

POLICY DISCUSSION PAPER ON EVICTION AND
HOMELESSNESS:
STAKEHOLDER PERSPECTIVES ON A ROLE FOR
HUMAN RESOURCES & SOCIAL DEVELOPMENT
CANADA

Prepared for Housing & Homelessness Branch
Human Resources & Social Development Canada

Acacia Consulting & Research
Ottawa, Canada
November 30, 2006

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1. Introduction

1.1 Background

Eviction in Canada's residential rental sector is a complex phenomenon. The entire legal eviction process can last from a matter of days to several months, and intervention is rarely straightforward. Further, little is known about exactly who faces eviction and the details of their eviction experiences.

Acacia Consulting & Research (ACR) recently completed a year-long study on eviction, eviction prevention and homelessness which took place in the urban regions of Greater Vancouver, Ottawa, and Halifax Regional Municipality. Titled 'Cycles of Homelessness', the study was commissioned through the National Homelessness Initiative's National Research Program. This research complements an earlier study on the Cost Effectiveness of Eviction Prevention, which was funded by Canada Mortgage and Housing Corporation. Together, these projects contribute to a policy dialogue on the Federal government's role in homelessness prevention related to eviction.¹

The Cycles of Homelessness study confirmed the significant variation in eviction legislation and experiences across the country, compounded by a general scarcity of evictions-related data collection. In short, we simply *do not know* exactly how many households face eviction. Not surprisingly however, the research found that a disproportionate number of households facing eviction and at greatest risk of homelessness are low-income, and include female-headed lone parent families, single adults, Aboriginal persons, and persons with mental illness. As well, the eviction experiences of newcomers emerged as an 'untold story' that needs to be explored. Study participants faced extraordinary housing affordability challenges and almost universally described inappropriate or sub-standard housing. Each of these factors was cited as a contributor to eviction.

The study suggests there are distinct groups of tenants who face eviction, and that these groups require tailored approaches to prevent eviction and homelessness. While a range of eviction prevention approaches is generally favourable, in many cases preventing an imminent eviction cannot be equated with preventing homelessness. While long term housing stability is a desired goal, preventing an eviction may not be an appropriate short-term response where a tenant is unsuitably or inappropriately housed.

Long-term housing stability requires upstream and preventative approaches in the form of education and mediation programs, new residential tenancy policies, and significant investment in affordable and supportive housing, job creation and income support.

¹ Canada Mortgage & Housing Corporation. 2005. *Cost Effectiveness of Eviction Prevention Programs*. Ottawa: CMHC; National Homelessness Initiative. National Research Program. 2006. *Cycles Of Homelessness: Understanding Eviction Prevention and its Relation to Homelessness*. Final Report.

1.2 Purpose and Key Findings of the Follow-up Consultation

In charting a course for their department's immediate and long-term future, Senior Management at the Housing & Homelessness Branch, Human Resources & Social Development Canada (HRSDC), expressed a strong interest in further exploring the subject of tenant eviction. As a result, there is an opportunity to inform the future program and research role to be played by the Housing & Homelessness Branch in the area of tenant eviction.

From June to November 2006, ACR engaged in dissemination and consultation with key stakeholders in the area of eviction and homelessness. Eviction prevention practitioners responded enthusiastically to study findings, reflecting intense involvement in this area and a vested interest in providing input to the direction of a Federal government role in this area. Various stakeholder groups have clear ideas with respect to desired Federal government policy and programming directions. However, as expected, there is limited across-the-board agreement in regards to all areas of policy and program intervention.

The main purpose of the consultation exercise was to maintain momentum on the policy dialogue surrounding eviction in the months following the Cycles of Homelessness study's conclusion (March 2006). The process also served to strengthen and inform the study recommendations.

This report provides an overview of the results of the consultation. This includes highlighting emerging themes of clear stakeholder consensus, as well as identifying significant points of divergence. In particular, the report's findings cover six areas:

1. Understanding Eviction Prevention and Homelessness:

Stakeholders were in general agreement that existing eviction prevention programs either offer solutions at less-than-optimal points of intervention, or are not used by those most at risk of homelessness. Consultation participants, including landlord representatives, also felt strongly that those tenants who most often faced eviction and were most at risk of homelessness had complex difficulties and required multiple supports.

2. A Role for the Private Sector:

One of the themes that emerged strongly is the need to better address a role for the private sector in preventing eviction and homelessness. This included responses from landlords who expressed frustration at their organizations not being more involved in consultative processes.

3. National Standards for Residential Tenancy Legislation

There was broad recognition that tenants and landlords dealing with eviction face substantively different legislative and regulatory requirements across provincial jurisdictions. However, respondents were less concerned about addressing this variance, and more concerned with dealing with significant shortcomings in legislation and regulatory regimes that appear to exist across all jurisdictions.

4. Data Collection and Monitoring

Overall, respondents exhibited 'research fatigue', voicing reluctance to support any further research perceived as drawing resources away from investment in housing or income supports. However, there was stronger underlying support for particular types of research and data collection activities. The strongest support for research was in relation to practical and community-based research that cultivated stronger links between community members and researchers.

5. Addressing Housing Affordability

The most marked area of convergence in the consultation was with respect to income support to achieve housing affordability. The vast majority of stakeholders, including housing advocates, social service providers and private sector representatives, were in agreement that social assistance rates and minimum wage levels were vastly out-of-step with rental market prices.

6. Community-Based Supports for Vulnerable Households

Both landlords and support service representatives were in agreement that tenant households at greatest risk of eviction and homelessness required additional supports beyond affordable housing. Consultation findings strongly reflected a sense that a coordinated approach to delivering these services within communities was needed, and that existing funding programs which tend to operate in isolation from one another are inadequate. In particular, virtually all stakeholders saw the value of designing solutions to eviction and homelessness tailored to the particular needs of local communities.

In reviewing the findings, the following are areas of clearest stakeholder consensus, and instances where a Federal government role is most warranted:

- Support a 'horizontal' approach that intersects a mix of Federal government departments
- Address the housing affordability gap, with a specific focus on increasing income
- Invest in coordinated local systems of support
- Invest in development of supportive and transitional housing
- Link data collection and monitoring with explicit action in support of homelessness prevention

2. Methods

Consultation was undertaken via a combination of broad dissemination and targeted networking with key stakeholders. First, research results were disseminated widely through listservs and established networks via a brief editorial article and distribution of research highlights reports. Contacts were encouraged to further distribute research results via their own networks. In addition, a targeted email (Annex A) and follow-up

phoning to a smaller number of identified key contacts was undertaken in the attempt to ensure feedback was obtained from significant organizations in a range of sectors. A list of contacts is provided as Annex B.

Feedback was solicited in a number of ways, with the primary focus on an online survey tool (questionpro.com). The bilingual survey asked respondents to provide input on the program and research-related recommendations that emerged through the 'Cycles of Homelessness' study. The survey was a mix of ranking and open-ended comment – taking between 2 and 10 minutes to complete, depending on the level of detail provided by respondents (See Annex C). Respondents were asked to identify their organizational affiliation, and were asked for permission to share their name and contact information with HRSDC.

Further dissemination and consultation occurred via presentations, roundtables, and dialogues – as requested by contacts. A summary of dissemination and consultation activities is provided in the following chart:

Date	Activity / Audience	Jurisdiction	Type
Mar 06	CHRC ² Coalition of Community Developers	Ottawa	Presentation/Discussion
Mar 06	HLPN ³ Workers and Administrators	Ottawa	Presentation/Discussion
Jun 06	World Planners Congress housing and homelessness sessions	National	Dissemination & Networking
Aug 06	CHRC ⁴ Coalition of Community Developers	Ottawa	Dissemination
Aug 06	Large-scale e-distribution via contacts and networks	National	Dissemination
Aug-Nov 06	Administration of online Consultation Survey	National	Consultation
Sept 06	Housing and Homelessness Network in Ontario Listserv	Ontario	Dissemination
Oct 06	Canadian Social Research Links Weekly E-newsletter	National	Dissemination
Nov 06	Canadian Federation of Apartment Associations	National	Discussion & Consultation
Nov 06	BC Non-Profit Housing Association Annual Conference	British Columbia	Dissemination
Nov 06	ATEH ⁵ 2006 Community Forum	Ottawa	Presentation & Dissemination
Nov 06	CBRNO ⁶ Lunch n' Learn session	Ottawa	Presentation & Dissemination
Dec 06	(Planned) Ottawa Community Housing Corporation	Ottawa	Discussion & Consultation

² Community Health and Resource Centres

³ Housing Loss Prevention Network

⁴ Community Health and Resource Centre

⁵ Alliance To End Homelessness

⁶ Community Based Research Network of Ottawa

Dissemination efforts reached over 200 contacts across the country. In addition, a total of approximately 85 individuals from across Canada provided comment via email, meetings, and the online consultation survey. The online consultation survey was completed by 67 respondents – a number of whom declined to provide any identifying information or affiliation. However, the following list represents the known characteristics of survey respondents:

- 23 respondents represented community based, voluntary, or not-for-profit service providers
- 12 respondents represented advocacy organizations, including mental health, First Nations, private sector, anti-poverty, and tenants rights groups⁷
- 7 respondents represented municipalities, including staff members and elected representatives
- 4 respondents were lawyers and/or represented legal services
- 3 respondents represented private landlords
- 3 respondents represented research bodies including Universities and/or private consultants
- 2 respondents represented non-for-profit or social housing providers
- 2 respondents completed the survey in French
- 1 respondent represented a Federal government department or agency
- Respondents were largely from Ontario and British Columbia, with the remainder from Alberta, Manitoba, and Quebec

3. Key Findings

3.1 Understanding Eviction Prevention and Homelessness

There was remarkable convergence among stakeholders with respect to understanding the role of ‘eviction’ within the overall landscape of housing and homelessness. Consultation participants were in agreement regarding the existence of different groups of tenants facing different levels of risk of eviction and homelessness, and therefore require different types of intervention and support with respect to achieving housing stability. In general, respondents saw ‘eviction’ as one factor within a series of complex circumstances that can lead to housing instability and homelessness.

Respondents agreed that it is difficult to resolve complex issues such as eviction in a time-sensitive ‘crisis’ scenario, and that those most at risk of homelessness do not generally access eviction prevention services. As a result, eviction prevention programs either offer solutions at less-than-optimal points of intervention, or are not used by those most at risk of homelessness. While existing legislation and interventions were felt to have some merit, representatives from all stakeholder groups were dissatisfied with the current context within which eviction and eviction prevention are taking place.

Consultation participants, including landlord representatives, felt strongly that those tenants who most often faced eviction and were most at risk of homelessness had complex difficulties and required support around addictions, financial management, behavioural issues, mental illness, domestic violence, and other difficulties. Housing

⁷ Some of these are also service providers

stability was seen as a crucial aspect of wellbeing and a pivotal stepping stone from which to improve the situations of vulnerable households. Consistent with study findings, there was broad agreement in regards to the need for improved income support and housing affordability, however service providers and landlord representatives differed with respect to their vision of how this should best be accomplished.

3.2 A Role for the Private Sector

Subsequent to completion of the 'Cycles of Homelessness' study, one of the themes that has emerged most strongly is the question of a private sector role in preventing eviction and homelessness. Networking sessions at the 2006 World Urban Forum featured private sector representatives, or showcased collaboration across public, private, and voluntary sectors with respect to community-based housing and homelessness initiatives. While some of these represented isolated, 'residual', and 'Public Relations' oriented efforts, other initiatives demonstrated effective private-sector involvement in supporting employment, innovative housing initiatives, advocacy and community investment⁸.

Private sector landlord stakeholders participating in the consultation described having a vested interest in the topic of eviction and eviction prevention, and several respondents expressed frustration that private rental housing providers were often underrepresented, or 'left out entirely' when it comes to policy dialogue in the area of eviction and housing.

However, the views of non-private sector stakeholder groups were by no means unanimous as to the significance of a private sector role. Just over half of consultation survey respondents identified that exploring the private sector role in preventing evictions and homelessness was 'important' or 'extremely important'. Some respondents were unsure of an appropriate private sector role; others tended to view landlord and tenant interests as generally opposed, given that certain market conditions actually provide financial incentives to evict. However, several respondents suggested that the private sector could provide some perspective or could assist in the provision of information, in addition to provision of resources on a 'goodwill' basis.

While private housing provider stakeholders shared a number of viewpoints with other tenant and housing advocates, they displayed marked differences in opinion in several areas, namely a lack of support for both legal eviction prevention interventions and publicly-funded development of new housing (except in the case of specialized supportive units). Private landlords were more likely to characterize eviction as a legitimate consequence for breach of a contractual agreement.

A number of private housing providers were skeptical of an implied link between eviction and homelessness, citing addiction as the most obvious and significant causal factor, in addition to other issues such as violence. Nonetheless, housing provider representatives were vocal in their support of services which would assist households in meeting the responsibilities associated with tenancy including timely payment of rent, non-interfering behaviour, and upkeep of the rental unit.

⁸ See the Sustaining Community Partnerships Committee (SCPC), composed of representatives from eight communities in BC and the Yukon Territory. The SCPC steering committees represent all three levels of government and more than 200 service providers region-wide.

3.3 National Standards for Residential Tenancy Legislation

The 'Cycles of Homelessness' study found significant variance in residential tenancy policy and legislation between the three study jurisdictions. Perhaps not surprisingly, dissatisfaction with the way in which eviction plays out within existing legislative contexts was relatively common across jurisdictions. This finding was confirmed through consultation. Eviction prevention workers and housing advocates were concerned that lack of information, stringent timelines, legal jargon and court fees⁹ precluded vulnerable households from realizing their rights through existing judicial frameworks. Landlord representatives, on the other hand, felt equally wronged by existing systems; from this perspective legal interventions aimed at eviction prevention can function to delay the eviction of 'irresponsible' tenants, causing longer periods of forgone rental income and increased costs which are ultimately borne by tenants.

Despite general consensus on the need for new policy and legislation in the area of eviction and eviction prevention, respondents exhibited mixed feelings as to the potential for a Federal role in this area. Overall, respondents seemed less concerned with variance between provinces, and more concerned with the significant shortcomings in legislation and support services that appear to exist across all jurisdictions. A number of respondents saw the need for government intervention in order to set controls within the housing market, and 'rein in' the private sector. Housing advocates expressed concern that deregulation of the rental housing market has created an economic incentive to evict.

Respondents expressed tentative support for the formulation of national standards on eviction and access to eviction prevention services. Just over half (52%) of online survey respondents believed that national standards would be 'important' or 'extremely important'. The notion of national standards appealed to some housing advocates who favour a rights-based approach, citing Canada's international commitments in the area of housing. National standards were seen to be a potentially useful tool for ensuring accountability in this area. It was suggested this could assist in addressing problems with legislation that were difficult to identify and resolve because of provincial variations.

A national standards approach was thought to be most useful as a signal of Federal action within a larger national housing strategy; respondents wanted to see a set of standards that were supported and linked with funding to support effective provincial and local initiatives. This could involve short, medium, and long-term strategies. Other respondents identified particular areas wherein guidelines were thought to be useful: aboriginal off-reserve housing, or the demolition of old buildings which results in the acute loss of many low-cost units.

Despite some support for the notion of national standards, respondents were skeptical regarding how these could or should be enacted given variance between provinces, and the fact that Residential Tenancy law is an area of provincial jurisdiction. Several stakeholders were concerned that national direction was associated with a 'one size fits all' solution, and that national standards would fail to take into account significant discrepancies in the rental housing market and economic conditions between jurisdictions. These respondents felt that solutions needed to be local rather than

⁹ This includes indirect court fees, such as those associated with hiring expert witnesses to prove health risks or other aspects of the tenant's case.

national; their sense was that if local solutions were in place, then Federal government oversight would not be needed. Further, it was suggested that national standards could even be harmful by having the effect of ‘trampling over’ existing effective local practices, or leading to delays due to more ‘assessment’ rather than investment in needed support services.

3.4 Data Collection and Monitoring

Stakeholders exhibited mixed reaction with respect to support for a Federal government role in evictions data monitoring or reporting. Overall, respondents exhibited ‘research fatigue’, voicing reluctance to support any data collection, monitoring, or research initiative that they perceived as drawing resources away from investment in housing or income supports.¹⁰ Only 38% of respondents supported identified investment in a national evictions data monitoring or reporting function as ‘important’ or ‘extremely important’.

Respondents who supported this approach saw the value of evictions data for use in evaluation, identification of best practices, and cultivation of public awareness of the issue of eviction. Respondents listed a number of areas wherein they saw a need for improved access to eviction data:

- comparison by sector (public housing, social housing, cooperatives, for-profit management companies hired with public funds, and private for-profit),
- tracking rental housing administrative body activities including type and number of applications received, method of resolution, orders issues, etc.
- tracking of evictions resulting from conversion of low-cost housing (i.e. old residential hotels),
- tracking evictions of aboriginal households from off-reserve housing,
- tracking of evictions and housing instability related to violence against women, to increase awareness of this issue,
- characterization and identification of households at-risk of housing loss to improve early intervention, and
- enabling of cost-benefit analyses that can demonstrate an economic argument for preventative interventions in the area of eviction and homelessness¹¹

At the same time, just over half of consultation survey respondents cited the need to undertake a more comprehensive study of eviction as ‘important’ or ‘very important’. These respondents identified the need to have detailed investigations that took into account local factors associated with community culture and scale – factors often missed by larger studies. The study of extra-legal evictions in particular was thought to be beneficial because of the large number of vulnerable tenants whose living arrangements exempt them from the protection afforded by provincial residential tenancy legislation. Respondents felt that an investigation of this issue – from both tenant and landlord perspectives, could provide insight into strategies for early intervention, identification of at-risk groups, or tenant education. Other stakeholders, however, were not supportive of

¹⁰ This is a factor, in large part, of the composition of the consultation survey sample that largely consisted of service providers, tenant and landlord advocates, and relatively few research representatives.

¹¹ See, for example, the work of Dr Dennis Culhane (University of Pennsylvania) whose research describing a typology of homelessness including chronic and episodic, has produced economic arguments for access to supportive housing for persons with mental illness. Culhane has studied the impact of homelessness on the utilization of public health, corrections and social services in New York City and Philadelphia. Pomeroy (2004) and Eberle et al. (2001) have undertaken cost analysis work in Canadian settings.

this recommendation, questioning the practicality of data collection in this area, and the usefulness of results.

Stakeholders were in broad agreement with respect to characterizing eviction as a sign of bigger problems in affordability and/or personal or social aspects of wellbeing. Consultation survey respondents expressed reserved support for 'testing the hypothesis that eviction could serve as a 'red flag' to identify the need for more complex crisis intervention', with 57% describing this as 'important' or 'extremely important'. However, many respondents were skeptical of the practicality or usefulness of continued research in this area; eviction is not thought to be an 'early' point of identification, and many front line staff are already treating eviction as an indicator of the need for support in a variety of areas. In addition, a concern was expressed regarding whether a focus on eviction as a 'red flag' actually served to reinforce a 'personal' or 'individualized' view of eviction as having to do with household characteristics rather than systemic shortages in affordability and support for vulnerable households.

Several respondents suggested that data collection initiatives should build on existing provincial data collection schemes, at the very least requiring provincial bodies to collect and publish basic eviction data. However, many respondents felt that any Federal government role in data collection had to be clearly linked to a national housing policy role, requiring an extended period of complex negotiation with provincial entities.

Several stakeholders questioned the usefulness of a national evictions data strategy given provincial variation in eviction legislation. Respondents cited the need for data collection to reflect differences in the definition and implications of various procedures. Once again, many respondents were emphatic that investment in data collection should be secondary to investment in housing supports.

Fewer than half of consultation survey respondents identified longitudinal studies on eviction as 'important' or 'extremely important'. Despite a general lack of interest in this area, several respondents saw longitudinal studies as having the potential to advance awareness of the systemic casual factors of eviction such as poverty, low-paid work, and the need for improved access to supportive housing. Longitudinal and multi-jurisdictional studies were thought to have potential in contributing to a systems-based approach to planning and tenant education strategies. Several respondents listed groups of tenants who could be targeted for longitudinal study, including tenants with mental health issues, aboriginal persons, drug users, social assistance recipients, youths, seniors, and tenants with a history of arrears. Nonetheless, many respondents saw little need for longitudinal analysis, stating that 'we know what works'.

In the same vein, respondents felt strongly that the link between housing stability and health was self-evident, let alone clearly established.¹² 57% of consultation survey respondents stated that linking eviction with research on population health was 'important' or 'very important'. 'Health promotion' was described as a more positive and productive policy framework relative to a focus on 'homelessness prevention'. However, other stakeholders felt that there was no clear advantage to further exploring this link,

¹² However this assertion is challenged by recent dialogue in the area, which suggests Canada is lagging behind with respect to both research, policy and programming in the area of Health Promotion. See Raphael, D (March 2003). *Assessing the Social Determinants of Health in Canada: Bridging the Gap between Research Findings and Social Policy. Policy Matters.*

again citing the difficulty in extracting the impacts of 'eviction' from the broader issue of housing instability.

At one level, respondents felt strongly that solutions to the issue of housing instability were, by now, well known. Numerous comments called for 'action first', suggesting that data collection and monitoring could be undertaken concurrently with practical interventions.

At the same time, through various consultative activities, stakeholders expressed support for practical and community-based research that cultivated stronger links between community members and researchers. Community-led research was cited as a model that was particularly relevant to the cultural practices of Aboriginal communities.¹³

3.5 Addressing Housing Affordability

The issue of housing affordability emerged almost unanimously as an area wherein respondents envisioned a strong role for the Federal government. Over 90% of survey respondents stated that 'addressing the persistent and growing gap between incomes and housing costs' was 'extremely important' or 'important'. Respondents felt strongly that improving affordability was essential, and that this would require a strong commitment from all levels of government.

Unlike some of the other areas identified in the consultation, the Federal government has played a role in improving affordability through investment in affordable housing. However, there is some discrepancy among stakeholder groups with respect to the desired way in which this Federal role should be played. A number of housing advocates favour Federal investment in affordable housing generally. These respondents cited the need for safe and appropriate housing for low-income tenants evidenced in part by long social housing waiting lists. A BC respondent expressed concern that many tenants were being displaced through the demolition or conversion of existing low-cost units. A respondent from the City of Montreal described the City's ongoing development of social housing units (a mix of municipal, non-profit, and cooperative) which are subsidized with a combination of municipal, provincial and Federal government funds. Some units will be specifically targeted towards rooming house clientele, or homeless and vulnerable households. This was held up as a favourable model.

Housing advocates felt that creation of affordable housing was an area that required Federal government leadership, given an existing 'policy vacuum' in this area. A number of stakeholders wished to see long-term investment in permanent affordable housing, consistent with the policy position taken by the Federation of Canadian Municipalities.

A second view that emerged saw more explicit emphasis on the provision of affordable rental housing within the private housing market. Within this view, suggested roles for the Federal government included: fairer tax laws, financial and tax incentives for construction of social and affordable housing, provision of rent insurance for landlords¹⁴,

¹³ The 2002 and 2006 Aboriginal Homelessness Research Forums.

¹⁴ Australia has put in place a system of insurance for residential landlords that covers rent default by a tenant. The insurance covers situations where a tenant abandons a building before the end of the tenancy

and documentation of barriers to private home ownership to enable intervention in areas of Federal government jurisdiction (e.g. access to mortgage insurance). A number of respondents felt that mechanisms which encouraged affordability of housing within the private rental market were less likely to result in concentrated, 'ghettoized' social housing developments that were not adequately supported or integrated with the surrounding community. Delivery of affordable housing units through the private rental market was thought by proponents to be much more cost-effective than subsidizing the cost of new construction.¹⁵

Despite the overall lack of a single vision with respect to the delivery of affordable rental units, respondents appeared to agree that a clear rationale exists for investment in new construction or development in the case of specialized supportive housing for hard-to-house tenant groups. In general, private sector housing provider representatives favoured the availability of 'portable' supports that could be accessed by households living in private rental units. However, there was consensus that particular tenant groups would require temporary or permanent intensive supports attached to specialized units, and that the provision of these supportive units should not necessarily be accomplished through the private sector. Transitional housing units created through Supporting Communities Partnership Initiative (SCPI) funding was cited as a positive first step in this area.

The most marked area of convergence with respect to housing affordability pertains to income support. Especially in the wake of housing rental housing market deregulation, virtually all respondents were emphatic that this was the single most important way to prevent eviction, and housing instability in general. The vast majority of stakeholders, including private sector representatives, were in agreement that social assistance rates and minimum wage levels were vastly out-of-step with rental market prices. This was seen as extremely problematic. Landlord representatives (e.g. The Canadian Federation of Apartment Associations) were specific in their call for a 'portable' housing allowance for qualified tenants; this could be delivered in a number of ways, and enables tenants to apply the benefit to units that meet their needs in terms of location, size, and proximity to work and support networks¹⁶

Other respondents identified the need to bolster existing income security supports, including minimum wage, social assistance, and the national Child Tax Benefit 'clawback' for families receiving social assistance. In general, respondents cited variances in cost of living between jurisdictions and wished to see benefits that reflected these differences over time, for example, through indexation. The City of Hamilton's 'Living Wage' policy initiative was cited as a favourable example. While legislation relating to minimum wage and social assistance is a provincial jurisdiction, many respondents called for Federal leadership, and a collaborative commitment across all levels of government, in the area of income support and income security.

3.6 Community-Based Supports for Vulnerable Households

While improvements in housing affordability was seen as an underlying issue faced by the majority of households who experience housing instability, all stakeholder groups

period; Stops paying rent owed; or is legally evicted from a building. See <http://www.manageaustralia.com.au>.

¹⁵ The Canadian Federation of Apartment Associations' Housing Policy Statement is attached as Annex D

¹⁶ Ibid.

were also keenly aware of the particular difficulties associated with vulnerable and 'hard-to-house' tenant households. These households are understood to be in need of housing that is not only affordable, but also includes access to needed supports around addictions, financial management, education, mental health, and behavioural issues. This group of tenants was seen to be most at-risk of eviction and homelessness; landlords and support service representatives were in agreement that these tenant households were not well-served by unsupported market rental units – causing difficulties for all involved, including landlords and neighbouring tenant households.

Respondents described a broad spectrum of local supports that are needed. These include programs and services that offer support across various stages of the housing cycle including housing search, outreach and identification of households 'at risk', landlord and tenant education, financial management training or services, and mediation. Both landlord and support services representatives supported investment in services that offered accessible and multi-lingual support and education to tenants and landlords around residential tenancy rights and responsibilities. In addition, respondents cited a need for supports across other dimensions of well-being such as resources that respond quickly to family emergencies including job loss, family illness or death; daycare; life skills; training / education; and employment supports.

Representatives of highly vulnerable and difficult-to-house tenants (e.g. with mental health challenges) emphasized the need for funding models that take into account the reality of the need for highly intensive services that are not likely to achieve 'quick positive results'.

Stakeholders suggested that access to social and health supports needs to occur in a more preventative and coordinated way, such as through trusted first-points-of-contact like soup kitchens, and settlement services for newcomers. Private sector landlords are often in a position to identify struggling tenant households, but are generally not equipped to link households in crisis with needed supports. For hard-to-house households, the need for more intensive health and behavioural supports was identified. While many such services could be delivered to tenants living in private rental housing, other tenants would require either temporary or permanent specialized supportive living units.

Consultation findings strongly reflected a sense that a coordinated approach to promoting housing stability within communities was needed, and that existing funding programs which tend to operate in isolation from one another are inadequate. Housing advocates and social services workers were keenly aware of the need for coordinated, multi-sectoral approaches to identifying and assisting at-risk households. With respect to eviction prevention services in particular, 82% of consultation survey participants felt that a 'systems-wide approach' to eviction prevention services in municipalities was 'extremely important' or 'important'. Informants listed a number of effective models in service provision, namely, Ottawa's Housing Loss Prevention Network, Winnipeg Housing Rehabilitation Corporation's Project Glow, and British Columbia's network of Housing Advocates.

Effective and coordinated program models were associated with the ability to perform targeted outreach to at-risk groups, early identification, and service provision in order to assist tenant households in a range of areas. A number of respondents cited the

importance of providing support over time, to assist with transitions into and out of supports, with the goal of achieving maximum independence.

Stakeholders felt that many existing 'on-the-ground' effective and coordinated local approaches to promoting housing stability were threatened by inadequate and unstable funding by upper-tier governments. Of consultation survey respondents, 65% thought that exploring new models to support preventative and community-based health and housing problems was 'important' or 'extremely important'. Many respondents envisioned a model wherein federal and provincial funding would support services that were locally-designed and implemented. Virtually all stakeholder groups wished to address solutions to eviction and homelessness through flexible support that allowed the design of services to fit the needs of a particular local jurisdiction. In addition, respondents emphasized the 'value-added' merits of recognizing and building on existing voluntary and community-based initiatives that are already well-established and are currently delivering needed support services.

The approach taken by the Supporting Communities Partnership Initiative (SCPI) in coordinating the delivery of homelessness prevention services and investments was cited as integral to many existing preventative and integrated services, and thus emerges as a funding model that could be adapted or enhanced. Furthermore, the SCPI approach offers several variations on the local partnership model, including the Community Entity, Municipal Entity, and Shared Delivery models. Similarly, the Local Community Advisory Boards (CABs) represent a useful framework as a foundation for future work in this area.¹⁷

This approach was echoed by a recent submission to the Federal government made by Ottawa's Alliance to End Homelessness (ATEH), which specifically calls for direct Federal government support for community-level initiatives that sustain community collaboration. (See Annex F)

4. Potential Areas of Consensus

The following five areas emerged from the consultation characterized by strong stakeholder consensus, and reflecting a role for the Federal government, and HRSDC in particular:

1. Support a 'horizontal' approach that intersects Federal departments: Respondents see long-term housing stability as being closely integrated with areas of clear federal jurisdiction, including health and health promotion, immigration and immigrant settlement (including foreign credential recognition), income security for seniors, the wellbeing of Canada's First Nations peoples, and economic development including job creation & employment strategies. Within this context, the role for HRSDC is to play a coordinating function, focusing resources and tools from these other sectors and departments to address the policy objective of preventing homelessness.

2. Address the housing affordability gap by increasing income: While stakeholder groups varied in the extent to which they wanted public involvement in construction of new housing, respondents expressed almost unanimous support for income supplements,

¹⁷ See Carter, Tom. 2006. Enhancing Delivery Models and New Partnerships. Prepared for Policy and Government Relations Directorate of the Housing and Homelessness Branch

and other policy interventions relating to income support programs and minimum wage. Job creation and employment supports were also thought to be highly relevant.

3. Invest in coordinated local systems of support: Stakeholder groups were adamant about the need for significant improvements to funding local support services. Respondents wanted to see a commitment to investment in local services from all levels of government, through flexible funding mechanisms that enabled local planning and delivery of integrated, coordinated, targeted, and preventative programs. Service provider groups were concerned about threats to continuation of existing programs, let alone the need for significant enhancement and strengthening of support services. The range of local partnership models developed through SCPI offer a very helpful framework for achieving the objective of locally-relevant and locally coordinated programs.

4. Invest in development of supportive and transitional housing: All stakeholder groups agreed that there are particular tenant households who require a level of housing support that can not be met within the for-profit housing market. These hard-to-house households require access to permanent or temporary specialized affordable housing units to which supports are attached. Respondents agreed there was a shortage of these types of units, and that this was an area for public investment that requires funding from all levels of government.

5. Link data collection and monitoring with action: In general, respondents were wary of any research, data collection or monitoring framework that might threaten or delay investment in needed supports. Practical research that provides for evaluation, comparison, and enhancement of on-the-ground models, would likely be supported by a range of stakeholder groups. Support of peer learning could be a component of dissemination of findings. Enhancement of provincial data collection was thought to be of more immediate use than a national framework.

Annex A - Targeted Email (English and French)

Annex B - Key Contacts in the Evictions Network

Annex C - Online Survey Questionnaire (English and French)

Annex D - Canadian Federation of Apartment Associations' Housing Policy Statement

Annex E - Ottawa Alliance to End Homelessness Pre-Budget Consultation Statement