants reported that their buildings were not sufficiently cleaned and sanitized, PARC increased cleaning in both RHAR buildings, and delivered meals and food hampers to tenants.

The transformation of the buildings into supportive housing improved stability and well-being, particularly for tenants with health challenges and histories of homelessness. The vulnerability of this group of tenants is underscored by the deaths of four RHAR tenants over the course of the project.

For some tenants, management by a supportive provider was seen to have some drawbacks. Not all tenants were comfortable with the consistent presence of support workers, or with some of the changes to the building such as harm reduction measures. One consistent recommendation was for more community-building among tenants.

6. What are the necessary elements of organizational capacity for organizations undertaking PEP and RHAR, and how can these be assessed? How does the implementation of the PEP program affect other program areas?

Proactive eviction prevention partnerships should engage local, neighbourhood-based agencies whose values, missions, and approaches are aligned. Legal clinics are indispensable partners. One organization should serve as the backbone. Partnerships would benefit from clear MOUs setting out expectations and contributions. Engaging staff from organizations outside the neighbourhood poses challenges; if staff from more than one agency are involved, they should be seconded and supervised by the local backbone agency. In addition to local knowledge, PEP demonstrated that lived expertise, legal knowledge, and organizing skills were key competencies for front-line staff. The practice of hiring and training tenants as member-organizers was key to the project's success. The PEP project struggled to accomplish its objectives with insufficient time, funding, and staff; other proactive eviction prevention projects require more investment. Dedicated full-time positions would work better for future projects. Other projects should allocate funds to staff a coordinator position, in order to better manage the workload of multiple outreach workers and maintain an overview of emerging issues in the neighbourhood.

Funding proved to be the most important enabling factor for the Rooming House Acquisition and Rehabilitation Project. In order to compete with private investors, non-profits require funding and financing that meets vendor timelines. Promising models include an open funding program with rolling deadlines, and the provision of bridge financing. Project partners also note that non-profit ownership requires significant capital grants to make deeply affordable housing feasible. The NLT estimates that in Toronto, capital grants of $100,000 - $150,000 per unit are required to support the successful acquisition of rental properties for affordable housing conversion.

Building acquisition is a major undertaking that tests the capacity of non-profits. RHAR partners recommend training for Boards and executive staff on real estate transactions and feasibility analysis. Organizations also require a secure set of by-laws to ensure the protection of community-owned assets. Engaging a commercial real estate broker proved key to a successful acquisition, because they are better able to address vendors' priorities. The agent must be prepared to take direction and carry out the organization's objectives.

All funders and financiers require a full feasibility analysis and robust due-diligence. In order to secure funding and demonstrate the viability of the acquisition, organizations must be prepared to undertake six steps:

- a pro-forma showing financial feasibility;
- an Agreement of Purchase and Sale;
- a Building Condition Assessment;
- an Environmental Site Assessment;
- a Designated Substances Study; and
- an Appraisal.

Due diligence studies will cost $15-20,000 per building. In addition, organizations will require access to liquid cash for a 2-5% deposit, financing for 60-75% of the value of the property, and capital funding from government or other sources for the balance. Organizations must be prepared to close quickly, and sometimes government funding for the balance won't come on time, so it's important to have bridge funding arrangements in place.

Operating 28-30 Beaty and 26 Maynard gave PARC the opportunity to compare two scenarios: non-profit management of a privately-owned building, and operation of a building owned by a non-profit land trust. The project revealed that non-profit ownership fosters better outcomes, and also provides access to better funding for repairs and upgrades. Partnerships with private landlords bring many challenges, including reluctance to invest in repairs and improvements. Non-profit operators should assess any building's condition very carefully, even if not planning to purchase it, as the organization will be responsible to uphold property standards and tenants' rights. In the case of assuming operation of a privately-owned building, non-profit operators should assess building condition very carefully, and establish a clear contract with the owner about who will assume responsibility for repairs and maintenance.

7. What are the ramifications of this demonstration project for the City of Toronto's rooming house programs and policies? How could PEP and RHAR be adapted for use in other Ontario jurisdictions?

This study demonstrates that rooming houses are a critical source of naturally-occurring affordable housing that is accessible to tenants at disproportionate risk of homelessness in connection with past histories of homelessness, very low incomes, disabilities, and other factors. Policies and programs to protect this stock and its tenants are a key tool for preventing and ending homelessness.

Projects similar to PEP and RHAR would be worth replicating across Toronto and in other Ontario jurisdictions, with attention to the learnings outlined in Section 4 above. See the Recommendations section below for detailed recommendations for

Of particular importance:

- The City and Province should take a proactive, systemic approach to eviction prevention, and fund tenant organizing as an effective intervention.
- Local governments, in partnership with neighbourhood-based organizations, should undertake a systematic inventory to develop a continually-updated database of their dwelling-room stock, including rents, trends in ownership, evictions, and changes in tenant demographics.
- Proactive eviction prevention projects should be implemented by organizations based in the neighbourhood of focus, led by local staff and lived experts.
- Projects should bring together partner agencies to offer a range of services, including legal clinics for eviction prevention support.
- Toronto's Housing Allowance Program should be made available to tenants being displaced due to upscaling, not only those displaced by redevelopment.
- Non-profit acquisition is more cost-effective and leads to better tenant outcomes than non-profit operation of privately-owned buildings.
- In order to acquire buildings, non-profit organizations require funding that enables them to compete within the timelines of private market vendors. Programs should also include for rehabilitation, and for remodeling dwelling rooms into self-contained units.

8. How has the coronavirus pandemic affected rooming house tenants?

It is by now well-established that the coronavirus pandemic has had disproportionately harmful impacts for the health, mental well-being, incomes, and housing of people who face systemic disadvantage, including persons with disabilities, low-income households, older adults, women, racialized groups, and Indigenous people. Rates of infection are highest in neighbourhoods with overcrowded housing in poor condition. Increased expenses, and loss of income from precarious employment, forced many tenants into rental arrears, and with the resumption of eviction hearings at the Landlord and Tenant Board, many tenants are facing eviction.

Recognizing the dangers to tenants in Parkdale, the PEP pilot reacted quickly, preparing and delivering flyers about COVID safety protocols and tenants' rights during the pandemic. The project assembled and delivered 28 cleaning kits at tenants' request, and provided information and support to tenants of 40 buildings. RHAR staff, meanwhile, increased cleaning and sanitizing of common areas, checked in regularly with tenants, provided information about prevention, and ensured that tenants had access to meal delivery where required.

Many PEP tenants reported that their landlords failed to adequately clean and sanitize common areas. More than one in three (38%) said they had lost formal and / or informal income as a result of the pandemic. About the same number reported negative impacts on their physical (31%) and mental health (36%), while fully half said that their stress levels had worsened. PEP outreach to tenants during the lockdown was very effective: two-thirds of tenants said they had seen PEP materials, and half said they had checked in with neighbours.

c. Recommendations

In addition to the recommendations under Question 7 above, this project also yields recommendations for policy changes that can effectively prevent eviction, promote housing stability, preserve affordable housing, and end homelessness. In addition, tenants and front-line workers participating in the project were asked to share their recommendations; these are summarized below.

Policy changes to prevent eviction and homelessness

Mass homelessness is a recent phenomenon in Canada, brought about by economic and policy changes in the past thirty years.[28] Eviction and displacement of rooming house tenants, and loss of affordable housing stock, are likewise the products of policy changes. It follows that these can also be undone through policy changes in key areas, including rent control, tenant protection, income security programs, real estate market regulation, and the development and preservation of permanently affordable and supportive housing.

The most important policy lever to prevent eviction and homelessness for rooming house tenants is rent control, including vacancy control. Vacancy decontrol causes rent escalation that pushes market rents out of reach of low- and moderate-income tenants. It also incentivizes landlords to vacate units in order to raise the rent to asking rates. Research on financialization of the rental sector demonstrates that jurisdictions without vacancy control are most vulnerable to loss of their affordable housing stock through financialization.[29]

Improved tenant protections are also vital to prevent eviction and displacement, and promote housing stability. Such protections include: tougher penalties for landlords engaging in unlawful evictions, coercion, misinformation, and buy-out offers; greater consideration of tenants' right to security of tenure in eviction hearings, and prohibition of eviction into homelessness; stricter enforcement of property standards by municipal authorities and the Landlord and Tenant Board; and education, organizing, and access to legal advice and representation for and with tenants facing eviction, harassment, and poor conditions.

---

[28] Hulchanski, D., Campsie, P., Chau, S., Hwang, S., & Paradis, E. (2009). Homelessness: What's in a word? Pp. 1-16 in Hulchanski, D., Campsie, P., Chau, S., Hwang, S., & Paradis, E. (Eds.), *Finding home: Policy Options for Addressing Homelessness in Canada.* (E-book). Toronto: Cities Centre, University of Toronto. Housed on Homeless Hub. https://www.homelesshub.ca/sites/default/files/attachments/Intro_Hulchanski_et_al_-_Homelessness_Word.pdf

[29] August, M. (2020). The financialization of Canada's multi-family rental housing: From trailer to tower. *Journal of Urban Affairs* https://doi.org/10.1080/07352166.2019.1705846 .

A third policy change necessary to prevent eviction and reduce homelessness is to increase social assistance and disability rates to reflect the cost of housing. The majority of tenants in this study relied on income security programs whose rates are far too low to afford average asking rents in Toronto: if evicted, it would be impossible for them to find a place they could afford. In fact, the rent portion for both OW and ODSP are even below the comparatively low average rents of the dwelling room buildings where they currently live, leaving most tenants with insufficient resources to meet other basic needs such as food, transportation, and clothing.

Real estate speculation is driving tenant displacement in Parkdale. This study documented evidence of new building owners pushing out sitting tenants and renting the vacated units for twice or even three times the amount paid by the previous tenants. These purchases were financed using business plans that projected such rent increases. The Province must better regulate real estate transactions involving affordable housing, and enable municipalities to regulate their own markets, in order to protect affordable rental housing from predatory speculation.

Finally, the evaluation demonstrates that non-profit acquisition and operation of dwelling room buildings improves tenants' housing stability and satisfaction, enhances housing conditions, and preserves buildings as affordable in perpetuity. Adequate and affordable housing, with necessary supports, is a fundamental precondition for preventing and ending homelessness among low-income tenants, particularly those with disabilities and facing other barriers. The government of Ontario must invest in non-market development and acquisition of affordable housing by non-profits, land trusts, co-ops, and other non-market actors, and provide funding for the provision of necessary supports.

Recommendations from front-line workers and tenants

In surveys and focus groups, we asked tenants and front-line workers to share their recommendations for how this project could help tenants, and what the government should do to protect tenants and preserve affordable housing. Their responses echo many of the learnings and recommendations in this report. We will give them the last word.

"People don't realize in the 1960s to 1980s, the affordable housing build rate was 30%. Now it's 3%, and loss rate is 30%. We are going nowhere just doing reports. We have to change legislation."

"This project is also showing that we don't necessarily need new policies but just enforce the ones we have – many problems tenants are facing are illegal but not enforced."

"There's more and more projects and bits of funding to do work around housing. But almost none has organizing or collective approaches as part of its mandate. One of the unique things about this project was geographic focus and focus on housing stock rather than individual tenants. Other projects focus on perceived vulnerability or behavioral issues of tenants rather than pressures tenants face from market and state. Instead of "how can tenants conform and comply with existing situation in order to preserve their inadequate housing" it's "how can tenants push back against forces that are displacing them.""

“The rent keeps increasing, and it's unfair on people coming new to the building. I think it's terrible they're playing $1000+ for a place that has roaches & old appliances. Why are we paying more - that's what I am upset about. That's the worst thing.”

“I hope that [COVID] will improve [our neighbourhood]. I have seen more organizing around safety issues, food, and rent. This are all good things. Also, I think rent might decrease. There are many many 'for lease' or 'for rent' signs up. More than I have ever seen. This could be good for rents. I am concerned about more displaced people. And with fewer businesses open at night it feels less safe. I hope the government does more to keep rent prices reasonable. I also want them to help displaced/unhoused people. There are tons of ways to get people housed in positives ways.”

“It would be astonishingly awesome if they made rent more affordable by curbing the skyrocketing prices. People are priced out, time and time again which with everything else, could lead to a lot more homelessness. Also, not every essential worker (I was one of them) received a single cent from anyone at all, in support for having to work through it all. I make only $300 more than the CERB, working full time throughout. It was disappointing and made one question why you were making the effort, when you could stay home and stay safe.”

“Governments have to ban above-guideline rent increases regardless of capital expenditures. Expropriate vacant real estate (commercial, industrial, etc.) created during COVID and repurpose it for affordable housing.”

“Revoke bill 184. Increase fines and punishments for landlords. Revise legislation to allow consideration of landlord’s past behaviour in LTB hearings — steadily increasing fines for repeated offenders. When appropriate, there should be a shift from civil litigation to criminal litigation (e.g. The LTB should enforce perjury charges and contempt of court and pass relevant cases to the Crown for criminal proceedings).”

“Restore funding to legal aid. Since owners of rooming houses enjoy a tax break, the government should ensure that units are rented at affordable rates. If they aren’t going to protect affordable housing, then ODSP should increase. The government should introduce a basic income.”

“There is a lot of abandoned houses here in Parkdale. They have been left vacant for 10-15 years. They should be taken over by someone who will fix them up and provide affordable housing. The people who own them get tax breaks for promising to turn them into affordable housing, but don’t follow-through. I would like to help fix these places up by painting or whatever needs to be done.”

“They should cap rents. Also, perhaps have an affordability requirement. So many units in your building must be affordable. They could also give rent subsidies directly to tenants (however this wouldn't help people who don't qualify for rent subsidies). They could also work to convert some of the commercial properties into more residential properties. As more people work from home, there are sure to be lots of empty office space.”

“The government should give organizations like [NLT] more money so that you can be the owners and the housing will be affordable and along with buildings we don't sell poor people away. There are people here who don't have money.”

“Municipal government needs to enforce housing bylaws. Landlords should fear inspections and fines for violations involving safety and health. Inspectors should be hired and dispatched routinely. Inspections should not wait for complaints. An "industry standard" is required and should be rigidly enforced. Property rentals are highly lucrative. There is no excuse for putting tenants at risk. All those wanting to rent out units should be required to register their business and get a license that can be revoked for violations.”

“The government should regulate developers to implement inclusionary zoning and abide by community benefits agreements. Human rights ahead of property rights.”