

Tenant Relocation Support Services Program

Final Evaluation Report

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1. Summary of Key Findings & Lessons Learned

1.1 Overview

The City of Toronto launched the Tenant Relocation Support Services (TRSS) program to respond to the needs of vulnerable residential hotel tenants displaced by redevelopment. Between January 2016 and September 2017, TRSS delivered supports at four sites: 235 Jarvis, 77 Mutual, 484 Spadina (known as the Waverly Hotel) and 295 Brunswick.

In July 2018, Emily Paradis and Joy Connelly were hired to evaluate the program's effectiveness at these sites, determine the costs to the City of both delivering and *not* delivering the program, and to identify best practices and recommendations emerging from the TRSS project and similar programs in other jurisdictions.

1.2 The program

The TRSS program featured:

- Departure payments, including the three months' rent required by the *Residential Tenancies Act*, moving costs and in some cases, start-up costs;
- Three-year housing allowances or bridge subsidies to enable displaced tenants find alternate housing;
- Wrap-around supports delivered by non-profit agencies to help vulnerable displaced tenants find a suitable home; and
- Follow-up supports for tenants needing ongoing support to keep their new home.

The developer's contribution to the program varied depending on their legal obligations and the City's ability to begin negotiations before tenants were displaced.

Negotiated developer contributions

	Project			
	235 Jarvis	77 Mutual Street	Waverly Hotel	295 Brunswick
Governed by rental replacement requirements?	No	Yes	No	No
Planning approvals required?	Yes	Yes	Yes ¹	No
RTA requirement: 3 months rent	Yes	Yes	Yes	Yes
Additional departure payments, moving costs, etc.	Yes	Yes	Yes, ad hoc	Yes, ad hoc
Housing allowances/bridge subsidies (3 years)	Yes	Yes	No	No
Relocation supports (provided by agency)	Yes	Yes	No	No
Follow-up supports (provided by agency or S2H)	Yes	Some	No	No
Replacement units	Yes	Yes	For some	No
Right to return	No	Yes	No	No

¹ Ontario Municipal Board decision and Section 37 negotiations were completed before negotiations on displacement began.

1.3 Outcomes

- i. *The redevelopment of the four projects displaced an estimated 142 stably-housed but vulnerable people. An estimated 36% of tenants in the four projects – 51 tenants in all -- were displaced before they could receive services. Some became homeless.*
- ii. *TRSS supports enabled 56 vulnerable people – 81% of tenants who received supports -- to secure a home, and provided support to another 13 tenants who found homes on their own.*
- iii. *Among 14 tenants interviewed, all but one reported improvements in the quality of their housing and well-being. Tenants' rating of the condition of the building (out of 5) jumped from an average 1.8 to 4.1; their rating of their feeling of safety jumped from 1.6 to 4.1, and their overall satisfaction with their home jumped from 2.2 to 4.3. Many tenants reported that, because of the TRSS program, they had more money for food and other necessities, and their mental and physical health had improved since the move.*

In a comment echoed by many others, one tenant declared, *“When you're living in a place like Waverly and Broadview you don't feel like you're living a life like other people. But getting into a real apartment with your own keys is a real life enhancement. You almost feel like you're lifted off the street.”*
- iv. *Among tenants interviewed, rents increased from an average \$649 (including utilities) to \$958 (often with additional utility or other costs) per month. Without the housing allowances, relocation would have been impossible.*
- v. *Tenants needed assistance to access other City-programs, particularly income tax clinics that would enable them to apply for housing allowances.*
- vi. *Once initiated, the program worked quickly and well. Support agencies were able to gear up in less than one week, support workers were well-equipped and universally praised by both tenants and developers, and developers were able meet project deadlines without adverse publicity or resorting to the Landlord & Tenant Board.*
- vii. *Early lessons were incorporated into the program. With experience the Planning Division began to develop a standard “compensation package,” and SSHA developed systems for distributing tenant entitlements through agencies.*

1.4. Costs

- i. *The displacement of tenants in the four buildings studied cost an estimated \$1.29 Million, or an average \$18,648/person supported. These costs do not include supports provided by the City's existing rooming house relocation program or City staff time, estimated at .5 FTE for the first six months of each project.*
- ii. *These costs were off-set by developer contributions of \$634,148, resulting in an estimated net three-year cost to the City of **\$652,560**. Most of these funds were contributed by the developers at 235 Jarvis through a Sec. 37 agreement, and at 77 Mutual to fulfill their obligations under the City's rental housing demolition and conversion by-laws.*

iii. *The estimated cost of NOT providing offering the TRSS program is \$1,417,938, or \$24,033 per person to cover the shelter costs and associated services for each of the 59 clients agency staff believed most at risk of homelessness.*

iv. *The program effectively commits the City to continuing housing allowances after the 3-year program ends. Assuming housing allowances are paid at the current rate, the costs to support 49 program participants now receiving or eligible for housing allowances would be \$294,000 per year. There are no developer-funded offsets for these costs.*

1.5 Lessons from other jurisdictions

A jurisdictional scan demonstrated that cities across North America are grappling with the consequences of the loss of dwelling rooms and other affordable housing stock. Effective measures include:

- Legal and regulatory protection for dwelling room buildings;
- Dedicated funds from multiple sources for affordable housing preservation;
- City and non-profit acquisition and operation of dwelling room buildings;
- Leadership from tenants and civil society;
- Data-driven strategies; and
- Comprehensive frameworks for affordable housing preservation, with coordination among levels of government and collaboration between the public, non-profit, and private sectors.

1.6 Recommendations

i. *Begin planning for displacement as soon as a redevelopment is identified.* Using this time effectively would allow the City to estimate displacements costs, developers to include these costs in their *pro formas*, tenants to learn about their rights, and agencies to facilitate moves in the best interest of both tenants and developers. Some recommendations:

- A clear channel between the community planner – the first point of contact with developers – and the Planning Division’s policy staff
- A by-law requiring tenant relocation compensation for vacant rooming houses to reduce the incentive to include vacant possessions as part of the agreement of sale.

ii. *Continue and build upon the best practices emerging from the TRSS program by:*

- Expanding the availability of flexible, hands-on services, promoting a team approach, and improving support for agency workers;
- Offering ongoing access to as-needed supports, particularly to facilitate renewal of housing allowances;
- Retaining the complementary roles of the Rooming House Emergency Program and TRSS Program;
- Starting tenant engagement early to create opportunity to build trust and find appropriate housing – but anticipate some tenants will wait until the last minute to move;
- Providing pro-active tenant rights education to dwelling room tenants throughout Toronto to ensure they do not leave prematurely;
- Fostering collaborative relationships with landlords and developers;

- Improving data tracking tools.

iii. Simplify access to City services. Tenants should not have to rely on paid support workers to access entitlements. In particular, the Housing Stabilization Fund should be reviewed to make it more responsive to the needs of tenants seeking new homes.

iv. Provide a more consistent framework to address the costs of tenant displacement.

Compensation for tenants is governed by the *Residential Tenancies Act*. The City should establish an equally consistent framework for the other costs associated with displacement: the replacement of units and the costs of tenant supports. Consider:

- Including dwelling rooms in Toronto's rental housing demolition and conversion controls. Today, recouping the costs of displacement are dependent on a willing developer, a rezoning, and a Councillor prepared to use Sec. 37 contributions to cover the cost of displacements. Extending rental replacement controls to dwelling rooms would allow developers to plan early for the costs of displacement, replenish the stock of affordable housing, and enable developers to do what they do best: acquiring property, managing large and complex budgets, and building.
- Establishing a flat fee to cover the costs of supports, creating predictability for developers while relieving them of unfamiliar roles such as managing sitting tenants or determining eligibility for compensation.

v. Introduce "upstream" measures to reduce homelessness and preserve dwelling room stock.

Open lines of communication with legal clinics, housing help centres, drop-ins, and others who may hear about potential redevelopments before the City does. Explore the potential of non-profit ownership, land trusts and housing allowances to stabilize remaining residential hotels and rooming houses.

vi. Consider the broader policy implications of the program. These include:

- the ramifications of using a small-scale municipal housing allowance program to fill the structural gap between provincial social assistance rates and average rents
- the housing allowance's potential contribution to inflating rents in the vacant unit the tenant moves to
- the fairness of offering housing allowances to displaced tenants while many others -- including those staying in shelters, or living in very poor conditions, or paying over 50% of their incomes on rents -- do not have access to this benefit.

2. Tenant Relocation Support Services Evaluation: Background & Context

2.1. Program background

The Tenant Relocation Support Services (TRSS) program was implemented by the City in response to the redevelopment of a number of rooming houses and residential hotels². Planning staff noticed that some sites with redevelopment applications were home to vulnerable tenants, and notified Shelter, Support and Housing Administration. Though other City-funded programs have supported dwelling room tenants—including the rooming house emergency response team based at WoodGreen Community Services, and relocations of tenants from unlicensed houses in Scarborough—a new program was required for buildings undergoing redevelopment.

In response to the need, the City defined the elements of the service to be provided, developed a protocol for identifying sites to be served, and issued an RFP to create a roster of agencies to provide services. Components of the service include intensive outreach housing help, access to City resources managed by SSHA (such as housing allowances, furniture bank, and moving assistance), and post-relocation follow-up and referral. Where possible, funds to cover the cost of the service have been secured through planning negotiations with the developer. Where there is no planning application that would trigger either the City's Rental Housing Demolition and Conversion By-law or Section 37 negotiations, the City has funded the service directly.

2.2 TRSS Evaluation: Purpose and methods

Between January 2016 and September 2017, TRSS projects at four sites were implemented by three agencies: 235 Jarvis (Albion Neighbourhood Services), 77 Mutual (HOTT), 295 Brunswick, and the Waverly Hotel at 484 Spadina (both by WoodGreen Community Services). The City commissioned this evaluation of the TRSS program in order to take stock of what has been learned so far, and assess the effectiveness, outcomes, costs and benefits, and best practices of the projects. It set out four purposes for the evaluation:

1. To examine program delivery and effectiveness of the TRSS projects.
2. To assess to what extent the four projects prevented negative outcomes, and succeeded in their goal of supporting tenants to relocate to appropriate, affordable housing in which they are stable and satisfied.
3. To calculate the total and per client costs for each project, and to determine whether agreements with developers are adequate to cover the full costs of the services. In addition, the review considers the consequences for tenants, and the estimated costs to SSHA, the

² In this report, the terms “rooming house” and “residential hotel” will both be used to describe the sites in question. The Tenant Relocation Support Services Program has been carried out in sites that could be considered hotels, rooming houses, and / or single-room occupancy (SRO) units. While regulatory régimes governing residential hotels and rooming houses differ significantly in Toronto, both forms provide relatively affordable and low-barrier private market housing, in which rental units are dwelling rooms, normally without private kitchen and / or washroom facilities (except in the case of SROs). The population of tenants, while diverse, is similar between the two forms and includes a high proportion of persons who face significant barriers to accessing and maintaining adequate housing. Regardless of form, the vulnerability of the residents and the barriers they are key considerations in the City's implementation of TRSS.

City, and the public, of *not* delivering TRSS services to support dwelling room tenants displaced by redevelopment.

4. To identify best practices and recommendations that have emerged through the TRSS projects (and similar programs in other jurisdictions) for the funding, administration, and delivery of relocation supports to rooming house tenants affected by redevelopment.

Between July 2017 and February 2018, the consultants:

- analyzed City reports and administrative documents associated with each of the four programs;
- interviewed six City staff, five agency managers, four front-line TRSS workers, two developers, and 14 tenants; and
- reviewed articles and reports on the impacts of, and responses to, redevelopment and loss of dwelling room stock across jurisdictions.

This report presents the findings and recommendations emerging from these investigations.

- **Section 3** reviews the broader context of rooming house loss across jurisdictions, and examples of program and policy responses.
- **Section 4** examines program delivery and effectiveness of the TRSS projects. Drawing upon administrative data from the projects and interviews with agency managers, City staff, and developers, this section presents the context and delivery of the four projects, agencies' experiences of offering the service, developers' perspectives on their involvement, and the services' effectiveness in terms of numbers of clients served.
- **Section 5** delves into the experiences and outcomes of the relocation through the perspectives of tenants and front-line workers. Through in-depth qualitative interviews, this section explores the impacts of the relocation for tenants' housing stability and well-being, workers' and tenants' assessment of the effectiveness of TRSS supports, and tenants' satisfaction in their new homes.
- **Section 6** presents data on the costs of TRSS services, including project costs and per-client costs, comparisons of developer-funded and City-funded projects, and estimates of the human and financial costs of not offering these services.
- **Section 7** presents recommendations from City staff, agencies, developers, and tenants, and summarizes the lessons learned for responding to rooming house redevelopment. Throughout the report, key findings are highlighted with italicized headings.

3. Literature review and jurisdictional scan

3.1 Changes in dwelling room stock

*"[I]f you look at those hotels, people who lived in them understood diversity in a much broader -- and I'm going to say a more holistic -- fashion than we understand the word today. They knew that the one thing they all had in common -- they were poor, they were financially strapped."*³

According to historian Marie Wong, Seattle's Single-Room Occupancy (SRO) hotels at the turn of the twentieth century were highly diverse in terms of gender, race, ethnic origin, ability, and livelihood. Their residents had one thing in common: poverty.

The same holds true to this day in the SROs and rooming houses across Canada's cities.⁴ A 2006 CMHC profile⁵ suggests that the average rooming house resident in Montréal, Toronto, and Vancouver is male, white or Indigenous, in their 30s or 40s, with an income well below the poverty line – but the report also acknowledges that residents include students, newcomers, single women, older adults, persons with disabilities, and other groups facing barriers to accessing most forms of housing. What dwelling room residents share is the need for housing that is affordable and accessible to people with very low incomes.

That same 2006 report warns that market pressures pose threats to the sustainability of dwelling room stock in Canada's largest cities. Just over a decade later, those pressures are leading to rapid loss of this critical resource of "naturally-occurring" private market affordable housing⁶ in cities across the North America. The lively, diverse, holistic, and accessible communities housed for decades (or even more than a century) in this poorly-maintained stock are being dispersed and displaced, as unrestrained market-driven development transforms city cores into economically- and socially-homogeneous consumption zones.

This review first presents recent evidence of decline in dwelling room stock in Canadian cities and some others in North America; next, it explores how cities are responding.

3.1.1 Halifax

Recent research at Dalhousie University⁷ has tracked parallel phenomena in Halifax: on the one hand, the loss of traditional rooming house stock; and on the other, the proliferation of what the authors refer to as "quasi-rooming houses" that mainly house students of the small city's four universities. The study found that, of 151 addresses that operated as licensed rooming houses between 1995 and 2016, at least 97 have been lost. Only 17 were active and licensed, while

³ Black, D. (2015). Historic South Downtown oral histories: Marie Wong discusses her research on Seattle's SRO hotels and the men and women who lived in them. History Link website <http://www.historylink.org/File/11135>

⁴ The built form and typology of single room housing differs from city to city; Canada's cities include single-room occupancy hotels, rooming houses, and other forms. In this review, the terms SRO, hotel, rooming house, and dwelling room building will all be used.

⁵ 2006 CMHC Profile of Rooming House Residents <https://www.cmhc-schl.gc.ca/odpub/pdf/65235.pdf>

⁶ This is the terminology used by Cook County's Preservation Compact to describe SROs. <http://www.preservationcompact.org/>

⁷ Lee, U. (2016). Are rooming houses disappearing in Halifax? Halifax: Neighbourhood Change Research Partnership, School of Planning, Dalhousie University. http://theoryandpractice.planning.dal.ca/pdf/neighbourhood_change/ulee_2016.pdf

another 11 operated as rooming houses but without a license. Only 3 had been converted to social housing, while at least 65 had been converted to more profitable uses, most of these into apartments.

Through reviews of rental listings and a street inventory, the study also identified 57 currently-operating “quasi rooming houses” adjacent to university campuses. Various landlord-tenant arrangements (including rental of a whole house to a group who pay rent together, and rental of individual rooms in an apartment) enable landlords to avoid licensing requirements.

Municipal officials interviewed for the study pointed to a lack of communication between departments, contradictory definitions and rules, and the importance of regulating quasi-rooming houses.⁸ In 2017, the Halifax Regional Municipality struck a City staff group to review landlord licensing and other affordable housing solutions. The group has found that the costs of licensing and standards discourages rooming house uses.⁹

3.1.2 Montréal

In 1987, a municipal report determined that 40% of Montréal’s private rooming houses had disappeared.¹⁰ Twenty years later, the City found that only 180 houses with 2915 rooms remained. Houses were being lost to demolition, sale, closure for standards violations, and conversion into residences for students or tourists. By 2017, the number had dropped to 170 private houses, totaling 2800 rooms.¹¹ While many rooming houses have been closed, many others were purchased by the City in the 1980s and 1990s through various government funding programs. An estimated 2000 additional units are operated by non-profit providers.¹²

During the 2010 municipal election campaign, RAPSIM, a network of agencies serving people who are homeless and isolated, conducted the People’s Commission for the Preservation of Rooming Houses.¹³ Research partners from a university conducted focus groups at drop-in centres and other services, and a day-long public hearing accepted oral and written submissions. About 200 people, most of them rooming house tenants and front-line workers, provided information. The Commission heard many concerns about privately-owned houses: extremely poor conditions, small units, rents higher than tenants can afford, conflict between tenants, precarious tenure, violence against women, and lack of access to justice and rights for tenants. Tenants of non-profit houses, on the other hand, pay affordable rent and have better conditions, but are concerned about the very small size of units and lack of common space, both of which non-profits say are a result of funding requirements to maximize space.

⁸ Derksen, J. (2016). Rooming houses in Halifax: Issues, opportunities, and policies. Interview summary report. Halifax: School of Planning, Dalhousie University.

http://theoryandpractice.planning.dal.ca/pdf/neighbourhood_change/jderksen_2016_2.pdf

⁹ MacLean, A. (2017). “It pushes them away”: Decline in rooming houses impacts affordable housing options in Halifax. Global News, 9 November 2017. <https://globalnews.ca/news/3853127/halifax-decline-in-rooming-houses/>

¹⁰ Gagné, J. & Despars, M. (2011). Participation citoyenne et intervention communautaire: la Commission populaire pour la sauvegarde des maisons de chambres. *Nouvelles pratiques sociales*, 23 (2), 65-82.

¹¹ Léouzon, R. 2016. Maisons de chambres en péril dans le centre-ville de Montréal. *Métro*, 5 octobre 2016.

<http://journalmetro.com/actualites/montreal/1031520/maisons-de-chambre-en-peril-dans-le-centre-ville-de-montreal/>.

¹² Gagné & Despars, 2011.

¹³ Ibid.

In response to the Commission's report, the City launched a pilot project on rooming houses which undertook an inventory of rooming houses and issued its report in 2012. The City also announced funding for non-profits to purchase and renovate 320 rooming house units.¹⁴ In 2013, the City issued an action plan on unhealthy housing conditions, including proactive inspections and increased fines, as well as protection measures for tenants displaced from buildings deemed unsafe.¹⁵

In spite of these measures, rooming houses continue to disappear. In 2016, RAPSIM raised the alarm about the conversion of rooming houses into condos and tourist hotels in connection with redevelopment of Montréal's core as the "Cartier des spectacles," with owners using tactics such as withholding services to push tenants out. Non-profit purchase and renovation of houses since 2014, totaling 104 rooms, has not been enough to keep up with the loss.¹⁶

3.1.3 Toronto

Between 1998 and 2008, the number of licensed rooming houses in Toronto remained relatively stable, ranging between 483 and 500 each year; but between 2008 and 2012 the stock rapidly declined to 412 licensed houses.¹⁷ The number of unlicensed rooming houses is impossible to estimate, particularly because the municipalities that were amalgamated into the City of Toronto in 1998 each had their own rooming house by-laws, some of which prohibited the form altogether, and those regulations remain in force.

In 2017, the Parkdale Neighbourhood Land Trust conducted an audit of rooming houses in the Parkdale neighbourhood, which has a large and long-standing stock of licensed and unlicensed dwelling rooms in its converted Victorian mansions and low-rise buildings. The door-to-door inventory discovered 198 rooming houses in Parkdale with an estimated 2715 dwelling rooms; only 112 of these houses were known to and licensed by the City. The previous decade had seen the loss of 28 of Parkdale's rooming houses, accounting for 317 rooms; 59 houses with 818 rooms were considered to be at imminent risk of loss. Alongside sale and deconversion into single family homes, the study identified a new trend of "upscaling," in which houses retain their existing small rental units but these are renovated and rented out at much higher prices to more affluent tenants. This may happen unit-by-unit or wholesale after a house has been sold.¹⁸

Toronto's residential hotels, too, are disappearing. A recent report following the sale and closure of the Broadview Hotel notes that the form, once common on commercial avenues throughout the city, is now dwindling. It recommends that the City create an inventory of the remaining stock and

¹⁴ Commission permanente sur le développement social et la diversité montréalaise. (2012). Les maisons de chambres à Montréal : Rapport et recommandations. Montréal: Ville de Montréal.

http://ville.montreal.qc.ca/pls/portal/docs/PAGE/COMMISSIONS_PERM_V2_FR/MEDIA/DOCUMENTS/RAPP_MAISONSDEC_HAMBRES_20120820.PDF

¹⁵ Montréal 2013 Bilan de l'action municipale pour l'amélioration de la salubrité des logements 2008-2012

http://ville.montreal.qc.ca/pls/portal/docs/PAGE/COMMISSIONS_PERM_V2_FR/MEDIA/DOCUMENTS/PR%C9SENTATION_20130509.PDF

¹⁶ Léouzon, 2016.

¹⁷ Freeman, L. (2014). Toronto's suburban rooming houses: Just a spin on a downtown "problem"? Toronto: Wellesley Institute. <http://www.wellesleyinstitute.com/wp-content/uploads/2014/10/Suburban-Rooming-Houses-FINAL-Sept-24.pdf>

¹⁸ Parkdale Neighbourhood Land Trust. (2017). *No room for unkept promises: Parkdale rooming house study*. Toronto: PNLT. http://www.pnlt.ca/wp-content/uploads/2017/05/Parkdale-Rooming-House-Study_Full-Report_V1.pdf

take proactive measures to protect tenants from displacement. The relocation of tenants from the Broadview Hotel was an early prototype of the TRSS program reviewed here.¹⁹

3.1.4 Winnipeg

A 2014 study by University of Winnipeg's Institute of Urban Studies examined the loss of rooming houses in the city's Spence and West Broadway neighbourhoods.²⁰ In total, the study identified 184 houses containing 1817 units in the two areas; this represents a total decline of up to 141 houses since 2002, a loss of between 930 and 1410 units. The report attributes the losses to changing market conditions, potential gentrification or community renewal, aging stock, and fires. A large number of unlicensed houses have also been closed down by the City for infractions.

Following a 2016 rooming house fire that claimed two lives, the City of Winnipeg stepped up active enforcement of unlicensed rooming houses, and now posts annual counts of investigations into potential illegal rooming houses.²¹ According to the City's website, 202 such investigations were completed in 2017, 24 of which were referred for fire code enforcement.²²

3.1.5 Vancouver

While Vancouver's rooming houses are located throughout the city in residential areas, 94% of its Single-Room Occupancy hotels (SROs) are found in the Downtown Eastside, a neighbourhood of longstanding deep poverty.²³ Between 1970 and 2007, more than half the city's SRO units were lost, declining from 13,300 to 6,079 through demolition and conversion to other uses.²⁴ Between 2006 and 2007 alone, more than 22 SRO buildings with more than 1000 rooms were sold.²⁵ By 2013 there were 109 privately owned residential hotels, 17 of these operated by non-profits, and 46 non-profit or government owned, most of these purchased in the period surrounding the 2010 Olympics.²⁶ Current trends affecting SROs include gentrification, rent increases, and speculation in which buildings are held vacant. According to Carnegie Community Action Project's annual hotel survey, the average lowest SRO rent has increased from \$398 in 2009 to \$548 in 2016, an increase of 37% in just seven years.²⁷

¹⁹ Connelly, J. & Keatinge, B. (2015). When hotels are homes: Lessons from the Broadview Hotel relocations. Unpublished report on file with authors.

²⁰ Kaufman, A. & Distasio, J. (2014). Winnipeg's vanishing rooming houses: Change in the West Broadway and Spence neighbourhoods. Winnipeg: University of Winnipeg Institute of Urban Studies.

<http://neighbourhoodchange.ca/documents/2014/05/winnipegs-vanishing-rooming-houses.pdf>

²¹ Kive, B. (2016). Winnipeg councilors move to increase rooming-house inspections after fatal fire. CBC News, 11 July 2016. <http://www.cbc.ca/news/canada/manitoba/rooming-house-inspections-winnipeg-1.3673475>

²² City of Winnipeg. <http://www.winnipeg.ca/ppd/inspections/RoomingHouse/Metrics.stm#2>

²³ Housing Vancouver. (2017). *Homelessness and SRO Update*. City of Vancouver.

<http://council.vancouver.ca/20170411/documents/rr1presentation.pdf>

²⁴ Keatinge, B. (2015). Vancouver's residential hotels: Case study #1 of a jurisdictional review of municipal regulation of residential hotels in North America. Unpublished report on file with authors.

²⁵ Durning, A. (2012). Rooming houses: History's affordable quarters. Sightline Institute blog, <http://www.sightline.org/2012/11/14/rooming-houses-historys-affordable-quarters/>

²⁶ Keatinge, 2015.

²⁷ Carnegie Community Action Project. (2016). Out of control rents and the rate of change in the Downtown Eastside: CCAP 2016 Hotel Survey and Housing Report. <http://www.carnegieaction.org/wp-content/uploads/2017/03/CCAP-SRO-HOTEL-REPORT-2016.pdf>

Vancouver's 2017 housing plan²⁸ pegs the SRO stock at 156 buildings containing 7199 rooms. Of these, 43% are privately owned and operated, 32% are government owned and operated, 12% are privately owned but operated by non-profits, 10% are owned & operated by non-profits, and 3% are owned and operated by Chinese societies. BC Housing has purchased 24 buildings (1500 rooms) in the past ten years, and has completed renovations of 13. Rents in these buildings are subsidized to hold them at the welfare rate of \$375. Vacancy rates in SROs have declined from 10% in 2004 to just 4% in 2017.

While all private SRO stock is under market pressure, the Housing Vancouver plan identifies distinct risks within different sectors of this stock of 97 buildings (3976 rooms). The 43 buildings with the lowest rents (\$375-450) have a high rate of standards violations and large population of vulnerable tenants. In buildings charging medium rents (\$450-\$599, 25 buildings) there is some evidence of code violations and some vulnerable tenants. Those with the highest rents (\$600+, 22 buildings) have few violations and few vulnerable tenants. The housing plan identifies the risk of disinvestment at one end of this continuum, and loss of affordability at the other. Strategies are needed to address both issues.

3.1.6 US jurisdictions

Dwelling room loss is a long-standing trend affecting cities across North America. In Seattle, for example, more than 5000 SRO units were lost in the 1970s following the introduction of expensive fire safety standards.²⁹ More recently in Chicago, 30 of the city's licensed SROs closed between 2008 and 2014, leaving only 73 licensed buildings with between five and six thousand units. In 2014, the City introduced a six-month moratorium on SRO and residential hotel conversions pending an ordinance to protect the stock (more on this below).³⁰

The loss of dwelling rooms in major city centres across North America is part of a global trend of market-driven urban development and labour market polarization that is creating new landscapes of deep inequality and segregation. In rapidly-growing cities like Toronto and Vancouver, development-induced displacement pushes lower-income populations out of newly-desirable city cores, and often to the peripheries of cities.

At the same time, new and unsanctioned forms of subdivided housing are emerging in the private market to meet the needs of low- and moderate-income households in the context of low vacancy rates and lack of affordable housing: from tech sector workers in San Francisco and Seattle sharing bunk beds in condos, to Halifax's new quasi-rooming houses, to apartments divided into vertical rooming houses in Toronto's aging inner suburban high-rises,³¹ to subdivided suburban "monster houses" in Scarborough³² and York Region.³³ Without state intervention to regulate development,

²⁸ Housing Vancouver. (2017). *Homelessness and SRO Update*. City of Vancouver.

<http://council.vancouver.ca/20170411/documents/rr1presentation.pdf>

²⁹ Durning, 2012.

³⁰ City of Chicago, press release, July 2014.

<https://www.cityofchicago.org/city/en/depts/bldgs/provdrs/inspect/news/2014/jun/mayor-emanuel--alderman-burnett--alderman-pawar-and-the-chicago-.html>

³¹ Paradis, E., Wilson, R., & Logan, J. (2014). Nowhere else to go: Inadequate housing and risk of homelessness among families in Toronto's aging rental buildings. Toronto: Neighbourhood Change Research Partnership.

<http://neighbourhoodchange.ca/homepage/inadequate-housing-toronto-rental-buildings/>

³² Freeman, 2014.

preserve affordable housing in the city core, prevent displacement, and build new affordable housing throughout the city, these trends will continue.

3.2 Program & policy responses

With the rapid loss of this critical resource of affordable housing, cities across North America are taking action to preserve and protect rooming houses and residential hotels, prevent displacement, and build new affordable housing. This section reviews four inspiring examples: Montréal, Vancouver, Chicago and Seattle.

3.2.1 Montréal – Non-profit ownership

Since the 1980s, drawing upon a range of grant programs from higher orders of government, Montréal has transferred much of its rooming house stock into non-profit ownership. A City count conducted in 2006 showed 1337 rooms in 67 houses in non-profit operation.³⁴ This trend continues, with 4 houses totaling 104 rooms purchased and renovated in 2016. Research with tenants shows that non-profit homes are more stable, with more affordable rents and better physical conditions than those in the private market; many also offer on-site supports.³⁵

3.2.2 Vancouver – SRA By-Law, SRO Task Force, and Housing Vancouver Plan

Because of the importance of Vancouver's SRO stock as an affordable housing resource, and its concentration in the Downtown Eastside, the City has longstanding policies and programs to address this stock.

The City established a Single-Room Accommodation (SRA) by-law in 2003 that covers both hotels and rooming houses. A recent case study of Vancouver's policy and legal framework for SROs³⁶ describes the elements of this by-law: a regular City survey is used to collect and register units protected by this by-law. Conversions (including changes in form of occupancy, such as to daily hotel use) and demolitions of such units require a permit, though renovations do not. Owners are required to pay a fee for each unit converted. The by-law also sets out a fine for illegal conversions, and requirements that owners cover tenant relocation costs. The regulation allows temporary and seasonal rental of vacant units to tourists on condition that long-term tenants are not displaced. Rents, however, are not protected, so rent increases are not controlled by the by-law. As the case study report notes, even with these protections, 919 units have been converted legally since 2003. In 2015, the by-law was revised, with stricter provisions for tenant relocation, and an increase of the fee per unit from \$15,000 to \$125,000.

Other legal and policy measures reviewed in the case study include:

- Inclusion of dwelling room buildings in the City's Standards requirements;

³³ Ahmed, I., Araf, M. & Wilson, B. (2016). Private-sector rental housing in Greater Toronto: Towards a research agenda. Toronto: Social Planning Toronto. <http://neighbourhoodchange.ca/documents/2016/04/private-sector-rental-housing-in-toronto-research-agenda.pdf>

³⁴ Scott, M. (2015). Rooming houses are last stop before the street. *Montréal Gazette*, 12 February 2015. <http://montrealgazette.com/news/local-news/rooming-houses-are-last-stop-before-the-street>

³⁵ Gagné & Despars, 2011.

³⁶ Keatinge, B. (2015). Vancouver's residential hotels: Case study #1 of a jurisdictional review of municipal regulation of residential hotels in North America. Unpublished report on file with authors.

- Provisions in the Residential Tenancies Act which recognize and protect dwelling room tenants; and
- A 2005 Downtown Eastside Housing Plan which set an objective of “revitalization without displacement,” with a requirement of one-to-one replacement of affordable rental units.

In 2014, the City released the Downtown Eastside Local Area Plan, whose development included significant involvement of local community residents and organizations via a community visioning process led by the Carnegie Community Action Project.³⁷ In spite of extensive community involvement, the Local Area Plan’s end results have been mixed in terms of meeting community priorities.³⁸ Critics suggest that the Plan’s goals of income mix and economic development threaten the neighbourhood’s traditional deep affordability.³⁹ Though the Plan requires that a minimum of one-third of all new development be social housing, the majority of “affordable” development through the plan will be affordable homeownership, and another large component will be market rental that meets the City’s designated “affordable” rental rates – which are currently set at \$1496 for a studio apartment in East Vancouver.⁴⁰

The report concludes that Vancouver’s legal and policy measures have had limited effectiveness in protecting SRO stock because the combination of renovation, option for legal conversion, and vacancy decontrol in context of gentrification incentivizes “renovictions” and the upscaling of units. A 2016 report by CCAP underscores this by demonstrating loss of units that rent at welfare rate and overall increase in average rents across the stock.⁴¹

In response to community concerns, local organizations working with tenants launched the SRO Collaborative.⁴² This coalition of tenants, legal clinics, and services carries out tenant organizing within privately-owned residential hotels, trains tenants to organize their own buildings, hosted a Tenant Convention in 2015, and has supported tenants in launching a class action lawsuit against a landlord.

The Collaborative advocated for the establishment of the City of Vancouver’s SRO Task Force in 2016, a 23-member group which included SRO tenants. The Task Force conducted engagement with tenants and owners / managers of SROs. In April 2017, the City announced a number of initiatives emerging from the work of the Task Force⁴³:

- \$1.3 Million in upgrade grants for non-profit SRO operators;
- \$2 Million to support non-profits to purchase or lease SRO buildings;

³⁷ See reports from this process at Carnegie Community Action Project website, <http://www.carnegieaction.org/community-vision/>

³⁸ Jean Swanson, personal communication, Oct. 2015.

³⁹ Keatinge, 2015.

⁴⁰ City of Vancouver 2018, Rental Incentive Guidelines, <http://vancouver.ca/files/cov/rental-incentive-guidelines.pdf>; Pablo 2018 <https://www.straight.com/news/1039161/city-vancouver-now-defines-3702-rent-affordable-housing> City of Vancouver now defines \$3702 rent as “affordable” housing,” *Georgia Straight*, 1 March 2018.

⁴¹ CCAP, 2016.

⁴² See SRO Collaborative website, <https://dtescollaborative.org/>

⁴³ City of Vancouver website, April 11, 2017. <http://vancouver.ca/news-calendar/our-next-steps-to-address-homelessness-help-sro-tenants.aspx>

- A plan to target interventions by segment of private stock: escalating proactive enforcement and incentivizing non-profit management in low-rent high-violation buildings, while mitigating loss of affordability in better-maintained but less-affordable buildings;
- Expanded and ongoing support for peer-based tenant advocacy and legal education;
- Capacity-building and education for private owners.

In November 2017, the City built on these plans with its Housing Vancouver Strategy⁴⁴. The Strategy sets out a number of key strategies for SROs in 2018-2020:

- Accelerate SRO replacement, aiming to replace 50% of remaining SROs with self-contained social housing in next 10 years;
- Work with other orders of government to establish an SRO Revitalization Fund;
- Implement a proactive enforcement and regulatory approach;
- Strengthen regulatory powers, including increasing the SRA unit replacement fee to \$180,000;
- Build tenant capacity, and create a citywide peer-led advocacy network;
- Collect data on tenant impacts of renovations in all purpose-built rental;
- Enhance the City's Tenant Relocation and Protection Policy; and
- Advocate for changes to the Province's Residential Tenancies Act, including creation of a specific category for SRA-designated properties and implementing vacancy decontrol for SRAs.

Funding for these measures comes in part from the SRO unit replacement fees. Another important source is a range of City planning mechanisms, development charges, and inclusionary zoning provisions that recapture the value created by municipal zoning action. Through these mechanisms, Vancouver recaptures 75% of the development value created by re-zoning, a much higher percentage than that captured by Toronto.⁴⁵ This is ploughed back in to the development and preservation of affordable housing.

3.2.3 Chicago – SRO Preservation Initiative

Chicago's economy and growth were hit hard by the global financial crisis and the foreclosure epidemic that drove it. In the period following the crisis, the City focused on attracting investment, and community development organizations worked hard to prevent families from losing their homes to foreclosure, and to improve conditions in disinvested and blighted neighbourhoods.⁴⁶

But as the economic tide turned and growth re-emerged, real estate speculation and development was rapidly consuming the remaining affordable housing in newly-desirable neighbourhoods. Of particular interest to investors was Chicago's stock of large and often architecturally-significant single-room occupancy hotels, built in the late 19th and early 20th centuries to house successive

⁴⁴ City of Vancouver. (2017). Housing Vancouver 3 Year Action Plan 2018-2020. City of Vancouver website, <http://council.vancouver.ca/20171128/documents/rr1appendixb.pdf>

⁴⁵ Drdla 2016 National Housing Strategy: Inclusionary Zoning: Domestic and International Practices. <http://inclusionaryhousing.ca/wp-content/uploads/sites/2/2014/10/CMHC6-FinRep5-20Dec2016.pdf>

⁴⁶ Lawyers Committee for Better Housing - LCBH. (2014). *Chicago's foreclosure crisis: Community solutions to the loss of affordable rental housing*. Chicago, IL: Lawyers Committee for Better Housing. <http://lcbh.org/sites/default/files/resources/2013-LCBH-Foreclosure-Report.pdf>

waves of workers migrating into the growing city. Thirty of the city's Single-Room Occupancy hotels were redeveloped between 2008 and 2014; by 2014, only 73 licensed SROs remained, with 5000-6,000 units in total. In response, the Mayor introduced a 6-month moratorium on SRO conversions, pending passage of a new law.⁴⁷

Chicago for All, a coalition of tenant advocates, social services, and legal clinics, pushed for the ordinance and jointly announced it with the Mayor. Evidence in support of the ordinance came from a 2013 report by Chicago for All member group Lawyers' Committee for Better Housing, which documented numerous examples of SRO sales followed by renovations of tenants.⁴⁸ That report describes a trend similar to the one witnessed in recent years in Toronto:

"One scenario that has played out frequently over the past few years is the purchase of low-income buildings and single room occupancy buildings or hotels (SROs) by investors hoping to cash in on the growth in the rental market. Investors buy buildings, rehab units, and increase rent, virtually ensuring that former residents cannot return ... Upon taking ownership of these once affordable buildings, investors began mass eviction proceedings. In an effort to halt evictions, renters joined tenant advocates to bring this to the attention of the media but to no avail; renters were forced out, and many faced homelessness as a result." (p. 6)

In November 2014, Chicago City Council passed an ordinance that sets out the regulatory framework for the City's ambitious SRO Preservation Initiative. The preamble to the legislation places the initiative in the context of affordable housing loss and displacement:

"This chapter ... shall be liberally construed and applied to achieve its purpose, which is to promote the public welfare by preserving single-room occupancy buildings, thereby sustaining the availability of affordable housing in neighborhoods throughout Chicago. The legislative intent of this chapter is to advance the City's vital interests in reducing homelessness and maintaining an economically diverse population."⁴⁹

The SRO Preservation Initiative⁵⁰ aims to invest City resources, including forgivable loans and subsidies, to preserve 700 SRO units over 5 years. SROs are defined as any building with five or more units in which at least 90% are single-occupancy. The legislation places restrictions on the sale, conversion, merging, or demolition of units, requiring that owners planning to sell notify the Planning Department and tenants at least six months before the proposed sale, and allow six months to receive offers from buyers intending to maintain property as affordable housing

⁴⁷ City of Chicago website, July 2014, press release.

<https://www.cityofchicago.org/city/en/depts/bldgs/provdrs/inspect/news/2014/jun/mayor-emanuel--alderman-burnett--alderman-pawar-and-the-chicago-.html>

⁴⁸ LCBH, 2014.

⁴⁹ Chicago Municipal Code. Title 5 Housing and Economic Development. Chapter 5-15 Single-Room Occupancy Preservation Ordinance. Viewed at

[http://library.amlegal.com/nxt/gateway.dll/Illinois/chicago_il/municipalcodeofchicago?f=templates\\$fn=default.htm\\$3.0\\$vid=amlegal:chicago_il](http://library.amlegal.com/nxt/gateway.dll/Illinois/chicago_il/municipalcodeofchicago?f=templates$fn=default.htm$3.0$vid=amlegal:chicago_il)

⁵⁰ City of Chicago Department of Planning and Development. (2014). SRO Preservation Initiative. Chicago: City of Chicago. https://www.cityofchicago.org/content/dam/city/depts/dcd/Housing%20Programs/SRO_Preservation_Initiative.pdf

(including current residents as potential purchasers. The City, in turn, notifies non-profit housing providers of planned sales, and provides loan financing to purchasers or current owners of buildings to help create or preserve affordable housing, including financing to cover the difference between the offer of an affordable housing provider and the offer of a for-profit purchaser. While requiring that sellers “negotiate in good faith” with prospective purchasers intending to maintain the building as affordable housing, the legislation stops short of requiring that such offers be accepted.

The legislation’s anti-displacement and relocation provisions apply to anyone residing in the building for more than one month at the time that the sale or conversion process begins; the owner must provide a list of affected tenants to the City. Residents are entitled to the right to return to affordable units, and the provision of temporary accommodation and moving expenses if required. If the number of current residents exceeds the number of intended new affordable units, the owner is permitted to select who can return, or selection is made by lottery. Any residents not invited to return receive 3 months’ rent and can be put on a wait list for new units.

Owners can pay a fee of \$20,000 per unit to circumvent the sale, preservation, and relocation obligations. If owners opt to pay the fee and sell to a purchaser who will not provide affordable housing, they must pay \$8600 to each displaced resident. If the property is vacated because of unsafe conditions, owners must pay residents \$10,600 and are prohibited from selling the building for any use other than affordable housing.

Fees collected through the provisions of the ordinance are used for SRO preservation, including grants to purchasers intending to preserve buildings as affordable. Purchase agreements must include a clause maintaining the site as rent-geared-to-income housing for a minimum of 15 years, with a requirement that half the units be set aside for extremely low-income households earning 30% or less of area median income (AMI).

The Initiative also facilitates access to special property tax classes for SROs, and a range of dedicated resources at the City, including an SRO specialist in the Planning Department. Cook County’s Preservation Compact⁵¹—a partnership of private market and non-profit developers, building owners, and municipal, state, and federal agencies, formed in 2007 to preserve Chicago’s “naturally-occurring” (private market, unassisted) affordable housing—had input into shaping the ordinance and acts as a resource for building owners and developers on the regulations and resources available.

Since the ordinance, more than 1,250 units in 10 buildings have been preserved. The City stacks a range of funding and financing tools to enable preservation and improvement. For example, a recently-announced \$31.8M project to rehabilitate the Marshall Hotel and maintain it as affordable housing for households earning up to 60% of the area median income, is funded through Multi-Family Loans from the City, City-delivered project-based housing vouchers to keep rents affordable, Low Income Housing Tax Credits from the State of Illinois, a loan from the Illinois

⁵¹ Preservation Compact website: <http://www.preservationcompact.org/>

Housing Development Authority, and tax credits for historic buildings, along with private mortgage financing.⁵²

Unfortunately, the SRO ordinance has not succeeded in protecting all SROs from conversion. According to a recent *Chicago Tribune* feature, the number of licensed SROs in Chicago has dropped from 81 to 66 in the time since the ordinance passed.⁵³ In addition, renovations to improve SRO buildings—even those that will be preserved as affordable housing—typically reduce the total number of units.

The story features the case of the Wilson Men’s Hotel, recently purchased by a for-profit developer. The Wilson’s 246 units will be turned into 80 or 90 apartments, only 20-30% of which will be affordable. The building’s current residents will only have the right to return via lottery: those who don’t win will receive relocation assistance but are unlikely to be able to remain in their rapidly-gentrifying Uptown neighbourhood, which has lost half of its SROs since 2008. Though a mission-driven affordable housing provider had been interested in purchasing the building, it was unable to assemble the financing to compete with a much-higher private sector offer within the required timeframe. And even the non-profit’s plans for the building would have entailed a 50% decrease in the number of units. An example of Chicago’s turn-of the century “cage hotels” for low-waged industrial workers, the Wilson’s rooms are currently windowless 7-by-7 foot cubicles whose walls are joined to the ceiling by wire mesh for ventilation. The building’s new units will have private washrooms and kitchenettes.

Community organization ONE Northside, the convenor of the Chicago for All coalition, has been supporting tenants of the Wilson Men’s Hotel, who are facing unauthorized demolition and retaliatory evictions after the sale of their building.⁵⁴ Housing advocates urge that the City address regulatory and financing gaps that allow for the continued loss of SROs, and provide stronger protections for tenants.

3.2.4 Seattle Housing Levy

Like Toronto, Seattle has experienced rapid economic growth in the past two decades. While its status as a global centre of the tech industry has brought enormous prosperity, it has also created a housing and homelessness crisis, and even middle-income tech sector workers face difficulties in obtaining housing they can afford. The city is taking a proactive approach to these problems, with successive municipal administrations placing affordable housing at the top of their agenda.

Since 1981, Seattle has used voter-approved property tax levies to fund homelessness prevention and affordable housing. These have funded a total of 12,500 affordable homes, the provision of

⁵² City of Chicago, Department of Planning and Development. (2017). City support will preserve Marshall Hotel as affordable housing. City of Chicago website.

https://www.cityofchicago.org/city/en/depts/dcd/provdrs/afford_hous/news/2017/june/city-support-would-preserve-marshall-hotel-as-affordable-sro-hou.html

⁵³ Malagon, E. & Richards, J. (2018). As Wilson Men’s Hotel prepares to close for renovations, a look at shrinking number of SROs in Chicago. *Chicago Tribune*, 15 January 2018. <http://www.chicagotribune.com/news/local/breaking/ct-met-sro-wilson-men-hotel-20180111-story.html>

⁵⁴ ONE Northside. (n.d.) Wilson Men’s Hotel Residents Demand Developer Cease Retaliatory Evictions. ONE Northside blog post <http://onenorthside.org/wilson-mens-hotel-residents-demand-developer-cease-retaliatory-evictions/>

supports to 6,500 households at risk of homelessness, and loans for affordable homeownership to 900 households.⁵⁵

The 2016 levy of \$209 Million – double the size of the previous levy in 2009 – was approved by 70.6% of voters, and will cost taxpayers an average of \$122 per year or \$10 per month. It aims to produce or preserve 2150 affordable rentals, provide operating support for 510 units of levy-funded buildings to keep rents geared to residents' incomes, offer housing stability services to 4,500 households facing homelessness, and assist 280 households to purchase affordable homes. Up to \$30M of the current levy will also be used for short-term acquisition loans to support purchase of buildings or land (especially already-occupied buildings) in order to maintain or convert them to affordable housing uses.⁵⁶

The levy leverages \$3 in additional public, private, and philanthropic funds for each City dollar invested.⁵⁷ Seattle also uses a tax on short-term rentals such as Airbnb to fund expanded homelessness services.⁵⁸ The majority of funding amassed through these measures targets the production and preservation of housing for very low-income households with incomes below 30% AMI.

The City recently announced it will spend \$100 Million on affordable housing in 2018, its largest-ever annual investment.⁵⁹ Funded projects include the preservation of 535 units in four buildings. While part of the money comes from the property tax levy, funds also come from the city's incentive zoning program (in which developers pay into the housing fund in exchange for increased density), bonds, and other sources. By summer 2018, the voluntary incentive zoning program will be replaced with Mandatory Housing Affordability, an inclusionary zoning program in which developers will be required to include affordable units in all new developments or pay fees.

It isn't clear, though, to what extent these measures are contributing to the preservation of dwelling rooms. Though the contemporary trend of "microhousing"—a 21st-Century version of SROs or rooming houses—originated in Seattle, recent zoning and policy have placed barriers on this form.⁶⁰ Meanwhile, a 2016 article about the redevelopment of Seattle's Publix Hotel suggests that, unlike Chicago, the City's old SRO stock is not specifically protected from conversion or demolition.⁶¹

⁵⁵ City of Seattle. (2016a). Seattle Housing Levy. City of Seattle website, <https://www.seattle.gov/housing/levy#seattlehousinglevyhistory>

⁵⁶ City of Seattle. (2016b). 2016 Seattle Housing Levy factsheet. City of Seattle website, https://www.seattle.gov/Documents/Departments/Housing/Footer%20Pages/2016HousingLevy_FactSheet.pdf

⁵⁷ City of Seattle. (2016c). Under One Roof plan. City of Seattle website, <http://www.underoneroofseattle.com/>

⁵⁸ Brownstein, R. (2017). Can Seattle handle its own growth? *Citylab* blog, 20 Nov. 2017. <https://www.citylab.com/equity/2017/11/can-seattle-handle-its-own-growth/546254/>

⁵⁹ Cohen, J. (2018). Amidst building boom, Seattle pledges record \$100 million on affordable housing. *Next City* blog, 2 January 2018, <https://nextcity.org/daily/entry/seattle-spends-record-100-million-on-affordable-housing>

⁶⁰ Neiman, D. (2016). How Seattle killed micro-housing. *Sightline Institute* blog, <http://www.sightline.org/2016/09/06/how-seattle-killed-micro-housing/>

⁶¹ Galvin, S. (2016). Inside the Publix Hotel, a former single-room-occupancy building in the International District that's reopening soon. *The Stranger* blog, 9 March 2016. <https://www.thestranger.com/feature/2016/03/09/23681045/inside-the-publix-hotel-a-former-single-room-occupancy-in-the-international-district-thats-reopening-soon>

3.3 Lessons for Toronto

A number of common themes from the above examples point to important considerations for Toronto's response to the loss of dwelling room buildings.

i. Legal and regulatory protection for dwelling room buildings

Chicago and Vancouver have implemented significant regulations to protect dwelling rooms from redevelopment, demolition, and conversion. In Chicago's case, these regulations apply to buildings as small as five units, and employ an expansive definition of "conversion" and "demolition" to prevent renovictions of tenants. The requirement for planning permissions alerts the City to impending changes, and owners who opt out of providing affordable housing must pay large fees. While not sufficient, these measures have proven critical to preserving this stock in the context of intense market pressure; fees imposed also provide a source of funding for preservation efforts.

ii. Dedicated funds from multiple sources for affordable housing preservation

The successful models provide significant, dedicated City funding for the preservation of affordable housing. In Vancouver and Chicago, fees collected through the SRO regulatory processes are held in an affordable housing fund. In Seattle, funds come from a voter-mandated property tax levy and inclusionary zoning fees from developers. In all three cities, municipal funds are used to leverage contributions from higher orders of government, and other sources. By stacking funding from multiple sources, Chicago is able to achieve deep affordability in rehabilitated SROs, reserving a majority of units for households earning less than 30% of Area Median Income.

iii. City and non-profit acquisition and operation of dwelling room buildings

In Montréal, Vancouver, and Chicago, the best results come from the transfer of privately-owned dwelling room buildings into public or non-profit ownership and operation. In Montréal, non-profit rooming houses account for almost half of the city's remaining stock; these offer more affordable rents and better conditions than privately-owned rooming houses. Vancouver's ambitious SRO acquisition strategy in partnership with BC Housing transformed some of the city's most deplorable housing into safe, affordable, stable, and permanent homes for the city's most vulnerable residents. Transfer of buildings to non-market forms of ownership is the only option that guarantees long-term protection from intense market pressures faced by rapidly-growing cities like Toronto.

iv. Leadership from tenants and civil society

In Montréal, Chicago, and Vancouver, recent changes to municipal policies and programs were driven by community-based research and advocacy. In Montréal, the People's Commission for the Preservation of Rooming Houses led to a City task force which produced a report and conducted an inventory of the rooming house stock. In Chicago, the SRO Preservation Ordinance was planned and announced in collaboration with Chicago For All, a grassroots advocacy coalition. In Vancouver, tenants joined with social agencies and legal clinics to form the SRO Collaborative, which successfully advocated for the city's SRO Task Force. Through participation in the Task Force, the SRO Collaborative and SRO tenants contributed to shaping the measures to protect the

stock in the city's 2017 Housing Vancouver Strategy. That strategy, in turn, includes expanded support for tenant organizing and education.

v. *Data-driven strategies*

The successful urban strategies rely on high-quality, current data about the size, location, condition, and cost of the dwelling-room building stock. In Vancouver and Chicago, civil society organizations Carnegie Community Action Project and Lawyers' Committee for Better Housing led the way with community-based research and mapping that provided evidence on which the city programs were built. Seattle is using data to map neighbourhoods' displacement risk and access to opportunity.⁶²

vi. *The importance of a comprehensive framework*

The example of Chicago is sobering: since the passage of the SRO Preservation Ordinance in 2014, the number of licensed SROs has declined from 81 to 66. Even in buildings that have been preserved as deeply affordable housing, the number of units typically decreases with redevelopment. The right to return guaranteed to SRO residents does not apply if there are not enough units to house them all. In Seattle and Vancouver, in spite of concerted investments in affordable housing, rents have continued to skyrocket and rates of homelessness have increased. In Seattle, even as the City's housing department sets out ambitious affordability targets, its zoning rules are pushing in the opposite direction towards the development of larger and more expensive units. This suggests the necessity of a robust, multi-part policy framework, with several key elements:

- protection and preservation of both buildings and units;
- replacement of lost affordable units;
- funding and zoning rules to facilitate the development of new deeply affordable housing, especially by non-profits;
- compensation and relocation for displaced tenants;
- rent control on vacant units;
- support for civil society advocacy and tenant organizing;
- large penalties for unauthorized conversions or sales, improper evictions, holding buildings or units vacant, and other violations of City regulations;
- measures to predict and mitigate the impacts of market-driven development on the dwelling room stock in nearby neighbourhoods.

In the Toronto context, such a framework will require coordination among levels of government; collaboration between the public, non-profit, and private sectors; and the leadership of tenants and housing advocates.

⁶² City of Seattle, Department of Planning and Development. (2015). Seattle 2035: Your city, your future. Growth and equity: Analyzing impacts on displacement and opportunity related to Seattle's growth strategy. City of Seattle website, https://www.seattle.gov/dpd/cs/groups/pan/@pan/documents/web_informational/p2273984.pdf

4. Program Delivery & Effectiveness

Turning now to the four sites in which Tenant Relocation and Support Services projects have been implemented, this section reviews the characteristics and chronology of the TRSS projects, the role of the planning process and engagement of developers, agencies' approaches to implementing the TRSS model, and the effectiveness of the projects in terms of numbers of tenants re-housed.

4.1 Program initiation

4.1.1 Project characteristics & chronology

The TRSS projects evaluated here were carried out between January 2016 and September 2017 at four sites: 235 Jarvis Street, 77 Mutual Street, the Waverly Hotel at 484 Spadina, and 295 Brunswick Avenue.

Though all housed vulnerable tenants on the verge of displacement, the four sites differed significantly in terms of their size, form, and the number of tenants involved. These differences are summarized in Table 1 below.

Table 1: Project characteristics

	Project			
	235 Jarvis	77 Mutual Street	Waverly Hotel	295 Brunswick
Built form	Hotel	Single-room occupancy	Hotel	Rooming house
Dates of from SSHA's first involvement to conclusion of TRSS project	Jan 2016 – Jan 2017	Nov 2016 – July 2017	Aug 2016 - June 2017	Oct 2016 – Sep 2017
Name of support agency	Albion	HOTT	WoodGreen	WoodGreen
Estimated number of units / rooms	49	22	54 - 60	25
Estimated number of tenants originally on site	45	25	48	24
Number of tenants onsite upon arrival of support agency	14	22	39	16
<i>Source:</i> City and agency staff. There are no reliable records of the numbers of units or tenants originally on the site. These estimates should be understood as reflecting the scale of displacement rather than firm numbers.				

i. Lack of a mechanism to alert the City to redevelopments involving vulnerable tenants led to delays in support and displacement of tenants.

From the outset, experiences at all four sites demonstrated the consequences of the lack of a mechanism to alert the City to redevelopments involving vulnerable tenants. Information about the changes to the sites and their implications for tenants came to SSHA through various channels: activist organizations, local planners, developers, and tenants themselves. In the absence of an established protocol for such cases, responses were confused and incomplete at first, and some tenants were displaced as a result. While in some cases the owners upheld their obligations to compensate tenants under the Residential Tenancies Act (RTA), the standard financial compensation offered proved insufficient to enable vulnerable tenants to relocate on their own.

For example, the City was alerted to an illegal eviction process at 235 Jarvis by Ontario Coalition Against Poverty; an estimated 30 tenants had already moved by the time agency support arrived. At 77 Mutual, the site was identified by Planning as subject to rental replacement regulations, but tenants' need for other supports was not initially considered in negotiating tenant compensation, and most remained on-site after the move-out date. At the Waverly, before the City became involved, a notice that tenants must leave by a specified date was posted in common spaces, and tenants were asked to sign an undertaking that they would leave. Tenants were confused, anxious, and unaware of their legal rights. One tenant quickly notified WoodGreen about the unlawful eviction, but several were scared away before agency supports arrived. At 295 Brunswick, eight of the building's 24 tenants had accepted a settlement from the owner and moved out before agency support arrived. As learned from interviews with tenants and a front-line worker, two of them subsequently ended up homeless.

4.1.2 Selection of agencies offering services

Once tenants at the sites were identified as requiring support, the City selected agencies to provide services. The selection process was facilitated by a prior RFP issued by the City for a roster of agencies able to respond within 72 hours. This roster allowed for quick selection of an appropriate agency for each project based on catchment area and availability. In the case of 295 Brunswick, because of the relatively low number of tenants on-site and the lack of funding available from the site owner, the response was provided through the existing Rooming House Emergency Response contract with WoodGreen.

i. Once contacted, support agencies were able to gear up very quickly.

In Albion's case, the support worker was hired within a week. In HOTT's case, external support workers were hired equally quickly, although one quit early on, creating some delays for work to resume. WoodGreen's rooming house emergency program staff attended the Waverly site two days after a tenant visited the agency for support, and immediately began reaching out to tenants and notifying local legal clinics and agencies about the situation. The rooming house workers provided services at the site for three months, until TRSS workers were hired to provide ongoing support. Services were provided at 295 Brunswick through WoodGreen's existing rooming house emergency response program, as soon as the City notified the rooming house worker of the presence of dwelling room tenants at the site.

4.2 The role of City planning and developer engagement

4.2.1 Site identification and contributions from developers

Differences in planning context between the four projects resulted in very different trajectories, both in terms of how and when the projects came to the City's attention, and the capacity to negotiate financial contributions from developers to offset the City's costs for rehousing tenants.

i. The capacity to negotiate developer contributions varied widely across sites.

As shown in Table 2 below, the different status of each project vis-à-vis planning approvals and RTA obligations resulted in substantial differences in developer contributions.

Planning approvals proved to be the key levers to protect and support tenants. **At 235 Jarvis**, Section 37 negotiations were used to secure the developer's contribution to tenant assistance,

including \$160,000 for relocation supports and one year of follow-up support and \$225,000 for housing allowances for three years after relocation. As part of the Sec. 37 agreement the developer also agreed to secure a small multi-residential property, renovate it, convey it to the City to be managed by a non-profit organization, and pay for two years' operating expenses.

At **77 Mutual**, tenants were found to be living in dwelling units (not rooms) protected by the City's Rental Housing Demolition and Conversion By-law. Approvals to redevelop sites with 6 or more rental units are contingent on replacing these units and maintaining them at an affordable rent; developing an acceptable tenant relocation and assistance plan; providing the right to return; providing alternative housing at similar rents; and other assistance to lessen hardship. The developer agreed to create 22 replacement units on-site, keep them affordable for 10 years, and offer all tenants the right to return. The developer also agreed to provide tenant relocation assistance for vulnerable tenants, with subsidies to bridge the gap between rents paid at 77 Mutual and tenants' actual rents while they waited for the replacement units to be completed

The **Waverly and 295 Brunswick** were both initially identified by City Planning as non-residential (hotel) sites. In the case of the Waverly, the City only learned there were long-term tenants on-site when a tenant sought support from an agency; by that time, the Ontario Municipal Board (OMB) had rendered a decision on the planning application and the Section 37 provisions had been negotiated. The owner of 295 Brunswick, meanwhile, reportedly withdrew a demolition application upon learning that it might trigger obligations to residents. As a result, in both cases, agency support arrived late, and the City had limited power to compel the buildings' owners to provide compensation beyond the requirements of the RTA (which include 120 days' notice, payment of 3 months' rent or the provision of an alternative unit acceptable to the tenant, and first right of refusal to re-occupy the renovated unit at a rent that is no more than what the landlord could lawfully charge if the tenancy had not been interrupted).

Table 2: Negotiated developer contributions

	Project			
	235 Jarvis	77 Mutual Street	Waverly Hotel	295 Brunswick
Governed by rental replacement requirements?	No	Yes	No	No
Planning approvals required?	Yes	Yes	Yes ⁶³	No
RTA requirement: 3 months rent	Yes	Yes	Yes	Yes
Additional departure payments, moving costs, etc.	Yes	Yes	Yes, ad hoc	Yes, ad hoc
Housing allowances/bridge subsidies (3 years)	Yes	Yes	No	No
Relocation supports (provided by agency)	Yes	Yes	No	No
Follow-up supports (provided by agency or S2H)	Yes	Some ⁶⁴	No	No
Replacement units	Yes	Yes	For some	No
Right to return	No	Yes	No	No

⁶³ Ontario Municipal Board decision and Section 37 negotiations were completed before negotiations on displacement began.

⁶⁴ HOTT stated that they provided some follow-up supports within the relocation contract. Tenants interviewed reported occasional contact with support worker.

ii. The program has evolved during the two years since it began

Planning staff cite the increased co-ordination between SSHA and the Planning Division as one of the chief benefits of the program. The program has also increased the Division's confidence in the ability to garner financial contributions from developers to reduce the costs to the City of development-induced displacement. For example, precedents set at Jarvis made it easier to negotiate with the Mutual developer.

Through negotiations on the projects, the City has begun to identify elements of a standard "compensation package" for rooming house redevelopment. While not formalized, standard compensation negotiated in these projects now includes:

- 6 months' notice to vacate
- 3 months' rent or an alternative unit (the RTA requirement) plus one month's notice per year's residence up to 10 months' notice
- Moving allowance, based on unit size
- Agency provision of additional assistance to people with special needs
- Housing allowances or bridge subsidies for 36 months to bridge the gap between tenants' incomes and the higher cost of rent in their new units
- Follow-up supports for 12 months

Planning staff also noted a growing readiness to seek out additional regulatory tools to protect tenants in residential hotels, such as the Downtown TO Secondary Plan's proposed rental replacement requirements for dwelling *rooms* as well as dwelling *units*.

iii. The implementation of the program has revealed a number of strategies, challenges, and recommendations.

The TRSS projects show that successful negotiations can be supported by an effective and motivated Councillor and a developer who wants to "do the right thing." The City has also been able to tap the developer's motivation to clear the building quickly to negotiate supports to help tenants move.

Nevertheless, there remain a number of challenges facing the program:

- The absence of a shared understanding that supporting displaced tenants is a normal and expected part of the redevelopment process;
- The use of Sec. 37 contributions reduces contributions to other community benefits;
- The value of Sec. 37 funding is not known until the very end of the review process;
- The extensive time required to meet with tenants to determine the legal status of their accommodation (rooms vs units) and tenure (short-term vs long-term).

4.2.3 Developer perspectives

Conversations with developers provided valuable insights for further refining the TRSS program's ability to secure developer support for tenant relocation. The findings below are based on interviews with representatives from the developers responsible for 77 Mutual and 235 Jarvis, the

two sites with the highest degree of developer involvement. The developer associated with the Waverly did not respond to repeated requests for an interview. We did not interview the 295 Brunswick owner because he was not formally involved in the TRSS program.

i. Developers had formed plans for the site well before first contact with tenants

At 77 Mutual, the developers' partners had owned the site for at least ten years, and the developers became interested in the site four to five years before making a development application. At 235 Jarvis, the developer engaged in a lengthy planning process, including an OMB appeal, before the City approved their site plan in September 2016.

ii. Developers were and continued to be sensitive to public perception

Developers recognized early the reputational risks associated with displacing vulnerable tenants. This sensitivity, along with genuine surprise and concern for tenants in the building, could be a good starting place for negotiations with the City. In the words of our informants:

"We were initially portrayed as the bad guys. Some were saying, 'This is great. You are creating a better development. You're addressing the drug trafficking, the needles everywhere.' But others would say we are dislocating the vulnerable. We wanted to do the right thing.

"[Our VP of Development] spent half his days on site during the 3 – 4 month period [during relocations] . . . It was a topic of major concentration for our company -- not offending the agency – it was an issue with a very high degree of sensitivity."

iii. The City's rental replacement by-laws created opportunities for early relocation planning.

At 77 Mutual, development and demolition applications were filed simultaneously, creating opportunities to collect information on tenants well before the planning approvals were in place. However, actual negotiation of the rental replacement conditions did not take place until after the rezoning and OMB decision, when the Planning Division was confident the project would proceed.

iv. Developers valued coordination with City and agency staff.

The developers valued co-ordination within the City's Planning Division between the Community Planner who handled the rezoning, and policy staff who negotiated the relocation and replacement provisions.

Both developers also highly valued the contribution of the TRSS worker. They were extremely thankful for the TRSS worker's contribution to the relocation. They saw the workers as experts in their field, not only helping tenants but also enabling the developer to meet project deadlines without adverse publicity or resorting to the Landlord & Tenant Board.

"The best part of the program? City outsourcing relocation to an agency with a good experience with the hard-to-house tenants – a very successful component. We were impressed with all the staff at the agency. They were on top of things and worked well with our landlord. . . . The RTA is not a friendly process for landlords. If we didn't have this process and we just got rid of tenants, just going through the RTA without the City's consultants would have made the process more difficult. The help of City and agencies to do the running around was a huge benefit, to keeping us on our timelines and taking the burden off us."

"We funded [the agency] appointee as our point of contact, who communicated with tenants. That felt good too. They had the social worker skills to deal with some of the more difficult tenants. For example, there was one tenant who had been in prison, was taking an attitude that he wasn't moving out. Even the Fire Department couldn't get in to inspect the unit."

v. *Lack of clarity about obligations led to some frustration and false starts.*

Although both developers were aware they would have some obligations towards tenants in the building, they would have valued an earlier and more accurate understanding of the processes and costs.

"Our original approach was to engage with tenants directly, offering them a relocation amount in line with the RTA. . . . But it was viewed by [the agency] and the City that this should have been a more controlled process that started by first educating tenants about their rights. We were fine with that. We were just in relocation mode and doing what we thought we were supposed to do."

"Our challenge was that the City said that because tenants were with Streets to Homes, they were deemed to be vulnerable, with a higher risk of ending up on the street. The City pushed back hard to compensate them, and to hire an additional support worker to house these people. It was a substantial additional cost we hadn't anticipated. Our landlord felt that he had already tried to assist the City by taking in Streets to Homes clients, and was now being penalized. He felt they were having their cake and eating it – at a significant extra cost to us."

vi. *Informal tenancy arrangements made it difficult to comply with City requirements.*

At 77 Mutual the City required tenancy agreements and rent rolls to determine a budget for relocation and rent subsidies. However, the landlord had been relying on informal agreements, particularly with tenants referred by Streets to Homes and tenants who moved into the building while development applications were sought. This proved a major irritant for the landlord, who had difficulty reconstructing tenancy arrangements to the City's satisfaction.

"All these years [the landlord] tried to help the City, and the City used it against him. He was allowing tenants to live in the building month to month, everything done on a handshake because that's how the relationship was. But because City's relocation process is paper-based – it assumes every tenant has a written lease, and City requires an addendum signed by the tenant that they know there is an application to demolish, and they are not eligible under the program. We ended up with quite a few tenants who lived in building for less than a year. We thought it was very unfair by the City to require the higher level of benefits – rent gap, right to return, replacement units, moving back in – for people who had come in after the process began. They should have gotten just the RTA requirements -- 3 months plus moving expense."

vii. *At the outset, dispensing payments to vulnerable people was problematic.*

Both the Residential Tenancies Act and the City required developers to compensate tenants with cash payouts. However, few tenants had bank accounts, and many had substance use issues that would lead them to spend the money quickly rather than using it to secure a new apartment.

Eventually the City and developers found better ways to distribute entitlements. At Mutual Street, the Neighbourhood Information Post was contracted to manage tenants' rent gap payments over three years. At Jarvis Street, the TRSS worker waited until arrangements for a new home had been

made, and then the developer cut a cheque that the TRSS worker delivered to the new landlord. Until these systems were in place, however, large sums of money had been spent with no lasting benefit to the tenants.

“The way the City works is if a tenant is deemed eligible for compensation, they receive a rent gap payment that shows up in a big cheque from the landlord. If you are dealing with vulnerable tenants, that becomes a real issue. The City required us to do this – make out cheques payable to the tenants. One Friday, we dropped off cheques to the building worth \$30,000. It made us nervous. Later the City brought in an agency to manage the money, but that solution wasn’t available in the beginning. Even some tenants said, ‘Give it to my caseworker.’ We would have felt more comfortable giving it to an agency if that was possible – or cut a big cheque to the City for them to distribute.”

“There were issues. Tenants would want the money for the relocation, but there was concern whether money was going to the new landlord. There were some logistical issues – how do we get them the money?”

vii. *Written materials from the City were difficult for tenants to understand.*

The developers noted that the City distributed documents that most tenants found difficult to read or understand, and required the efforts of either the landlord or the agency to interpret.

“We found the agreements the City had sent us for the tenants -- that explained to tenants their rights – were written in a way that was difficult to understand. The landlord had to spend time telling [tenants], ‘You need to read this, you need to go to the City and have it explained, you have until this day to leave, and these are the services you can receive.’”

4.3 Agencies’ implementation of TRSS service

4.3.1 Service delivery model

Table 3 below summarizes the variations in service delivery model between the four TRSS projects. The following sections explore staffing, administration, and partnerships in each project through the perspective of agency managers and front-line staff.

Table 3: Service delivery model

Staffing	235 Jarvis	77 Mutual Street	Waverly Hotel	295 Brunswick
Name of support agency	Albion	HOTT	WoodGreen	WoodGreen
Staff hired specifically for this project?	Yes	Yes	Yes	No
Employee or external contract?	Employee	Contract	Employee	Employee
# of staff providing front-line support	1	2 at outset, reduced to 1	2 at outset, increased to 3	1
# of FTEs	1	1.5 at outset, reduced to 1.1 ⁶⁵	1.5 at outset, increased to 3	.85 at outset, .5 after 3 months
# of hours/week worked	37.5	50	?	?
Staff:tenant ratio	1:13	1:14	1:8	1:16

⁶⁵ Reports on the amount of front-line staff time spent on the project differed between management and the front-line worker.

(during majority of project)				
Source: Agency managers and staff. Caution should be used in comparing staff:tenant ratios. There may be some variations among agencies in determining, for example, whether a person who died during the relocation process, or needed only very modest support, should be included in the tally of tenants served				

4.3.2. Staff training and skills requirements

i. Experience was the key criterion in hiring

Agency managers sought front-line staff with direct previous experience in homelessness, housing support, and mental health. All staff relied on their on-the-job experience, rather than formal training, to develop the skills required for the job. All had experience working with vulnerable people. In the words of one manager:

"You need the right person - a really skilled worker. . . You don't have time to train people - it's not on-the-job training. You need to start with someone who knows the ropes and has backbone to stand up to a developer -- but where the developer has good suggestions, will take them."

Other important areas of knowledge for staff:

- Residential Tenancies Act
- Intake
- Housing search, connections with landlords
- Housing allowances
- Familiarity with available services – income tax clinics, health services, Housing Stabilization Fund, etc.

ii. Staff expressed a need for training

While agreeing that the position was learned on the job, staff noted some areas in which they could have benefited from additional training, and / or areas of expertise important to include on a staff team. Areas include:

- Harm reduction
- Mental health
- Concurrent disorders
- Geriatric knowledge
- CCAC referrals

Table 4: Staff experience and training

Experience and training	235 Jarvis	77 Mutual Street	Waverly Hotel	295 Brunswick
Staff's previous experience	Homeless outreach, van-based services, City housing allowance program (THAP)	Housing help for shelter residents & hospital patients	Rooming house relocations, Housing Support, Tent City, Drop-in	Emergency rooming house relocations
Specific job training given?	No	No	Yes, on THAP	No
Additional training staff wished they had	Mental health/concurrent	No	Mental health, addictions, geriatric	No

	disorders		knowledge, CCAC referrals	
Source: Agency staff				

4.3.3 Staff oversight, communications, and reporting

i. A range of oversight approaches worked well

All interviewees expressed satisfaction with the internal management processes – although approaches varied. At Albion, for example, front-line staff worked almost entirely independently with periodic contacts with the Executive Director. At the other end of the spectrum, HOTT's manager effectively worked as a half-time support to the front-line worker, carrying out tasks such as searching Kijiji and other listings, and liaising with Neighbourhood Information Post. The WoodGreen manager maintained regular phone and text contact with frontline staff, and made a point of visiting the Waverly site regularly.

ii. The City's reporting processes were useful in demonstrating progress, but did not produce reliable data about the projects as a whole

Agency managers and front-line staff were generally satisfied with the systems for reporting to the City. The tracking sheets provided by the City were not seen as onerous or intrusive. They were also seen as a useful way to demonstrate relocation progress to the developer, to reassure them that things were actually happening.

However, the consultants are not confident the tracking sheets provide reliable retrospective summaries of the projects' outcomes. In preparing this report, it became evident that different agencies, and even staff within the same agency, had varying interpretations of each section of the tracking sheet. One agency suggested that it would be useful to be able to modify the tracking sheet to include its specific indicators and activities.

iii. Detailed case files are useful but record-keeping is difficult in outreach work

Staff noted the value of case notes and other records in tracking progress, keeping track of milestones such as applications for follow-up services, and transferring care to other team members or other agencies.

At the same time, the mobile nature of the work makes record-keeping difficult. As one front-line worker noted, *"Most of the work is done standing up while you're trying not to touch anything. Having a laptop is just another thing to carry and worry about, and you can't use it standing."* One worker suggested the need for administrative support for entering case notes into a central database.

Table 5: Internal reporting and accountability

Reporting methods	235 Jarvis	77 Mutual Street	Waverly Hotel	295 Brunswick
Reporting to?	Executive Director	Manager	Manager	Manager
Communication within agency	Periodic in-person check-ins	Regular phone, texting contact	Weekly team meetings, periodic	Regular phone, texting contact

			meeting with manager, phone, texting	
Used tracking sheets?	Yes	Yes	Yes	Yes
Any other internal reporting systems?	Pirouette, Client files	No	Progress reports	No
Use of other in-house programs/resources?	None	None ⁶⁶	Income tax, Housing Help Centre, eviction prevention, ID clinic, pet food bank	Income tax
<i>Source: Agency managers and staff</i>				

4.3.4 Staffing challenges

“Just getting a good working relationship is a challenge in beginning. Then you're handing them off to someone who might not develop the same rapport.”

All agencies reported that project funding was sufficient to hire an appropriate staffing complement for each project.

Nonetheless, agencies encountered a number of challenges in staffing the projects:

- *Attracting suitably skilled short-term staff* - unless agencies had confidence they could offer them work after the project ended.
- *Highly irregular hours*. Some tenants are available only in the afternoons or evenings. Unit viewings are often after-hours. But City and agency services are usually available only during business hours.
- *Establishing successful part-time positions*, particularly given the on-call and irregular nature of the work. How do staff manage clients who expect to be able to call them on a full-time basis? How to avoid a part-time staffer effectively acting as an assistant to a full-time worker?
- *Staff continuity*. HOTT initially hired two contractors, but one left early in the project, leading to some confusion among tenants until the remaining worker was able to make contact with them and begin to rebuild trust.
- *Transition from housing relocation to Streets to Homes (S2H) follow-up supports*. Clients and landlords sometimes continued to call the known and trusted original workers.
- *Isolation of on-site staff* from the rest of the organization was a concern in some cases.

4.3.5 Use of other services

i. TRSS connected clients with services within and outside the agency

In general, the relocation program provided a complete package of services, with few other services required beyond support for income tax filings required to obtain housing allowances.

⁶⁶ HOTT's own units were offered to some tenants but were not accepted

Once tenants were re-housed, many could turn their attention to other pressing needs, especially health, dental, and vision care. TRSS workers connected tenants to services in their new neighbourhoods, such as meal programs and medical services. Workers also referred some tenants to other programs such as M-DOT (for tenants not rehoused) and the Ontario Electricity Support Program.

The agencies reported that the TRSS projects were a valuable complement to their existing services. The agency's other services also proved useful to the projects. In the case of the Waverly relocation for example, WoodGreen's tax clinic program provided a dedicated clinic for Waverly tenants.

ii. Other City services were vital - but some were more helpful than others

Across all projects, informants agreed that the ability to connect tenants with other City services was key to a successful relocation.⁶⁷ In particular, the Toronto Housing Allowance Program (THAP) made it possible to find tenants new (and often superior) housing in the context of escalating rents and diminishing stock of dwelling rooms. The application process for THAP was reported to be very responsive.

The Furniture Bank also proved to be an important resource for three of the projects. In the case of 77 Mutual, some tenants had previously encountered bedbugs in using the Bank, and as a result all avoided it.

Across all projects, serious concerns were raised about the Housing Stabilization Fund (HSF). In contrast with THAP and Streets to Homes, the HSF application process was experienced as cumbersome, bureaucratic, and unhelpful. Benefits came too late to enable tenants to pay first and last months' rent, and offers to rent were withdrawn as a result. Some comments about HSF included:

"Access to HSF was challenging. It was not consistent, had to babysit it every step. If I submitted two applications, one would zoom through, and the other was a hold up, or they wanted extra documentation. Even though it was the same situation, one was accepted, and one rejected. And I'd sit on hold for 45 minutes to hear. But that was a challenge to me, not to the client. It was unneeded phone time to straighten things out. But we always succeeded."

"There were new tenants who came in after the deal was made with the City. Other tenants had spent all their money [given to them with the N-13] on drugs. So they were calling workers about how to access HSF. They had a horrible time – shunted around, leaving messages, told there was nothing. We wanted to use [our agency's funds] to lend tenants money for first and last, but the City told us we weren't allowed to."

"HSF doesn't work. It takes over a week to get first and last and by then the apartment is gone... Once THAP started offering first and last we just went there. The only thing HSF was good for was furniture budget because there is no rush and it's good amount. The THAP process is a lot better, a worker can go pick up the cheque. HSF is mailed, which takes a week, or the client has to pick it up with ID. THAP understand how real life works."

⁶⁷ See Section 6 for a detailed breakdown of numbers of tenants referred to other City services.

In the end, even for tenants eligible for HSF, many workers relied on THAP (or in some cases, payments from the property owner) for first and last months' rent, and assisted tenants to apply to HSF for other moving costs.

Where appropriate, staff also completed assessments and referrals for Streets to Homes follow-up services. At 235 Jarvis, follow-up services were included in the agency contract, while at 77 Mutual, many tenants were already connected with Streets to Homes. Workers at the Waverly and 295 Brunswick reported that not all tenants wanted or needed ongoing support. In the words of one worker, *"By the end we realized people took off – 'We don't need you anymore' – they had what they needed."*

Front-line workers reported that the Streets to Homes referral process was straightforward and timely:

"The Streets to Homes follow-up process was amazing and smooth. I would submit the referral with the assessment tool, and would be told within 24-48 hours which worker it was referred to. The worker would make contact within one week."

4.4 Projects' effectiveness

4.4.1 Relocation success

i. Many tenants left the sites before support arrived

As discussed above, and shown in Table 6 below, an estimated 36% of long-term tenants had left their homes before support agencies arrived. In particular, two-thirds of tenants at 235 Jarvis had left before the City got involved.

Table 6: Tenants served

	235 Jarvis	77 Mutual	Waverly Hotel	295 Brunswick	Total
Name of support agency	Albion	HOTT	WoodGreen	WoodGreen	
Estimated number of tenants originally on site	45	25	48	24	142
Number of tenants onsite upon arrival of support agency	14	22	39	16	91
Number of tenants supported	13	15	25	16	69
Number of tenants rehoused through the program	11 ⁶⁸	11	25	9	56
Number of tenants currently housed, based on agency's best info	12	11	33	15	71
% of tenants who left before supports available	69%	12%	19%	33%	36%
<i>Source: Agency staff</i>					

⁶⁸ One tenant died before being rehoused.

Of an estimated 142 tenants who had lived within the four buildings on a long-term basis, only 91 were on-site when the support agency arrived. The remaining 51 tenants, or 36% of all tenants, had left without receiving any monies or support through the program. According to interviews with tenants and front-line workers, some of those who left before supports arrived are known to have become homeless.

ii. The majority of tenants who received supports were successfully re-housed

The majority of tenants who remained on-site, 82% (excluding the seven Mutual Street tenants who were not deemed vulnerable by the City) accepted supports.

Of those who were on-site at Jarvis, 77 Mutual and the Waverly when agencies arrived, the vast majority of tenants were successfully rehoused:

- 81% (56 of 69) of supported tenants were rehoused through the program
- 78% (71 of 91) of tenants who were on site when agencies arrived are believed by the agency to be permanently housed, whether they received supports or not.

Some tenants from 295 Brunswick moved into temporary places in order to meet the moving deadline, and at the time of this evaluation, are still receiving support in seeking a permanent home.

A small number of tenants did not receive supports. Reasons for not receiving supports were:

- Not deemed vulnerable by the City (seven Mutual Street tenants only);
- Wanted to find their own homes and were able to do so;
- Refused supports and attempted to remain in the building (three such tenants at the Waverly were subject to a Form 1⁶⁹ either before or after the TRSS project had ended);
- Moved out of Toronto.

⁶⁹ An involuntary psychiatric referral leading to admission.

5. Relocation Experiences & Outcomes

5.1 Tenant perspectives

We spoke with 14 tenant households in total. Table 7 below summarizes demographic information about tenants interviewed.

Table 7: Tenant demographics

Tenants interviewed	14 ⁷⁰
Site	
295 Brunswick	2 (2 men)
Waverly	4 households (3 men living on their own, 1 man & 1 woman living together)
235 Jarvis	4 (4 men)
77 Mutual	2 households (1 man, 2 women living together)
Ages	Early 30s (2 people), 37, 41, 43, 58, late 50s, early 60s, 64, 67, 2 unknown
Race, ethnic background ⁷¹	
Indigenous	3 (1 Micmac, 1 Ojibway, 1 mixed non-status)
White	7 (1 Jewish, 1 Portuguese, 2 Anglo, 3 self-described “white” or “Canadian”)
Racialized	3 (1 Rastafarian, 2 Asian)
Place of birth	
Canada	10
Outside Canada	3
Chief source of income	
ODSP	7
OW	2
Earnings	3
Pension	1

Seven interviews were conducted by phone, four in person (including one couple) and one was an in-person group interview with three tenants (including a couple) who had lived at the Waverly and had moved into the same building in Parkdale. Twelve interviews were complete, while one

⁷⁰ Not all variables are known for all tenants interviewed.

⁷¹ As described by interviewees

ended before the final questions, including recommendations and demographic questions, could be answered.

5.1.1 Housing and homelessness history

i. Many, but not all, tenants had a history of homelessness.

Three of the tenants we spoke with had long periods of homelessness and shelter use before they became stably housed in the residential hotel, while seven had been homeless more recently. Of these, four had no place of their own at the time they moved into the rooming house or hotel. Only three had never been homeless.

Past experiences of homelessness strongly influenced some tenants' assessment of the rooming house, and their reactions to the current displacement. More than one remarked that, in spite of poor conditions, the rooming house was "a roof over my head." A number also stated that they were determined not to end up homeless again. For some, the prospect of landing back on the streets when their rooming house closed down was unbearable: one said he contemplated suicide.

ii. Several had been displaced from other hotels that shut down.

Four Waverley Hotel tenants had been displaced from other residential hotels: three had lived at the Broadview Hotel before it shut down, and one had lived at 235 Jarvis. None had received any relocation support at the time of their previous redevelopment-induced evictions. One remarked that the Broadview developer had referred a number of tenants to the Waverly. The tenant who had lived at 235 Jarvis had been evicted into homelessness and only later found housing at the Waverly.

iv. Regardless of their homelessness history, most tenants had been stably housed for years.

At 235 Jarvis, the length of stay ranged from 4 to 23 years; at Mutual Street, the stay ranged from 4 to 13 years; the five Waverly tenants had lived there between 2 and 3.5 years; and one Brunswick tenant had lived there 16 years. Even tenants who had been in and out of hostels, jail or on the street had been stably housed for many years. All but one had planned to continue living where they were until their building was sold.

"For ten years it had been getting a place, losing a place, ending on the street, because of my addiction. . . I was in jail for five years, but I've been out since 2007." [Resident who remained successfully housed at 235 Jarvis for 4 years.]

"I lived 6 years on the streets – flat on the streets." [Jarvis resident for 23 years.]

5.1.2 Housing stability before the redevelopment

i. Tenants rated conditions in their buildings as very poor

Tenants in all four locations described their former homes as "dreadful" "horrendous," "the worst." They spoke about "decrepit," buildings, infestations of roaches, bedbugs and the "worst rodents in the world."

All buildings and rooms suffered from long-term neglect. Some lacked heat, were damp or had mould. Some had broken windows. The buildings lacked elevators, making most rooms inaccessible for people with mobility limitations. At the Waverly, two tenants carried out

extensive repairs to improve conditions in their own rooms, including one who re-plastered the ceiling because *“it looked like somebody took a shotgun and blew their brains out on [it].”* They were not reimbursed for the materials and were paid a minimal stipend for their considerable labour.

Long-time tenants in all buildings noted a decline in building maintenance and safety as their buildings passed from one owner to another. Although some were satisfied with the on-site staff – *“the super was pretty decent”* – others told stories of staff who stole their money, failed to do repairs and in one case, was dealing drugs.

When asked about the feeling of safety in the building, some expressed concern about illegal activity, and others described experiences of theft by other tenants. One described their building as *“a hellhole and a den of iniquity.”* Many tenants used illegal drugs, particularly crack. Some tenants were bothered by people pounding on their door seeking money or drugs. At 295 Brunswick and 235 Jarvis, patrons from nearby bars came and went at all hours to buy and use drugs, and washrooms had needles on the floor. Even those who did not feel unsafe implied that the atmosphere was not unthreatening: for example, one said, *“I wasn’t concerned. I’m a pretty big guy.”* Another had crafted a spear to protect himself. Another described himself as the *“peacekeeper”* of his building, and recounted having to intervene in conflicts every day.

Overall, though, there was a live-and-let-live approach between tenants: several said that they and their neighbours kept to themselves and that they had no problems with others in the building. As one put it, residents would *“go along to get along.”*

“The whole experience was dreadful. It was not a fire hazard, but it was a really damp place. Occasionally the hot water was out - the landlord finally got the boiler replaced.”

“It was a constant barrage -- Got any pipes? drugs? -- 24/7. It was not just the tenants, it was everyone from the street. You had to live with drugs, dealers - they were there. It was really stressful. I know I come from the hard-core jail stuff, but I’d rather do 5 years in prison than go through that again.”

ii. Affordability and amenities varied widely

Rents varied widely among the four buildings studied (see Table 8 below for details). At the high end, tenants at the **Waverly** were paying \$900-\$1000 for rooms with private bathrooms. One paid \$700 after his wife moved out (they had been paying \$500 each for a shared room). Tenants noted that this rent was not exactly cheap; one commented, *“Our previous place was only \$600 for a whole apartment.”* While some tenants had a bar fridge and microwave in their rooms, and cable television, the amenities did not merit the cost. Those with private bathrooms often had to use the common washroom because the water wasn’t working. Other services that were supposed to be included in the cost of tenants’ rooms—including sheets, lightbulbs, toilet paper, hot water, and electricity—were provided only inconsistently, if at all.

When asked why they chose the Waverly, none cited affordability as a factor. Instead, all tenants replied that it was housing of last resort. As one put it,

“There was nowhere else to go. No affordable apartments, nothing, and I thought ‘At least it’s a roof over my head.’”

At **77 Mutual**, tenants interviewed were paying between \$730 - \$780 for a small self-contained apartment, leaving them each around \$200 per month for other expenses. Tenants credited the support of each other, local meal programs, and their own resourcefulness for enabling them to make ends meet.

At **235 Jarvis**, rents for a room with shared bathroom with up to five people ranged from \$545 to \$600. These rents remained relatively stable, in one case increasing by only \$50 over a 20-year period, and in another case \$100 over a 13 year period. Tenants moved there because it was a building they knew, or they needed a place they could afford quickly. One said, *"I was on George Street with a court order. It was the first available place."* Another said, *"I didn't choose it. I just needed a place quickly, and then it became an issue of the devil I know. I was on OW and it was what I could afford."*

At **295 Brunswick**, rents ranged from \$450 to \$575. One tenant had paid \$350 when he moved in, and only \$450 sixteen years later, while a tenant who had lived there only one year paid \$575. Both commented that it was very cheap rent for the neighbourhood, but with almost no amenities in return. There was only one shared washroom for up to 20 tenants, and it was in deplorable condition. The building offered no security to its tenants: one commented that he had to lock his door every time he went to the washroom. One tenant reported, *"If it wasn't for the affordability there's no way I would even consider going there."*

Table 8: Tenants' incomes & rents

Site	Waverly Hotel				295 Brunswick		235 Jarvis				77 Mutual		Averages/ Totals
Tenant / household	PA	B&D	P	KL	HP	DS	SD	S	J	G	K		
Tenant / household source of income	Pen-sion	ODSP	ODSP	ODSP	OW / work	OW / work	ODSP	Work	OW,pan-handling	ODSP	ODSP/S2H	ODSP/Work	7 ODSP, 3 OW, 3 work
Years in previous home	2	3.5	3	3	17	1	4	10	23	17	4	13	8.4
Monthly housing cost in previous home	950	1000	1000 /700	900	450	575	550	600	545	560	780	730	649
Amount left over after paying rent	800	800	500	200	Varied	225	440	Varied	175	300	200	400	404
Monthly housing cost in new home	1000 + hydro	1050	1050	950 + hydro	1250	1000	750	625	750	929	950 + 90 utilities	1195 + hydro, insurance, renter's association	958 (plus utilities & other expenses for many)
THAP benefit	0	400	500	500	500	500	400	0	400	400	Rent bridge	Rent bridge	
Amount left over after paying rent	n/a	1200	800	200	50	300	819	1250+	unsure	850	500	200	617

iii. *Tenants' source of income determined where they would live*

Tenants' income sources were a key factor in determining their access to housing, and rents in each site reflected tenants' ability to pay. The Waverly and Jarvis tenants were all recipients of ODSP, with the exception of one whose pension income was in the same range, and 77 Mutual Street tenants had a mix of ODSP and employment income. The 295 Brunswick tenants, by contrast, both relied on OW and occasional precarious work.

Whatever their income, tenants were paying a high proportion of it for their poor-quality housing. While two tenants noted that they had little to live on after rent was paid, others said they had just enough for basic expenses. Several reported using food banks and meal programs to get through the month.

iv. *Tenants valued their neighbourhoods' amenities and services.*

Tenants at all sites commented that the location of their home was one of the best thing about it. They cited their proximity to transit, groceries, St. Michael's Hospital and Sherbourne Health Services, their workplaces (for those who were employed), convenience stores, music venues, and cheap prepared food as important benefits. Several used nearby food banks and meal programs. For example, several Waverly tenants relied on the daily hot meal at the Scott Mission, and tenants at 235 Jarvis and 77 Mutual relied on the Good Neighbours Club or church-based meal programs.

Tenants at all sites noted that their neighbourhoods were changing rapidly. One tenant saw this as an improvement – *"The area is being gentrified, thank God."* – although late night safety continued to be a problem. Others did not see the changes in a positive light. Both Brunswick tenants said that they had come to hate their neighbourhood. Another tenant from the East end described the change as a catastrophic "social experiment" starting with the conversion of Cabbagetown in the 1960s, and continuing with the Regent Park revitalization. *"They're pushing people out of the downtown core. People are going to die. This is the beginning of the end."*

5.1.3 Experience of the relocation process

i. *Rumours about redevelopment circulated before tenants had solid information.*

At all buildings, some tenants reported hearing rumours of their impending eviction. At 235 Jarvis, one tenant saw contractors drilling holes for soil testing. At 295 Brunswick, some tenants were aware that their building was for sale, and the previous landlord mentioned to the tenants that the new owner would probably give everyone notice to vacate. One Waverly tenant reported that he began to search for a new place before receiving notice but was unable to find anything he could afford.

ii. *In some cases, improper notices to vacate created confusion and placed tenants at risk.*

At the Waverly, tenants learned of their impending displacement when a notice to vacate was abruptly posted in building common spaces and under tenants' doors. One tenant recounted, *"They put a notice under our doors two weeks before Christmas that we all had to be out with all our stuff on New Year's Eve."*

The landlord offered tenants a financial incentive to leave, without informing them of their rights. In the group interview, one tenant explained,

"[All three of us] got cheques under our doors, with a letter basically saying, 'You've got your money, now get the hell out.' We all stayed. Never got a proper eviction notice."

Those interviewed noted that some tenants did leave upon receiving the notice and compensation. One described his state of mind upon learning of the eviction: he became paranoid and afraid, shut himself in his room, binged on drugs, and planned to commit suicide before being put back out on the street in winter.

Likewise, the new owner of 295 Brunswick sent tenants a letter informing them that they had to move within two to six weeks, and offering some financial compensation. One moved into the first place he could find, and quickly became homeless:

"They came and kicked everyone out. I didn't really have a plan. It came fast. I moved out to a place but it wasn't a very secure place because the people I moved in with were mentally ill. So then I ended up homeless. I moved before they announced [TRSS supports]."

At 235 Jarvis, the majority of tenants had taken cash from the new owners and left the building before the City or TRSS workers arrived. Those who remained ranged from those who had confidence in the process, to those who were afraid they could not find an alternative, to those who absolutely refused to move:

"Like anyone else, I wondered, 'What type of roof am I going to get? And what's the package?' They [the developers] were pretty decent, really nice."

"My first thought: 'Holy Shit. Will I have to move into another place like this?' I'm an addict, for a few years hardcore. I was no angel. I used a lot. I didn't have parties, but I didn't know where I could move to."

"I said, 'No way - I'm not moving. This is historical place. They can't tear it down. I'm dying here.'"

At 77 Mutual, tenants first heard of the sale through a posted notice or directly through the landlord. In one case, the tenant was happy the building was being torn down. The other tenants interviewed were concerned about costs, but took advantage of early meetings hosted by the City to get more information.

iii. Building conditions worsened in the period leading up to redevelopment.

Waverly tenants said that some services, such as garbage collection, hot water, and cleaning, were withdrawn during the period after tenants received notice. At 77 Mutual, some felt the building was becoming more unsafe and reported an increase in thefts. (On the other hand, the last remaining tenants at 235 Jarvis felt they benefitted from having fewer people sharing washrooms.)

At 295 Brunswick, physical and social conditions deteriorated dramatically and the building became unsafe for tenants who remained. One noted that squatters began to move in and *"guns were involved."* The tenant who moved out quickly and found himself homeless returned to the building during this period. He recounted,

"When people start moving out that's when crime starts to happen. Doors get left open, things get lost in the shuffle, people down the hall were in distress so using drugs even more. The climate was

that I was in fear for my safety so I went wherever I could. Once everyone got their notices it was a melee. Nobody knew what to do, nobody had been in this situation before. Some had been there 25 years, some only a few months. Some were running out their time and the climate got worse and worse. At the end of the day, the top floor got to the point where a city inspector would condemn it immediately. It was deplorable. The landlord stopped all services. He wasn't taking out the garbage or cleaning anything, just came to throw people out. As the unit would empty he'd board it up, but transients would come and rip the boards off and squalor in there - living like raccoons, doing needles, throwing up in the hallways."

iv. TRSS workers provided vital information about tenants' rights and entitlements.

Tenants reported that the chaos subsided once TRSS workers informed them of their entitlements and reassured them that help was available.

For some, the breakthrough was knowing their rights. For example, one of the Waverly tenants interviewed notified Woodgreen and the local legal clinic after receiving the improper eviction notice. Legal information and tenant support were quickly offered on-site. Another recounted, *"At first they tried to coerce people to leave by offering a free month's rent if you left at the end of month. We were given advice correctly [by TRSS workers] that we had no reason to cooperate with that and had rights. Eventually the owner sent letters with a final date to vacate, and appropriate compensation under RTA. It wasn't a long legal struggle - they just knuckled under and did what they had to. ... Because we attended group legal meetings we got to know each other better so collectively it was a pretty positive experience. It was a place where you had to mind your own business so people didn't get to know each other before that."*

At 295 Brunswick, too, information from TRSS helped tenants to make informed decisions about their next steps. One explained,

"The landlord did things not above board - didn't inform me of my rights or what I was entitled to. [My TRSS worker] made me aware of things I was entitled to...I could have and should have had more time to leave. [TRSS] said to the landlord, 'You can't force people out who aren't aware what their rights are. You might be buying tenants out but you're not making sure they have any kind of secure housing. That's your obligation.'"

At 77 Mutual, tenants were reassured once they knew the City was there to support them. One said, *"I remember the first meeting. The son [of the owner] was there. In that meeting, the City Coordinator brought in a person called Joanne - she was brought in to look for an apartment for us. What they said reassured us -- that she would help us look, would present us with a list of possibilities. We were really grateful."*

At 235 Jarvis, tenants who remained in the building met first with WoodGreen staff who forestalled further departures. But for many, the breakthrough came when the TRSS staff gave them a path to relocation. Said one, *"When [the TRSS worker] arrived, he had us looking and cooking. When they [the new owners] paid us, he had us going to places. . . he was on the ball about everything."*

v. Tenants encountered many barriers in their search for new housing.

Most tenants reported that they were hoping to find a self-contained apartment they could afford, and many hoped to stay in the same neighbourhood where they were currently living. These aspirations proved difficult to fulfill. Those who wished to stay close to their centrally-located neighbourhoods found that rents close by were far more than they could pay. Others reported that they did not meet eligibility requirements. Some comments:

"I looked at six or seven places but they were all no-go, or in neighbourhoods I didn't want to live in."

"Tiny places for way too much money."

"[Housing worker] and I went out to look at apartments in that neighbourhood – it was \$1600 for a bachelor!"

"[Places] needed references, but I couldn't even get in touch with my old landlords. I had to take a place from someone I know, so I didn't have to go for credit checks."

"I couldn't find any other place. I would go check them but they would say 'Sorry, it's been rented.'"

"I had no credit. I couldn't get into any other place because it's so bad."

vi. TRSS supports often proved critical in helping tenants relocate.

Tenants reported that TRSS workers helped them with their search by providing listings, accompanying them to viewings, advocating with potential landlords, and navigating City programs such as the Housing Stabilization Fund. Advocacy by TRSS workers was of particular importance for Waverly tenants: all five we interviewed moved to buildings in Parkdale owned by the company that owned the Waverly, through a deal brokered by the TRSS housing support workers.

The TRSS workers also shielded tenants from potential rejections, by building relationships with local landlords and speaking with landlords before showing the tenant the unit. Among 77 Mutual and 235 Jarvis tenants, only one was not accepted for the first unit they viewed (and that tenant was accepted at the second location visited), even though in their own estimation they were difficult to house.

Four of the tenants interviewed found their new homes on their own. Two found a permanent, self-contained apartment in a neighbourhood nearby, one moved into a shared house about 3 km away, while the fourth moved into a temporary, shared house with an acquaintance in order to meet the deadline, and was continuing to work with the TRSS worker to search for a permanent place.

In addition to the practical help, tenants valued the humanity and "do whatever it takes" attitude of the TRSS worker. Some examples:

"[TRSS worker] gave us tokens, in some cases sent a cab, and took us around. She'd go with us. She was right there all the way."

"Psychologically he was there. He helped me with income tax. I got returns from 5 years back done. Now I could buy a few things - everything is mine. I have a bar fridge, double bed, a chest, a sound system and speakers, a TV. If he hadn't set me up, I wouldn't have got none of it. I'll be ever grateful."

"We barked at each other when we were first met. Then we worked things out. He told me a bit about his life. We understood each other. . . He was honest. He was a homeboy."

"I'd pick fights with him, but he never reacted. I never had a problem with him. How can you dislike someone who is bringing you back up?"

"He did everything for us, physically, emotionally. He got the ball rolling, and did things right now."

Many tenants said they did not know what would have happened to them if TRSS supports hadn't been available. One noted,

"If the help hadn't been there, a lot of people would have ended up homeless, including me. There was just nowhere to go. If the City hadn't finally decided to help us, we would have ended up in a shelter."

"I'd be in a hostel. Nobody wants to take you in once you are in social assistance, even if the money is guaranteed. They don't want you. I know it's illegal, but they get away with it. Probably because there's no affordable housing, so they can do what they like."

Another simply said, *"I would probably be dead right now."*

vii. *THAP and other income benefits were vital, but program features were sometimes problematic.*

Access to the THAP proved vital to enabling tenants to secure new housing. Of the tenants we interviewed, only two did not receive the allowance, one because he refused the allowance, the other because his pension income made him ineligible. For most others, THAP made it possible to afford self-contained apartments. The tenant who was still in shared, temporary housing also noted that the benefit was extremely important in his search for a permanent place.

The THAP benefit not only enabled tenants to cover the cost of rent, but was also seen as offering an important assurance to potential landlords. In addition, some tenants' rent was paid directly to their landlord by ODSP.

Among 77 Mutual tenants, who were already receiving THAP through their involvement with the Streets to Homes program, the rent gap payments were also essential to their ability to find a new home. Some tenants also reported benefits from that they received first and last months' rent through the Housing Stabilization Fund (HSF).

These benefits were necessary for ensuring tenants' housing stability, but tenants faced uncertainties about the processes for maintaining access. One tenant applied to the HSF for funds to replace his bed because of severe bedbugs in his new home, but was informed that he had received the maximum entitlement for the year due to his move. Another tenant sent in paperwork to renew his THAP, but it took eight weeks to process. During that time he did not receive the allowance and was short on rent for two months. He feared eviction, and was forced to ask the TRSS worker to advocate on his behalf with his new landlord. He commented,

"I find it ironic that a city program that's intended to help me almost led to me getting evicted. ... Luckily I'm on good terms with my landlord and he believes I wasn't trying to pull anything."

viii. *Almost all tenants were anxious about the loss of benefits*

Almost all tenants interviewed expressed anxiety about what would happen to them when the rent gap payments ended or if the THAP benefit ended, noting that they would no longer be able to afford their new homes. Many also said that they would need support to help them file their income tax or re-apply for benefits. Some have sought out their former TRSS worker for advice and reassurance.

"I don't know how long [THAP] is going to be. We were told indefinitely. We're told it will require our income tax statement – they want to see that our income hasn't changed. If they ever take that away, I can't live here."

"I don't ever want to move to Mutual. I dread moving back, I have nightmares, but I can't afford to stay here after the Mutual place is back."

"We're getting close to the July deadline, and want to get things happening. We're a bit worried about that. Can you tell [our TRSS worker] if you see her?"

The tenant who received a pension pointed out that his ineligibility for THAP or ODSP left him more vulnerable as a senior on a fixed income, without access to a range of supports. This had become particularly apparent after a recent hospitalization, when he had finally received financial support to acquire a bed, which he could not afford when he first moved in to his new place. He noted, *"On ODSP a lot of doors open up."*

ix. Tenants had high praise for the support they received through TRSS.

Tenants were unanimously pleased with TRSS supports. In particular, they commended the housing workers for their dedication, hard work, responsiveness, and persistence. Comments included:

"[Housing worker] has been a godsend since I started working with her."

Without [worker] I don't know where I would be right now. ... I can guarantee if they had more employees like her, they would have a lot less homelessness."

"She had more power than any other worker we've had, and knew more than any other worker."

"He was good at his job."

"[Agency] did a really good job – there is nothing I can fault them for. I'm not paying anything, yet the service is incredible."

Several Waverly tenants expressed concern that their workers' contracts had ended after six months, after they had done such a good job. Tenants at 77 Mutual and 235 Jarvis had remained in casual connection with their worker, or asked us to send their regards.

5.1.4 Satisfaction with new housing

i. Tenants reported a major improvement in housing conditions

Tenants who had settled into permanent homes said that conditions there were superior to those in their previous building. Comparisons between tenants' ratings of their previous housing and new housing are summarized in Table 9 below.

Table X: Housing satisfaction

Site	Waverly Hotel					295 Brunswick		235 Jarvis				77 Mutual		Average ⁷²
Tenant	PA	B	D	P	KL	HP	DS	SD	S	J	G	K	S&P	
Previous home	Scale: 1 = terrible, 5 = excellent													
Room condition	1	5 to 1	3 to 1	3 to 1	1 to 5	3	1	1	1	4	3	2	1	2
Building condition	1	3	1	1	2	2-3	1	1	1	4	2.5	1	2	1.8
Feeling of safety	2	3	3	1		1	1	1	1	3	1	1	1	1.6
Neighbourhood	5	4	4	2	4	5 - 2	5 - 4	1	1	4	5	4	4	3.5
Overall satisfaction	3	n/a	n/a	n/a	n/a	3	1	1	1	4	3	1	3	2.2
Current home	Scale: 1=much worse 2=worse 3=same 4=better 5=much better (I asked for rating on the terrible –excellent scale)													
Unit & building condition	4	5	3	5	n/a	5	n/a	5	5	1	5	5	4	4.3
Feeling of Safety	4	4	4	4	n/a	5	n/a	5	2	3	5	5	4.5	4.1
Neighbourhood	2	4	4	3	3	3	n/a	3	4	n/a	3.5	5	4.5	3.5
Overall satisfaction	4	5	5	5	5	5	n/a	5	3	1	5	5	4	4.3

All were now in self-contained apartments, with their own kitchens and washrooms. Buildings and units were in better repair, though not perfect: tenants particularly noted problems with bedbugs and frequent elevator breakdown. Many expressed happiness about the spaciousness of their new homes, and new benefits including bright windows, balconies, views, and yard access. Some comments:

"It's an upgrade. I'm still getting used to it. I never had a place like this."

"This is a castle compared to where we came from."

"I have big windows facing the lake. It's big enough that I have divided the space into living, dining, and sleeping areas."

Relationships with landlords, building management, and neighbours were generally better, and tenants reported feeling safer:

"I used to feel like I had to watch my back every time I left the Waverly. I don't feel that way here."

"I give the landlady a 10. Above and beyond. When I'm not walking so good, she cleans my place for nothing -- even the toilet, and the grunge around the taps. She's so sweet."

⁷² Where tenants gave a range of responses (e.g. 5 to 1), the average was used. Responses that were off the scale (e.g. "I love it. 10+") were given the closest available rating.

Moves out of the neighbourhood were seen as a benefit for some. For others, staying in their original neighbourhood was of crucial importance.

"I'm at Morningside and Ellesmere. I don't ever want to go back downtown... I've smoked crack since I've moved away from Jaggs [235 Jarvis], but I can count the times on my hand. At Jaggs it was every day. Out here I can't get it. I'm liking it."

"I was near the hospital - my file is a foot thick at St. Mike's. I was constantly there for emergencies. I was close to the trolley - 10 feet away. These are the things I needed in my new place."

"If I could have this apartment located at College and Spadina it would be ideal, but life is full of compromises."

ii. *THAP made a major difference in affordability – but did not fill the gap between OW housing allowance and the cost of rent*

As seen above in Table 8, most tenants paid considerably higher rents in their new apartments, but the increase was offset by the housing allowance.

Rents for former Jarvis and Mutual tenants ranged from \$750 to \$1195 – an increase of \$200 to \$400 over their former rents. Former Waverly tenants were paying about the same rent in their new apartments as they had paid for their rooms, though with extra charges such as hydro, phone and cable, their housing costs were somewhat higher. For these tenants, access to the THAP meant they had more to live on after rent was paid each month, and could absorb annual rent increases, ensuring housing stability.

Former tenants of 295 Brunswick, though, faced a steep increase compared to their previous low rent. Without THAP, it would have been impossible for them to afford their new homes. But their new rents consumed the whole THAP and a large portion of their OW living allowance, making the long-term stability of their housing precarious. For example, a tenant who had paid \$450 on Brunswick was now paying \$1250, leaving him only \$50 to live on after paying rent.

iii. *Tenants hoped to settle down in their new homes*

Tenants generally planned to stay in their new places indefinitely, if they could afford it. Several spoke in moving terms about what it meant to realize their long-held dream of a decent place to call home:

"It's what I've wanted for years. I've got my own space, my privacy, my peace of mind, my security."

"When you're living in a place like Waverly and Broadview you don't feel like you're living a life like other people. But getting into a real apartment with your own keys is a real life enhancement. You almost feel like you're lifted off the street."

5.1.5 Impact of eviction and relocation on tenants' health and well-being

i. *The eviction was extremely stressful for some tenants, making it difficult to engage with TRSS and the relocation process.*

As described above, the eviction was profoundly destabilizing for tenants, and had a major negative impact on their well-being. The most vulnerable tenants were particularly at risk: one seriously contemplated suicide, while another was thrown into a chaotic and unstable housing

arrangement that resulted in a period of homelessness. In this context, some noted that they found it difficult to trust and engage with TRSS supports when they first arrived:

"When the City first got involved a lot of people didn't really trust the City. They didn't have answers for us. It was not until the third meeting with the City that we built some trust and the City offered a program which was much better than what the landlord was offering. We learned [housing worker] wasn't working for landlord."

"I didn't want to believe it [housing worker had found me a new place]. I thought it was just a dream. Is this really here? If I get it am I just going to get kicked out again, end up on the street again?"

One tenant who was temporarily housed at the time of the interview had recently learned that he would have to find a new place by the end of December. He vividly described the impact of this news:

"I'm only focused on finding a place, so there's no holiday for me. Maybe in early January I get to take a breath. I couldn't start looking for a new apartment until my OW came in, because they all want first and last. Now I finally have that in hand, so I can start searching, but I only have two weeks. I'm trying to stay positive, but I'm worried about finding a place. It's going to be hard to get a moving truck for January 1, but I can't book one until I know I have a new place. I might have to put my things in storage, which I can't afford. It's sent my stress levels through the roof at times."

ii. *Tenants reported improved well-being in their new homes*

Tenants described a range of positive changes in their well-being after settling into their new homes.

"I feel more grounded and more secure."

"I went from 160lbs to 195lbs. I'm more well-spoken, more polite than I was at the Waverly and Jilly's. I speak my mind. I feel healthier."

"When I first moved in I was pretty lonely. It's always like that when you move into a new place ... Now I've grown accustomed. I've rescued a kitten – that has enhanced my life."

"I used to be a severe crack addict ... but I don't do that crap anymore. The atmosphere changed it. At the Waverly it was heroin and crack addicts everywhere. It was hard to keep off drugs there."

"I'm not really using the food bank anymore. I feel better when I don't have to rely on that ... Having a kitchen, I can save on groceries and cook for myself."

"There are no drugs around, and no people knocking on the door. In cheque week at Jaggs it used to be 30 – 40 times a night. ... Because my stress levels are down. I used to buy a 60 ounce of vodka and drink it in a day. Now it would last a month."

"Now I'm relocated I can take care of my health. It's starting to change. I have my team of doctors, still at Sherbourne Health - diabetic nurse, doctor, Hep C nurse, 8- or 9 people on my team. ... It's important to be a live in a good place where CCAC can come. I can get home visits now. I didn't have the patience to get the help before. Now they phone me, I always have a phone. My bills are paid. I have food in my house - chicken, pasta, vegetables, milk, soups -- stuff I didn't have at Jaggs. I'm eating every day."

Most tenants reported no change in their use of hospitals or emergency services as a result of moving. Two, though, had experienced health crises in the period immediately preceding the interview. Their connection with TRSS had facilitated access to benefits and services, while their new housing stability had provided a healthy and supportive home environment for their recovery. One, for example, had received help from his TRSS worker to access funds to cover the cost of emergency dental surgery. The other, who had endured a long hospitalization following life-saving surgery and a major stroke, had been referred by TRSS to a follow-up worker who was instrumental in paying his rent and supporting him through his hospitalization. He also had a friendly relationship with a neighbour who was planning to bring him Christmas dinner to celebrate his return home from the hospital. Both stories underscore the importance of housing stability for health. It is frightening to imagine how these tenants would have fared had they faced the same health crises in their previous chaotic and unsanitary homes, without access to formal services and informal supports.

5.2 Front-line worker perspectives

In-depth interviews with managers and front-line workers from all four sites reveal a number of the same themes as tenants' accounts: a challenging start, barriers to locating new housing, and improved conditions in tenants' new homes. They also provide a broader perspective on the vulnerabilities and challenges faced by all the tenants they served, and on what works and what doesn't in supporting the tenants' relocation.

5.2.1 Tenant engagement & housing search

i. Tenant relocation support with this population is a challenging and emergent area of practice.

Support workers received little specific training, but brought a depth of experience. The most useful attribute was experience with people with mental health and addiction issues, street outreach and housing search. Co-worker coaching and consistent communication with management were critical in supporting workers' transition into the role.

As one manager noted, *"Housing Support is a learned position – you learn it on the job."* There is no roadmap for the work. In the words of one support worker, *"We were given the end goal – find housing - and we had to put in all the steps to make that happen."*

Success requires a hands-on and flexible approach. Workers across all four sites wrestled with the tension between encouraging tenants to take leadership in their housing search, and providing the degree of hands-on support necessary to ensure tenants found a place.

"All of us tried multiple times to encourage partnership - searching together, etc - but it just didn't happen. Eventually we realized we weren't going to get people moved if we didn't do most of the work."

Meeting tenants where they were at, and being available outside traditional work hours, were key. Consistent availability is crucial for building trust with tenants. Also, landlord contacts and apartment viewings often take place on evenings and weekends.

ii. Most tenants could be deemed very vulnerable

Across the four buildings, workers estimated that 80-90% of tenants had mental health and (especially) addictions issues. At 235 Jarvis, 77 Mutual, and 295 Brunswick, a large majority had experienced homelessness, while at the Waverly, many were older adults who had lived in the building for 15 years or more. In some buildings, approximately half had physical illnesses, while in other buildings, most residents' physical health was good. When asked what would have happened to tenants had TRSS supports not been available, workers reported that the majority of tenants would have become homeless, due to the combination of vulnerability, discrimination in the housing market, and the diminishing low-barrier options available as residential hotels and rooming houses across the city shut down.

iii. Tenants were often slow to take up supports

Some tenants worked with TRSS workers to move quickly, especially when they were offered incentives by the building owner. But those who were more vulnerable—including older adults, and those with more severe mental health and addictions issues—were more difficult to engage. Some did not trust that the services offered would be delivered, and some did not believe they would really have to move, while others wanted to stay and fight the eviction. The turning point typically came when it became clear they could not simply refuse to move, and when they saw other tenants find better housing. Many only engaged at the last minute, leaving little time to secure appropriate, permanent housing. As one worker described:

"Originally, the expectation was that tenants would work with us to find housing, get documentation, etc. They didn't want to do that. About only four worked directly with us, and appreciated our efforts. They spread the news to others. The rest wanted to work with us only at the last minute. They thought if they just stayed, they wouldn't be evicted. They thought I would provide a unit - that I would just hand it to them. They didn't realize they would have to work to apply for places. They got housing at the end, but it was a big rush. The first four got housing of their choice. They had a better selection to work with."

Tenants remaining at the site after the final move-out date were typically those with the most complex barriers: very long-term residents, those with very limited English, and those with physical, mental health, substance use, and / or cognitive disabilities. Some later became homeless. In a few cases, tenants who had refused to move were subsequently involuntarily admitted for psychiatric treatment.

iv. Strategies that helped engage tenants

Through trial and error, workers identified effective strategies for engaging and supporting tenants:

- Liaison with the on-site developer/owner.
- Persistent door-knocking and face-to-face contact. Readiness to be onsite daily.
- Flexible schedule, including evening and weekend availability.
- Group advocacy with tenants, such as town hall meetings.
- Engaging other local services such as legal clinics.
- Word-of-mouth testimonials from tenants pleased with the supports offered.
- Financial incentives from the building owner, such as early leaving bonus.
- A firm deadline for moving.

v. *Challenges in relocating tenants*

Not surprisingly, workers identified a number of challenges in engaging tenants and securing new housing. Challenges with engagement included:

- Attachment to their homes and neighbours – even in a building they did not like, and where violent altercations occurred every couple of weeks.
- Attachment to local support agencies and the neighbourhood.
- A majority did not own phones.

“On a scale of 0 - 100, there was probably 25% satisfaction [with their homes]. But probably 60% [of tenants] did not want to move. Having to leave was completely deflating.”

The following challenges with the housing search process were identified:

- Some tenants too ill to visit apartments.
- Tenants’ resistance to participating in the housing search.
- Long-time tenants not aware of the increases in rents since they last searched for housing.
- Role confusion and lack of communication between TRSS support worker and the client’s other support workers
- Lack of access to methadone for tenants going through withdrawal in the evenings, when most apartment viewings happen.
- Lack of affordable options in central neighbourhoods, and tenants’ discomfort with neighbourhoods in which affordable housing was available. (For example, many Waverly tenants were uncomfortable relocating to Parkdale).
- Diminishing stock of rooming houses and residential hotels.

“A lot of people initially had the mentality that they would be OK on their own going and finding another Waverly - they could go and check in somewhere else. It took awhile for them to realize these don't exist anymore. It was heartbreaking for some.”

Even when the housing search identified appropriate options, there were many barriers to securing an agreement to rent:

- Landlord discrimination on the basis of tenants’ presentation, age, gender, disability, and especially, receipt of social assistance. (Race/ethnicity, etc. did not seem to be a major factor.)
- Poor credit histories and lack of references.
- Tenants lose hope after being rejected by one or more landlords.
- Rising rents during the relocation process, bidding wars. In the case of 77 Mutual, rents for new places were an average of \$900 at the start of the project, but closer to \$1100 at the end.

“Women, especially with drug problems are very hard to house - rooming house and other landlords say “I won't rent to women.” ... Landlords know they don't have to [overtly] discriminate - just put the rent up high, and ask for a credit check. That filters out low-income people.”

5.2.2 Relocation experiences

i. *Factors contributing to a successful relocation*

Given the vulnerabilities, challenges, and barriers noted above, the high rate of successful relocation is particularly striking. Workers cited a number of factors that made a difference:

- Housing allowances were, by far, the most crucial factor in finding alternative housing.
- Landlords responded more positively knowing that tenants were being evicted for redevelopment, not because of their failure to pay rent or other problems.
- Workers relied on the prompt availability of first and last month's rent cheque, including on evenings and weekends; without this, many units were lost.
- Workers built on persistent face-to-face contact with landlords in the neighbourhood.
- If a landlord accepted one tenant, there was a greater chance of housing other tenants in the building.
- Some cited success in contacting real estate agents for private homes.
- Explaining the THAP rent guarantees in detail to the landlords helped convince them that accepting the tenant would not pose too much of a risk.
- Particularly in the case of the Waverly, the successful relocation of some of the most vulnerable tenants relied on provision of alternate housing by the building owner.
- After the relocation, workers built trust with both landlord and tenant, for example by checking in with the landlord whenever the support worker visited a tenant.

These factors should be taken into consideration in future projects, and form part of the "road map" that workers were developing as they carried out the projects.

ii. *A co-operative developer makes a huge difference*

In every case, the building owner's goal was to move residents out of the building as quickly as possible, in order to move forward with redevelopment. This was facilitated when owners fulfilled their obligations under the RTA, and when they worked proactively with TRSS workers to support tenant relocation.

At one building, the VP of Development was regularly on-site. He helped the support worker make contact with tenants and advised him of any precautions to take, provided on-site office space and expedited payments to tenants (often within a day) to enable them to move quickly.

"The developer was 100% helpful - excellent. Always available, quick response times for accessing money or info. Always a successful outcome. It was fluid - the developer would adapt to a tenant's situation. Developer was willing to listen, based on my recommendations. He was very smart about it."

At another site, the new building owners worked with TRSS workers to re-house about half of the tenants in apartment buildings owned by the same company.

"[The landlord] was leaving slots open in buildings and letting me know when they were available. It was a very respectful, two-way relationship. I didn't put any tenants in who I thought would be disrespectful of the property - that helped [agency] maintain positive relationship into the future."

Even at a site where the owner refused to partner with the City on the provision of TRSS services, the financial support he provided to tenants via the housing support worker often made the difference in securing alternate housing.

“I could reach [the owner] by email, phone, and by the end I got him to be ready on Saturdays, Sundays, anytime to bring first and last in a certified cheque to landlords.”

5.2.3 Tenant outcomes

i. Most tenants did not remain in their neighbourhood

In spite of general reluctance to leave their neighbourhood, most tenants had to do so. Only 235 Jarvis tenants were relocated in the same neighbourhood, although at least one had moved to an inner suburb since the initial move. Tenants from 77 Mutual and 295 Brunswick were scattered throughout Toronto. About half the tenants from the Waverly relocated to Parkdale; only a few were able to find alternate housing within walking distance of familiar services such as the Scott Mission.

ii. Most relocated tenants obtained significantly improved housing

The vast majority of tenants relocated through the program obtained a home with their own kitchen and bathroom, most in self-contained apartments that were in better condition than their previous buildings. In the case of 295 Brunswick tenants, some are still in transition, having relocated to temporary places in order to meet the deadline while the worker continues to support their search for a self-contained unit.

As discussed above, the THAP was critical in enabling tenants to obtain self-contained units. While rents for most far exceeded those they had paid in their previous places, many had more income remaining after rent was paid because of the housing allowance.

iii. A few tenants found it difficult to adapt to the “improved” environment

Workers reported that for some tenants, the transition from a rooming house to a self-contained apartment unit was a challenge. Some simply required support with such skills as shopping for groceries, using a stove, and keeping their place clean.

Others, though, faced more challenges in adapting to a new environment. For many who lived there, dwelling rooms were a comfortable, accessible, appropriate, and low-barrier housing option with a credo of “live and let live.” Workers reported that tenants demonstrated compassion and acceptance for each other’s ways of life. Yelling and noise, partying, and even confrontational behavior were generally not considered cause for concern by neighbours. In apartment buildings, some tenants were unprepared for new expectations about noise, behavior in common areas, and communication with neighbours and landlords. For some, the new building just did not feel like home. In a few instances, workers received calls from landlords concerned about their new tenants’ behaviour.⁷³

iv. Tenants’ well-being often appeared to improve after relocation

Support workers observed significant improvements in tenants’ lives after the relocation: more disposable income, receiving entitlements resulting from filing their income tax returns, better

⁷³ It is important to note that these are workers’ impressions. Tenants we interviewed did not recount the same issues.

diets, better health, improved housing stability, decreased drug use, increased use of health services and decreased use of emergency services.

"People are much happier, with a better quality of life. . . . [They're] taking care of their health – dealing with issues such as diabetes, eye care, dentures. Accessing ID and OHIP cards and using them. . . . It's a wonderful effect. Before [the move] it was mayhem - people just ending up in hospital. There were overdoses, some very ill, some getting sick and just staying in their room to the point of an ambulance being called."

Paradoxically, the loss of their homes often had the positive effect of providing tenants access to new supports and opportunities. Once tenants were housed, support workers assisted them to connect with other services such as dental and vision care, mental health supports, as well as with volunteer opportunities and employment training. Though losing their place was difficult, for some tenants it represented a fresh start that set other life changes in motion. Some appeared to benefit from a new neighbourhood where it was more difficult to access drugs. One tenant regained contact with her family, who believed she was dead. Another young tenant made plans to return to school.

"[Since the move there is] no shared accommodation, so greater stability, less fighting and losing housing. For many, the likelihood of homelessness at this point is zero. . . . Some may have a forever home."

v. *Many, but not all, tenants will require follow-up services.*

Support workers noted that most tenants who received the THAP will require follow-up services to assist them to maintain the benefit, even if they don't require more intensive services.

"I don't know how many people are in the mindset to remember to do their taxes and renew the THAP. That's why follow-up workers are important. Doing taxes and renewing THAP seems like a small detail - most don't recognize importance of it. A lot of people just take mail and throw it out. This could be a struggle moving forward."

Support workers often referred tenants for Streets to Homes follow-up services, and reported that the referral process went very smoothly. There were some difficulties, however, in transitioning to follow-up supports. For some tenants, building a trusting relationship with a new worker was a challenge. In addition, follow-up services are less flexible and hands-on than the model of service delivered by the TRSS workers. This could prove frustrating or disappointing for tenants accustomed to TRSS workers' after-hours availability and direct, active support.

Others moved on once they had moved into their new places, and did not maintain contact with the support workers.

6. Costs of Service

6.1 Total Costs & Cost per Client for TRSS Program and Four Projects

6.1.1 Costs for agency supports

i. Cost per client ranged widely

As shown in Table 7 below, costs per client for relocation support ranged widely, from \$2,319/client to \$6,224/client. Costs for 295 Brunswick are not included as this project was delivered via an existing City contract.

The small sample size makes it difficult to draw any firm conclusions. It is worth noting, however, that combining relocation and follow-up supports with the same agency appeared to be a cost-effective approach. Relocation costs at 235 Jarvis were approximately half of those offered in the other two projects, and the combined relocation and follow-up costs (\$6706/client supported) were comparable to those offered at the Waverly for relocation alone.

Some expected patterns were not supported by the data. For example:

- Although one might assume that there is a certain base cost for bringing an agency on-site, there appeared to be no economies of scale in serving a larger group of tenants. The highest per client relocation costs were at Waverly, where the largest number of tenants were served, and lowest at 235 Jarvis, with the fewest number served.
- One might expect projects with a longer time frame might lead to higher costs, but lower costs/month. However, the project with the shortest relocation time frame (5 months at 235 Jarvis) had the lowest monthly per client cost.

As can be seen below, for the three projects funded via TRSS contracts with the City, actual costs were lower than budgeted: Albion's actual expenses were 75% of their budget, HOTT's were 68%, and WoodGreen's were 82%.

The three agencies found staffing and funding levels were adequate to complete the work. There were few draws on agency resources beyond those offered by the designated support worker, and senior staff found the project easy to administer.

Table 10: Costs of agency-delivered supports

	Project					
Costs for agency-delivered support services (actuals)	235 Jarvis - Relocation	235 Jarvis, Follow up	235 Jarvis All supports	77 Mutual Street	Waverly Hotel	295 Brunswick ⁷⁴
Total Project Expenses	26,648	49,368	76,016	53,682	140,447	n/a
Total overhead expenses	3,496	7,694	11,160	14,980	15,160	
Total expenses	30,144	57,062	87,176	68,662	155,607	n/a
Cost per client onsite at start of project	2,153	4,076	6,227	4,577	3,990	
Costs per client receiving support	2,319	4,389	6,706	4,577	6,224	
Cost per client successfully rehoused through the program	2,740	5,187	7,925	6,242	6,224	
Costs/client supported/month of support provided	548	472	495	892	778	

Table 11: Comparison of project budget and actuals

Costs: budget comparisons	235 Jarvis Relocation Budget	235 Jarvis Relocation Actuals	235 Jarvis Follow up Budget	235 Jarvis Follow up Actuals	Total Jarvis Budget	Total Jarvis Actuals	77 Mutual Budget	77 Mutual Actuals	Waverly Budget	Waverly Actuals
Project Expenses	35,430	26,648	70,206	49,368	105,636	76,016	85,000	53,682	171,564	140,447
Overhead expenses	3,496	3,496	7,694	7,694	11,190	11,160	15,000	14,980	18,871	15,160
Total expenses	38,926	30,144	77,900	57,062	116,826	87,176	100,000	68,662	190,433	155,607
% under budget (Total)		23%		27%		25%		31%		18%

⁷⁴ The Brunswick project was carried out through the City's existing Rooming House Emergency contract and therefore did not incur any additional direct cost. The in-kind time of the Emergency Rooming House worker can be broken out as follows: .85 FTE for the first 3 months of the project; .5 FTE for the following 6 months; and .25 FTE for the final three months.

6.1.2 Costs for other City services

A key feature of the TRSS project was the combination of intensive housing search supports with access to other existing City programs. This enabled projects to wrap appropriate services around tenants to assist in both acquiring new housing and maintaining it into the future.

i. Housing allowance

Housing allowances were the most critical factor in facilitating tenants' access to replacement housing. As shown in Table 12, a total of 59 tenants received the housing allowance. Tenants at 235 Jarvis received \$400/month, with tenants at Waverley and Brunswick receiving \$500/month – reflecting increases in market rent in the year between the two projects. (Support workers observed market rents increasing even as they worked on the project.)

At 77 Mutual, tenants received an average \$218/month to bridge the difference between their previous rent and the rent charged in their new home. This lower “bridge subsidy” was made possible in part through Streets to Homes housing allowances that preceded, and will continue after, the relocation process for many clients.

Table 12: Housing allowances

	235 Jarvis	77 Mutual	Waverly Hotel	295 Brunswick
Monthly allowance	400 ⁷⁵	218 ⁷⁶	500 ⁷⁷	500
# of tenants receiving allowance	11	19	23	6 ⁷⁸
Total annual costs	52,800	49,716	138,000	36,000
Length of allowance associated with the project (years)	3	3	3	3
Projected total costs (3 years)	158,400	149,148	414,000	108,000

For the purposes of this study we have cited the costs to the project at 3 years' subsidy – the period funded by the developers at 235 Jarvis and 77 Mutual. However, only the bridge subsidies at 77 Mutual have a fixed end date (at the point when a tenant either accepts or refuses a replacement unit).

We expect most tenants, including those at 77 Mutual, will continue to need housing allowances to retain their new homes after three years. These continuing housing allowances – which could extend over decades and will be under pressure to increase with market rents -- represent a significant financial commitment by the City of Toronto.

⁷⁵ Monthly allowance based on information provided by front-line worker

⁷⁶ Bridge subsidy only. According to front-line worker most clients were receiving S2H housing allowances before and after relocation

⁷⁷ Based on information provided by Don Nichols, SSHA. According to front-line worker some tenants with lower rents may have received a \$250 housing allowance

⁷⁸ Although only 6 tenants are currently receiving Housing Allowances (THAP), the number of tenants receiving THAP could increase to 15 should all eligible tenants receive it.

ii. *Furniture bank*

Access to the City's Furniture Bank program was also made available, and was taken up by most tenants, with the exception of tenants at 77 Mutual.

Table 13: Furniture bank costs

	235 Jarvis	77 Mutual	Waverly Hotel	295 Brunswick
Average per client cost of furniture bank	695	695	695	695
Estimated # of clients using service	11	0	20	6
Estimated cost to City	7,645	0	13,900	4,170
<i>Source:</i> City staff, front-line workers				

Agencies working at 235 Jarvis, the Waverly Hotel and 295 Brunswick actively connected tenants to the Furniture Bank. The number of furniture bank users at 295 Brunswick is expected to grow as more tenants are permanently housed through the program.

The agency supporting tenants at 77 Mutual reported that 90% of tenants needed new furniture, but none would use the Furniture Bank because of past experience bringing bedbugs into their homes.

iii. *Streets to Homes follow-up supports*

With the exception of 235 Jarvis, where follow-up supports were provided as part of the TRSS contract, tenants requiring follow-up were referred via the Streets to Homes assessment process. A total of 33 tenants were referred.

Table 14: Streets to Homes follow-up costs

	235 Jarvis ⁷⁹	77 Mutual ⁸⁰	Waverly Hotel	295 Brunswick
Average per client cost	0	4,000	4,000	2,000 ⁸¹
Estimated # of clients using service	0	11	16	6
Estimated cost to City	0	44,000	64,000	12,000
<i>Source:</i> City staff				

iv. *Housing Stabilization Fund*

As discussed above, front-line workers reported that the Housing Stabilization Fund was more difficult to access than other City resources. Consequently, in spite of the fact that most were

⁷⁹ Follow-up supports at 235 Jarvis were provided by Albion Neighbourhoods Services as part of their contract with the City as described above. The total costs to the City of these supports was \$57,062 or \$4,389 for each tenant receiving support.

⁸⁰ Based on information provided by the front-line worker, who noted that many tenants already received supports through S2H.

⁸¹ Based on opinion of the front-line worker that only one of the tenants would require intensive supports, with the remainder using S2H supports chiefly to assist them in maintaining their housing allowance.

recipients of social assistance, relatively few tenants used this resource. Based on the recollections of agency staff, an estimated 11 tenants from 235 Jarvis, 2 tenants from 77 Mutual and 5 tenants from the Waverly received at least some benefits through this fund.

The maximum HSF benefit available to a single person is \$1600. Because neither TESS nor the agencies recorded the amounts received through this fund, we have not included HSF among the total costs attributable to these relocations. Indeed, a TESS manager interviewed for this study questioned whether *any* TRSS clients should qualify for HSF funds, since displacement due to building redevelopment is not specifically mentioned in the policy.

6.1.6 Total City costs

i. Direct costs

The combined direct investments through the TRSS program are summarized in Table 15 below. Total direct costs for each project ranged widely, from \$647,507 at Waverly Hotel down to \$124,170 at Brunswick (the costs for which are artificially low because intensive housing support was provided via an existing City program). Costs were similar at 235 Jarvis and 77 Mutual (\$253,221 and \$261,810 respectively).

Table 15: Total direct City costs

	235 Jarvis	77 Mutual	Waverly Hotel	295 Brunswick ⁸²	Total
Total paid to support agencies	87,176	68,662	155,607	0 ⁸³	311,445
Projected total housing allowance costs (3 years)	158,400	149,148	414,000	108,000	829,548
Estimated Furniture Bank costs to city	7,645	0	13,900	4,170	25,715
Estimated additional follow-up supports (1 year)	0	44,000	64,000	12,000	120,000
Total direct costs	253,221	261,810	647,507	124,170	1,286,708
Tenants supported	13	15	25	16	69
Average costs/supported tenant	19,479	17,454	25,900	7,761	18,648

The wide variation in total cost is not explained by differences in the number of clients. Per-client costs also varied widely between projects, from a high of \$25,900 at Waverly, to \$19,479 at 235 Jarvis, and \$17,454 at 77 Mutual: a difference of about \$8400 per client between highest and lowest. The much lower per-client cost at the Brunswick (\$7,761) is, as noted, attributable to the delivery of the program via an existing program.

ii. Indirect costs

Some indirect costs can also be considered in estimating the total cost of the TRSS program. In particular, the SSHA staff member overseeing the projects spent approximately half her time on

⁸² Estimated costs at November, 2017, based on 16 tenants receiving supports, but only 6 confirmed to receive housing allowances and follow-up supports.

⁸³ Supports funded through an existing City program.

three of the projects during the first six months they were active (the in-kind commitment of her time was lower for the first six months of the 295 Brunswick project - approximately 30%). Her involvement remained significant (40%) at the Waverly for the second six months of that project, while for the other projects it declined.

The in-kind contribution of the time of the two Planning staff involved in the projects was minimal, averaging about 3% per project for each staff member over the course of one year.

Table 16: City staff time

% of total work hours spent on this project (SSHA lead)	235 Jarvis	77 Mutual	Waverly Hotel	295 Brunswick
First 3 months after first aware of project (use real dates)	60	40	60	40
Second quarter after first aware of project	40	40	50	20
Third quarter	8	20	40	0
Fourth quarter	8	0	40	0
Additional quarters	0	0	0	0

More difficult to quantify are the opportunity costs of the TRSS program. Limited resources used on these projects—including direct funding, but also housing allowances, furniture, follow-up supports, and even the dwindling stock of affordable housing—could be considered to have been diverted from people with similar needs.

iii. Cost off-sets from the property owner / developer

Not all of the costs in Table 15 above were covered by City funding. Table 17 summarizes the costs paid by the developers and property owners as part of their obligations under Toronto's rental housing demolition and conversion control by-law, Sec. 37 agreement or the RTA.

Table 17: Property owner offsets and payments to tenants

	235 Jarvis	77 Mutual	Waverly Hotel	295 Brunswick	Total
Total paid to support agencies	160,000 ⁸⁴	100,000	0	0	260,000
Projected total housing allowance/bridge subsidies (3 years)	225,000 ⁸⁵	149,148 ⁸⁶	0	0	374,148
Total offsets to City expenses	385,000	249,148	0	0	634,148

⁸⁴ From Section 37 agreement

⁸⁵ \$400/month x 36 months x 11 tenants

⁸⁶ From Neighbourhood Information Post, projected costs for bridge subsidy for 19 tenants for 3 years at an average \$218/month

Departure fees to tenants (3 – 5 months rent, moving allowance)	135,000 ⁸⁷	86,570 ⁸⁸	101,205 ⁸⁹	81,300 ⁹⁰	404,075
Additional direct payments to tenants		8,500 ⁹¹			8,500
Other		102,500 ⁹²			102,500
Total developer-funded relocation costs	905,000	695,866	101,205	81,300	1,783,371

iv. Net direct costs to City

As a result of the developer contributions noted above, the net three-year costs of the TRSS program for the four projects was \$652,560.

Without the leverage of either a Sec. 37 agreement or the rental replacement requirements, the City paid the full three-year costs at both Waverly and 295 Brunswick, with the developer meeting only the minimum requirements set out in the RTA. At 77 Mutual, developer contributions covered the three-year costs of relocation. At 235 Jarvis, the developer contributions exceeded costs, and were set aside to pay for future housing allowances required for displaced tenants.

Note that the \$652,560 net cost does not include:

- Continuing housing allowances. The City should assume that all tenants displaced through the four redevelopments will require continuing subsidies to remain housed. Assuming 69 tenants receive a \$500/month subsidy, and the tenant absorbs the costs of any rent increases, the City can expect costs of \$324,000 in Year 4 and thereafter, or a total of \$3.24M over the course of 10 years.
- Housing Stabilization Fund contributions that could not be estimated for this report, but could have reached as much as \$1600 for each person displaced
- City staff time of approximately .5 FTE per project.

Table 18: Net costs paid by City

	235 Jarvis	77 Mutual	Waverly Hotel	295 Brunswick⁹³	Total
Total paid to support agencies	-72,824	-31,338	155,607	0 ⁹⁴	51,445
Projected total housing allowance costs (3 years)	-66,600	0	414,000	108,000	455,400
Estimated Furniture Bank costs to city	7,645	0	13,900	4,170	25,715

⁸⁷ \$600/month x 5 months x 45 tenants on site at time developer acquired building

⁸⁸ \$1700 moving allowance plus 3 months rent @ \$745/month for 22 tenants on-site at time developer acquired the building.

⁸⁹ 3 months rent @ \$865/month for 39 tenants on site at time developer acquired building

⁹⁰ Direct payments to tenants: 8 tenants received \$3200, 5 got \$4500, 1 got \$4800, 1 got \$5000, 3 got \$1600, 4 got free rent for 4 months @ \$850/month plus an estimated \$5000 in sundry expenses to facilitate departures

⁹¹ \$1700 for an estimated 5 tenants who choose to return to a replacement unit

⁹² To cover Neighbourhood Information Post's administrative costs for 3 years. Source: Source: A. Vamos.

⁹³ Estimated costs at November, 2017, based on 16 tenants receiving supports, but only 6 confirmed to receive housing allowances and follow-up supports.

⁹⁴ Supports funded through an existing City program.

Estimated additional follow-up supports (1 year)	0	44,000	64,000	12,000	120,000
Total direct costs	-131,779	12,662	647,507	124,170	652,560

6.2 Costs of not offering service

6.2.1 Estimating costs of not offering service

The data collected so far suggest that the TRSS program is a critical source of support for deeply vulnerable tenants during a profoundly destabilizing loss of housing. The individual costs of eviction without TRSS supports could include severe impacts on mental and physical health; lack of access to justice and entitlements under the RTA; loss of formal and informal supports associated with tenants' homes and neighbourhoods; and homelessness. The vital role played by TRSS in mitigating or avoiding these impacts is suggested by the negative outcomes faced by tenants who did not receive TRSS supports, some of whom were known to have ended up homeless. The importance of the program is further illustrated by the numerous barriers workers encountered in engaging tenants and in assisting them to secure new homes.

While these human costs are the most important consideration in assessing the TRSS program, understanding the financial costs of not offering services can help to address questions regarding the program's value relative to the significant investment required.

The gold standard for estimating costs of not offering service is exemplified by the At Home-Chez Soi pilot project. This Canadian demonstration project prospectively tracked a large cohort (N=2148) of participants facing chronic homelessness and mental illness over two years, and compared outcomes between a group receiving an experimental Housing First intervention and a control group receiving "treatment as usual."⁹⁵ A detailed study of the services used and interventions experienced by the control group (N=937) over the course of the pilot (including homelessness services, along with medical and psychiatric services, emergency services, and encounters with the criminal justice system) calculated the average annual financial cost incurred for participants in Toronto as \$58,972.⁹⁶ The study collected information about participants' actual use of services at enrollment and via follow-up interviews every three to six months, as well as through access to participants' administrative records. Its calculations were based on actual costs of services in each of five cities, at a very high level of specificity.⁹⁷

This estimate of average annual cost of services for homelessness is very similar to that produced by a UK study (equivalent to CAD \$58,536) based on retrospective interviews with a much smaller cohort (N=86).⁹⁸ When asked what would have prevented their homelessness, the three

⁹⁵ That is, all the services and interventions that would normally be encountered by a person facing homelessness, without access to the experimental intervention.

⁹⁶ Latimer, E., et al. (2017). Costs of services for homeless people with mental illness in 5 Canadian cities: A large prospective follow-up study. *CMAJ Open* 5 (3), E576-E585.

⁹⁷ As an example of the high degree of specificity of the calculations, the study distinguished between the rents of a number of different single-room-occupancy providers.

⁹⁸ Pleave, N. & Culhane, D. (2016). *Better than cure? Testing the case for enhancing prevention of single homelessness in England*. London, UK: Crisis & White Rose University Consortium.

interventions participants identified most frequently were support accessing housing (63%), help to prevent eviction (53%), and support with mental health / drugs (50%). Another 29% identified an ongoing support worker as the key to prevention. Taken together, the average estimated cost of the preventative services respondents identified would have been 2,263 pounds (\$3836 CAD). While actual costs of service use varied widely within the cohort, the report estimates that prevention measures would have cost less than homelessness in 65% of cases.

The current evaluation lacks the information necessary to produce a reliable estimate of the potential costs of not offering the TRSS program. We do not, for example, have detailed information regarding tenants' service use in the period preceding the TRSS project and afterwards. We do not have a control group of tenants who received no services to compare with the tenants who did receive services. We do not have current estimates of the unit costs of specific services in Toronto.⁹⁹ Most importantly, we can not know what would have happened to tenants housed through TRSS had they not had access to the service. Estimating costs of not offering TRSS services is, therefore, based in speculation. Two potential methods for making this speculative estimate, based on costs per client and costs for the service as a whole, are set out below.

6.2.2 Costs of not offering service: Per client

The first method for estimating costs of not offering service compares the cost per client for one year of TRSS services in each of the four projects with the cost of the average shelter stay for a single adult experiencing transitional homelessness in the City of Toronto.

Table 18: Per-client cost for 1 year of TRSS vs. average shelter use

	235 Jarvis	77 Mutual	Waverly Hotel	295 Brunswick
Costs per client receiving support (1 year)	6,706	4,577	6,224	
Monthly housing allowance (1 year)	4800	2616	6000	6000
Furniture bank	695	695	695	695
Follow-up supports (1 year)	0	4000	4000	2000
Total cost per client for full suite of TRSS services, 1 year	12,201	11,888	16,919	8,695
Total cost per person for shelter use, average transitional shelter stay of 50.29 days ¹⁰⁰ @ \$75 / day ¹⁰¹	3,772	3,772	3,772	3,772

[http://eprints.whiterose.ac.uk/106641/1/Better than cure Testing the case for enhancing prevention of single homelessness in England FINAL FULL REPORT 2.pdf](http://eprints.whiterose.ac.uk/106641/1/Better_than_cure_Testing_the_case_for_enhancing_prevention_of_single_homelessness_in_England_FINAL_FULL_REPORT_2.pdf) , viewed 16 November 2017.

⁹⁹ The City of Toronto last compiled such unit cost estimates eight years ago, for a report on the cost savings realized through the Streets to Homes Program. (Acting Deputy City Manager, 2009, Cost Savings Analysis of the Enhanced Streets to Homes Program, viewed Nov. 10 2017 at <http://www.toronto.ca/legdocs/mmis/2009/ex/bgrd/backgroundfile-18574.pdf>)

¹⁰⁰ Kneebone, R. & Jadidzadeh, A. (2017). An analysis of homeless shelter use in Toronto. Internal report submitted to SSHA.

Per-client cost of program vs. transitional shelter stay	8,429	8,116	13,147	4,923
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Total cost per client for the full suite of TRSS services varies across the four projects, from \$8,695 up to \$16,919. When compared with the per-day cost of shelter use (\$75) for the duration of the average shelter stay for a single adult facing transitional homelessness (\$50.29 days), the TRSS projects realize a savings of \$3,772. The per-client cost of the program, though, is still considerably higher than that of the average shelter stay.

This model is based on two unrealistic assumptions. First, it is based on the full costs of all components of the TRSS intervention, though many clients did not in fact receive all services. It also assumes that every tenant who received services through TRSS would have entered the shelter system if TRSS services had not been available.

6.2.3 Costs of not offering service: Total program cost

A second method for estimating the costs of not offering service is to compare the total TRSS program costs with the cost of homelessness for those TRSS clients whom workers identified as likely to become homeless without access to the program.

First, in Table 19 below, we calculate the total program cost for all four TRSS projects as \$1,391,108.¹⁰²

Table 19: Total program cost

	235 Jarvis All supports	77 Mutual Street	Waverly Hotel	295 Brunswick	TOTAL
Cost for agency-delivered support services	87,176	68,662	155,607		311,445
Monthly housing allowance x 3 years	158,400	149,148	414,000	108,000	829,548
Furniture bank costs	7,645	0	13,900	4,170	25,715
Follow-up supports (cost of average f/u 21 months) ¹⁰³	0	77,000	112,000	21,000	210,000
Total program cost					1,376,708

Then, in Table 16, we first calculate the number of tenants whom workers believed were likely to be rendered homeless without access to TRSS services (59). Then, we distribute that number among the three categories of homelessness—transitional, episodic, and chronic—in the same proportions in which these categories are found among the population of single adults using shelters in Toronto.

¹⁰¹ General Manager, Shelter Housing and Support Administration. (2015). Infrastructure & Service Improvement Plan for the Emergency Shelter System. Report submitted to Community Development and Recreation Committee, March 19 2015.

¹⁰² Here, all costs are included, regardless of who paid. We do not distinguish between amounts covered by property owners and those paid directly by the City.

¹⁰³ Source: S. Goodfellow.

Table 16: Cost of homelessness

	Transitional	Episodic	Chronic	TOTAL
% of single homeless adults	83.6	8.8	7.6	100
Number of TRSS clients based on average distribution ¹⁰⁴	49	5	5	59
Average total days in shelter (average episode x average # episodes) ¹⁰⁵	68.9	245.17	835.02	
Person-days homelessness	3376	1225	4175	8,776
Total shelter cost (@ \$75 / day)				658,200
Total cost of all services (@ \$161.57 / day)¹⁰⁶				1,417,938

We next multiply the number of tenants in each category by the average total number of days of homelessness experienced by persons in each of the three categories, to arrive at the total person-days of homelessness (8,776) that would be experienced by this hypothetical group.

Finally, we estimate the total cost of homelessness by multiplying the person-days homeless with the daily cost of shelter alone (\$75/day), and also by the daily cost of all services and interventions associated with homelessness for single adults in Toronto (\$161.57/day, derived from the annual per-person cost of all services calculated by Latimer et al).

Total cost of shelter use for the group of tenants deemed likely to become homeless would be \$658,200, while total cost of all services would be \$1,417,938. When the total cost of all services is taken into account, the cost of not offering TRSS exceeds the total cost of the program (\$1,286,708).

This estimate, too, is based on speculation, and a number of variables have not been taken into account. For example, given the high rate of disability and other vulnerabilities in the group of TRSS tenants, it is likely that this group would not be distributed between the categories of homelessness in the same proportions as the overall population of shelter users in Toronto. Also not included in this picture are the longer-term human and financial costs of homelessness that continue once people are housed, including long-term impacts on health and mental health, and resulting service use.

Of perhaps greatest importance in relation to both human and financial costs of not offering TRSS services is the preventative nature of the program. After decades of managing the homelessness crisis with costly emergency services, governments are finally shifting to systems that incorporate prevention. Recent research and advocacy have underscored the social and economic benefits of investing in homelessness prevention.¹⁰⁷ The TRSS program—which delivers the very services

¹⁰⁴ According to Kneebone & Jadidzadeh (2015), op. cit., 83.6% of single adult shelter users experience transitional homelessness, while 8.8% experience episodic homelessness, and 7.6% experience chronic homelessness.

¹⁰⁵ Kneebone & Jadidzadeh, 2015, op. cit.

¹⁰⁶ The per-day cost of all services is derived from the annual cost of all services (\$58,972) calculated by Latimer et al (2017).

¹⁰⁷ Gaetz, S. & DeJ, E. (2017). A new direction: A framework for homelessness prevention. Toronto: Canadian Observatory on Homelessness. <http://homelesshub.ca/sites/default/files/COHPreventionFramework.pdf>

that people facing homelessness say they need to stay housed—is a worthy investment in a new, prevention-focused response to homelessness in Toronto.

7. Lessons learned & Recommendations

7.1 Recommendations from interviews

The findings of this evaluation are drawn in large part from in-depth interviews with six City staff, nine agency staff (five managers and four front-line workers), two developers, and fourteen tenants. All informants brought valuable insights from their direct experiences with the TRSS program. Below, we summarize the recommendations from each group, representing a range of perspectives and voices on the critical problem of dwelling room redevelopment and loss.

7.1.1 City staff recommendations

Planning Division staff recommend three key measures to address rooming house redevelopment:

- A policy framework to establish the City's expectations, so that costs can be embedded in the developer's *pro forma* right from the start, rather than being negotiated late in the process as an "unplanned extra."
- A clear channel between the community planner – the first point of contact with developers – and the Planning Division's policy staff. Opportunities were lost when developers had already offered tenants cash to leave, or Sec. 37 provisions had already been negotiated.
- A bylaw that requires tenant relocation compensation for vacant rooming houses – to reduce the incentive to include vacant possession as part of the agreement of sale.

In the words of one key informant, *"The earlier the Planning Division is involved, the better."*

7.1.2 Front-line worker recommendations

Front-line workers shared a number of recommendations for improving the TRSS program and protecting vulnerable tenants.

- Expand the availability of flexible, hands-on services – and improve support for workers.*

Workers noted the importance of their service model in successfully engaging tenants. While some were concerned that the high degree of responsiveness in TRSS services predisposed tenants to be disappointed by follow-up services with a more traditional model, all agreed that this approach was necessary in supporting successful transitions. One argued that the need for such services is increasing as affordable low-barrier housing becomes more scarce:

"The [Rooming House Emergency] program was originally meant to be 24-7-365 service. What's happening now is more and more work is required, and there is less and less housing. At first it could ideally be done by 1.5 people. ... We have partnerships, agencies we can call when we need extra help - but they don't work the way I work, are not as flexible. They never leave their desk, make the client come to them, leave at 5:00 no matter what the crisis is."

At the same time, workers and managers noted the toll this approach takes on staff. One front-line worker recommended increased support to help mitigate the risk of burnout:

"For this kind of role some people might need more support, guidance, communication, one-on-one meetings. There's a lot of pieces to learn and manage. We had team meetings - but could have benefitted from more one-on-one time [with supervisor], even phone calls. When we had clients'

deaths, we weren't offered grief counselling. With this kind of project - off-site - felt like we weren't fully employees. Would be good to incorporate staff more into the agency. I started to feel isolated at times."

iv. Start tenant engagement early, push for as much time as possible, and be prepared for last-minute moves.

Staff reported that building trust with tenants and finding appropriate housing was a long-term and challenging process. They recommend initiating services as early as possible, and using every available measure to prolong tenants' time in the building. Regardless of how much time is available, some tenants will wait until the last minute to move. Workers must be ready to support relocation when time is running out.

iii. Improve access to justice for tenants.

Agency staff emphasized that tenants' rights are critical in the relocation process, yet many tenants are unaware of their entitlements or afraid to exercise them. They recommended providing proactive tenant rights education to all dwelling room tenants, so that when faced with an eviction notice they will know that they do not have to leave right away. One also called for more equitable treatment of tenants at the Landlord and Tenant Board:

"The LTB should make it more fair, and acknowledge that it's a disadvantage to the tenants when the landlord has representation and they don't. That's the way the system is set up. It's part of my job to help tenants with the legal aspects - but I don't have the same level of expertise as a landlord's lawyer or paralegal."

iv. Establish collaborative relationships with landlords and developers.

Collaboration between the City and developers was seen to be crucial to the success of the TRSS projects. Relationships with landlords, too, are an important resource that staff agree agencies should cultivate:

"[The City and agencies should] establish good relationships with property owners if possible ... When landlords heard about THAP they didn't trust it at first - but if landlords have relationship and know the process it would facilitate it. Relationships with property owners are incredibly important because there is no affordable housing in the city. There's nowhere for people to go."

iv. Improve case tracking tools.

Front-line workers noted that the tracking sheets did not capture information that was helpful in service planning and follow-up. While workers developed their own methods for sharing information with teammates, they recommended a standardized tool to support this. As one explained:

"The tracking sheet - I remember it being not that helpful. As you go along the questions are just not relevant anymore ... We created our own way of doing it - a shared white board. Woodgreen didn't set us up with case noting - that would have been helpful for follow-up workers, transition, and for checking in on other workers' clients when workers sick or away. Progress reports were too vague."

7.1.3 Developer recommendations

i. *Start negotiations and contact with tenants early in the process*

Both developers advocated for early a clear “no surprises” process, giving time for the developer to understand and budget for their obligations, and to assure tenants that their interests will be protected.

“As soon as a development application is submitted that has an impact on tenants, the earlier things kick in the better. Today, when an application comes in, the City knows it might or might not be approved. Things drag on, and it’s not seen as real. That means lost time. . . . And developers: come up with a workplan as early as possible. Use the benefit of time, so it’s not a compressed period. A longer duration puts less pressure, allows more notice, ad more opportunities for relocation.”

“There should be a meeting with all occupants at the front-end the minute an application comes in, to allay fears that things won’t happen overnight, and explain that supports will be available. Lay out the steps in advance – so everyone knows the steps.”

ii. *Apply rental replacement requirements to dwelling rooms*

One developer noted that rental dwelling rooms were, for all practical purposes, the same as rental dwelling units, and should be treated the same way under the City’s rental replacement by-laws.

“As a developer, we never want to make anything more difficult. But could there be the same requirements for rooming houses as for rental units? Should rooming houses be treated any differently? Shouldn’t they have the same protections as other rental housing?”

I truly think in the case of the City’s rental replacement by-laws, rooming houses should have the same protections as other rental housing. Call it imposed. But it creates a framework of caring and would lead to better outcomes for tenants.”

iii. *Enable developers to do what they do best*

The experience at both Mutual and Jarvis developments raised questions about the most effective use of developers’ resources to advance the City’s goals.

For example, TRSS workers at both Mutual and Jarvis found developers were able to quickly advance funds without the delays and paperwork often associated with obtaining benefits directly from the City.

At Jarvis Street, the developer secured a replacement rooming house on Homewood, funded it and transferred it to the City. They found the process straightforward and reported, *“it felt better that the money went there, rather than having no idea how money is spent, which is what often happens with Section 37.”*

Both developers were clearly happiest operating within their areas of expertise: raising capital, securing land and development approvals, contracting services, constructing buildings and cutting cheques. The question they raised was whether the current TRSS project made the most effective use of these strengths.

We are quoting one developer’s recommendation in full:

“When we look at the total money spent on housing for 20 tenants, if we include the soft costs – consultants, administration -- we could build a building for that. The problem is that the existing

building was at the end of its life. It was inefficient, horrible living conditions, rats, cockroaches – the only benefit was that it was artificially cheap because it was going to be torn down. Instead of trying to save this building and creating these pockets of affordability in condos, which creates units that are hard to manage, just give us a dollar figure. The City has land, we could do something much better.

All developers want to stay away from redeveloping rental because of the requirements. Now that there are fewer sites available, we need to deal with it. But the value isn't there. The objective is to build affordable housing. The program isn't getting there.

If the City wants us to replace units, maybe we should be looking at a way to directly create more housing rather than just moving people around. We've bought these tenants three years, but haven't solved the housing problem. And we haven't created new units beyond what was there before.

If we're going to remove rental units, we can pay to build new units. I don't know how the numbers would work. But if it's costing us \$400,000 for 20 units, plus the costs of replacement, did we spend the money in the most valuable way?

The City has a ton of land. We can build. We could replicate the units in a way that is closer to services, and make more sense."

7.1.4 Tenant recommendations

At the end of each interview, we asked tenants what recommendations they had for other tenants in their situation, for agencies, for building owners, and for the City. Their responses demonstrate a clear understanding of the links between development and displacement, and point to the importance of legal protections and affordable housing for low-income and vulnerable tenants.

i. Tenants facing eviction should know their rights, and get help

When asked what advice they would give to other tenants in the same situation, respondents emphasized the importance of support, advocacy, and tenant rights education in protecting tenants from homelessness:

"Nobody knows what their landlord is going to do – whether they're going to sell a place or not. If faced with eviction – find out what your rights as a tenant are, before you sign anything or agree to anything, to find out how it's going to affect you. Know your rights before you rent a place, after you rent a place, and if you're being evicted. There are things you might be entitled to and some you might not be entitled to. If you don't do your homework you could end up on the street with no subsidy or help."

"Ask for help, don't be bashful about asking for help. If you can't find a proper place ask for help. There's a lot of help in the city to keep people off the streets. There's enough food banks that you can't go hungry – so whatever place you can find, take it [no matter how high the rent is]."

"Trust and accept help that's being offered to them because if they don't they could be the creators of their own demise. The people at the Waverly who refused help didn't get the subsidy and are paying market rent. Do your homework – ask your social worker for the right people to help you."

ii. Agencies should keep delivering high-quality, hands-on services

Tenants said that the agencies providing TRSS services had done a great job, and urged them to continue. One underscored that agencies must be ready to take a very hands-on approach in working with vulnerable rooming house tenants:

"A lot of the people that they will be dealing with are in those situations because of issues with mental health and addiction – so they need to approach it from that angle and have those resources."

iii. *Building owners should respect tenants' rights, provide adequate notice, and take responsibility for relocating tenants.*

Tenants wanted landlords to fulfill their legal responsibilities. They emphasized the need for stronger protections and enforcement mechanisms.

"They should warn people! They didn't do that – they just said 'here's the money, get the fuck out.' Give proper notice! When I was living at old Jagg's they did the same thing, Kicked me out in the winter and I ended up on the streets."

"Let the people know. If they're going to be shutting down a rooming house or a hotel they should have a place for people to go!"

"We need more protective measures and rights for tenants against evictions and landlord use. [At 295 Brunswick] they say they're going to build a boutique hotel, who's going to hold them to that? Then you have all these tenants whose lives are upended for nothing. When you own the building you're entitled to it – but they should have to follow through with their intention of what they say they're going to do. [Rental units should be replaced], it shouldn't matter whether it's a room or an apartment."

"The City has looked after me – but in future, there may be a way that instead of just sending people out, the landlord might have to show responsibility for finding places for people."

"Before they even start, they should make it a priority to relocate people before the decision to tear down. The owner has been applying for a long time to develop it. They should have figured out the tenant part first."

iv. *The City should keep providing the housing allowance, and protect affordable housing.*

Tenants were emphatic about the importance of the housing subsidy and City-funded services in protecting residents from homelessness:

"Without a subsidy, their homeless situation is going to be so overwhelming that there will be someone sleeping in front of every door of every business in this city. Without this subsidy it would be virtually impossible for me to be where I am. If they take it away, I will be right back where I started and all of this will be in vain."

Several spoke knowledgeably about the connections between their own situation and broader housing policy. They called for government intervention to protect affordable housing and meet the needs of all residents.

"The rate of inflation itself isn't justifying these price increases. That's where the city needs to step in. There should be a cap on the amount you can charge. I don't know how they would implement it but with all the brains they have in the city they should be able to figure it out in a way that's going to

work for landlords and tenants. If you kick out a tenant and rent to a new one, there should be a cap on increasing the rent for the new tenant.”

“There’s no affordable housing and it’s pushing the poor out of the city. I know we live in a capitalistic society, but it’s forcing people who have lived in their place to move out. This is something that the City of Toronto needs to come to grips on. It’s going to be very tough because of the influence of dollars. There’s a lot of greased pockets – even my situation, I’m sure there was greasing of pockets between landlords and politicians. They call it progress, and so it can’t be stopped. But you can’t sell a building like that without the city signing off on it. They need to be more mindful, instead of just seeing how many dollars they can get. At the end of the day it’s going to cost more.”

“If the City can’t stop tearing down good buildings and putting up condos that cost two to five million dollars, and don’t start creating affordable housing for people on fixed incomes and with disabilities, it’s going to become people homeless everywhere, jails all full, people breaking into places. People end up desperate and in jail. People break the law deliberately to get in. They would rather spend a billion dollars on a superjail in Mimico than half of that on affordable housing.”

7.2 Lessons learned

7.2.1 Learnings about the program model: TRSS is a vital and effective program.

i. TRSS is a valuable program worth maintaining.

The most important lesson emerging from this evaluation is that the TRSS is unquestionably a necessary program that should be maintained. The program’s key contributions include:

- homelessness prevention;
- supporting tenants’ access to their rights and entitlements;
- liaison between tenants and building owners to facilitate relocation;
- addressing multiple barriers in the housing search through hands-on advocacy and support, and the provision of the housing allowance;
- coordination of services and supports in the relocation process; and
- accompanying tenants through the move and ensuring their connection to necessary services in their new location.

The need for this program is likely to continue and intensify in the current context of development-induced displacement and rapid urban change.

ii. The TRSS model is effective, but requires improved data tracking.

The evaluation found the TRSS model to be generally very effective. The City’s prior RFP to establish a roster of agencies enabled rapid selection and contracting of service providers, and timely service delivery in response to impending tenant displacements.

Hiring criteria of prior experience in housing help with vulnerable populations ensured that project staff were able to transition quickly into their role with a minimum of training, and perform their duties with a high degree of independence and flexibility. Other necessary competencies included harm reduction, mental health, and understanding of the needs of older adults.

The flexible, intensive, and hands-on approach to service delivery was highly effective, resulting in a very high rate of successful relocation with a population facing multiple barriers. Tenant rights education and the engagement of legal support also proved to be critical elements of the model.

At the same time, the TRSS model requires better systems for ongoing monitoring of program effectiveness. The City's TRSS tracking forms were found to be useful for demonstrating progress during project implementation, but not sufficient for evaluation and cost analysis. Proactive tracking of additional variables—including tenant demographics, housing and homelessness history, needs, and outcomes—will enable ongoing, integrated monitoring and evaluation of program success.

iii. TRSS services are a worthwhile investment in prevention

Because of inconsistencies in data collection between projects, this evaluation could not produce reliable cost-per-client estimates. As a result, it is not possible to account for the seemingly wide variation in cost per client between projects. Nevertheless, the cost of the program as a whole is less than the estimated cost of homelessness and resulting service use for the population served. Of even greater importance is the program's contribution to preventing the human costs of homelessness and housing instability, including long-term impacts on physical and mental health.

iv. The TRSS model can be improved to better support the flexible services required.

The importance of meeting tenants where they are at was underscored by all agency staff; at the same time, this was seen as a commitment made by individual workers to their clients, rather than an approach supported by the structure of the model. This presents a challenge of balancing workers' well-being with the high intensity of the work. A team approach, with a transparent expectation of flexibility, was one recommended solution to enable the high degree of support and the seamless evening and weekend coverage that are necessary for success, while mitigating the risk of burnout.

While tenants' needs for ongoing support varied, both workers and tenants alluded to the challenges of referring tenants on at the end of the TRSS project. In two of the projects, tenants had ongoing contact with the service provider: follow-up services were included in the contract for 235 Jarvis, and former Brunswick Avenue tenants sought assistance from the Rooming House Emergency worker when they encountered other crises in the year following relocation. As discussed below, almost all tenants served by TRSS will require some assistance with the annual renewal of the THAP. This suggests that ongoing access to "light-touch," as-needed support from same agency may be an effective addition to the TRSS model.

v. The Rooming House Emergency Program and TRSS are both necessary, and play complementary roles.

Some of the projects reviewed provided an opportunity to examine the links between the Rooming House Emergency program and TRSS. The findings suggest that the two programs have important and complementary functions. The Rooming House Emergency program's emphasis on keeping tenants housed, and informing them of their options and entitlements, has the benefit of slowing down the eviction process to provide time for successful relocation. The TRSS mandate, on the other hand, is to intensively support tenants' transition into a new, permanent place. The site-based focus of the TRSS projects increased their effectiveness in providing the intensive

supports necessary to resettle tenants by the deadline. Experience at the one site served by the Rooming House Emergency program suggests that the dedicated, single-site focus of TRSS projects contributes to their success. The Rooming House Emergency program is not an adequate substitute for TRSS; both programs are necessary.

7.2.2 Tenant impacts: TRSS improves tenants' housing and well-being.

i. Tenants' housing conditions, stability, and well-being were much improved as a result of TRSS intervention.

Workers and tenants from all four TRSS projects reported extremely poor conditions at the four sites, including repair and maintenance problems in units and buildings, infestations, and concerns with safety. The impending evictions threw buildings into chaos, with conditions worsening and some tenants displaced. Even when owners fulfilled their obligations under the RTA to provide financial compensation, tenants required other support to relocate. TRSS services were vital in advocating for tenants' rights, assisting them to obtain new housing, and facilitating their move. They also provided access to other programs such as housing allowances and financial trusteeship, which proved critical to successful relocation.

Across the board, tenants' living circumstances were improved as a result of their move. Almost all were in self-contained apartments that were in better condition than their dwelling rooms had been (though some problems remained in these new, relatively affordable units). Though many missed the conveniences of their old neighbourhoods, most tenants reported feeling safer and more stable in their new homes.

Tenants and workers also pointed to a range of additional benefits that resulted from access to TRSS services and improved housing stability. Tenants reported improvements in their well-being, particularly in mental health, stress levels, and substance use. Many recounted that the move had a transformative effect in their lives, inspiring them to resolve longstanding problems, reconnect with family, and/or pursue new goals. TRSS workers also helped tenants to connect with other resources and supports, including health services, vision and dental care, volunteer opportunities, and education and training.

Though it might be expected that tenants would encounter difficulties in transitioning from extremely low-barrier environments into more formal rental housing, this assumption was not borne out by the evidence. Workers noted that some tenants had to (re)learn skills in cooking, shopping, and other activities of daily living. In a few cases, there were calls from concerned landlords early in the new tenancies. But almost all tenants had a successful transition. Most tenants we interviewed indicated a desire to remain in their new homes for the long term.

ii. Vulnerable tenants require access to both low-barrier housing and services.

At the same time, these findings reveal grave concerns for the well-being of the many Toronto tenants remaining in dwelling rooms. Tenants we spoke with described deplorable conditions and a sense of abandonment in the rooming houses and residential hotels they had inhabited. Further, most experienced overall improvements in well-being as a result of their access to TRSS services.

For many, these buildings provided a low-barrier and accessible housing option that enabled them to establish stability after histories of homelessness. Such low-barrier options must be preserved in Toronto's housing system, but they are often characterized by neglect, arbitrary evictions, and

other violations of tenant rights. Residents may also be unlikely to travel to agencies to receive services on a formal basis.

This raises the question: Would it be possible to address these realities and provide needed services proactively, without the crisis of redevelopment? One recurrent theme was the importance of tenant rights education and service navigation, suggesting the value of proactive provision of these services on an outreach basis to all rooming houses and residential hotels. A pilot recently initiated in Parkdale will provide evidence on the impacts of such a model.

7.2.3 Policy implications

i. Access to THAP is critical – but its broader implications raise concerns

Access to housing allowances through the Toronto Housing Allowance Program proved to be the most important factor in securing new housing for tenants served by TRSS. While the allowance is of great value in bridging the gap between tenants' incomes and their new rents, reliance on the benefit raises several questions.

First, given their low incomes, most tenants rehoused through TRSS are unlikely to stop requiring the allowance. Almost all were relocated from dwelling rooms into more costly self-contained apartments, which would be impossible for most to afford without the benefit. Tenants we interviewed expressed anxiety about whether the benefit would end after three or five years, and where they would go if that happened. In addition, rents in their current homes are likely to increase, necessitating an increase in the allowance to maintain affordability. One tenant had encountered difficulty in renewing his benefit; others were unlikely to be able to complete the administrative requirements (including tax returns) without assistance. The long-term sustainability of the benefit is critical to tenants' ongoing housing stability. Should they lose access to it in three to five years' time, they will be forced to re-enter a rental market in which average rents have risen even farther out of their reach.

More broadly, these findings raise a concern about the ramifications of using a small-scale, municipal portable housing allowance program to fill the structural gap between provincial social assistance rates and average rents. For tenants on OW in particular, even the highest available allowance left them with almost nothing to live on for the rest of the month. Sustainable solutions to this problem must engage the Province.

In addition, while the THAP enables individual displaced tenants to acquire new housing, it does not improve—and may even contribute to worsening—the destabilizing effects of escalating rents for tenants in general. The affordable dwelling room the tenant had inhabited is lost from the housing system, and provision of the THAP potentially enables inflation of the rent on the vacant unit the tenant moves into. While a program of this limited scale will not affect rents across the housing system, it may “up the ante” among some large landlords the City relies on when housing vulnerable tenants, raising rents in those buildings out of the range of affordability for unassisted tenants. One front-line worker alluded to this problem:

“I wish going back I had tried to negotiate lower prices. In the moment, the landlord is offering a place and you can't get anything else for these people ... But in the end [the landlords] were charging \$1150 for bachelor and acted like they were being sweet about it.”

Finally, the limited distribution of housing allowances was also seen as a concern. Some informants questioned the fairness of making THAP available to displaced dwelling room tenants when many others—including people staying in shelters, current dwelling room tenants who are housed in very poor conditions, and households paying over 50% of their income on rent—do not have access to the benefit. This also has equity implications, as the main populations to whom THAP is currently available (displaced dwelling room tenants, and people who are chronically homeless and unsheltered) are disproportionately male, while households in deep core housing need are disproportionately female-headed and racialized. This suggests a need to analyze demographic data on THAP recipients in order to assess whether its distribution is equitable.

ii. City programs should be more easily navigable for the people they serve

The findings show that one important role played by TRSS workers was service navigation: connecting tenants with services, benefits, and entitlements to which they have access through the City and other organizations. In the case of the Housing Stabilization Fund, the evidence revealed that both tenants and workers faced barriers. But more broadly, the need for TRSS workers to help tenants navigate City programs suggests that the accessibility and coordination of all services requires improvement. Interestingly, developers also pointed to the costs and challenges of navigating complex and sometimes opaque processes in dealing with the City. These experiences suggest a need to simplify the City's own approvals process and administration of benefits to reduce costs for everyone.

iii. Stronger mechanisms are needed to protect dwelling room tenants.

This review reveals the gaps in current regulatory frameworks on redevelopment, and the consequences of those gaps for the most vulnerable tenants. Including dwelling rooms in provisions for rental housing replacement, as recommended by many informants, would be an important step to bridge those gaps. In addition to improving protection for tenants, this would also secure the dwelling room stock which is rapidly diminishing as a result of redevelopment and upscaling. In addition, it would avoid the time-consuming process of determining tenants' legal status (rooms vs. units) and length of tenancy (short-term vs. long-term), instead bringing all rental buildings under a regime that provides equal protections to all tenants.

Another recommended mechanism for protecting tenants is to penalize "vacant possession" provisions in the transfer of properties. This would de-incentive the pre-emptive clearing of buildings through unlawful evictions.

iv. A more consistent framework will improve developer engagement.

Our findings suggest that there are three distinct categories of costs when a rooming house or residential hotel is redeveloped:

- compensation for tenants;
- replacement of the units; and
- the cost of tenant supports.

Costs in the first category are typically covered by the developer under the provisions of the Rental Tenancies Act. As discussed above, costs under the second category should be borne by the

developer under the City's Rental Housing Demolition and Conversion By-Law, as they are now for the redevelopment of self-contained rental units.

Through experience, the TRSS program has begun to define the scope of the third category of costs, which are unique to the redevelopment of buildings that house vulnerable tenants. These costs also require a clear and consistent framework for compensation, and a shared understanding that this compensation is a normal expectation in the development process.

Interviews with developers suggest that they value predictability and consistency in the costs they must bear for redevelopment projects. As evidence from US jurisdictions has shown about Inclusionary Zoning, regimes to recapture a share of the gains from development and mitigate its negative impacts function best when they provide clear frameworks that help developers accurately predict the cost of doing business.

These findings suggest that developer contributions to the TRSS program will be maximized if they can be built into early budget projections, and are framed to enable developers to do what they do best: acquiring property, managing large and complex budgets, and building. Frameworks should avoid imposing on developers unfamiliar roles such as managing sitting tenants or determining who "counts" for compensation. Instead, they should focus on the stock and the units.

One option for a more streamlined approach would be to determine a flat rate per unit that takes into consideration the three categories of costs above. A second option would be to require direct replacement of units through acquisition or construction of a new building nearby, to be managed by the City or a non-profit. One developer indicated that this option would have been simpler to accomplish and less costly in terms of time, risk, uncertainty, and staff involvement, than the complex negotiations involved in compensating and relocating tenants.

v. The findings point to the need for prevention efforts further upstream.

Finally, evidence from this review underscores the importance of "upstream" prevention to reduce homelessness and housing instability. That some tenants had experienced serial displacements from redeveloped buildings—such as those who moved from the Broadview to the Waverly—further emphasizes the need to better stabilize this stock.

Early identification is critical to prevent adverse outcomes: 36% of tenants in the buildings served by TRSS projects had left before supports arrived on-site. This report points to a number of potential strategies to improve early identification of houses at risk. The TRSS program has already resulted in better coordination between Community Planners, planning policy, and SSHA, and this should continue to formalize and improve. Tenants are an important source of information about impending changes - many are aware of rumours about sale and redevelopment long before planning applications are made. The City can benefit from this information by opening lines of communication with organizations serving tenants. Legal clinics, drop-in centres, housing help centres, and neighbourhood anti-poverty groups, for example, may become aware of impending changes to buildings but may not know that they should inform the City, or who to call. In some cases, the City's own Streets to Homes program workers might be alerted to problems by tenants they serve. Others, including real estate agents and members of the public, could also be engaged in providing information to the City.

These findings highlight the need for measures to preserve and improve dwelling room stock. The jurisdictional review includes some promising examples of transfers of privately-owned buildings

into municipal or non-profit ownership and operation, resulting in improved conditions and stable, affordable rents. Such transfers could be facilitated by mechanisms such as a right of first refusal for the City when a residential hotel or rooming house is for sale. Community land trusts also offer a promising new structure for holding urban land and buildings for community benefit. Implementation of the THAP within dwelling room buildings, instead of using them only to relocate displaced tenants, could improve financial viability for non-profit landlords, and fund improvements in maintenance and repair.

Appendix A: Key Informants

- John Bagnall, Executive Director, Albion Neighbourhood Services
- David Fabrizio, Support Worker, Albion Neighbourhood Services
- Lisa Horrocks, Executive Director and Michele Sardy, Housing Co-ordinator, HOTT (Houses Opening Today Toronto)
- Joanne Goode, independent housing support worker, hired by HOTT
- Brian Paul, Manager, and Onyibor Obiozor, Housing Help Worker (and former Emergency Rooming House Worker), WoodGreen Community Services
- Danielle Kilby-Lechman, former Housing Support Worker, WoodGreen Community Services
- Rocky Clarke, Emergency Rooming House Worker, WoodGreen Community Services
- Alex Vamos and Alice Broughton, SSHA
- Jeremy Kloet and Deanna Chorney, Toronto City Planning
- Dan Nichols, SSHA
- Sue Goodfellow, SSHA