Private-Sector Rental Housing in Greater Toronto

Towards a Research Agenda

A Community Consultation with Service Providers and Housing Advocates on Issues, Problems, and Solutions by Social Planning Toronto for the Neighbourhood Change Research Partnership, University of Toronto

by

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EXECUTIVE SUMMARY

Social Planning Toronto (SPT) organized and facilitated five community consultations with service providers and housing advocates on the issue of private-sector rental housing in the Greater Toronto Area (GTA). While leaders from tenant associations were invited to take part, the community consultations focused largely on service providers and housing advocates from community organizations due to their broad base of knowledge and experience regarding private-sector rental housing. Previous Neighbourhood Change Research Partnership (NCRP) work has extensively engaged with tenants, as will our future research.

SPT conducted these consultations as a partner in the University of Toronto’s NCRP to inform its research and policy agenda on private-sector rental housing. The community consultations focused on five geographic areas:

- Central Scarborough,
- Rexdale and Jane-Finch,
- Weston-Mount Dennis,
- Peel Region with a focus on Mississauga and Brampton,
- York Region with a focus on Richmond Hill and Markham.

Altogether, 106 participants took part in the consultations, including 10 tenant leaders and 96 representatives from community organizations and municipal government. Participants were asked about private-sector rental housing, including housing, residents, and improvements and solutions to problems in private-sector rental housing.

Participants identified some positive aspects of private-sector rental housing in their respective areas, including a diversity of private-sector rental housing types, some responsive landlords and superintendents, an increase in tenant organizing and tenant voice, some buildings in a state of good repair, neighbourhoods with good local amenities, strong community leaders in tenant communities, and tower communities as a site for positive cultural connections for newcomers.

Participants also identified a long list of problems in private-sector rental housing. These included lack of affordability; maintenance problems; cockroach, rodent and bedbug infestations; landlords who break the law and intimidate tenants; residents who are unaware of their rights as tenants and/or fear retribution from landlords; problems with the Landlord-Tenant Board and weak protections for tenants; precarious rental situations; violence and safety issues; discrimination in housing; language barriers; lack of accommodation for people with mental health issues; physical accessibility problems; unmet legal needs of tenants; weak political representation to advocate for tenants; and tenant experiences of stress and despair.

Participants from all five geographic areas shared many concerns. However participants also raised unique issues according to local neighbourhood.

In York Region, the lack of available and affordable private-sector rental housing was the most common concern. York Region was also unique due to its lack of tower communities and the prevalence of second-suite basement apartments, many of which are illegal. As a result, tenant organizing and education
work is especially difficult. York Region participants did not believe there were any active tenant associations in the region. There is a great need for additional affordable rental housing stock, as well as legislative or bylaw changes to permit second suites throughout York Region.

In Peel Region, there are few tenant associations, but a much greater potential to organize tenants because of the presence of multi-residential buildings. As in the City of Toronto, Peel Region problems include lack of enforcement and consequences for landlords who do not maintain their buildings. Unlike Toronto, Peel Region participants also identified the need for new bylaws to protect tenants. In contrast to York Region and Toronto, Peel Region participants spoke about the need for a central advocacy group to advocate for affordable housing.

In the City of Toronto, participants expressed anger about landlords who break the law and intimidate tenants, the lack of protection for tenants and ineffective enforcement of laws and bylaws, and inaction to address the affordable housing crisis. Toronto participants focused more on discrimination in rental housing. In central Scarborough, participants spoke about hidden homelessness and rooming house regulation. In Rexdale and Jane-Finch, participants spoke about how credit checks are used to exclude social assistance recipients from accessing housing. Participants in Weston-Mount Dennis spoke about areas in which people can get “a new start” with fewer landlords using reference and credit checks. In particular, Jane-Finch was identified as a neighbourhood with a strong history of community organizing.

Participants identified possible solutions and improvements, including a few current initiatives under way and recommendations for change. Recommendations involved tenant organizing and advocacy, landlord engagement, program and system change, and structural change initiatives including:

- **Tenant organizing and advocacy** – education and organizing work with tenants, and the creation of a Peel Region affordable housing advocacy group
- **Landlord engagement** – increased engagement with private-sector landlords
- **Program and system change** – a proactive system to address maintenance and repair issues, responses to bedbug problems, ways to protect rooming house tenants, increased provincial funding for the rent bank, a centralized transparent rental housing listing system, a centralized website with housing tools and resources, and support for newcomers
- **Structural change** – action to increase the stock of social and affordable housing, measures to address energy affordability, municipal standards and law reform, and a review of the landlord-tenant board

Social Planning Toronto identified the following topics for potential research: ways to address repair and maintenance issues, a review of the Landlord-Tenant Board and related legislation, tenant voice and tenants’ rights pilot projects, follow-up to United Way Toronto’s Vertical Poverty research, tenant and private-sector landlord exploration of housing solutions, Peel Region profile of rental housing, and examination of programs and policies that are working for tenants in other cities and countries.
AUTHORS

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Mohammad Araf, Researcher and Policy Analyst with Social Planning Toronto, works on income security and labour market research projects. He also represents Social Planning Toronto on various coalitions and campaigns, advocating for low-wage workers, migrant workers and at-risk youth. Araf has been part of several research and advocacy initiatives on poverty, precarious employment, civic engagement, and newcomers’ settlement. He has experience in qualitative and quantitative analysis, and community-based research. Araf also has several years of experience in print journalism.

Beth Wilson, Senior Researcher with Social Planning Toronto, has more than 20 years of research experience with expertise in quantitative and qualitative data analysis, community-based research methods, and GIS mapping. She has worked extensively with Statistics Canada data, including Census and population health data, as well as conducting primary research with communities through surveys, focus groups, and key informant interviews. Over her 13 years with Social Planning Toronto and her prior work in the non-profit community and mental health sectors, Beth has worked on a wide variety of research and advocacy initiatives, including research, policy development, and campaign organizing focused on affordable housing and homelessness in Toronto.

Social Planning Toronto (SPT) is a community non-profit organization that works to improve the quality of life of Toronto residents. SPT conducts research and policy analysis, and supports community capacity building and civic engagement initiatives on a broad range of social and economic justice issues. SPT has been a partner with the Neighbourhood Change Research Partnership for several years, contributing to a variety of NCRP initiatives.
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1. INTRODUCTION AND METHODS

SPT organized and facilitated five community consultations with service providers and housing advocates on the issue of private-sector rental housing in the Greater Toronto Area (GTA). While leaders from tenant associations were invited to take part, the community consultations focused largely on service providers and housing advocates from community organizations due to their broad base of knowledge and experience regarding private-sector rental housing. Previous Neighbourhood Change Research Partnership (NCRP) work has extensively engaged with tenants, as will our future research.

This report documents the outcome of the community consultations and makes recommendations for future research. The report is intended to inform NCRP’s research and policy analysis agenda focused on private rental stock, its residents, and the neighbourhoods where this rental housing is concentrated.

Project Objectives

Through the consultation process, we engaged key service providers and housing advocates in discussions on the issue of private-sector rental housing in five geographic areas in the GTA; identified issues and problems with this rental housing, socio-demographic information about its residents, management issues, and policy and social service issues; and developed recommendations for next steps for research and policy analysis.

Methods

Participant recruitment

SPT and the NCRP used their extensive community networks to identify individuals and organizations with appropriate expertise working or living in the five consultation areas. Expertise included knowledge and experience working with tenants in rental housing in the consultation areas, and/or knowledge and experience working to address challenges with private rental housing stock in the consultation areas. These individuals were invited to take part in the community consultations.

SPT partnered with the Social Planning Council of Peel and the Social Planning Council of York Region to coordinate the Peel and York Region community consultations. Participants included representatives from a variety of groups such as community service organizations, settlement agencies, legal clinics, municipal government departments, advocacy organizations, and tenant associations. SPT identified tenant leaders through the Federation of Metro Tenants’ Associations, ACORN Toronto, and SPT’s networks.

“I’m very happy that you are concentrating on private landlords. I don’t think TCHC is perfect in any way...but private landlords I find just blatantly disregard what they are supposed to do and I think that places tenants in a very vulnerable situation. Much more so than TCHC.”

Community consultation participant
**Geographic focus**

Given the size of the Greater Toronto Area, one or two consultation meetings could not adequately cover the diversity of rental situations and tenant population diversity. Five geographic areas were selected for the community consultations:

- Central Scarborough, City of Toronto
- Rexdale and Jane-Finch, City of Toronto
- Weston-Mount Dennis, City of Toronto
- Peel Region, with a focus on the cities of Mississauga and Brampton
- York Region, with a focus on the municipalities of Richmond Hill and Markham

These areas were selected using the NCRP’s Rental Housing Disadvantage Index. The index is based on four standardized indicators: average renter household income, average number of persons per bedroom in rented dwellings, percentage of renter households paying 50% or more of income on rent, and percentage of rentals requiring major repairs. Areas selected had highly disadvantaged or most disadvantaged scores on the housing disadvantage index.

**Community consultation guide and timeline**

A community consultation guide was developed to focus and direct discussion. The guide includes the following sections:

- Welcome and introductions
- Project introduction
- Questions about private-sector rental housing issues

Housing: types of private-sector housing in the area, positive aspects and common problems with this housing, experiences with landlords, formal and informal ways landlords engage with tenants, any changes in the past 5 or 10 years related to private-sector rental housing.

Residents: formal or informal ways tenants use to engage with each other in private-sector housing in the building/area, issues that tenants face in private-sector rental housing in the area, particular groups impacted by these problems, particular issues for young people, families with children, older/retired people in private-sector rental housing, most critical and immediate issues for residents.

Improvements/Solutions: what is being done to improve the quality and function of private-sector rental housing in the area, what else should be done to address problems, what is needed to make these changes happen, barriers to making these changes happen and how to overcome these barriers, role of tenants, landlords, service providers, advocates, municipal government and provincial government to make these changes happen.

The five community consultations were conducted in mid- to late September 2014.

**Honoraria**

Tenant leaders received an honorarium of $50 each to compensate for their time and costs associated with participating, such as transit, mileage, parking, and child care. Participants from community organizations and municipal governments provided their time as an in-kind contribution.
Analysis
A participant sign-in list was assembled for each consultation, including participant name, organizational affiliation, and contact information. Consultations were audio-recorded with the permission of the participants. Information was recorded on flipcharts and in detailed notes at each session. SPT staff assembled a breakdown of number and type of participants at each session, and reviewed recordings and notes to identify key themes from each of the consultations.

Description of participants
A total of 106 participants took part in the community consultations. The following table shows a breakdown of types of participants by consultation.

As mentioned previously, while leaders from tenant associations were invited to take part, the community consultations focused largely on service providers and housing advocates from community organizations due to their broad base of knowledge and experience regarding private-sector rental housing. Previous Neighbourhood Change Research Partnership (NCRP) work has extensively engaged with tenants, as will our future research.

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<tr>
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<td><strong>96</strong></td>
<td><strong>106</strong></td>
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2. HOUSING ISSUES

Positive Aspects

Participants described some positive aspects of private-sector rental housing in their respective neighbourhoods. Most positive comments were accompanied by qualifying remarks. Positive aspects included:

Meeting a need and diversity of housing

“It’s a roof over your head.” Many participants acknowledged that regardless of costs and conditions, private-sector rental housing is filling a need.

In most neighbourhoods, diverse types of housing are available, such as low-, medium- and high-rises, basement apartments or second suites in homes, apartments over stores and in converted storefronts, rooming houses (in central Scarborough, Jane-Finch, Rexdale, Weston-Mount Dennis, Peel Region), motels, houses and condo units for rent, shared housing situations, private seniors’ homes, and mobile homes (in Peel Region); it was noted that York Region lacks tower communities. Despite the diversity of housing types across these GTA neighbourhoods, it is often not affordable and may not be well maintained.

Repairs and maintenance issues addressed

Some buildings are well-maintained; for example, many have working elevators, security, and prayer rooms, but many have maintenance problems.

If there is a healthy vacancy rate, private-sector landlords have an incentive to maintain the housing; but there is a very low vacancy rate so that incentive is not there.

Responsive landlords and superintendents

Some landlords are responsive to tenant issues, but many are not; landlords may, however, be more responsive when tenants are supported by regional or municipal governments or advocates.

Some superintendents are a positive resource for tenants, even though they may lack the power to act; however, in other buildings, superintendents are unresponsive, and may even be abusive and intimidating toward tenants.

Tenant and community leadership

We are seeing more tenant associations, greater tenant voice, and better advocacy. Tenants are better organized, which can help compel landlords to comply with the law.

Community leaders in buildings are very important for organizing with residents around tenant issues, whether they are tenant leaders or not. These local leaders make a practice of getting to know all their neighbours and are considered a trusted person in the community.

“There are good landlords out there. My organization works with tenants who are having problems with their landlord. That’s who we’re hearing from.”

Community consultation participant
Sense of community and welcoming place for newcomers
Tower communities can provide positive cultural connections for newcomers.

Local services and amenities
Some neighbourhoods have good amenities. Participants appreciate housing that is close to temples, services, major highways, and the new LRT (new transit planned in the Weston–Mount Dennis area).

Public libraries in particular can be a first contact for people experiencing housing problems and play an important role in connecting residents with available supports.

Neighbourhood-Specific Positive Aspects

Jane-Finch
Jane-Finch is an organized community with many grassroots movements that are working together to respond to the realities of tenant and resident issues. The neighbourhood has less expensive rents than some other areas in Toronto, but even so, it is still not affordable for many.

Weston–Mount Dennis
Businesses in the Weston–Mount Dennis area are identified as a positive feature, providing needed services, amenities, and job opportunities.

Some areas in the neighbourhood have private-sector rental housing that is accessible for people who have been evicted from social housing and need a place to start over. Moreover, some landlords in this neighbourhood can be more accessible for newcomers and people without status where reference and credit checks are not needed.

Peel Region
In Peel Region, the underground housing economy can provide cheaper housing, but tenants have few rights and housing may not be well maintained or safe. However, the Landlord-Tenant Board conducts public education on tenant issues and refers tenants to legal clinics, providing an important service to local residents.

York Region
Participants considered York Region a safe area and a thriving community with room to grow and develop; but they noted that it was hard to find affordable rental housing.

Some landlords don’t require credit checks, but the rent is high. However, some rent subsidy programs are available, and rent is more affordable than ownership.

Second suites, although mostly illegal in York Region, are critically important because of the high need for rental housing.

“Around the bylaw issue, there aren’t the resources to enforce the bylaws. The City [of Mississauga] introduced a second suites bylaw but no new resources or new staff to enforce the bylaw.”
Community consultation participant
Problems

Participants identified several problems with private-sector rental housing in the five study neighbourhoods. Many common issues were raised.

Lack of affordability

Lack of affordable housing is a serious problem across all neighbourhoods. The long waiting lists for social housing leave residents with no option but to try to find housing in the private-sector rental market. Participants commented on high rents that increase each year, while residents’ incomes remain stagnant or decrease due to job loss. Many residents struggle with low incomes from low wage work, limited work hours, and inadequate Ontario Works and Ontario Disability Support Program rates.

Several participants noted that despite annual rent increases, many buildings are not well maintained and have long-standing repair issues. Participants also identified rising utility costs as a significant burden for tenants with low and fixed incomes. In some cases, rising housing costs are pushing tenants out of the homes in which they have lived for many years. With a lack of affordable rental housing, some residents end up homeless as a result.

Many families and individuals are living in overcrowded conditions in order to cover the high cost of rent in private-sector rental housing. Participants spoke about overcrowding. Participants also noted the tension in overcrowded family homes with young adults who cannot access good jobs to afford to live on their own. One participant noted that extended families living in one unit may be related to cultural practices in some cases. The problem of overcrowding raises issues about the pressure on infrastructure and provision of local services such as schools.

One participant commented on the practice whereby landlords evict tenants for rent arrears and then allow the tenants to move back into the building, but at a much higher rent. Participants noted that the lack of new affordable housing coupled with the extremely low vacancy rates make it a great time to be a private-sector landlord and a very bad time to be a tenant.

In York Region, the lack of rental housing stock was considered the biggest issue for the region. Participants noted that developers have built very little purpose-built private rental stock in recent years.

“Any time you have a shortage, you have an underground economy. That’s happening in housing. It raises safety concerns; buildings are not kept up. They [landlords in the underground economy] are not paying [appropriate] taxes. Mississauga is missing out on that money.”

Community consultation participant

“The three biggest issues... are repairs, vacancy rates (no stock), and general abuse. By abuse, I mean discrimination. The landlord saying, ‘You’ve got to get out now,’ and the tenant not knowing what to do.”

Community consultation participant
Maintenance problems

Maintenance problems in common areas and tenant units are a significant issue across all neighbourhoods. Maintenance issues included out-of-service elevators, electrical and plumbing problems, the presence of mould, heating and cooling problems (too little or too much), broken air conditioning units and water heaters, poor general upkeep, and fire safety concerns. Some participants had experienced being without running water for two or three days, having a broken stove, having no heat during the winter months, or out-of-service elevators in high-rises.

Some participants also commented on the slow response or complete lack of response on the part of many landlords when asked to rectify these problems. Others spoke about the lack of consequences for landlords who fail to address maintenance problems in their buildings. One participant mentioned the ineffectiveness of the City of Toronto’s Municipal Licensing and Standards division to address repair problems.

Participants in Peel Region spoke about the lack of bylaws and lack of bylaw enforcement to address private-sector rental housing in the region. In York Region, a large part of the rental housing stock is illegal second suites. It is difficult to address repair issues and other concerns for tenants in these units because bylaw officers would likely require the owner to come up to code to make the unit legal, or close the unit down. This could result in the tenants losing their housing.

As well, many municipalities in York Region do not allow second suites. One York Region participant also commented on the poor quality of rental housing in Georgina, in the northern part of the region, where absentee landlords are turning their vacation cottages into rental properties without maintaining the properties. As well, Markham was centred out as a municipality with an incomplete property standard bylaw that offered few protections for tenants.

The approach to maintenance also causes other problems. One participant mentioned a situation in which long hours of construction starting early in the morning, day after day, was extremely disruptive to tenants. Another spoke about the loss of outdoor space when balconies were closed off due to maintenance problems.

“It seems as though a lot of these property managers just ignore work orders, or throw them away or they get lost or something. A lot of people I talk to say they put these work orders in, they go down to the office and they say they have no record of it. And they don’t give the resident a copy.”

Community consultation participant

“We are so overwhelmed... There’s not enough time to work (i.e. provide legal support to tenants) on these longer-term repairs. Part of it is that the resources are so stretched. We are just going like crazy all the time. We don’t have enough resources to deal with the problems.”

Community consultation participant
Participants in both Peel and York Regions spoke about absentee landlords who own property, but do not live in Canada, making resolving problems difficult for tenants. As well, the complexity regarding building ownership was raised. Buildings may have superintendents or property management companies responsible for conducting repairs, but they require the permission of the owners of the building before any action can be taken.

*Cockroaches, rodents, and bedbugs*

Infestations of cockroaches, rodents, and bedbugs are a serious quality-of-life and health concern for many tenants. Participants commented on landlords who take no action to address these concerns or do not act quickly and effectively.

With regard to bedbugs, participants mentioned landlords who spray only a limited number of units. As a result, the bedbug problem is never properly resolved. In some cases, residents use their own funds to pay for remedies to address these problems when landlords fail to act.

*Landlords who break the law and intimidate tenants*

Many participants spoke about landlords who intimidate and speak abusively or make racist remarks to their tenants, and disregard the law. Participants described the power imbalance between tenants and landlords, particularly for vulnerable tenants such as newcomers or people who have limited English-language skills or people with mental health issues, and for powerful landlords such as companies that own many buildings with thousands of tenants.

Examples of landlord law-breaking included landlords failing to maintain buildings and units, making illegal charges such as a charge for air-conditioning, making illegal rent increases, charging rent deposits equivalent to two to twelve months’ rent, providing oral rather than written notices, discriminating by refusing to rent to particular groups such as social assistance recipients, and conducting illegal evictions rather than using the Landlord-Tenant Board process.

Several participants mentioned the practice of landlords “blacklisting” tenants who are vocal and speak up for their rights, and advising other landlords not to rent to certain tenants. One tenant leader spoke about the attempts of a landlord to prevent tenants from organizing and meeting as a tenant association. Some landlords send their staff members to pose as tenants at tenant meetings. The tenant organizers are then subjected to harassment or blacklisting by the landlord. One participant spoke about a landlord who called in the police to intimidate tenants.

“They are just there to make money. That’s the whole point. These property managers are not people who necessarily know what it’s like to live in these houses. They aren’t from the neighbourhoods... The tenants are a means for them to make a profit. At any point, it’s all about: How can I squeeze just a little bit more out of this tenant or out of this unit?”

Community consultation participant

Rent control is a bit of a mirage, right because people move out and they raise the rent. So this goes on all the time. There’s a lot of movement of tenants.”

Community consultation participant
Much of the discussion regarding landlords who fail to comply with the law or who intimidate tenants centred on multi-residential housing, such as high-rise towers. In York Region, much of the private rental housing units are second-suite basement apartments, rented out by homeowners. There are unique problems in these settings, because many landlords believe they have a right to set certain rules for their tenants, such as rules about the tenants’ social interactions or the number of visitors admitted. As well, sexual harassment was specifically mentioned as a problem for women renting in these situations.

*Residents who are unaware of their rights as tenants or who fear retribution from landlords if they exercise their rights*

Participants commented on how residents lack awareness of their rights as tenants, and even when they are aware of their rights, many fear retribution from landlords if they exercise those rights.

One participant commented on the isolation of tenants in basement apartments, where it is difficult to do outreach, compared to residents of high-rise towers. Although education work with tenants was seen as important, many participants commented on the fears of tenants to take action against landlords who are not following the law for fear of retribution. Some examples include harassment by the superintendent, having requests for repairs ignored, illegal entry into tenant units, and threats of eviction or of deportation for newcomers.

In York Region, one participant mentioned that some real estate agents are now working with residents to find them rental housing, but do not understand tenants’ rights, and agree to landlord conditions that are not legal. For example, landlords have asked tenants for one year’s rent in advance. The real estate agents are not aware that this demand is illegal.

Participants in Peel Region and York Region spoke about the lack of tenant associations to provide tenants with a collective voice. In York Region, organizing tenants is difficult due to the lack of high-rise buildings, and predominance of second suites. Participants in Peel Region mentioned how tenants in privately owned houses are required to provide personal services to landlords such as grass cutting, snow shovelling, and other maintenance work which was known as “bartering.”

*Problems with the Landlord-Tenant Board and weak protections for tenants*

Several participants commented on problems with the Landlord-Tenant Board as a mechanism to ensure tenants’ rights are upheld. Many participants saw the Landlord-Tenant Board as being largely ineffective, as well as costly and time-consuming for tenants. One participant commented that several adjudicators on the board are not lawyers, and even those who are may not have a background in housing or tenant-related law.

> “It’s hard for tenants to speak up. They know for every one tenant, there are 99 waiting to get in.”

Community consultation participant

> “Newcomers ask me, ‘If I go to Landlord-Tenant Board, I’m going to court. Am I going to have a criminal record?’ [I say], ‘No, you’re not,’ but they don’t know.”

Community consultation participant
Although board members receive training, there is a lack of transparency regarding the content and direction of the training provided. The board and tenant law was generally seen as tilted heavily in favour of private-sector landlords’ interests. Participants spoke about how the board lacks “teeth” to compel landlords to comply with the law.

For example, one participant mentioned a landlord who had broken the law and was ordered to pay a tenant just ten dollars in compensation. This tenant had gone through many hurdles to make a complaint against the landlord who was at fault.

Participants also spoke about the limited avenue for appeals if a tenant wants to challenge the decision of the board. Appeals are time-consuming and costly. Appeals at divisional court present a big risk for tenants who, if unsuccessful, may have to cover the legal costs of the landlord. They can also take years to resolve.

Finally, the lack of rent control on vacant units was mentioned as a major contributor to the high cost of private-sector rental housing.

**Precarious rental situations**

Participants mentioned a few types of rental housing that are not legal, including rooming houses in certain areas of the city such as the former cities of East York, North York, and Scarborough, second suites in newly built homes (a home must be at least five years old to legally have a second suite in Toronto), illegal second suites in parts of York Region, and subletting of Toronto Community Housing units by TCHC tenants.

Participants also described rental situations that are similar to a dorm, whereby people pay for a small space in a shared room where the space may be demarcated by partitions or a tape outline on the floor. In these situations, single beds are lined up on a basement floor similar to a hospital ward.

These situations raise serious concerns about the legal rights of tenants, as well as the health and safety of residents. People are turning to these precarious rental situations in an attempt to find affordable housing when few other options are available.

**Violence and safety issues**

Participants identified safety issues as a problem in private-sector rental housing. These issues included buildings without adequate security, lack of response to drug dealing in the building, buildings that were “mazelike” and unsafe, lack of emergency lighting in the event of blackouts, reports of items being stolen from tenant homes, and tenant units being entered without notice or permission. This last point was of particular concern for women and their experience of safety in the home. In some situations, tenants believed the superintendent was entering their units without permission or notice, but could not prove their case.
One participant raised concerns about the safety of single women who are being harassed by other tenants. In York Region, where second suites are a large part of the private rental housing stock, the problem of sexual harassment of female tenants by the homeowner or landlord was a concern. In Toronto, gang violence was also mentioned as a safety concern.

**Discrimination in housing**

Participants mentioned several groups that face discrimination in housing, including newcomers, single mothers, large families, racialized groups, recipients of Ontario Works and Ontario Disability Support Program, and specific ethnic groups such as the Roma. Legal clinic staff and housing workers mentioned that some landlords openly state that they will not rent to social assistance recipients, unaware that such discrimination is against the law.

Many landlords use credit checks to disqualify people who are living in poverty, including social assistance recipients.

**Language barriers**

Tenants who have limited English language skills can have a difficult time understanding private-sector rental arrangements, learning about tenants’ rights, and accessing organizations that can support them with housing issues.

Participants described landlords who make no effort to accommodate tenants with language barriers. Newcomers with language barriers may also make incorrect assumptions about how private-sector rental arrangements work based on their experience in their home countries. As a result, they may be more likely to be taken advantage of by unscrupulous landlords.

**Lack of accommodation for people with mental health issues**

Some participants mentioned the vulnerability of specific tenant groups, including residents with mental health issues, who tend to have lower incomes. One participant noted that there were many residents with mental health issues in the Weston–Mount Dennis neighbourhood because of its relatively low rents compared with other areas of the city. Some private-sector landlords will not accommodate these tenants as required under the Ontario Human Rights Code, and these tenants also face a greater risk of eviction.

**Physical accessibility**

Participants noted that most housing is not wheelchair-accessible, and that the common problem of out-of-service elevators further reduces accessibility for people with mobility issues. One housing worker commented on the long process she encountered in getting simple accommodations made for a tenant to make her unit safer and more accessible.

**Legal needs of tenants**

Legal clinic workers commented on the lack of resources to support the legal needs of tenants.

“Tenants are scared. It’s a lack of knowing their rights but at the same time, they are frightened and they don’t want to say too much, and they think there is going to be backlash.”

— Community consultation participant
Weak political representation

One participant commented on the potential for City Councillors to play a stronger role in advocating for tenants. He noted that some Councillors take an active role and can help compel landlords to respond to tenant issues, while others are largely absent, despite significant problems in the ward.

Stress and despair for tenants

The multiple problems that many residents face in private-sector rental housing have serious consequences on their quality of life, family function, and health and well-being. Several participants commented that many residents are experiencing stress and despair related to their private-sector rental housing conditions and to problems with landlords, affecting their individual and family health and well-being.

For newcomers who come from war-torn countries where they have experienced trauma, negative housing situations can compound their experiences of trauma. In particular, participants raised concerns about the impact on children.

Problems specific to different jurisdictions

Participants from all five consultations shared many similar concerns, ideas, and recommendations. Where appropriate, we have identified unique issues raised by participants according to local neighbourhood. In general, a few key themes emerged from specific groups:

York Region

The lack of available and affordable private-sector rental housing was by far the most common issue stressed by participants from the York Region group. In comparison, other groups identified a broader set of issues. For York Region, most problems were associated with the lack of available stock.

As discussed later in this report, York Region has launched a campaign called, “Making Rental Happen” to bring attention to this important issue and develop solutions. Another unique aspect of the private-sector rental market in York Region is the relative absence of tower communities and the prevalence of second-suite basement apartments, many of which are illegal. This reality points to particular challenges for tenant organizing, and the ability to effectively address tenant problems. Participants did not believe there were any active tenant organizations in York Region.

Certainly, there is a great need for additional affordable rental housing stock, as well as, legislative or bylaw changes to permit second suites throughout York Region. York Region’s Human Services Planning Board was identified as a strong table for addressing the lack of affordable housing. Participants are interested in expanding that table to include more stakeholder groups.
**Peel Region**

In Peel Region, there are few tenant associations, but the potential is much greater for the development of new tenant associations because of the presence of multi-residential buildings. Like Toronto participants, Peel Region participants identified the problem of lack of enforcement and real consequences to landlords who do not maintain their buildings.

Unlike Toronto, Peel Region participants also identified the need for new bylaws to protect tenants; they felt the bylaws had not kept pace with the needs in the community. In contrast to York Region and Toronto, Peel Region participants spoke about the need for a central advocacy group to work on an ongoing basis on the issue of affordable housing.

**City of Toronto**

All three Toronto consultations were characterized by anger about landlords who break the law and intimidate tenants, the lack of protection for tenants and ineffective enforcement of laws and bylaws, and the general inaction on a policy level to address the affordable housing crisis. Compared with York Region and Peel Region participants, Toronto participants spoke more frequently about the issue of discrimination in private-sector rental housing as well.

Some differences emerged among the three Toronto consultations.

In central Scarborough, there was more mention of hidden homelessness and more discussion about the regulation of rooming houses.

In the Rexdale and Jane-Finch consultation, participants spoke about the use of reference and credit checks to exclude recipients of Ontario Works and Ontario Disability Support Program from housing. In comparison, participants in Weston–Mount Dennis spoke about areas of the neighbourhood where people who had been evicted from social housing could get “a new start” because fewer landlords used reference and credit checks.

Jane-Finch was identified as a neighbourhood with a strong history of community organizing that supports the community to address tenant and resident issues. In Weston–Mount Dennis where there is a great deal of local community work, energies could be directed at developing a neighbourhood-wide tenant association.

**Trends**

Participants were asked to comment on trends in private-sector rental housing over the past five to ten years in their respective neighbourhoods. The following trends were identified:

**Impact of High Housing Costs**

- Landlords are downloading utility costs onto tenants, adding more financial burden for tenants.
- More families are subletting their rented dwellings to other families and living in overcrowded shared space.
- Homeownership is increasingly out of reach, putting pressure on the private-sector rental market.
• More youth and young adults are no longer able to afford a place of their own and are living with their parents.
• The area around Square One used to be affordable for newcomers; it is increasingly out of reach.
• In York Region, the lack of affordable rental housing is at critical levels. Employers are losing out on potential employees because workers cannot find affordable rental accommodation. As a result, the percentage of workers commuting into York Region has increased because people can’t find affordable housing. Lower and lower middle-income people are commuting in to work and spending more of their time in cars.
• More newcomers are moving to York Region.
• More people are moving north in York Region in search of affordable housing.

Barriers in Accessing Private-sector Rental Housing

• The increased use of credit checks in the Jane-Finch neighbourhood excludes many recipients of Ontario Works and Ontario Disability Support Program from accessing private-sector rental housing.
• Gentrification is driving low-income residents out of neighbourhoods. When a unit becomes vacant, the landlord does a major renovation to make it appealing to a higher income tenant and increases the rent dramatically.

Impact of the Recession

• The recession has taken its toll on many residents.
• Peel Region participants spoke about people who have lost jobs and been unable to keep their homes, resulting in homelessness.

Lack of Social Housing

• The waiting list for social housing is growing, while vacancy rates in private-sector rental housing are at historic low levels.
• There are more seniors in private-sector rental housing because governments are not building new seniors’ buildings (social housing).

Tenant Organizing and Support

• There is more organizational support and tenant organizing to support tenants than in the past, except in Peel Region, where the number of tenant associations have declined and there is a lack of tenant voice.
• There is more discussion of tenant perspectives in York Region; this was not the case in the past.
• Despite increased tenant organizing in most areas, legal support for tenants is stretched.

Tenant-Landlord Relationships

• There is a lack of formality in private-sector rental; oral agreements may not be upheld.
• There are incidents of abuse and violence with private rental landlords, but lease agreements make it difficult for tenants to leave.

Changing Forms of Private Rental Housing

• More rental units are condo rentals; participants thought this would become a growing trend in the future.
3. ABOUT THE RESIDENTS

Participants identified groups most affected by the problems they described, including newcomers, single mothers, teen parents, seniors, youth, students, people with disabilities, people with mental health and addiction issues, people who are unemployed, racialized groups, ethnic or religious minorities including the Roma, seniors with fixed incomes, transgender people, people with precarious or undocumented immigration status, and people who do not speak English or who have limited English language skills.

In some communities, residents are connecting with each other through tenant associations. In other cases, informal tenant groups have formed to respond to issues in the building. Participants commented on the informal ways that residents connect with each other including in hallways and in the lobby while waiting a long while for elevators, in outdoor spaces, common rooms (where they exist) and laundry rooms, at community centres, community health centres, public libraries, community hubs, neighbourhood mosques, ethnic food stores, at bus stops and in parking garages, at children’s schools and playgrounds, and over breakfast programs among rooming house tenants. Immigrant and newcomer residents may come from the same parts of the world, or share language and culture which can help connect neighbours and build community.

It is difficult for service providers to connect with tenants who live in basement apartments. These tenants are generally isolated from other tenants facing similar issues.

“I work with seniors, and landlords are very insensitive and don’t really care much ... kicking the old tenants out ... insensitive to the age of the tenant.”
Community consultation participant

“The people I meet every day, it’s heart-breaking. Unless the policy changes, something happens, people are living in a very bad condition. Psychologically and mentally, I really feel like, ‘Why did I come to Canada?’”
Community consultation participant
4. SOLUTIONS AND IMPROVEMENTS

Participants identified a few current initiatives that are responding to the problems residents face in private-sector rental housing, and made several recommendations to improve conditions.

Current initiatives

Choice-Based Housing of Peel Region. This Peel Region program works with private-sector landlords to provide affordable housing through portable subsidies. The program gives residents choice in deciding where to live rather than their being assigned to a particular rent-gearred-to-income building.

Peel Renovates. This new Peel Region program provides funding to homeowners for major renovations or to make properties accessible.

Make Rental Happen. This York Region campaign is working to increase awareness and promote action to develop more private-sector rental housing.

York Region 10-Year Housing Plan. The Region approved its 10-year housing plan, which includes an emphasis on private-sector rental housing.

York Region Human Services Planning Board. This body includes leaders on social services issues who come together to find solutions to promote the health and well-being of residents. Its focus is currently on the lack of affordable housing, and ways to help residents become economically self-sufficient.

Research Initiatives. York Region participants identified several research initiatives focused on housing issues, including York University work on reimagining our response to youth homelessness, a Ryerson University project looking at incentives to leverage private-sector investment in rental housing, and the GTA Housing Action Lab, a collaborative project to address affordability and sustainability in the Greater Toronto Area.

Tower Renewal Program. Through the Tower Renewal Program, the City of Toronto works with external partners to improve conditions for tenants in the city’s high-rise towers. The program works to improve energy efficiency in the buildings, increase local amenities, and develop economic opportunities for tenants. Through the Tower Renewal Program in Weston–Mount Dennis, two floors in one tower have been set aside for a community agency. The agency works with tenants to address community needs and helps to ensure that the landlord is paid on time. The Tower Renewal Program was identified by most as a positive resource in neighbourhoods. One participant raised concerns about the potential for unintended consequences from the Tower Renewal Program if gentrification results in rents becoming out of reach for low income residents.

METRAC Safety Audits. METRAC is a community organization that works with residents, local organizations, and businesses to conduct neighbourhood safety audits. Participants in Weston–Mount Dennis identified a METRAC safety audit as a recent initiative that benefited local residents.

Neighbourhood Action Partnerships. Participants in Weston–Mount Dennis identified the City of Toronto’s Neighbourhood Action Partnerships (NAPs) as a positive initiative supporting local residents.
NAPs are multi-sectoral planning groups that respond to and coordinate services in local neighbourhoods. NAPs bring together City staff, community organizations, residents, faith communities, and other groups to improve local service delivery.

**Multi-Residential Apartment Building Audit Program.** The City of Toronto’s Multi-Residential Apartment Building Audit Program (MRAB) was mentioned both as a current initiative that improves housing conditions for residents, and as a program that is inadequately resourced and insufficient to respond to the need. One participant spoke about the successes of this proactive inspection program that has led to some landlords addressing repair and maintenance problems. He also spoke about the underfunding of the program, and the lack of enforcement to compel landlords to comply with the law.

**Provincial Rent Bank Program.** The provincial Rent Bank program was identified as a positive current initiative. Eligible tenants who face the immediate threat of losing their homes because they cannot pay the rent can access a rent bank loan. The vast majority of these loans are repaid, freeing up funds for other eligible tenants.

**Action for Neighbourhood Change.** United Way Toronto and York Region’s Action for Neighbourhood Change (ANC) project was identified as a current initiative with a potential to work collaboratively in neighbourhoods and across the city with service providers and residents to amplify the voice of tenants and make change.

**Habitat for Humanity.** Participants mentioned the work of Habitat for Humanity in creating affordable homeownership for residents through “sweat equity,” whereby residents help to build the homes. This example came up in Toronto and Peel Region.

**Recommendations**

Several recommendations were made to improve private-sector rental housing and address tenant issues in rental housing. First and foremost, participants identified the need for political will and political leadership to make change. There is no shortage of good ideas and identification of avenues for change. Understandably, some expressed frustration that these ideas have been discussed in the past without positive results. Participants also stressed the importance of partnership, collaboration, and coordination in advocacy, program development, and service delivery, and the need to change the conversation that currently neglects housing issues.

**Tenants and landlords**

**Education.** Several participants identified tenants’ rights education as an immediate step that can be taken to respond to some of the problems identified. However, participants offered several cautions. First, it is the responsibility of landlords to follow the law. They suggested a proactive system with real consequences for landlords who fail to do so, rather than a system reliant on tenant complaints. Second, if tenants’ rights education is expanded, organizations need to be resourced to be able to respond to the need, including the legal needs of tenants who seek to exercise their rights. Participants suggested that workshops be provided
in a variety of languages. In York Region, for example, Tamil, Korean, Farsi, Chinese, and Russian were identified as key languages for tenants’ rights workshops.

**Organizing with tenants.** Participants also identified the importance of organizing with tenants to increase tenant power to push landlords to comply with the law. There is a need for more resources for door-to-door organizing, sharing of resources, and development of more tenant associations. One participant suggested that a Weston–Mount Dennis neighbourhood-wide tenant association be formed. Another suggestion was for the City of Toronto to place advertising on tenants’ rights in subway stations and bus shelters.

**Increased engagement with private-sector landlords.** York Region participants identified the need to bring more private-sector landlords to the table to find solutions to urgent housing and tenant issues. One participant recommended that good landlords – those who meet their responsibilities, provide good service to tenants, and comply with the law – should be brought to the table to be part of the solution.

**Review and improve the Landlord-Tenant Board.** Many participants spoke about the need to review and make changes to the Landlord-Tenant Board. One group recommended a thorough review of the system by a trusted third party, such as the Ontario Ombudsman. The review should consider the criteria and process for selection of board members to ensure that board members have relevant expertise. There was also a recommendation for input into and transparency in training protocols for board members. Changes are needed to ensure that board members can make decisions that include serious financial consequences for landlords who break the law. The system needs to be free or very cheap for tenants to access it, and the process needs to be more transparent.

Legal clinics need to be resourced to provide support to tenants in their applications to the board. Participants recommended that legal training be provided housing workers to increase their capacity to support tenants. Participants also spoke about the need for translation services at the board for tenants with limited English-language skills.

**Maintenance**

**Proactive system to address maintenance and repair issues.** Many participants spoke about the limits of the complaint-based system to address maintenance and repair issues. One participant questioned whether it was possible to make anonymous complaints that would allow tenants to report problems without fear of retribution. In Toronto, participants spoke about the need to increase resources for the MRAB program, including having more inspectors. In Peel Region, participants spoke about the need for new bylaws to address private-sector rental housing issues, and the need for increased municipal funding for enforcement, including the hiring of new inspectors. Others recommended landlord licensing as an additional proactive system for improving landlord compliance with the law. Some participants recommended mandatory training for all landlords. Overall, participants want a system that includes serious financial consequences for landlords who fail to comply with the law.

“*It’s also the accountability, how to hold the landlords more accountable...you’re paying, but you’re not actually getting the service.*”

Community consultation participant
Local hiring for maintenance and repairs. One participant suggested that tenants could be employed to do maintenance and repair work in the buildings in their neighbourhoods. She mentioned that local employment strategies have been raised as a means to address social housing repair issues, and should be considered with private-sector rental housing to support job opportunities for residents.

Housing Stock

Increase the stock of social housing and affordable housing. Participants identified the urgent need for more social housing to respond to the affordability problem, and stressed that housing needs should be a priority of all orders of government. Some participants commented on the inability of private-sector rental housing to provide affordable rents. Others remarked on the unwillingness of private-sector landlords to offer housing at lower rents, citing the profit motive that is in conflict with the goal of providing affordable housing. The expansion of social housing was seen as a way to provide real “competition” for private-sector landlords.

Recommendations included:

- the creation of national, provincial, and municipal affordable housing strategies
- building more social housing
- providing subsidies to allow for affordable housing within the private rental market
- using the co-op model that includes rent-g geared-to-income and market rate housing to ensure buildings and neighbourhoods include a mix of income groups
- inclusionary housing policies to ensure that all new developments include affordable housing
- private donations of space for affordable housing development
- rezoning to allow for the development of affordable housing
- increasing options for affordable homeownership
- encouraging the development of larger family units in condos
- adjusting standards to reduce the cost of home construction to support affordable housing development
- property tax incentives or a rebate program for private-sector landlords to encourage the creation of affordable housing

Overall, participants saw the need for increased advocacy and civic engagement to push governments to address housing issues.

Maintain affordability and improve safety for rooming house tenants. Participants discussed the issue of illegal rooming houses. Some raised the need for bylaw changes to allow rooming houses in all areas of Toronto. Participants wanted to ensure that rooming houses are safer for tenants while remaining affordable. In particular, Peel Region participants identified the need for strong bylaw enforcement to ensure safety in rooming houses.

Affordability

Create a local/regional affordable housing advocacy group. Participants in Peel Region discussed the need for an advocacy group to meet on a regular basis and take action on affordable housing, rather
limiting it to a one-off discussion. One participant suggested that former Mississauga Mayor Hazel McCallion be recruited as an advocate for affordable housing.

**Support for newcomers to access housing.** In particular, newcomers lack a Canadian credit history and may not have a guarantor to support their application for rental housing. There is a need to address this barrier to housing for newcomers. Translation services are needed for newcomers and immigrants who have limited English-language skills to facilitate good communication, and access to the Landlord-Tenant Board process.

**Increase provincial funding to the Rent Bank program.** One participant recommended that the provincial government increase its funding to the Rent Bank Program to allow greater access to this successful program.

**Energy affordability.** Participants spoke about the need for programs to respond to the rising cost of utilities, including hydro. Electricity costs have increased dramatically in recent years, and are expected to continue to do so. These costs are passed on to tenant households. A plan is needed to address affordability issues in utility costs. Participants suggested making energy retrofit programs available to private-sector landlords, and programs that support the purchase of more energy-efficient appliances.

**Regulations**

**Municipal standards and law reform.** York Region participants identified the need to change municipal standards to allow second suites in all municipalities. One participant recommended provincial law reform to permit second suites “as-of-right,” which would require all municipalities to allow them. This would ensure better protections for tenants living in second suites.

**Centralized transparent rental housing listing system.** One participant recommended an online system, similar to the Realtors’ Multiple Listing Service, for rental housing to allow tenants to compare prices for comparable units.

**Centralized website for housing tools and resources.** One participant recommended that tools and resources for addressing the affordable housing issue be centralized and accessible.

**Funding to address bedbug problems.** Increased funding to address bedbug infestations is needed. One participant thought the problem was improving as a result of concentrated efforts by the City of Toronto, but that infestations in node units remained a serious concern and required more resources.

**“An active community can achieve so much more than when we’re on our own.”**

Community consultation participant
5. RESEARCH RECOMMENDATIONS

We recommend the following topics for future research.

**Improving repair and maintenance issues in private-sector rental housing**

This research would include an examination of 1) the work of the City of Toronto’s Municipal Licensing and Standards division as it pertains to private-sector rental housing standards and the division’s MRAB program, 2) the Landlord-Tenant Board process and cases pertaining to repair and maintenance issues, and 3) ways to financially sustain an effective system of inspection and enforcement to ensure private-sector rental housing is in a state of good repair. With regard to the third point, the research would consider programs, such as landlord licensing, and how these programs could be developed to ensure that landlords who do not maintain good quality housing bear a greater burden of the costs compared to landlords who maintain their housing in a state of good repair.

**Review of the Landlord-Tenant Board and related legislation**

We recommend an external review of the Landlord-Tenant Board (LTB) and related legislation. This review would likely include a freedom of information request for LTB data on important issues and cases, such as documenting and analyzing the decisions of the board, and the financial consequences to landlords who break the law. Such research would help bring public and political attention to the role of the LTB in upholding tenants’ rights. It could also lead to an official review of the LTB, conducted by the Ontario Ombudsman or a similar respected arm’s-length body.

**Tenant voice project**

The issues of tenant power and tenant voice and, in contrast, landlords’ intimidation of tenants were recurring themes throughout the consultations. We recommend exploring the idea of a research and action project with tenant groups such as the Federation of Metro Tenants’ Associations. This work could result in a resource for tenant organizing, or increase awareness of issues publicly and politically, thereby contributing to positive change.

**Tenants’ rights pilot project**

We recommend a research and action pilot project on tenants’ rights focused on a single building or cluster of buildings. The project would aim to increase awareness of tenants’ rights among the tenants and the landlord in the selected building(s), and identify useful methods for tenant and landlord education. The lessons from this project would inform our understanding of tenant education (what works and what doesn’t), landlords’ legal obligations, and ways to address landlord intimidation to support tenants and tenant organizing.

**Part 2 to Vertical Poverty Research**

United Way Toronto produced the “Vertical Poverty” report based on primary research with tenants in tower buildings. A second survey of tenants may be warranted to explore change in specific tower buildings, or new issues identified in these consultations that are not covered in the original research. Survey research would allow for an assessment of the extent of various problems in tower buildings.
Research with tenants and private-sector landlords
Participants recommended next steps to include research with tenants and research with private-sector landlords to further explore the issues and find solutions.

Peel Region profile of rental housing
Participants from Peel Region spoke about the need for good information about the amount, types, and affordability of rental housing in the region.

What’s working in other cities and countries
Participants recommended looking at other jurisdictions to identify best practices and creative solutions for addressing tenant issues and problems with private-sector rental housing.
6. APPENDIX: MATERIALS USED IN THE CONSULTATION

Participant Invitation

** Personal invitation. Please do not distribute. **

Dear Colleague,

Mark your calendar! I am writing to invite you to a community consultation on private-sector rental housing in the [specific area e.g. Rexdale and Jane-Finch neighbourhoods] and the residents who live in this rental housing.

Community Consultation
[Date]
[Time]
[Location]
Meal provided.

As a key service provider, housing advocate or tenant leader, we would greatly value your insights and perspective on the private-sector rental housing in the [specific area] and residents living in this rental housing.

As space is limited, this consultation is by invitation only. Please do not forward this email.

Social Planning Toronto [for Peel: in partnership with the Social Planning Council of Peel; for York Region: in partnership with the Social Planning Council of York Region] is hosting this consultation to learn more about issues relating to the private-sector rental housing stock and residents who live in this rental housing.

Social Planning Toronto is a partner with the Neighbourhood Change Research Partnership (NCRP) based at the University of Toronto. The NCRP is examining inequality, diversity, and change at the neighbourhood level in Canada’s larger metropolitan areas, with an in-depth focus on Halifax, Montreal, Toronto, Winnipeg, Calgary, and Vancouver.

We are hosting five community consultations in the GTA with service providers, housing advocates, and tenant leaders to understand more about issues relating to the private-sector rental housing stock and the residents of these buildings, including opportunities to improve these buildings and the experience of residents.

The NCRP will use the information that you provide to develop in-depth research and policy analysis. The community consultations are a first step in developing an ongoing relationship to build a program of research and policy analysis that supports residents in Greater Toronto’s private-sector rental housing stock.

We hope that you can join us on [date] for this important conversation!

Please RSVP to Beth Wilson at beth@socialplanningtoronto.org or (416) 351-0095 x257. I would also be happy to answer any questions that you may have regarding the consultation.
Sincerely,

Beth Wilson
Senior Researcher
Social Planning Toronto
2 Carlton Street, Suite 1001
Toronto, ON M5B 1J3
Tel: (416) 351-0095 x257
www.socialplanningtoronto.org

Personalizing the letter:

For tenant leaders/individuals from unfunded organizations include: “For tenant leaders and individuals from unfunded organizations, we are happy to provide a $50 honorarium to offset your costs for participating in the consultation.”

For Peel/York Region consultations: Use local social planning council partners as contacts to RSVP and ask questions.

Community Consultation Guide

I) Welcome and Introductions
II) Project Introduction

Facilitator introduction: Israt Ahmed, Senior Planner with Social Planning Toronto, a community non-profit organization that works to improve the quality of life of Toronto residents. We conduct research and policy analysis, and support community development and civic engagement.

NCRP introduction: Social Planning Toronto is a partner with the Neighbourhood Change Research Partnership (NCRP). The NCRP is examining inequality, diversity, and change at the neighbourhood level in Canada’s larger metropolitan areas, with an in-depth focus on six areas – Halifax, Montreal, Toronto, Winnipeg, Calgary, and Vancouver.

Private-sector rental housing stock focus: The NCRP includes a broad focus on inequality and its impact on cities. One focus of our research is on private-sector rental housing and on the people who live in this housing. We would like to find out more about all of the various forms of private-sector rental housing, including large towers, small apartment buildings, second suites in family homes, subdivided houses, and rooming houses.

Today’s session is one of five community consultations that we are conducting in the GTA with service providers, housing advocates and tenant leaders to understand more about issues surrounding private-sector rental housing stock, the impact on residents of these buildings and opportunities to improve these buildings and the experience of residents. We are conducting consultations in Toronto, Peel, and York Region as part of an environmental scan. Today’s consultation is focused on the areas of [specific area – e.g., Rexdale and Jane and Finch]. The NCRP will use the information that you provide to develop in-depth research and policy analysis on issues associated with private-sector rental housing in this area. We hope that today’s consultation will be a first step in an ongoing conversation with all of you to build a program of policy relevant research that supports residents in the GTA’s private-sector rental housing.
III) Questions about private-sector rental housing issues

**Housing**

1. Please introduce yourself and very briefly, in 1 or 2 sentences, tell us about your connection to private-sector rental housing.

2. First, can you tell us about the types of private-sector rental housing in [your neighbourhood]? Is it conventional apartment buildings, low, medium, high-rise? Unconventional rentals, such as apartments in houses or commercial buildings, or other unusual types of housing?

3. Thinking about private-sector rental housing in [your neighbourhood], what are the positive aspects of this type housing?

4. Now tell us about any problems with private-sector rental housing in [your neighbourhood] and common concerns for residents in this type of housing.

5. What are your experiences with landlords in the private-sector rental housing in [your neighbourhood]?

6. What formal or informal ways do landlords use to engage with their tenants in the private-sector rental housing in [the Jane-Finch and Rexdale neighbourhoods]?

7. Based on your work experience or experience as a tenant leader, have you noticed any changes in the past 5 or 10 years related to private-sector rental housing in [your neighbourhood] and any changes in the issues of residents living in this housing?

**Residents**

8. What formal or informal ways do tenants use to engage with each other in private-sector rental housing in [your neighbourhood]?

9. Tenants can face many different issues in private-sector rental housing – affordability, tenants forced to move when rents are no longer affordable, accessibility for tenants with disabilities, overcrowding problems, repair and maintenance issues in common areas and within units, safety concerns, problems with outdoor space, lack of public space and local businesses in the building or area, lack of connection with local neighbourhood, discrimination or intimidation by landlords, not knowing their rights as tenants, fear of exercising their rights as tenants, lack of an organized tenant voice in buildings, and many other issues. [Put this list on flip chart paper so people can refer to it during the discussion]

   a) Are any of these issues for residents in private-sector rental housing in [your neighbourhood]?

   b) Are there particular groups that are especially impacted by these housing problems in private-sector rental housing in [your neighbourhood]?

   c) Are there particular issues for young people, families with children or older/retired people living in private-sector rental housing in [your neighbourhood]?
10. You have mentioned several issues affecting residents in private-sector rental housing. We would like to get a sense of which issues are most critical and in need of immediate action. [Go through flip-chart list of issues people identified and ask for a show of hands for which issues are most critical and in need of immediate action. Record the number by each issue on flipchart.]

**Improvements/Solutions**

11. What is being done to improve the quality and function of private-sector rental housing [in your neighbourhood] and address problems residents face living in this housing? Are you aware of any projects or initiatives to address this issue?

12. What else could be done to improve the quality and function of private-sector rental housing [in your neighbourhood]? How could life be improved for tenants in these buildings?

13. What is needed to make these changes to improve these buildings and the quality of life for tenants living in this type of housing?

14. What are the barriers to making these changes happen and how can they be overcome?

15. What are the roles of tenants, landlords, service providers, advocates, municipal government and provincial government in making these changes happen? [Put list of actors – tenants, landlords, etc. – on flipchart paper so people can refer to it during the discussion.]

16. Is there anything else that you would like to add?