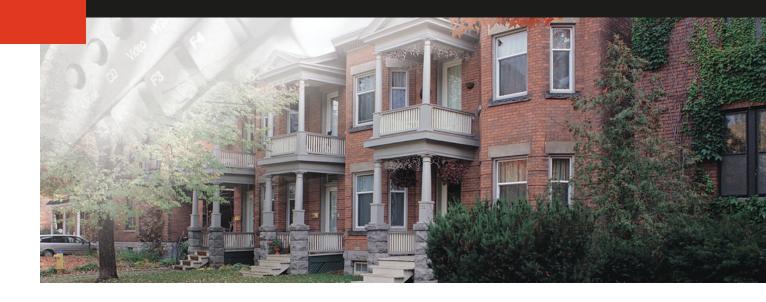
RESEARCH REPORT



Regulatory Factors in the Retention and Expansion of Rooming House Stock





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REGULATORY FACTORS IN THE RETENTION AND EXPANSION OF ROOMING HOUSE STOCK

FINAL REPORT

DECEMBER, 2000

PREPARED FOR:

CMHC NATIONAL OFFICE

PREPARED BY:

THE STARR GROUP INC.

IN ASSOCIATION WITH

RICHARD DRDLA ASSOCIATES

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EXECUTIVE SUMMARY

Rooming houses are an essential form of housing for lower income Canadians. They constitute the "bottom rung" of the housing ladder. They are one of the least costly forms of transitional and permanent accommodation currently available in most cities. Those who cannot afford a room in a rooming house generally have to seek accommodation in hostels or other forms of emergency housing, or live on the streets. Thus, rooming houses fill a crucial role in the housing market. The preservation of existing rooming house stock and creation of additional stock, therefore, should be key goals in helping to meet Canada's housing needs.

This study was carried out to develop a comprehensive picture of how rooming houses are regulated across the country and, furthermore, how those regulations have affected the number and type of rooming houses over the years. This information helps identify how these regulations might be changed to become less restrictive and more facilitative, thereby supporting the preservation and creation of rooming houses.

A review of recent literature, together with profiles of rooming house regulatory practices in 11 major centres across Canada, found that most municipalities follow similar regulatory approaches based on a combination of zoning regulations, maintenance and occupancy standards, building standards, fire-safety standards, public health standards and licensing bylaws. The lack of co-ordination in the application and enforcement of these regulations in many municipalities is creating concerns among many operators and other stakeholders in the rooming house sector.

Other information from the literature review and profiles found a growing demand for rooming house-type accommodation due to such factors as growth in single person households, increasing homelessness and growing student housing needs. At the same time, supply factors such as shrinking vacancy rates, escalating rents, long social housing waiting lists and lack of new social housing development are placing growing pressure on the rooming house sector to help meet these needs. Efforts must be made to support and encourage the expansion of the rooming house sector and reduce regulatory barriers in order to help the rooming house sector fulfil this role.

The report goes on to identify a number of lessons for effective enforcement and outlines innovative regulatory practices that have been adopted by municipalities such as the City of Edmonton and the City of Winnipeg to reduce regulatory barriers and costs.

RÉSUMÉ

Les maisons de chambres sont une forme essentielle de logement pour les Canadiens à faible revenu. Dans le contexte du logement, elles se situent au plus bas niveau. Elles représentent l'une des formes les moins coûteuses du logement transitoire et permanent que l'on peut actuellement trouver dans la plupart des villes. Les personnes dont les moyens ne leur permettent pas de louer une chambre dans ce genre de maisons doivent habituellement chercher à se loger dans un foyer ou un autre type de logement d'urgence ou sinon vivre dans les rues. Les maisons de chambres jouent donc un rôle important sur le marché du logement. La préservation du parc de logements existants et la production de logements additionnels, devraient donc être les principaux objectifs pour aider à répondre aux besoins de logement au Canada.

Cette étude a été réalisée afin de dresser un tableau global de la réglementation des maisons de chambres dans l'ensemble du pays et expliquer en outre l'influence de ces règlements sur le nombre et le type de maisons de chambres au fil des ans. Cette information aide à déterminer la façon de modifier éventuellement ces règlements pour qu'ils soient plus souples et réduisent les obstacles, et viennent ainsi encourager la préservation et la production de maisons de chambres.

D'après l'examen de documents récents, ainsi que des profils des pratiques réglementaires touchant les maisons de chambres dans 11 principaux centres dans l'ensemble du Canada, on a pu déterminer que la plupart des municipalités suivent des méthodes réglementaires semblables établies sur une combinaison de règlements de zonage, de normes d'entretien et d'occupation, de normes du bâtiment, de normes de sécurité-incendie, de normes de santé publique et de règlements municipaux pour l'octroi de permis. Les exploitants et autres intervenants dans le secteur des maisons de chambres se préoccupent du manque de coordination dans l'application et l'exécution de ces règlements que l'on remarque dans de nombreuses municipalités.

À l'examen d'autres documents et profils, on a pu déceler une demande croissante de logements du type maisons de chambres en raison de facteurs, tels que la croissance des ménages d'une seule personne, une recrudescence de l'itinérance et des besoins croissants de logements d'étudiants. Simultanément, du côté de l'offre, des facteurs comme la diminution des taux d'inoccupation, la hausse des loyers, de longues listes d'attente pour obtenir du logement social et le manque de nouveaux ensembles de logements sociaux, exercent une pression grandissante sur le le secteur des maisons de chambres pour aider à répondre à ces besoins. On doit s'efforcer de soutenir et d'encourager l'expansion du secteur des maisons de chambres et la réduction des obstacles à la réglementation afin d'aider le secteur des maisons de chambres à remplir ce rôle.

On relève ensuite dans ce rapport un certain nombre d'enseignements pour une exécution efficace et les pratiques novatrices de réglementation qu'ont adoptées des municipalités comme la Ville d'Edmonton et la Ville de Winnipeg, afin de réduire à la fois les obstacles à la réglementation et les coûts.

1.0 INTRODUCTION

1.1 BACKGROUND

Rooming houses are an essential form of housing for lower income Canadians. They constitute the "bottom rung" of the housing ladder. They are one of the least costly forms of transitional and permanent accommodation currently available in most cities. Those who cannot afford a room in a rooming house generally have to seek accommodation in hostels or other forms of emergency housing, or live on the streets. Thus, they fill a crucial role in the housing market. The preservation of existing rooming house stock and creation of additional stock, therefore, should be key goals in helping to meet Canada's housing needs.

There are actually a variety of rooming house-type accommodations in Canada. These range from the "conventional" rooming house, where residents occupy individual or shared bedrooms and share common areas but are essentially unsupervised, to various types of living arrangements combining rooming house-type accommodation and support care or supervision (such as retirement homes, homes for special care and group homes). This study focuses on the former; i.e. the conventional rooming house.

This study was carried out to develop a comprehensive picture of how rooming houses are regulated across the country and, furthermore, how those regulations have affected the number and type of rooming houses over the years. This information helps identify how these regulations might be changed to become less restrictive and more facilitative, thereby supporting the preservation and creation of rooming houses.

1.2 STUDY METHODOLOGY

In undertaking this study, a variety of research was carried out. At the outset, the study team gathered and reviewed a host of studies and reports prepared across the country on the subject of rooming houses in general and the regulation of rooming houses in particular. The findings and conclusions of this literature review are presented in Section 2 of this report.

A series of case studies, or profiles, were then developed describing the rooming house sector in each of 11 major centres across Canada. These profiles include information about regulatory approaches utilized within each community. They then outline for each community the level and type of need for rooming houses in each area, the availability of rooming house stock, and trends in the creation or decline of this stock.

The profiles are based upon a wide range of original research, which consisted of gathering and reviewing published reports on rooming houses, reviewing local bylaws and regulations, interviewing municipal officials in relevant departments and interviewing other sector stakeholders such as rooming house operators, student housing centres, social housing providers, tenant groups, and so on. This information was pulled together into 11 individual community rooming house profiles. These profiles are contained in Appendix One of this report.

A summary of trends, observations and conclusions derived from these profiles is provided in Section 3 of this report. This summary is organized into:

- summary of current regulatory practices; and
- other key findings and observations.

Section 4 of the report provides recommendations for future directions in regulatory practices and for further research on key areas of importance in the regulation of rooming houses in Canada.

1.3 SELECTION OF CITIES BEING STUDIED

In order to develop a comprehensive picture of rooming house regulation in Canada, we worked with C..M.H.C. to identify and select 11 cities from across Canada that would meet a number of study criteria, including:

- evidence of need for rooming houses and similar forms of affordable accommodation
- the presence of a large rooming house sector
- progressive approaches in addressing the rooming house sector
- significant documentation for review
- representation from across Canada
- diverse population characteristics (including the presence of a strong student population)

The communities that were selected in accordance with these criteria included:

Atlantic Provinces

- St. John's, Newfoundland
- Halifax, Nova Scotia

Quebec

- Quebec City
- Montreal

Ontario

- Toronto
- Ottawa
- Hamilton
- Kitchener

Prairie Provinces

- Winnipeg, Manitoba
- Edmonton, Alberta

B.C.

Vancouver

1.4 BASIC TERMS AND CONCEPTS IN THE REGULATION OF ROOMING HOUSES

Rooming houses are typically subject to a range of municipal and provincial regulations. Among the most common and nearly universal are these:

Zoning regulations govern the use of land and the location and size of buildings. In the case of rooming houses, they are used to indicate the areas where they are permitted, and sometimes, to apply supplementary development standards specific to this use.

Maintenance and occupancy standards — also known as minimum property standards in some jurisdictions — primarily set standards for the upkeep of existing properties. These provisions are directed at protecting the well-being of the occupants, and also at preventing the deterioration of older housing stock.

Building standards set out construction-related standards that must be met in new buildings and also major renovations and changes of use. Because they are not retroactive, they generally are not applied to existing legal rooming houses that have been legally converted in the past.

Fire-safety standards are directed at providing protection from potential fire hazards. Because of the prohibitive cost of having older properties meet current fire-safety standards required in new construction, most municipalities use some form of alternative regulations that are more appropriate to rooming houses or older multiple-occupancy residential buildings.

Public health standards are meant to ensure that premises are fit for human habitation from the viewpoint of sanitation, cleanliness, and other related health matters.

Licensing by-laws are used primarily to establish rules and procedures for the regular inspection of rooming houses. They are generally intended to ensure compliance with the other municipal and provincial regulations, and not to impose additional performance standards.

2.0 LITERATURE REVIEW

A number of sources were consulted in order to review available information on the regulatory factors affecting the retention and expansion of rooming house stock. Generally, the literature addresses the issue of rooming houses for specific communities, with very little comparison of municipalities across Canada. These reports are often written to respond to crises, such as the Rupert Hotel fire in the City of Toronto, or the noticeable increase of homelessness in urban centres such as Vancouver, Ottawa and Hamilton. Much of the literature on rooming houses tends to focus on the needs of the homeless and the characteristics of tenants of rooming houses, but in most cases does not look in detail into the effect of regulations on the creation of new units or retention of the existing stock.

Nevertheless, the review of available literature did enable us to identify a number of key findings, conclusions and issues regarding the effect of regulation on the rooming house stock. These are summarized below.

2.1 KEY FINDINGS AND CONCLUSIONS REGARDING THE REGULATION OF ROOMING HOUSES

2.1.1 Municipalities must find a balance between ensuring safety standards are met and providing affordable housing options

Municipalities find the need to protect residents from living in unsafe accommodation is sometimes in conflict with the need for affordable housing in the community. Authorities must decide whether or not to close down an unsafe rooming house to protect tenants, while recognizing that many of these tenants will have nowhere to live. The report for the Region of Ottawa-Carleton entitled *Homelessness: Environmental Scan* (Regional Municipality of Ottawa-Carleton, March, 1999) recognized that there were significant numbers of rooming house operators with building and fire code violations, as well as a lack of security for residents in these buildings, yet these operations were not shut down.

The Lightman Report A Community of Interests, The Report of the Commission of Inquiry into Unregulated Residential Accommodation (Ernie S. Lightman, Ph.D., Commissioner, May, 1992) also addressed this issue, stating "the intent of regulations and standards is to protect vulnerable persons; however, if the effect of regulation is to eliminate scarce housing, is this protection? Is substandard housing that may place residents at immediate physical risk better than no housing?"

The report Low Rent Housing in Vancouver's Central Area: Policy and Program Options (J. David Hulchanski, September, 1989) recommended providing tenants who are dislocated with "a relocation allowance, paid by the owner of the property, to cover moving costs", which would be provided through a municipal relocation service. The 1986 report Protecting Occupants and Owners of Rooming, Boarding and Lodging Accommodation: A Background Paper (prepared by the Task Force on Roomers, Boarders and Lodgers (Ontario), December, 1986) supported this recommendation, with the suggestion that the city set out "emergency provisions for when things are going seriously wrong on the part of either occupants or owner/managers; some method of

providing for a fair rate of return to property owners without digging deeper into the shallow pockets of occupants; provisions for rehousing when rooming house accommodation is demolished or converted; a contingency plan for people displaced by the new approach to regulation itself...". A similar approach was taken in Portland Oregon in 1986 during the renovation and reconstruction process of a number of residential hotels, with the creation of the Moving Assistance Program.

The report Seattle: A Many-Sided Approach to Preservation stated that 5,000 units were lost between 1960 and 1980 due to fire and housing code enforcement. Other factors contributing to units lost included freeway construction (3,000 units), vacant buildings (2,805), and converting premises to higher income residential or hotels (862 units).

The issue of illegal conversions is addressed in the report *Interesting Times, What's Going to Happen to Single Room Occupancy in New York City?* (Bruce J. Gould and Neil A. Margetson) where the author indicates a conscious effort on the part of the city to avoid seeking information on rooming house operations. The report states that if the city takes action to determine where the rooming houses are, they will then be forced to address the issue of illegal or non-conforming operations. The city did record complaints of violations of illegal rooming house operations, but until beginning a program in 1986, was not tracking the complaints to determine how many properties were operating as rooming units or had been converted to apartments or other space. The writer's estimate of 35,000 illegal units in 1986 came from the USR&E study entitled Report on the Analysis for Expenditure Data for the 1985 Price Index for Hotels. Gould and Margetson recommended "a staged legalization of structures that are in the areas zoned for the highest residential density use and in certain commercial districts." The city of New York did take action on the issue of illegal conversion of commercial loft space for residential use, and found that issuing inducements to owners to register units was the best method of achieving compliance with legislation.

2.1.2 Municipalities should take steps to slow the de-conversion of rooming house stock

The first requirement to maintain current levels of rooming house stock is to make an adequate count of the rooming house stock currently available, and then to monitor changes in the stock over specific periods of time. The procedure used by the City of Vancouver has been set out in Low Rent Housing in Vancouver's Central Area: Policy and Program Options as setting targets for low rent housing in specific communities, including implementing a detailed monitoring system to determine changes in housing stock.

With the housing market heating up in many of the communities studied in this report in the last decade, property owners have found it quite profitable to de-convert rooming houses into single family homes or other uses such as tourist hotels. *The Downtown Eastside Housing and Residents Survey* (CMHC Study, City of Vancouver, 1990) found that a significant number of residential hotels and rooming houses had changed their use to higher end of market housing. The study goes on to state that the "trend toward the demolition or conversion of existing hotels and rooming houses is expected to increase in the future as land costs, low vacancy rates and rising rents make the development of high end of market rental or condominium housing more

lucrative. The effect of EXPO 86 on residents living in rooming houses was devastating to some, and resulted in many residents losing their homes and contact with the support services they required.

Many municipalities will soon find the existing rooming house stock depleting unless action is taken to encourage operators to remain in operation, and not convert the property to other more lucrative uses. The report Low Rent Housing in Vancouver's Central Area: Policy and Program Options noted "lower income and impoverished households find fewer and fewer housing options in major metropolitan areas as gentrification, condominium conversion, and demolition of rental stock take place in the traditional neighbourhoods of the poor. Unless the pace and the nature of this change in the urban housing stock is better regulated or the supply of new low rent housing is increased significantly, the only possible outcome is more people without shelter and more people forced to find shelter in the worst imaginable places." The report noted that, in the City of Vancouver, although there is a means to refuse a condominium conversion, the requirement that replacement units be created needs to also be set out in municipal regulations.

The City of Seattle established an active program to discourage rooming house de-conversions with the program of replacement requirements as outlined in *Seattle: A Many-Sided Approach to Preservation*. This report set out a 5-step plan to ensure the rooming house stock was maintained at sufficient levels to provide for affordable housing needs. The plan included:

- 1. "<u>Regulation</u> such as fees and replacement requirements for the demolition of low-income housing, and requirements that units be actively rented and supported if they can be rehabilitated at modest cost;
- 2. <u>Private Development Incentives</u> including extra height for downtown non-residential buildings when developers pay a "housing bonus", sponsor low-income housing, or purchase excess development rights above existing downtown low-income housing;
- 3. <u>Local tax financing</u> through special low-income housing levies for direct "pay as you go" housing programs and general obligation bond issues;
- 4. <u>Watchdogging government and private action</u> likely to adversely affect the low-income housing stock and requiring measures to mitigate the potential loss of low-income housing"

Seattle did pass a law in the late 1970's requiring landlords to give tenants 6-months notice of intention to convert a property from low-income housing to other uses. By 1977, 3,000 units had been registered for potential conversion. The implementation of the regulation has since slowed the number of units lost to conversion in the city. The Seattle Housing Preservation Ordinance included a requirement that owners must replace any units being demolished. A number of methods for this replacement were offered to owners, including moving the building, construction of new housing, rehabilitation of a building that had been vacant for five years into low-income housing, or contributing "to the Low-Income Housing Replacement Fund in an amount equal to the city's estimated cost to meet the replacement requirement."

As described in the report noted above, Seattle found that this requirement still did not address the landlords who let their buildings remain vacant over a number of years. The <u>Housing Maintenance Ordinance</u> was then set up to ensure units remained on the rental market. The regulation "requires owners to repair units if the repair cost over three years will not exceed

\$2,000 per unit without city assistance, or \$4,000 per unit, if city assistance is also made available." A fund was established to provide property owners with grants and no-interest loans to make the necessary repairs.

The City of New York took similar action in the mid-1980's, enacting a moratorium on demolishing rooming house units. The city, as noted in the report *Interesting Times, What's Going to Happen to Single Room Occupancy in New York City?*, established a buy-out amount of \$60,000 for every unit demolished, and required landlords to make efforts to "make all the units habitable and second, to rent them to bona fide tenants." Payment by landlords seeking the buy-out option was made into the low and moderate income housing fund. The city did recognize, however, that owners of properties cannot be forced through legislation to "indefinitely be required to serve as single room occupancy structures in the private sector".

The excessive staffing requirement to ensure enforcement is adequately carried out was noted in the Report *Single Room Occupancy Housing in San Francisco*, (Bradford Paul) where the writer stated "currently, enforcement actions against illegal conversions of hotels and apartments can take one to four years."

2.1.3 There is a need for licensing and/or registration of rooming houses

The licensing and/or registration of rooming houses is of significance for a number of reasons. Unless a municipality has a record of the number of rooming house units, it will be unable to track the decline or expansion of this form of housing stock. Determining the number of existing units will enable municipalities to evaluate the impact of particular forms of legislation and regulations upon the sector. By tracking the change in the units available, the city can then determine the need to set up programs to increase the housing supply, or, conversely, to permit de-conversion of units to other uses if the sector is found to be over-supplied (which has not been the case in any of the communities in this study).

There are two methods a municipality can use to determine the number of rooming house units: registration and licensing. Registration does not require a rooming house operator to comply with regulations; it merely means the city is made aware of the use of the property as a rooming house. This information can then be passed on to other departments, such as the Fire Department, to enable them to keep up to date records of particular properties in the city. Licensing, on the other hand, would require an inspection to ensure the property met current standards set by the city, which could include physical standards and/or operating standards.

Licensing was recommended as the best means of ensuring units are inspected on a regular basis. The licensing system has two main purposes, as noted in the *City of North York Accessory Apartments/Rental Housing for Singles Study*: (The Starr Group Inc. and Richard Drdla Associates, May, 1991) to allow for right of entry for inspections, and to permit effective enforcement of existing bylaws while the use is in operation. Additional benefits of licensing and the resulting inspections are to impose owner/occupancy standards and see that these are met.

The Social Planning and Research Council of Hamilton and District Task Force on Lodging Homes (Report from the Task Force on Lodging Homes, November, 1981) report recommended a province-wide framework for legislation for rooming houses. Although the City of Hamilton did set out requirements for Second Level Lodging Houses, the Task Force found wide variations in compliance and a need for more detailed regulations to ensure the residents of these rooming houses were receiving comparable services. Province-wide legislation was also recommended by the report A Place to Call Home: Housing Solutions for Low-Income Singles in Ontario, (Report of the Ontario Task Force on Roomers, Boarders and Lodgers, December, 1986) which identifies three difficulties with the current system of legislation:

- "Where they exist, they are only variably enforced, so that a large number of "illegal" rooming and boarding operations are reported to exist, outside the scope of any such regulation;
- rooming and boarding house owners in different municipalities are treated differently: there is no common basis for licensing across the province;
- such by-laws are a purely negative factor in operator calculations: they convey no benefits such as referral of prospective occupants, rehabilitation grants, or other incentives to comply."

This report stated that the implementation of the Ontario Fire Code resulted in many landlords complaining at the "sudden appearance of fire inspectors and work orders for \$20,000 worth of renovations which have been placed against their properties." The Task Force then recommended a unique approach to licensing: instituting a block-by-block inspection program as well as dealing with reported complaints to ensure all illegal rooming houses are identified and made to comply with regulations. The report A Place to Call Home: Housing Solutions for Low-Income Singles in Ontario also determined that operators faced with work orders must be given financial assistance to make the necessary repairs, and recommended "low interest or interest free loans, geared to their cash flow" through a Fire Code enforcement assistance program.

However, the licensing system and inspections must be co-ordinated by the municipality to ensure inspectors are consistently applying bylaws and standards. To co-ordinate inspection efforts, some municipalities have instituted the use of inspectors who can cover all areas (fire, building and health) instead of requiring three different staff to attend the same building. The report *A Place to Call Home: Housing Solutions for Low-Income Singles in Ontario* recommends a "single provincial regulatory document, not unlike the <u>Ontario Building Code</u>, with appropriate flexibility to cover greater or lesser amounts of on-site care and facilities. This would be enforced by a single or limited range of inspection teams, ideally municipal employees operating as agents of the province and as guardians of municipal standards at the same time."

The experience of Westchester County, New York's Building Condition Monitoring Program was that if regulations were co-ordinated, and then landlords were forced to meet them by the withholding of rent of tenants receiving social assistance, compliance would be met. The report *The Integration of Housing and Human Services Systems in the Creation of Special Needs Housing* outlined the steps taken to achieve compliance: identifying buildings which did not comply with current legislation, determining if any tenants received social assistance, and withholding rents from these landlords until an Improvement Schedule is negotiated with the

landlord. The landlord's progress through the Improvement Schedule is noted by the Housing Office. This program was credited with up-grading more than 700 multi-family buildings throughout the County.

As noted in *The Integration of Housing and Human Services Systems in the Creation of Special Needs Housing*, the experience of Stamford, Connecticut was equally effective in achieving compliance through the Community Development Agency. In this program, residents of buildings for which the owners had refused to comply with the housing code requirements contacted the Department of Income Maintenance, and had the rent portion of their social assistance payment held back. The Department of Income Maintenance then worked with the landlord to ensure the building was brought into compliance, using low-cost financing provided by the Community Development Agency. This approach, however, is only effective if the rent is paid directly by the government agency to the landlord, and will not be possible if the resident is given a shelter allowance to spend as they see fit.

Regulations outlined in licensing agreements for rooming houses must be consistently applied among properties in the municipality. The report Low Rent Housing in Vancouver's Central Area: Policy and Program Options noted that homeowners in Vancouver created additional illegal second suites in many homes to provide units to meet the additional demand for low cost housing caused by the demolition or conversion of rooming houses. This report states: "people tend to be resourceful and find ways around even the most sophisticated planning, zoning and building regulations." Therefore, municipalities must recognize that although efforts are made to require licensing of rooming houses, there will always be a significant number of operators who choose to operate without going through the licensing process. This report also found that if municipalities did not take direct action to maintain the existing housing stock, it would decline. The effect of regulations was cited as a means of maintaining the existing stock, but was recognized as ineffective in encouraging operators to create new housing stock.

Operators of rooming houses must be aware of regulations and requirements. Any licensing and regulation system must be appropriately advertised in order to attain high compliance levels. The *City of North York Accessory Apartments/Rental Housing for Singles Study* noted the experience of the City of Waterloo upon enacting licensing requirements in 1986. Due to a lack of advertising, many rooming house owners/operators were not aware of the new requirements.

Licensing and regulations must also be enforceable. The City of Toronto report *Protecting Occupants and Owners of Rooming, Boarding and Lodging Accommodation: A Background Paper* found that while many cities have set out regulations and licensing requirements, the necessity of using the courts to enforce these has put additional pressures on city legal staff. This report stated "it is only the non-enforcement of certain regulations or the capacity to tie enforcement up in legal knots which may permit some of them to stay in the business".

2.1.4 Municipalities should review property tax rates to provide incentives to rooming house operators to remain active in the sector

One of the ways a municipality can encourage the continued operation or expansion of rooming houses is to create a special assessment category at lower tax rates. In many areas, including the Province of Ontario, as noted in the report *Taking Responsibility for Homelessness, An Action Plan for Toronto*, (Report of the Mayor's Homelessness Action Task Force, Dr. Anne Golden (Chair), January 1999) "property tax reform has also increased the operating costs of rooming houses." In addition, many rooming house operators purchase properties that are zoned for single-family use. Once these properties are converted into rooming house use, the tax category is frequently changed to commercial use, with a resulting tax increase. In *Low Rent Housing in Vancouver's Central Area: Policy and Program Options*, Mr. Hulchanski also recommended the city look into setting a specific tax rate for low income housing properties, including rooming houses.

2.1.5 The cost of meeting regulations and standards must be considered when setting regulations

The effect of imposing regulations on rooming house operators has a definite impact on the financial viability of the rooming house. The report entitled *Change in the Downtown Core SRO Stock 1970-1994* (The Housing Centre Community Services Group, City of Vancouver, November, 1995) for the City of Vancouver found that the losses experienced in the rooming house sector in the early 1970's were directly attributable to three causes: urban renewal projects, revised city codes and enforcement of these codes. Enforcement was cited as the cause of closure of 2,300 rental units between 1974 and 1976.

The report *Taking Responsibility for Homelessness, An Action Plan for Toronto* (Report of the Mayor's Homelessness Action Task Force, Dr. Anne Golden (Chair), January, 1999) echoed the above observation, stating a number of reasons why the number of rooming houses was declining in that community. Included in these were "stronger fire codes and stricter enforcement since the mid-1980's". This report also stated "regulation has at times been introduced in bursts, in response to a neighbour's complaints or to a fire, not always to tenants' needs or the need to preserve existing housing...Consistently increasing regulatory requirements have led to an increase in unlicensed rooming houses."

The Canadian experience is echoed in the report Seattle: A Many-Sided Approach to Preservation which found that the imposition of fire codes in 1970/72 with a compliance deadline of January 1, 1974 was not accompanied by any financial assistance to building owners, and resulted in a number of operators choosing to close their rooming houses. A further regulation was proposed in 1981 after the MGM Hotel fire. This regulation was strongly opposed by Common Ground a community-based housing advocacy group, and evidence was produced "that the new code could jeopardize a minimum of 2,000 low-income housing units already made reasonably fire safe due to the earlier fire codes", resulting in significant changes to the legislation to lessen its impact.

The *Downtown Eastside Housing and Residents Survey* indicated that 3.8% of rooming house owners reported making improvements as a result of city enforcement of health and safety standards. However, it was estimated that 14 rooming houses had varying degrees of standards violations that authorities were making efforts to address.

The report *Nowhere to Live, A Call to Action* (Province of British Columbia, 1995) by the Lower Income Urban Singles Task Group of Vancouver stated "the result of doing nothing is that people will continue to live in terrible conditions at unaffordable rents, and increasing numbers will end up living on the street. But taking action can also have negative consequences. Repairing decrepit housing is costly. Upgrading can result in higher rents and the displacement of tenants." The report concluded that if repairs are too expensive, the landlord will be forced to increase the rent charged, yet many residents are paying far more than the affordable level (25-30%) of their household income for rent, and have no means of paying these additional costs. This report suggested that a rental rehabilitation program be set up which would limit the repairs undertaken to those addressing structural improvements that will increase the overall safety and livability of the unit.

The availability of government assistance has a definite impact on the cost of meeting regulations. Low Rent Housing in Vancouver's Central Area: Policy and Program Options found that "RRAP funding and code enforcement has played an important role in the reduction of fire deaths. Improved plumbing, lighting, wiring and drywalling have contributed to a better quality of life for residents." Regulations, then, must take into account the ability of the property owner to comply. Simply requiring compliance with regulations without providing rooming house operators with the means to comply will not achieve the desired result.

Some cities have found that by providing funding to non-profit groups operating rooming houses to undertake physical upgrades, the general rooming house stock has been forced to upgrade as well, in order to continue to attract tenants, as was seen in Portland, Oregon.

2.1.6 Municipal regulation can be effective in preserving rooming house stock.

The experience of San Francisco provides a valuable lesson in regulatory approaches as noted in the *Single Room Occupancy Housing Report* dated August 20, 1986. Faced with the loss of many units of SRO (Single Room Occupancy) hotel stock as a result of conversions to tourist hotels, the city passed the Residential Hotel Conversion and Demolition Ordinance in 1980. This legislation was amended several times, but "required an owner to provide one-for-one replacement of the low-income units that would be lost, at the same rent level, before a permit to convert could be issued." A property owner was required to pay a one-time fee of 40% of the cost of construction of the rental units to be converted. From 1981/82 to 1983/84, the city lost 518 units of SRO housing, and rents climbed from \$136/month to \$252/month.

The annual summary report prepared for the city "concluded that the ordinance had been reasonably effective in its stated purpose, the preservation of affordable housing, but that it did not deal with two important issues – the abovementioned rent escalation and units intentionally held vacant…" so that the landlord could avoid having tenants go to court over being displaced.

The city found that because the replacement fee was set as a one-time payment, this discouraged developers from converting SRO properties to residential hotels, although it was noted that likely some developers chose to convert without obtaining the necessary permits.

Height restrictions in certain neighbourhoods can prove beneficial in slowing down conversions of low-income housing to tourist hotels. The *Single Room Occupancy Housing in San Francisco* report noted that, in neighbourhoods that allowed 300 foot high buildings, landlords would sometimes choose to let a building of only 60 feet fall apart, so they could justify tearing it down and replacing it with a tourist hotel. However, if the building height was set at 80 feet, there was less incentive to let the building run down, as replacing it with an 80 foot hotel would not be as financially rewarding. Therefore, as the report indicates "maintenance and rehabilitation makes more sense" to property owners facing height restrictions. In addition to the above, San Francisco and Miami have also instituted a requirement for the developers of office buildings to contribute to a housing fund to produce housing for low income residents.

2.1.7 Municipalities must set up systems for the reporting of unlicensed/unregistered rooming house operations

The Report of the Rooming House Review, City of Toronto, September, 1992 stated that "while it could be argued that tenants and advocates are irresponsible in not coming forward with the addresses of unlicenced rooming houses and are putting themselves and/or their constituency at risk, the real fear of dislocation and a related distrust of the municipality outweighs a perceived remote possibility of fire." This report also included a Handbook which would give a municipality an excellent place to begin the communications process.

2.1.8 Fines for rooming house operators failing to obtain licenses or operate under regulations must be set at a level which will encourage operators to obtain licenses and undertake necessary changes

The Lightman Report A Community of Interests, The Report of the Commission of Inquiry into Unregulated Residential Accommodation noted that the requirement to obtain a license can result in only three options: granting, suspension or revocation. However, the report determined that "a by-law prosecution may result in the imposition of a fine. A small fine is merely a nuisance; a large fine will be passed on to residents in the form of fewer or lower-quality services and/or higher prices, or the operator will close down." Fines, therefore, must be set with a specific goal in mind. To deliberately set the fines at low rates will not necessarily deter an operator from continuing to operate a sub-standard facility.

The *Report of the Rooming House Review* for the City of Toronto recommended that half of the revenue collected from fines be used to create financial programmes to assist owners in need of required repairs to meet Codes and other standards. They recommended the other portion of the fine collected be used to support enforcement of standards in the sector.

2.2 OTHER KEY FINDINGS AND CONCLUSIONS FROM THE LITERATURE

Other key findings and conclusions from the literature which impact on this study are as follows:

The type of resident living in rooming houses is changing

There is a traditional profile of the typical rooming house resident (male, single, low-income, with or without substance abuse or mental health problems), but new types of residents are appearing. These include individuals who prefer to live together in a home instead of on their own in a self-contained apartment, younger adults and women, students, families who cannot afford self-contained units and new immigrants. The *Report of the Rooming House Review*, City of Toronto, September, 1992 also found that "people often prefer living in rooming houses because they can interact more closely with other people in their home in a family atmosphere of self-help, mutual support and friendship..."

This variation in the typical resident has also been experienced in the larger cities of the United States. Andrew Raubeson noted in his report *The Experience of SRO Housing in Los Angeles and Portland*, which examined the low-income housing situation in many cities across the U.S., that the current population was "younger, more varied by race, and, as a group, exhibits more serious personality disorders than the population of a decade or two earlier."

Landlords recognize that different types of clients are easier to house than others, and there is now a degree of competition for tenants who are considered easiest to house among landlords. This competition has made it harder for those with substance abuse or mental health problems to find and remain in rooming houses.

Those with mental health problems tend to find housing in rooming houses. However, as noted in the Supported Housing for People with Severe and Persistent Mental Illness report of Hamilton-Wentworth, (The Housing Development Group, February, 1999) of those surveyed, only 3% indicated rooming houses as their preferred housing type. The study also noted that 28% of residents surveyed who were living in rooming houses did not feel safe, and 17% indicated they felt they had no freedom.

There is a need to lobby mortgage lenders to provide more reasonable rates for lending to rooming house owners

The report by Ernie S. Lightman A Community of Interests, The Report of the Commission of Inquiry into Unregulated Residential Accommodation indicated that "regulation is also a means to protect the interests of operators. Regulation assumes standards, rules and conditions that must be met. Those who will not or cannot meet these conditions will leave the industry; those who remain will be seen as more credible." However, the actual fact is that lenders generally take a cautious view of financing rooming houses. Discussions with operators of Habitat boarding homes in the City of Toronto indicated that they continued to face higher equity requirements and paid higher mortgage rates than residential homeowners.

This fact was also addressed in the report entitled *Taking Responsibility for Homelessness*, *An Action Plan for Toronto*, Report of the Mayor's Homelessness Action Task Force, January, 1999, where it was noted "many landlords believe that the annual licensing procedure creates uncertainty in the eyes of lenders that makes it difficult to get mortgage financing". This report recognized the choice made by many operators to operate without a license, as "they believe they can get mortgage financing for a conventional house but not for a rooming house." The Action Plan recommends CMHC take an active part in mediating lending risk on behalf of rooming house operators.

The experience of Board and Care Homes in San Francisco demonstrates the difficulty owners of rooming houses face in obtaining affordable financing outside of Canada. The report Single Room Occupancy Housing in San Francisco notes that the Board and Care Home stock is shrinking. In fact, the study quoted A Report on the Status of Board and Care for the Mentally III by Claudia Viek in 1985 "concludes that, in effect, Board and Care in San Francisco has become 'a non-renewable resource'...operators cannot get state loans available to nonprofit organizations because they are defined as for-profit operators. But because the Board and Care business is no longer profitable, banks won't make private loans, either."

The report A Place to Call Home: Housing Solutions for Low-Income Singles in Ontario recommended in addition to CMHC working to inform lenders of the issues faced by rooming house operators in obtaining mortgage funding, CMHC should also look into securing NHA (National Housing Act) mortgage insurance, which would then give some measure of comfort to lenders.

There is a need to lobby insurance companies for more affordable property and liability insurance for rooming house operators

Rooming house operators have noted that they find it difficult to obtain property and liability insurance. The experience of rooming house operators in the Habitat Services program in the City of Toronto, as well as many other communities, is that underwriters are quite reluctant to provide property and liability insurance. Frequently, the rooming house operator is faced with obtaining insurance at commercial instead of residential rates, or finds that coverage is declined altogether because of the perceived instability of the industry. The report A Place to Call Home: Housing Solutions for Low-Income Singles in Ontario recommended action be taken by both the Ministry of Housing and the Ministry of Consumer and Commercial Relations, and a cooperative scheme of providing insurance be explored.

The report Seattle: A Many-Sided Approach to Preservation noted that in 1986, rooming house operators were facing a new problem in obtaining property and liability insurance. Some had seen the cost of their policies rise 250%, although these same operators had complied fully with the new fire code compliance regulations set by the city. The writer indicated the city was considering setting up a special pool for joint underwriting of properties whose owners were unable to obtain property and liability insurance at reasonable rates.

2.3 SUMMARY COMMENTS

As noted above, the literature finds that there are many methods by which a municipality can affect the retention and expansion of rooming house stock through regulation. Many concerns have been expressed and evidence provided, however, about the potential negative impacts of regulations on the cost of creating and operating rooming houses. The literature emphasized that municipalities must take a co-ordinated approach, working with all departments involved (fire, by-law, buildings, social assistance, etc.) to ensure their efforts are effective while minimizing negative impacts. Procedures can be implemented to require rooming house operators to comply with various forms of legislation, but the literature shows that unless an accompanying means of providing financial assistance is put into place to help the operator to make the necessary changes, these may result in lost rooming house units over the long term.

3.0 SUMMARY OF FINDINGS FROM COMMUNITY ROOMING HOUSE PROFILES

As noted in the introduction to this report, we conducted extensive research into the rooming house sector in 11 major Canadian cities. Below we provide a summary of the key findings and conclusions derived from this research. The full profiles are contained in Appendix One.

Given the focus of this study on regulatory practices and approaches, we have focused the bulk of our comments on the area of regulation. In addition, however, we also summarize some of the other key findings and conclusions pertaining to the general condition of the rooming house sector and issues related to demand and supply.

3.1 SUMMARY OF CURRENT REGULATORY PRACTICES

This section highlights the key overall findings regarding the regulation of rooming houses in the selected cities. It identifies the main similarities and differences between these cities, describes broadly the array of regulations used by them, and addresses certain other general issues.

3.1.1 Overview of Municipal Approaches

The profiled cities, for the most part, all use essentially the same types of regulations. While there are differences in the actual regulations, these differences largely are matters of detail and degree.

The essential purpose of these regulations seems to be to address rooming housing as a source of poor housing conditions and social disturbance. Consideration is rarely given to rooming houses as a source of affordable housing. The regulations appear to reflect an attitude that rooming houses are an anachronism that are to be temporarily tolerated but certainly not encouraged.

The major single difference between these cities is in how they enforce those regulations. Most enforce them through regular inspections, but some inspect only when complaints are made. Among other things, that means this latter group has limited information on the condition of these units, and about their actual number and location. This group includes Halifax, Vancouver and Montreal.

What is most striking about these regulations is the array of regulatory regimes to which rooming houses are subject. As will be reviewed shortly, there are different regimes dealing with zoning, maintenance and occupancy, safety, health and sometimes construction. Each of these, in turn, typically involves separate inspections by different teams.

Zoning regulations by far represent the principal constraint upon rooming houses. They are the only regulations that can have the effect of banning rooming houses outright.

Unlike many places, all of the profiled cities do permit rooming houses in some — but certainly not all — areas of the community. Typically, they are allowed in older residential areas and particularly those zoned for apartments, but never in single-family and newer residential areas. Some also use supplementary development standards that severely limit their potential even in those areas. Dartmouth and Etobicoke fall into this latter category.

The other regulatory regimes do not appear to represent major impediments for rooming houses. No such impediment could be identified through all of the interviews with the city staffs regulating rooming houses. Their adverse impact is mainly felt by adding in many small ways to the cost of creating and operating a rooming house. In other words, it is the multiplicity and complexity of these regulations, rather than the effect of any single regulation, that seems to be their most significant impact.

The impression received from the staff interviews is that, by and large, they are sympathetic to the need for this form of affordable housing. They generally are concerned about protecting the tenants from unsafe conditions, but to do so in a way that does not shut down this housing unless there is no other choice.

According to these interviews, the pressure to deal with rooming houses more harshly comes from elected officials responding to demands from local citizens. This occasionally leads to attempts at tightening some of the regulations, or undertaking more rigorous enforcement of them.

Only three of the profiled cities have recently made particularly innovative changes in how they deal with rooming houses. Edmonton and Montreal have consolidated their regulations, and Winnipeg has integrated its inspection procedures. These changes, which are reviewed later, set important precedents that should be relevant to other cities.

Two other cities — Ottawa and Hamilton — also have made important revisions by reintroducing the use of routine inspections. In both cases, this has been in response to in-depth studies of their rooming house problems.

Outside of these examples, these cities have continued to use the same regulations and practices for many years, with only minor changes at most to some standards and definitions. Without any significant changes, it is difficult to gauge the impact of these regulations on the number of rooming houses.

A number of these cities will have to re-examine their regulations and enforcement practices because of either recent or impending amalgamations. These include the former or soon-to-be former jurisdictions of Toronto, Etobicoke, Halifax, Dartmouth, Ottawa and Hamilton. They face the need to reconcile different approaches in neighbouring jurisdictions, and possibly to extend regulations into new areas where rooming houses are not now addressed.

3.1.2 **Review of Regulatory Regimes**

Rooming houses in all of the profiled cities are subject to similar types of regulations. Although the actual regulations vary widely in their details, the same issues are addressed and the same regulatory regimes are used with few exceptions.

As shown on the accompanying chart, virtually all of the cities rely on municipal zoning and property maintenance by-laws, as well as provincial or municipal fire-safety codes. In addition to these, provincial or municipal public health regulations are often used, and provincial building codes come into play in certain circumstances. Finally, licensing by-laws of some type are used in most jurisdictions.

Summary of Regulatory Regimes used in the Profiled Cities

	Regulations						Licensing	Inspections		
	Zoning				ety	Public Health				
			P	L	0	P	L		R	C
St. John's NF	1	✓			1			✓	1	
Halifax NS	√	1	1							1
Dartmouth NS	1	√	1					√	√	
Quebec City QC	1	1	√					√	1	
Montreal QC	1	*	*			*		√		1
Ottawa ON	1	✓	1			1		√	1	
Toronto ON	1	✓	1			1		1	1	
Etobicoke ON	1	√	√			√	1	√	1	
Hamilton ON	√	1	1			1		√	1	
Kitchener ON	1	1	√					√	√	
Winnipeg MB	√	1	1	1		1		√	√	
Edmonton AB	√	*	*			*		1	1	
Vancouver BC	√	√	1	1				✓		√

^{* =} consolidated regulations (several areas consolidated into single regulatory mechanism)

R = regular inspections

C = inspections on basis of complaint

P = provincial legislation

L = local by-law

0 = other sources

This multi-layered approach has come out of piecemeal accretion over time, and is compounded by both municipalities and provinces enacting their own regulations affecting rooming houses. The process has been one in which new regulations are added, but older regulations are rarely reexamined, reconciled or brought up-to-date.

The result is a large and complex array of regulations that host a number of complications and difficulties. Many of these regimes overlap by addressing the same issues. Some contradict each other by using different standards or definitions. Each of these regimes typically requires a different set of inspectors, which often work independently of each other.

Zoning regulations

Municipal zoning by-laws govern the use of land and the location and size of buildings. In the case of rooming houses, they are used to indicate the areas where rooming houses are permitted. In some jurisdictions, they are used to apply supplementary development standards to this particular use.

Within the profiled cities, the zoning regulations do not establish an outright barrier to the creation of rooming houses. All are cities with older housing stock and mixed inner areas. As a consequence, they have historically permitted rooming houses and other multiple occupancies, or have had to recognize them because the uses pre-dated the adoption of zoning by-laws. In this regard, this sample is probably not representative of the majority of municipalities in this country.

As a general rule, in all of the profiled cities, rooming houses are generally allowed in various zones where apartments are permitted. Within this context, apartments are typically described as structures with four or more dwellings.

Having said that rooming houses are permitted in these cities, it must be noted that they are not universally permitted. None of these cities allow rooming houses in new single-family zones, and especially in those areas built in the last 40 or so years. Many also do not allow them in the intermediate zones, like those designated for semi-detached units, duplexes and triplexes.

A few of these jurisdictions also apply supplementary development standards. These supplementary standards can significantly reduce the potential for establishing rooming houses within areas where they are otherwise permitted. Examples of the more restrictive development standards include those requiring owner-occupancy in Etobicoke, minimum distance between rooming houses also in Etobicoke, excessive on-site parking in Dartmouth and Kitchener, and large minimum lots or frontages in Dartmouth and Halifax.

Maintenance and occupancy standards

Maintenance and occupancy by-laws — also known as minimum property standards in some jurisdictions — primarily set standards for the upkeep of existing properties. Many of these provisions are directed at protecting the well-being of the occupants, but most are probably directed at preventing the deterioration of older housing stock.

In some jurisdictions, rooming houses are governed entirely by the same standards applied to all residences, but in others they are subject to supplementary standards in separate sections devoted to them.

These standards are generally the most extensive and far-ranging of all of the regulatory regimes, but at the same time the least technical and specific.

These by-laws vary widely in their content and details, but generally cover all or some of the following topics: the structural soundness, weather tightness and general state of repair of the building; and the adequacy of the water supply, plumbing, kitchen and bathroom facilities, heating systems, electrical service, lighting and ventilation; and occupancy standards like minimum room sizes and ceiling heights. Many also address to some extent fire-safety issues (like emergency egress and smoke alarms) and also health matters (like sanitary conditions and pest control).

As can be seen, there is potential for overlap and conflict with similar provisions included in the provincial building and fire codes and public health legislation. This occurs particularly when the maintenance by-laws are not updated to reflect more recent and over-riding provincial statutes.

Building standards

The building codes are established by the provincial governments, but are typically based on the National Building Code. The codes are administered by the municipalities, which are able to supplement the regulations but not amend them. As a consequence, there is a high degree of uniformity across the country.

These codes contain a comprehensive set of construction-related standards — including those for fire-safety — that must be met in new buildings, major renovations as well as changes of use. They are not retroactive. For that reason, they generally do not affect existing rooming houses that have been legally converted in the past, although these buildings typically do not comply with these standards.

The building codes can affect existing rooming houses when the municipalities require the legalization of existing but illegal conversions. This happens most often when a property has been converted in an area where the zoning does not permit rooming houses. The city can grandfather the use, but this frequently runs into local opposition. Alternatively, it can require full compliance, which would involve getting a zoning variance and meeting the building code. Both of these present significant hurdles that prevent most legalizations, and therefore, can cause widespread closures when illegal conversions are confronted for the first time.

This issue has arisen in Edmonton and Winnipeg, when both of them recently started to address a large stock of illegal conversions, after years of lax enforcement and poor record-keeping. It is also the issue that reportedly has deterred Halifax from addressing its rooming houses in an effective way.

The building codes also come into play in another indirect way. As noted, the maintenance and occupancy standards address many construction-related matters, but most often only in general terms. For example, they might state that the handrails must be provided for all stairs, but without specifying the minimum height. In those circumstances, the inspectors will turn to the

building code to determine the appropriate height. (Confusion arises only when the maintenance and occupancy by-laws specify standards and these are different than the building code or other provincial mandates.)

Fire-safety standards

The fire-safety standards are generally considered to be the most compelling of these regulations because they deal with potentially life-threatening hazards. These standards are also generally the most demanding in terms of cost. As a consequence, the fire-safety provisions represent the key regulations when dealing with rooming houses.

As noted, the fire-safety provisions for new construction are incorporated in the provincial building code. These provisions address fire containment, emergency egress, fire suppression, and alarm systems. In general, these provisions are not costly or difficult to meet when addressed as part of new construction.

Older properties converted for multiple-occupancy generally do not meet contemporary firesafety standards, and it is recognized that they can not without facing prohibitively expensive upgrades.

Most of the jurisdictions examined in this study apply standards appropriate to older converted multi-occupancies. These standards focus generally on appropriate early warning systems and emergency egress, because of the relatively high cost of providing fire containment and fire suppression. The standards are variously described as providing a minimum acceptable alternative, or representing a practical compromise based on what would be desirable and what could be achieved within a reasonable cost.

Among the various fire-safety standards for older buildings found in this study are these notable examples:

- Ontario municipalities are required to use the retrofit section (section 9.3) of the provincial fire code, which was introduced in 1983 specifically for existing rooming houses in converted properties.
- Winnipeg developed its own fire-safety standards, which were introduced in 1986 through its Residential Buildings Fire Safety Bylaw for older existing multiple-occupancy rental conversions.
- St John's has used since 1979 the Life Safety Code, prepared by the National Fire Protection Association of the US, when dealing with existing multi-occupancy conversions.
- Montreal and Edmonton also incorporate similar fire-safety standards appropriate to older buildings in their consolidated multi-disciplinary regulations.

No detailed examination or comparison was made of these regulations, but when interviewed the enforcement staff consistently expressed the opinion that they were not difficult or costly to meet.

Public health standards

These standards are meant to ensure that premises are fit for human habitation from a health viewpoint. They focus primarily on matters associated with sanitation, cleanliness, and condition of bathroom and kitchen facilities. Some also address various related matters — like occupancy, safety and state of repair — which overlap with other statutes.

Public health regulations appear to be the most variable component of the regulation of rooming houses. In some cities, they can be found in the local maintenance by-law, a local health by-law, or even the licensing by-law. In some other jurisdictions, like Ontario, the provisions are derived from provincial public health legislation. In at least one example, both local and provincial provisions are applied.

In a similar vein, the enforcement of public health standards varies most widely. In some jurisdictions, the public health officers take no active role in on-going enforcement and inspections of rooming houses; they are called only when special problems arise. In other jurisdiction, again notably in Ontario, public health officers see themselves as critical front-line inspectors. While this difference can be partly attributed to Ontario's legislation, there is similar legislation in other provinces where the officers take a less active role.

There is a further complicating factor in Ontario, and perhaps other provinces taking a similar approach. The Ontario legislation authorizes public health departments to inspect rooming houses, but does not define them nor does it set standards or guidelines. This leaves the process subject to local interpretation and discretion.

While the above indicates no consensus about the need for regular public health inspections of conventional rooming houses, the same can not be said about rooming houses providing meals and other forms of personal care. Because vulnerable people are often housed in these premises, it is widely recognized that they should be regularly visited by qualified health staff.

Licensing provisions

Licensing by-laws are used primarily to facilitate the regular inspection of rooming houses and, thereby, ensure compliance with the other municipal and provincial regulations. They also typically address such matters as the fees, frequency of the inspections and administration of the system. In addition, in a couple of the profiled cities, they were used to include still more functional regulations on top of those found in the other statutes.

The licensing of rooming houses appears to be a key component for effective regulation and enforcement of rooming houses. Halifax is the only city in the profiled examples that does not license rooming houses, and notably, it also does not effectively regulate them.

The importance of licensing lies in establishing the legal authority for the right of entry for regular inspections. As will be noted later, having regular inspections — say, on an annual basis — is generally cited as necessary to ensure compliance with the regulations.

The licensing by-laws provide that authority in a somewhat indirect way. First of all, rooming houses are required to have a licence in order to operate. Getting a licence, in turn, is made conditional on complying with certain specified regulations. Finally, in order to ensure that they do comply, access for inspections must be provided at the specified intervals.

Without these licensing provisions, the separate inspectors would have to depend upon the authority given by the various provincial statutes under which they operate. The rights of entry provided by these statutes vary widely, and some are subject to constraints that can delay or even frustrate the inspections. As a consequence, most inspectors rely on the additional provisions found in the licensing by-laws to carry out the inspections in an expeditious and regular manner.

3.1.3 Problems Associated with Definitions

How 'rooming house' is defined varies from city to city, and often from statute to statute within a city. Nevertheless, despite the differences in the wording, there is a consensus in general terms about what a rooming house is. In general terms, it is essentially a converted older house in which rooms are rented on a long-term basis, and all or some basic facilities — like bathrooms, kitchens and common areas — are shared.

(Some of the cities use the term 'rooming house' and others 'lodging house' — or 'maison de chambres' in Quebec — with reference to this residential use. For reasons of convenience, this report arbitrarily uses only the former when collectively dealing with them.)

In nearly all of these cities, the minimum threshold number of roomers needed to constitute a rooming house is 4. As a corollary to this, up to 3 roomers are allowed in a conventional house without being considered a rooming house.

As just noted, some cities surprisingly use a variety of different definitions. There is even an example of one by-law that contains two inconsistent sets of definitions. These discrepancies probably do not have a serious consequence, but they merit noting because they clearly show how inconsistent some of these regulations are.

The definitions in Vancouver, which make use of many different terms and wordings, are particularly confusing. In practice, both 'rooming house' and 'lodging housing' are used in reference to SRO-type hotels — that is, purpose-built structures containing a number of rooms for rent. Rooming houses as examined elsewhere in this report are formally called 'multiple conversion dwellings' in this city.

Until recently, the most serious discrepancy was caused when the definitions in any one city specified different minimums for the number of roomers. Those minimums would often vary from 3 to 5. The numbers have become more consistent, probably due to the adoption of provincial codes based upon the National Building Code. Because of the fundamental importance of these codes, the other local statutes have been slowly brought into line with them.

Some of the cities allow for the following notable variations to what is generally considered to be a rooming house:

- Edmonton, Ottawa and Vancouver recognize and permit rooming houses created through new construction. While this aspect was not fully examined in this study, these provisions in certain cities seem to be aimed at facilitating developments for seniors housing and by not-for-profit organizations.
- Vancouver, Toronto and Ottawa permit houses that contain both self-contained units as well
 as rooms for rent. This approach seems to offer the potential for greater flexibility in the use
 of these properties over time, and also maybe greater acceptance in some neighbourhoods.

Shared Housing

The central definitional problem faced by virtually all of these jurisdictions revolves around houses shared by groups of unrelated people — particularly, but not only, students. In many respects, this arrangement operates like a rooming house, and presents some of the same potential problems. However, the courts have essentially said that this type of living arrangement cannot be regulated as a rooming house when the group is living together like a family.

The enforcement staffs, as a consequence, are faced with interpreting when these groups of people are living together as a family or not. In the various cities, they have over time developed different approaches that have been accepted by local magistrates. For example, some inspectors look for evidence that the tenants have access to the entire dwelling and do together certain basic activities like cooking and eating. Hence, locks on individual sleeping rooms, separate cooking facilities, and individual leases are taken as indicators of a rooming house. Nevertheless, this remains an unresolved problem for most of them.

This problem has another aspect because it allows for different interpretations by the various types of inspectors. In some cities, fire prevention officers particularly are more aggressive in stretching the definition than the other disciplines because they see themselves as dealing with life-threatening situations. What this means is that these officers will enforce fire-safety standards in houses that are not formally recognized or licensed as rooming houses.

3.1.4 Lessons for Effective Enforcement

The basis for an effective approach to regulating rooming houses was identified through the interviews with the enforcement officials. That approach depends more upon how the regulations are enforced than the regulations themselves.

The key feature is inspecting the rooming houses on a regular basis. However, to do this in a cost-effective and non-intrusive manner may also require one of following preparatory efforts: consolidating the regulations or integrating the inspectors.

This approach seems to be particularly relevant to this study. It serves to protect the tenants but without placing undue burden on the operators. As a consequence, it should not undermine the affordability of rooming houses, nor create impediments to starting or operating one.

Consolidating the regulations and/or inspections is also seen by many of those interviewed as an important step toward establishing a positive working relationship with the rooming house operators. It is founded on the premise that these operations must be regulated, but also treated as legitimate businesses providing an important form of housing.

While this might be difficult to prove, it seems that those municipalities taking an erratic and heavy-handed approach to regulation and enforcement continue to have the biggest problems. The reason is that the main effect of this approach may be to drive good operators out of business.

Making regular inspections

Virtually all of the interviewed officials agreed that rooming houses should be inspected on something like an annual basis. In the case of better-run rooming houses, the frequency can be reduced to two years. In the case of troublesome operations, it should be increased to every six or even three months.

Regular inspections seem to be the single most important feature of an effective regulatory program. Conditions in rooming houses can deteriorate rapidly due to the behaviour of some tenants and some landlords, and because some of these properties frequently change hands.

The prime alternative — inspecting only upon the basis of complaints — is not considered to be effective. It depends too much upon tenants to complain, but most are reluctant to do so and/or unaware of their rights.

All of the profiled cities that seem to have effective control of their rooming house stock utilize regular inspections. It is also particularly notable that Hamilton and Ottawa have re-instated regular inspections after having temporarily inspected upon complaints only. In both cases, the return to regular inspections was supported by local studies that indicated a deterioration in the condition of the rooming houses.

The drawback to this approach is that it requires an on-going and considerable commitment of personnel, especially under the multi-layered regulations used in most jurisdictions. Some cities making routine inspections are now sending out independently one inspector for each regulatory regime. That translates to three or four inspectors in most cases, and sometimes even five or six. The cost of sustaining this commitment is the main reason that some cities continue to use complaints-only inspections, and others periodically fall back on this approach.

As noted, the answer to this problem lies in integrating the inspections or consolidating the regulations.

Integrating the inspections

The use of separate inspectors to make routine inspections has many problems. As already noted, it is costly for the municipalities. It also can be time-consuming for the landlords and disruptive to the tenants. Furthermore, it can lead to contradictory or incomplete advice, and even to some premises being regulated under only one set of regulations.

The number of inspections can be reduced either by using what are variously called "cross-trained", "super", or "generalists" inspectors. This involves using inspectors trained in all relevant disciplines and, therefore, capable of undertaking a single all-purpose inspection.

The use of these inspectors does raise controversial questions associated with technical qualifications, professional certification, legal authority and also liability. Nevertheless, the reason that cities do not use this approach seems to be related more to bureaucratic inertia rather than technical impediments.

One possible compromise is to train the inspectors well enough to handle most of the potential problems and most of the rooming houses. In this compromise, the specialized inspectors would be on call to address special or troublesome problems, but would not be encumbered with making regular inspections.

As described later, the City of Winnipeg has successfully started using "cross-trained" inspectors specifically for rooming houses. At least two other cities — Ottawa and Hamilton — have given preliminary consideration to consolidating their inspection teams in some way. The principal motivation for them comes from the need to rationalize staff due to amalgamations and fiscal restraints.

Consolidating the regulations

The use of the multiple regulatory regimes also presents many problems. As noted, the separate regimes often contain overlapping, inconsistent and out-of-date regulations. They are incomprehensible to many existing operators, and certainly to any new prospective ones. Because they are based upon different legislation, they lead to multiple inspections and the problems noted above.

The City of Edmonton, as described later, has been able to consolidate all of the regulations affecting rooming houses into one comprehensive and carefully considered set of standards. Montreal has taken a similar but somewhat more limited approach, while Winnipeg is presently giving consideration to it.

Some of the profiled cities have attempted to deal with the regulatory complexity by preparing summaries that range from a one-pager to a multi-sectional brochure. None of the examples successfully deal with the problem; they either gloss over the multitude of regulations, or merely repeat the full legalistic texts of the regulations. None goes so far as providing constructive assistance. All of this indicates that there is no substitute for actually attacking the regulations and producing a single consolidated version.

3.1.5 Examples of Best Practices

Edmonton and Winnipeg recently have made innovative reforms to their regulatory system for rooming houses. Both reforms establish important precedents for other cities.

In both cases, the reforms were directed principally at dealing with a large stock of unregulated and often run-down rooming houses. The purpose was to facilitate the legalization of these properties as a way of retaining as many as possible, but while also ensuring they met at least minimum safety and other standards. As a consequence, although these reforms were not directed primarily at supporting affordable housing, they were at least consistent with that purpose.

Edmonton: Consolidated Regulations

The City of Edmonton now principally regulates rooming houses through its Safe Housing Standards, which it developed and then introduced in 1994. They are applied to all older rented and multiple-occupancy residential buildings. Rooming houses are the main, but not only, group of affected buildings.

Most notably, the document consolidates and integrates all of the relevant building-related regulations specific to rooming houses and the other affected buildings. It incorporates the standards for life-safety, health and maintenance as well as the main services — gas, electricity, plumbing and heating.

In developing these standards, the City was able to address the previously overlapping and inconsistent standards that had thwarted effective enforcement. Furthermore, it created a set of standards that are presented in one document, and that are far more understandable to the landlords and operators.

The standards also take a practical approach to upgrading older buildings in the city. Where possible, they contain alternatives suitable for these buildings. In general, they represent a reasonable compromise that improves the level of safety, but recognizes that cost and practicality limit obtaining standards achieved in new buildings.

It is also relevant to note that the representatives of the two authorities operating under provincial mandates — specifically, the Edmonton Board of Health and the Edmonton Fire Chief — were involved in developing these standards and have approved them. This indicates that jurisdictional issues that divide these various departments can be overcome.

The standards offer significant cost benefits. The costs of meeting these standards in comparison with new construction requirements — particularly, the fire-safety standards — are estimated as much as 50% to 75% lower according to circumstances.

Winnipeg: Integrated Inspections

The City of Winnipeg has taken a somewhat different approach by developing a team of cross-trained inspectors for rooming houses. This approach has been used since 1995, when the City established its Rooming House Branch as the department responsible for enforcement. The branch incorporates staff with expertise in zoning, fire-safety, property maintenance, building construction as well as public health.

The key aspect of the city's approach is that these inspectors are trained in nearly all facets of the applicable requirements, and are therefore, able to carry out all-purpose inspections. The staff in the other departments like fire and health are not involved unless called to address a special problem.

3.2 OTHER KEY FINDINGS AND OBSERVATIONS

Our examination of each city also enabled us to provide an overview of conditions in the rooming house sector and of key demand and supply factors affecting the rooming house stock. Below we summarize the key findings and observations in these areas.

3.2.1 Overview of Conditions in the Rooming House Sector

Our review finds that there has been a steady decline in the number of rooming houses operating in virtually every city in the study. This decline has occurred unabated over the past twenty years in most cities, including St. John's, Halifax, Ottawa, Toronto, Edmonton and Vancouver. Other cities in the study demonstrated no change in the number of rooming houses operating. Included in the loss of units are the reduction of licensed operations, seen in most locations studied. Only Quebec City indicated that the number of rooming houses and licensed rooming houses had remained constant.

Communities which have had licensing requirements in place for many years still find that there are a significant number of rooming houses operating without licenses. Only Quebec City reported the quantity of licensed rooming houses had remained constant.

Over the years, rooming house tenants have generally tended to be single, low-income males. Most cities have found a change in the type of tenants now seeking housing in rooming houses. Many reported that tenants are becoming more representative of the population, including more younger people, those who are working in low-paying jobs, increased numbers of women and students, and in many cases, more individuals with mental health problems.

A significant number of provinces have changed their social assistance programs in the past few years. Residents of rooming houses receiving social assistance in Ontario, for example, have seen their housing allowance shrink over the past five years. These reductions in housing allowances have limited the amount of rent a rooming house operator could charge a resident, and have therefore affected the financial viability of the operation.

Rooming house operators have seen costs in many areas escalate, despite revenue barriers created by cuts in social assistance in some provinces. Therefore, the expenses have increased, particularly for utilities, maintenance and repairs, without a corresponding increase in revenues. Some operators have chosen to select tenants who are able to pay higher rents than those on social assistance, which results in even more limited housing opportunities for low-income residents.

Only two provinces (British Columbia and Quebec) are actively building social housing. Due to changes in funding for social housing by the federal and provincial governments, no new social housing units have been created in most jurisdictions for a number of years. As a result, there are more and more households on the waiting list for affordable housing. Individuals on these waiting lists are competing for units in rooming houses with those who may have lived in this housing form for many years. In Vancouver, for example, the addition of families seeking shelter in rooming houses has impacted the number of seniors who have traditionally lived in rooming houses.

Municipal councils have approached limiting the location of rooming houses in a number of different ways in response to community pressures. The prevalence of "NIMBY" attitudes continues to lead councils to prohibit rooming houses in many neighbourhoods by putting zoning restrictions in place which only permit single family homes.

The rooming house sector is also affected by real estate market conditions. The recent economic boom experienced by many Canadian cities has offered an opportunity for some rooming house operators to sell their property. Buyers are then changing the use to single family homes, or tearing down the building to construct other structures such as tourist hotels or apartments. Many of these properties will likely be permanently lost to the rooming house sector, without being replaced, forcing many long-term residents to compete for affordable housing units.

3.2.2 Demand Factors

There are a number of demand factors common to most of the cities profiled in the study. These are summarized below.

Population Growth

Overall population growth within a community will have a fundamental impact on the level of demand for all types of accommodation. As such, the magnitude and rate of population growth should be reviewed in helping to determine current and future demand for rooming houses. The profiles found that most major Canadian cities are growing in population, thus contributing to an ongoing growth in the demand for rooming house accommodation.

• Number and Growth of Single-Person Households

Rooming houses serve almost exclusively single individuals. Thus, the portion of a community's population comprised of single-person households and the rate of growth of these households is an important factor in determining the demand for rooming house accommodation. There has been a steady increase in the number of single-person households throughout most of Canada for many years. National trends indicate that the number of single-person households will continue to rise due to people waiting longer to get married, increased numbers of non-traditional family units, and more people choosing to live alone.

The table below shows that the number of single-person households in Canada has grown steadily from 2,208,325 in 1971 to 4,482,710 in 1996. The rate of growth has slowed in recent years, following more rapid growth in the 1970's and 1980's. It is interesting to note that the percentage of total households comprised of single-person households in Canada has actually declined in recent years, with much of the decline likely due to the lack of suitable accommodation for such individuals.

Table 1
Growth in Single Person Households in Canada, 1971-1996

Year	Single-Person Households	% Growth	% of Total Households
1971	2,208,325		32.9
1976	2,649,415	20.0	31.6
1981	3,193,720	20.5	29.8
1986	3,577,080	12.0	28.8
1991	4,163,580	16.4	27.7
1996	4,482,710	7.7	27.5

Source: Statistics Canada Census

• Income of Single-Person Households

Rooming houses, as one of the lowest cost forms of accommodation, tend to serve individuals in the lower income ranges. The number of low-income singles within a community and the current and anticipated growth in this number is an important factor in contributing to the need for rooming house accommodation.

Single-person households in general have lower incomes than families and other types of households, and the gap is widening. Statistics Canada data provide the following comparison:

Table 2
Average Income by Household Type in Canada, 1994-1998

Household Type	1994	1995	1996	1997	1998
Families, 2 or more people	57,657	57,585	58,415	59,659	62,116
Unattached individuals	25,284	25,193	24,979	24,970	25,784

Source: Statistics Canada

This table shows that, not only do single-person households have incomes far below those of families, it also shows that these incomes in general have not risen for many years.

De-institutionalization

In many provinces, there is a process of de-institutionalization underway whereby individuals with mental problems are being released from psychiatric institutions and housed within the community. Rooming houses are accommodating many of these individuals. Those communities in close proximity to such institutions have experienced a particular impact on the demand for rooming house accommodation for this reason.

• Social Housing Availability

Social housing, which makes available permanent rental accommodation at affordable cost can fulfil the shelter needs of many individuals of lower income common to the rooming house sector. Social housing is defined as a rental unit designed for single, family or senior households where the rent is calculated as a percentage of the total household income. Households across Canada living in social housing units generally pay between 25% and 30% of their total household income for rent. Social housing projects take many forms, including apartments, townhouses, semi and single-detached homes. Social housing can be operated by a non-profit board, as a co-operative or by a municipality or province. A lack of availability of social housing within a community is a strong indicator of the need for additional rooming house units.

Long waiting lists among social housing providers and the lack of new social housing production demonstrate an immediate need for additional rooming house accommodation within a community. This situation is occurring in most parts of Canada, as the Federal Government and most provincial governments have terminated funding for the development of new social housing.

Vacancy Rates and Rent Levels

Housing analysts generally find that a vacancy rate of approximately 3% will provide an adequate level of choice to enable most renters to find suitable market accommodation. Where vacancy rates are below 3%, renters (especially those of lower income) experience increasing difficulty in finding suitable accommodation. Additional rooming house units can help meet such needs in markets of this nature. Many communities, especially those in Ontario, are experiencing extremely low vacancy rates at present, which demonstrates that the demand for rental accommodation of various types (including rooming houses) is outstripping the supply.

Similarly, in communities where rent levels tend to be high relative to income (especially relative to incomes of those on social assistance) and increasing faster than income levels, the need for rooming house accommodation becomes greater. Many communities find themselves in this situation, especially those where housing costs are highest, such as Toronto, Vancouver and Ottawa.

• Unemployment Rate

Unemployment rates are a further indicator of the magnitude of income difficulties being experienced in an area. The higher and more persistent the rate of unemployment, the greater the need for affordable accommodation such as rooming houses. The latter half of the 1990's has seen unemployment rates decline in most parts of Canada, thus indicating a reduction in the pressures caused by unemployment in most parts of the country.

Incidence of Poverty

Trends in the incidence of poverty are an indicator of need for affordable accommodation such as rooming houses. Of the 11 communities in the study, Winnipeg (65%) ranked highest in proportion of single individuals with low-incomes to total population of single individuals, followed by Montreal (57.9%), Quebec City (57.3%), Hamilton (51.0%), Vancouver (47.0%), Ottawa (41.6%), Halifax (41.1%), Toronto (40.3%), Kitchener (34.8%), Edmonton (26.0%) and St. John's (23.4%). In fact, most communities have seen an increase in this proportion in the past 10 years, pointing to an increased need for rooming houses and other forms of affordable accommodation.

It is interesting to note that many communities that have identified a severe problem with homelessness (Toronto, Ottawa, Halifax) are not necessarily those with the highest proportion of single low-income households. Many of the homelessness problems in these communities are primarily due to the inaffordability of housing, and the lack of affordable housing options for individuals with lower incomes.

Homelessness

For a variety of reasons, many Canadian cities are experiencing significant levels of homelessness. Increasing numbers of individuals are utilizing emergency shelters or sleeping on the streets. For many of these individuals, the availability of rooming house accommodation would represent a highly suitable form of shelter. Accordingly, the level and rate of growth in homelessness in a community are further indicators of the need for rooming house accommodation. Some of the major centres experiencing particular problems in this regard include Toronto, Vancouver and Ottawa.

Student Population

Many communities are home to universities, colleges and other post-secondary institutions. The lack of on-campus student housing across Canada has increased the demand among students for inexpensive temporary off-campus accommodation. Rooming houses often fulfil this role, particularly in inner city areas where many universities and colleges are located. Increased enrollments throughout Canada's post-secondary institutions are creating growing demands for such accommodation in these communities. The approaching "double cohort" in Ontario enrollments which will occur in three years due to the elimination of Grade 13 will create particular pressures on student housing in communities across the province at that time.

3.2.3 Supply Factors

There are a number of supply factors common to most of the cities profiled in this study. These are summarized below.

• The Purchase Price of Property

The major cost in establishing and operating a rooming house is the purchase price of the property. Given the limited incomes of most rooming house residents and occupancy restrictions usually imposed by local regulations, the revenues that can be generated from a rooming house property are not highly flexible. Thus, the purchase price of a rooming house property is a major determinant of the financial feasibility of the operation. Rapid inflation in local property values will not only make it difficult to secure properties that can be feasibly operated as rooming houses; it will also encourage owners to pursue other more financially attractive alternatives such as redevelopment, renovation or conversion to other uses.

Here again, major cities such as Toronto and Vancouver are perhaps in the worst situation in this respect, characterized by high property costs in the face of modest incomes of rooming house residents.

Property Tax

One of the major ongoing expenses in operating a rooming house is property tax. In most jurisdictions, rooming houses are taxed well above the average residential tax rate. Rapid inflation in property taxes, or reclassification into higher tax classes, will threaten the survival of existing rooming houses and the creation of new rooming houses.

Mortgage Rates

There are three issues the owners of rooming houses face when seeking mortgage financing: the difficulty in finding an institution willing to provide a mortgage for a rooming house property; the requirement to pay a higher mortgage interest rate than would be paid for an owner-occupied residential property; and the difficulty in obtaining mortgage insurance for what many institutions consider high-risk loans.

Many financial institutions are reluctant to provide mortgage financing for rooming house properties. As a result, many rooming house operators find they must obtain financing from non-traditional sources such as vendor take-back loans or from smaller financial institutions and private lenders. Discussions with lenders and operators confirmed there is a perceived risk in rooming house operations resulting from rent collection difficulties, high turnover and vacancy rates, the poor reputation and credit rating of many operators, the areas in which many rooming houses are situated, the history of the particular rooming house and so on.

With the exception of very small rental properties, income producing properties such as rooming houses are almost universally treated as "commercial" by lenders. This means that the loan is

underwritten on the strength of the asset's ability to produce a stream of operating income to service the loan (as opposed to the borrower's employment income as is the case with home ownership property).

Mortgage insurance provided by CMHC and others, by reducing the risk to the lender, enables the lender to offer a much lower interest rate. However, CMHC has tightened its underwriting criteria in recent years, making it difficult for private rooming house landlords to obtain insured mortgage financing.

Investment Alternatives

With the rapid growth in investment vehicles offered by financial institutions, the attractiveness of rooming houses as an investment has declined for many investors. The continued strength of stock markets and the growth of investment vehicles such as mutual funds is attracting investment away from rooming houses and into other areas. The difficulty and risk involved in the day-to-day operations of a rooming house also discourage investors, particularly when compared to the lack of risk in many alternative investments. These risks include obtaining mortgage financing, insurance, and providing accommodation to individuals in a shared-use setting. Additionally, renovation costs to modify a building for use as a rooming house are high. Should an owner decide to sell the property, it must be re-converted back to single family use if the purchaser decides not to continue running the rooming house.

Interviews with a number of rooming house operators found returns far below the levels investors could obtain by simply investing in the stock market or purchasing bonds, thereby helping to account for the decline in the number of rooming house operations found in most parts of Canada.

Insurance

Rooming houses pay insurance at far higher rates than average residential homeowners, primarily due to the commercial nature of the operation, the characteristics of occupants and the past history of the rooming house sector. Insurance rates have escalated well above the rate of inflation across Canada and are acting as a significant barrier to the creation of new rooming houses.

• Municipal Regulation

The degree to which a local municipality regulates the rooming house sector can have an impact on the cost of creating and operating a rooming house, although most municipal studies have found that such costs are generally reasonable. However, where there are numerous overlapping and sometimes contradictory regulations, both the cost and administrative burden can discourage potential investors from creating new rooming houses and can cause existing operators to leave the sector.

4.0 CONCLUSIONS

The research conducted in this report confirms that rooming houses are fulfilling an important role in providing accommodation for a growing range of individuals. Given the decline in government-funded social housing and rental housing in general in the face of trends such as increasing numbers of single-person households and growing homelessness in most major Canadian cities, the need for maintaining or increasing this form of housing is intensifying.

This study demonstrates a wide range of practices in the regulation of rooming houses in Canada's major urban centres and highlights the positive impacts of innovative approaches in cities such as Edmonton and Winnipeg. We believe CMHC can play a key role in helping all stakeholders understand the importance of the rooming house sector in helping to meet the housing needs of Canadians. It can also highlight the benefits of considering some of the innovative and positive regulatory approaches identified in this report.

APPENDIX ONE: COMMUNITY ROOMING HOUSE PROFILES

A COMMUNITY PROFILE: St. JOHN'S, NEWFOUNDLAND

A.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

• BACKGROUND

The City of St. John's is the second largest metropolitan area in Atlantic Canada and is home to 101,936 residents.

A key indicator of the demand for rooming house accommodation is the number of single-person households within a community. In St. John's, single-person households account for 7,740 of the total 36,970 private households in the city. This represents 20.9% of the households in St. John's, below the national average of 27.5%.

The majority of housing stock in the city is comprised of owner occupied dwellings. These total 22,126 units, or 59.8%. The remaining 14,845 units (40.2%) are rental.

Housing programs and policies for the City of St. John's are the constitutional responsibility of the province as elsewhere in Canada. The province runs three main housing programs, through the Newfoundland and Labrador Housing Corporation (NLHC). These are the Rental Housing Program for low-income households, the Rent Supplement Program, and the Provincial Home Repair Program (PHRP).

Social housing is provided in buildings operated by the province and through groups working with NLHC. Rent Supplements are administered by NLHC.

The City of St. John's does not have a Housing Department and as such, has a limited role in housing. The City is, however, currently undergoing negotiations with the province for the establishment of a Housing Department at the city level. Under the Building and Property Management Department, the City does operate a Non-Profit Housing Program, which provides 426 units of non-profit housing throughout the city. The City also administers the regulations that pertain to housing in the city.

Rooming House Profile

Currently, the City of St. John's has a total of four licensed rooming houses. However, this does not accurately reflect the entire rooming house tock in the city. The City of St. John's permits homeowners to have up to 4 roomers within a home without a license. The city feels that requiring the licensing of these rooming houses would discourage their operation and possibly cause a loss of valuable stock.

Rooming houses have a long history in the City of St. John's. Their numbers have been on the decline since the late 1970's. At that time there were about 20-30 rooming houses in the city and prior to that numbers were as high as 100.

The stock began to decline primarily in the 1980's and 1990's to about 12 homes and since the mid 1990's the number has continued to decline. This is attributable to two main factors. First, with the adoption of the Life Safety Code in 1979, in addition to the National Building Code, enforcement was stepped up significantly which caused many rooming houses to close down. Second, prior to the adoption of the Life Safety Code, motels/hotels were also licensed under the lodging house/hotel by-law if the property had up to 16 rooms. The Life Safety Code classifies these two establishments differently and subsequently the city ceased the practice of licensing hotels and many of the rooming houses converted into hotels.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities are impacting the rooming house sector in the City of St. John's. Some of the most important impacts are as follows:

Cost of Purchasing Property

The cost of residential property in St. John's is relatively low compared to other major cities in Canada. The average price of a typical residential property (i.e. 3-bedroom bungalow) varies depending on the area in which the property is located. In the eastern part of the city an average home sells for \$137,000, while in the western part, the cost is slightly lower, averaging at \$129,000. The relatively low cost of property in the city (in comparison to other Canadian cities) may remain an incentive for the establishment/operation of rooming houses in the City of St. John's. Past trends indicate that there will not be a significant rise in house prices in the short term.

Property Taxes

Properties in the City of St. John's are assessed for tax purposes using the Market Value assessment method. The City of Edmonton's Planning Department undertook a property tax survey of seventeen Canadian cities. According to this report, the total property tax for a typical single family home (a 10-15 year old detached 3-bedroom bungalow, approximately 1,200 sq. feet, with full basement and one car garage) in the City of St. John's was \$1,150.

High property taxes can serve as a major impediment to the operation of rooming houses as they can contribute significantly to operating costs. This fact has been noted in other Canadian municipalities and has been noted as a concern by the local rooming house owner we consulted. St. John's in comparison to the 18 Canadian cities surveyed ranked the lowest in terms of property taxes. As such, property tax levels likely do not play a significant role in constraining the supply of rooming houses in the City of St. John's.

Regulations and Standards

As previously discussed, the implementation of the Life Safety Code in 1979, combined with the addition to the National Building Code, contributed to a significant decrease in the number of rooming houses operating as a result of stepped-up enforcement practices. The additional measure to separately classify motels/hotels from rooming houses has also resulted in a decrease in the number of rooming houses, as many operators chose to be classified as motel/hotels instead of rooming houses to avoid license requirements.

The license fee of \$100 per year for each rooming house has modestly impacted the operating cost.

Population Growth

The City of St. John's experienced steady population growth until 1991. Between 1986 and 1991 the population increased 8.7%, from 96,220 in 1986 to a total of 104,659 in 1991. However, between 1991 and 1996 the population declined to 101,936, a 2.7% drop.

Population projections prepared for the City and St. John's CMA forecast a relatively stable population, estimating a population of 174,211 by the year 2004, up from 174,050 in 1996.

Social Housing Waiting Lists

There are currently 3,299 units under the housing programs available to City of St. John's residents. Approximately 30% of the units are occupied by single individuals. There are currently 750 applications on the waiting lists for a social housing unit. Of these, 25% are from single-person households.

Additional information provided by the Social Housing Department indicates that single individuals on the waiting list face a lengthy wait due to the small number of units available for singles across the city. For example, while the non-profit housing program at the City offers a total of 424 units, only 25 or 30 are designed for single-person households. This is a strong indicator of the significant need for rooming house accommodation in the City of St. John's. The City of St. John's has not had any new social housing units built since 1996.

Vacancy Rates

The rental vacancy rate in 1999 for the City of St. John's was 9.2%. A decline to 8.0% has taken place this year. This rental vacancy rate is significantly above the desired range (approximately 3%) for a healthy and competitive rental market. The rental market indicates that there are opportunities to obtain housing in the city, but does not reflect the availability of units that would appropriately house single-person households.

Number/Growth of Single Households

As mentioned previously, the number of single-person households is a key indicator of the demand for rooming house accommodation in a community. According to 1996 Census data, the number of single-person households in the City of St. John's was 7,740 or 20.9% of the total number of private households. This number represents a strong increase of 1,615 individuals from the 1991 Census figure of 6,125, a change of 26.3%. This factor is contributing strongly to the growth in demand for rooming house accommodation in the city.

Incidence of Poverty

According to Statistics Canada's low-income cut-offs (LICO's), the number of single people living in poverty has been increasing across Canada. In St. John's though, it appears to be decreasing. Between 1986 and 1996 the percentage of low-income single individuals in the city declined from 44.3% to 23.4%.

Homelessness

There is only one homeless shelter operating in the City of St. John's. The Salvation Army shelter staff indicated they have seen slight increases in shelter use over the past few years. They also indicated that most of the shelter users come from outside the city.

Shelter staff are aware of an observable 3-4 homeless individuals on the streets on a given night, and do not consider the city to have a significant homelessness problem. There are currently an average of 24 single men staying in the shelter, with a capacity of 40. Staff also noted that shelter capacity has not been reached in a number of years. A trend has been noted in the past few years of more younger men in their 20's using the shelter than in previous periods.

There is no provision of homeless shelters for women in the community. A study is currently underway to determine if there is any need to provide shelter space for women.

Student Housing

St. John's is home to Memorial University of Newfoundland as well as other post-secondary institutions such as College of the North Atlantic. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population. An expansion of rooming house accommodation could provide significant assistance in coping with this situation.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

The housing options available to low income singles in the City of St. John's include bedsitters (equivalent to bachelor apartments) and one-bedroom apartments in the private rental market, social/nonprofit housing, and co-operative housing. In the private rental market, rents for bedsitter apartments range from \$350 to \$500 per month, and one bedroom apartments range from \$450 to \$700 per month.

Social/non-profit housing is provided by the Province, the City's Non-Profit Program, and other non-profit agencies throughout the city. As mentioned previously, the City's Non-Profit Housing Program has relatively few one-bedroom units available, and does not have any bachelor units in the portfolio. Both fully-subsidized units and Lower End of Market Units are available, but the total of 25-30 one-bedroom units does not meet the demand. For the fully-subsidized units, rents are determined on a sliding scale based on gross household income, and are set between 25-30%.

There are a total of 3,299 units of social housing within the city operating under various programs. Of these, 268 units are low end of market units, while the remaining 3,031 units are rent-geared to income. The average rent paid by all households is \$283, and there is no minimum monthly rent set.

St. John's residents may also take advantage of the Rent Supplement program offered through Newfoundland and Labrador Housing Corporation (NLHC). This program pays a portion of the rent in private rental accommodation if a household pays more than 30% of their total income towards rent and heat. The supplement is paid directly to the landlord by the Housing Corporation.

The maximum shelter allowance for singles on social assistance is \$210. This puts many of the housing options out of reach for many low-income singles in the city.

• ROLE OF ROOMING HOUSES

The role of rooming houses has remained consistent in St. John's over the last 100 years; that is, it has remained an important source of low-income housing for singles in the city. However, the changes implemented in 1979 with the introduction of the Life Safety Code have meant that many facilities operating in the past have either ceased operating or have chosen to operate as motel/hotels instead of rooming houses.

In addition, City staff are aware of numerous operators of rooming houses with fewer than four residents who have chosen to remain at that size in order to avoid meeting the regulations of the Life Safety Code. Staff recognize these units, although there is no method to compute the number of operators because of the lack of registration requirements. If these smaller operators were required to meet the Life Safety Code regulations, there is a belief that many would choose to close their operation, instead of incurring additional costs to meet the requirements of the program.

As in most Canadian cities, the "formal" or licensed rooming house sector, has experienced losses over the years. However, the flexibility of the regulations have kept the "informal" rooming house sector active. The City of St. John's is currently not making any attempts to regulate this sector, as it is feared that this would accomplish more harm than good in discouraging the current operators from continuing to offer affordable housing alternatives.

A.2 REGULATORY APPROACHES

Rooming houses — called lodging houses in the City of St. John's — are regulated principally by the city's zoning and residential property by-laws, and the city-adopted life-safety code. Licensing is also required.

Zoning

The city's zoning regulations for lodging houses have remained substantially unchanged for many years. As indicated below, some minor revisions were made as recently as last year.

The regulations permit lodging houses in residential and commercial-residential zones where duplexes and semi-detached dwellings or denser forms of housing are allowed. They are not permitted in residential zones reserved for single-family housing.

Lodging houses are permitted over a relatively wide area. This reflects that St. John's is an older city with larger houses that were converted many years ago for this purpose, and have been long accepted as a valuable part of their affordable housing stock. There are no other zoning regulations considered to be restrictive to the creating of lodging houses.

In these regulations, a 'lodging house' is defined as a dwelling in which accommodation is provided for 4 to 16 persons, and kitchen and/or bathroom facilities are used in common by some or all the of the occupants. The thresholds in this definition were changed last year from 5-15 to 4-16 to match those in the life safety code.

Three boarders or less are permitted in any single family dwelling without being licensed or subject to the other rooming house regulations.

• FIRE-SAFETY

The City of St. John's in 1979 adopted the provisions of the Life Safety Code, which was revised most recently in 1997. The code is prepared by the National Fire Protection Association of the U.S.

The regulations are applied to buildings that provide sleeping accommodation for 4 through 16 persons on a transient or permanent basis, with or without meals, but without separate cooking facilities for individual occupants. This code covers most of the same topics as the National Fire Code (NFC): specifically, the means of egress, unprotected vertical openings, smoke alarms, wall finishes, sprinklers, fire separations, heating and ventilation, and others.

The city adopted the life safety code because its regulations are more flexible and less burdensome for older buildings than the NFC. The main reason is that it establishes fundamental principles rather than prescribes detailed solutions. This was particularly important for a city that wanted to retain the historic character of many of its buildings. Nevertheless, the introduction of the code did lead to the closing of many lodging houses.

• MAINTENANCE

The City of St. John's passed their Residential Property Standards By-Law in February, 1990. It applies to all existing residential properties.

A "lodging house" is defined as a building that provides lodging facilities for hire by 4 or more persons, and in which sanitary or culinary facilities are used in common by the occupants of one or more dwelling units. The definition includes motels, hotels, tourist homes, rooming houses and multi-use residential buildings. The by-law comprehensively addresses the most common maintenance, and also some health, fire (egress, smoke alarms, and fire separations) and occupancy (room height and space requirements) topics.

• LICENSING

The City of St. John's licensing by-law, the Lodging House By-Law, was passed in May 1995. It repealed the previous by-law passed in 1981. Hotels, which were once included, were removed in 1995. The by-law uses the same definition as the zoning regulations.

A license is required to operate a lodging house. These are issued for each calendar year for an annual fee of \$100. The licensing is subject to compliance principally with the property standards by-law and the life safety code.

• ENFORCEMENT

The Buildings and Property Management Department is responsible for enforcing the lodging house regulations. Annual inspections are undertaken by senior building inspectors, who deal with both fire-safety and property standards. The Fire Department and Health Department are called only when there is a problem that must be addressed by their more specialized and detailed expertise.

• REFERENCES

The St. John's Lodging House By-Law (By-Law No 1351) Amendment No 1418 & 1423

Residential Property Standards By-Law (Regulation #1140)

NFPA 101: Life-Safety Code: Chapter 26 - Lodging or Rooming Houses, National Fire Protection Association of the US.

B COMMUNITY PROFILE: CITY OF HALIFAX

B.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

• BACKGROUND

The former Cities of Halifax and Dartmouth amalgamated in 1996 to create the Regional Municipality of Halifax. The City of Halifax is the largest city in the Atlantic Region and is home to 113,910 people (1996 Census). The City of Dartmouth, also a part of the Regional Municipality of Halifax, has a population of 65,629 people. Unlike elsewhere in Canada, though, Halifax has been experiencing population decline in recent years.

A key indicator of the demand for rooming house accommodation is the number of single-person households in a community. According to 1996 census data, the former City of Halifax had 17,245 single-person households, or 34.1% of the 50,470 households in the city, well above the national average. In the former City of Dartmouth, 6,760 of the 26,385 households in the city were single-person households, or 25.6% of the total households. The combined total of single-person households for the Region is 24,005, or 31.2% of the total households.

The housing sectors in both former cities reveal different situations. In Halifax, the housing sector is dominated by rental housing which accounts for 30,465 dwellings, compared to 20,005 owned dwellings in the city. In Dartmouth, the housing sector has a slight majority of owned dwellings, with 13,580 compared to 12,810 rental dwellings. The total number of rental dwellings in the Region is 43,275, or 55.5% of the total stock.

Social housing in Halifax, as elsewhere in Canada, is the responsibility of the Province. The Province administers the social housing programs through the Department of Housing and Municipal Affairs. The Province offers a number of programs intended to assist low to moderate-income households to maintain or secure affordable and adequate housing.

There are three programs available under the Province's Social Housing Portfolio, known as Public Housing in the Province of Nova Scotia: Public Non-Profit Housing for Families, Public Non-Profit Housing for Seniors and Rent Supplement. The first two are jointly funded by the province, CMHC and the municipality, with the latter funded by the province and CMHC.

There are no specific housing programs available exclusively to low-income singles in Halifax. Accommodation is made available for low-income singles within the Province's social housing portfolio. However, housing for low-income singles represents a very small segment of each program.

• ROOMING HOUSE PROFILE

The former City of Halifax has not collected information on lodging houses (as they are referred to in Halifax) since they do not require them to be licensed. A report done in 1996 by Metro Non-Profit Housing attempted to examine the lodging house sector in the city. Through the research conducted, approximately 146 lodging houses were confirmed to exist within the city.

City staff indicate that, including the student-type lodging houses in the city, there are likely well over 200 lodging houses across the city. According to city staff, lodging houses are a "big business" in Halifax.

Staff report that the number of lodging houses has been declining in recent years, although it is difficult to quantify the losses due to the lack of collected information. In the peninsula (downtown) area alone it is estimated that 32 lodging houses were lost between 1990 and 2000.

The former City of Dartmouth, which is now a part of Halifax (since 1996), did regulate their lodging house sector by way of a lodging house by-law. It is still in effect; however, it is not enforced due to the difficulty of enforcing inconsistent regulations in some parts of the amalgamated city and not others. The estimated number of rooming houses in the Dartmouth area is 55. The amalgamated city does have a draft form of a new by-law that would extend to the entire area, but it has not been presented to city council.

Because lodging houses are not required to be licensed, illegal lodging houses exist where they are located in zones that do not permit them. Student-type lodging houses have been particularly problematic for this reason and due to issues related to overcrowding.

Lodging houses in the City of Halifax tend to have 10 rooms or less. They are primarily found in older single family homes that have been converted. Concentrations of lodging houses can be found in south and central areas of Halifax, as well as the south east end of Halifax around the universities which are located there.

The condition of lodging houses in the City of Halifax has presented a major concern for many years. Reports of deplorable and horrific conditions within some of the lodging houses have made local headlines and have contributed to a "NIMBY" attitude among many residents in surrounding neighbourhoods.

City of Halifax staff indicate that, in their experience, overall conditions within rooming houses can be considered mediocre, with much room for improvement. A decline in the number of complaint telephone calls received by the City regarding lodging houses in recent years is one indicator that the situation may be improving.

Lodging houses serve two main segments of the population in Halifax--low-income singles and students. The low-income singles tend to be male, somewhat older, with or without substance abuse problems (a fair number suffer from alcoholism) and/or mental health problems (especially in recent years due to de-institutionalization). This has remained consistent over the last twenty years.

The student population is the other main segment of the population being served by lodging houses, primarily due to the concentration of universities in the city. Rising tuition costs and related expenses have forced many students to find the most affordable housing possible. Lodging houses tend to fulfill this need.

There are two different rates for singles on assistance. Disabled singles may receive a maximum of \$487 per month if they rent or own their own accommodation. Disabled singles living in boarding homes receive \$197 per month. Single employable persons on assistance receive \$216 for shelter allowance, but receive the same \$197 per month for living in boarding homes as disabled singles.

Landlords in the City of Halifax tend to charge the maximum possible if a tenant is receiving assistance, and are generally aware of the different rates available to disabled singles and employable singles. Rents for a room in a lodging house tend to start at the maximum shelter allowance of \$197 for singles on assistance, but can go as high as \$600 to \$740 per month.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities are impacting the rooming house sector in the City of Halifax. Some of the most important impacts are as follows:

Cost of Purchasing Property

According to the Annual Statistical Survey report done by the Canadian Real Estate Association, the average price of a house in the City of Halifax-Dartmouth is \$114,025 (based on 1998 estimate). This represented an increase (3.8%) from 1997's average house price of \$109,827. Although the cost of property in Halifax-Dartmouth is relatively low compared to other Canadian cities, increasing costs of property indicate that rising costs may become a constraining factor in the supply of rooming houses in Halifax-Dartmouth.

Property Taxes

Property tax assessment in the Province of Nova Scotia is administered by the Province. The Province uses Market Value assessment in determining the property taxes for all properties. According to a survey of property taxes and utility charges, conducted by the Edmonton Planning Department in 1999, property taxes in the City of Halifax for a residential property (i.e. three-bedroom detached bungalow, 10-15 year old house, approximately 1,200 sq. feet with full basement and one car garage) averaged \$1,281. Halifax ranked 5th lowest among the 18 Canadian cities surveyed.

High property taxes can serve as a major impediment to the operation of rooming houses as they can contribute significantly to operating costs. It appears, though, that the relatively low property taxes likely do not play a significant role in constraining the supply of rooming houses in Halifax.

Regulations and Standards

At this time, it is too soon to tell whether the new minimum property standards by-law will affect the supply of rooming houses in the City of Halifax. However, what is certain is that licensing will increase costs, although the degree to which this occurs is yet to be determined. The requirement of obtaining a license alone is, although a marginal one, an increased cost associated with operating a rooming house.

Discussions with owners have indicated that there are additional fees such as inspection fees that are to be borne by the operator/owner that will undoubtedly increase costs. However, it is premature to speculate about the extent to which this will affect the stock, although past experiences of other municipalities, such as the Rooming House Landlords Association in Ottawa, suggest such costs likely will have a negative impact on the supply of the rooming house stock in the city.

Population Growth

The former City of Halifax has experienced steady population growth since 1986. Between 1986 and 1991 the population increased 0.7% from 113,575 to a total of 114,455. Between 1991 and 1996 population growth declined to 113,910. Further population forecasts have not been prepared by the City.

The former City of Dartmouth also experienced a population decline between 1991 and 1996. The population dropped from 67,798 to 65,629, representing a decline of 3.3%. Thus, population growth in Halifax does not appear to be a factor that will increase the demand for rooming house accommodation in the near future.

Social Housing Waiting Lists

There are approximately 4,500 units of social housing in Halifax. The waiting list for social housing units in Halifax is rather modest at 114 applicants, and is 30 for Dartmouth. There are relatively few units suitable for single-person households in the social housing portfolio. Average length of time on the waiting list depends largely on the locational preference of the individual. If there are no households on the waiting list for an available two-bedroom unit, single-person households will be housed in these units. Although this does not appear to be a lengthy waiting list, other factors must be taken into consideration such as the availability of single units. Typically, single units are in highest demand.

Vacancy Rates

The rental vacancy rate for the City of Halifax as at October 1999 for Halifax was 3.6%, which is slightly above the desired range for a healthy and competitive rental market. However, although there appear to be rental units available within the city, the availability of units for singles and the financial accessibility of these units may be unattainable to single low-income individuals.

Number/Growth of Single Households

As mentioned previously, the number of single-person households is a key indicator of the demand for rooming house accommodation in a community. According to 1996 Census data, the number of single-person households in the former City of Halifax was 17,245. This number represents an increase of 2,000 or 13% higher than the 1991 Census figure of 15,245. In Dartmouth, the number of single person households increased from 5,765 in 1991 to 6,760 in 1996, representing a 17.2% change. This factor is contributing strongly to the growth in demand for rooming house accommodation in the city.

Incidence of Poverty

According to Statistics Canada's low-income cut-offs (LICO's), the number of single people living in poverty in Halifax is increasing. Between 1986 and 1996 the percentage of low-income individuals in the city rose from 35.0% to 41.1% in Halifax and from 31.7% to 41.4% in Dartmouth. This is an indicator of the need for affordable housing such that rooming houses provide.

Homelessness

The City of Halifax has reviewed their homelessness problem, and has determined there is a serious need in this area. The Task Force on Homelessness in the city is in the midst of assessing the current homeless situation. The homelessness problem appears to be worsening. Indicators such as the increasing lengths of stays in shelters, increased use of shelters, and increases in the number of women, children, and youth seeking emergency shelter all testify to this fact.

Student Housing

The City of Halifax is home to three universities (Dalhousie University, St. Mary's University and University of Kings College), as well as other post-secondary institutions such as CompuCollege, Nova Scotia College of Art and Design, and Nova Scotia Community College. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

The housing options available in Halifax to low-income singles are limited. However, there are both private rental market housing as well as social housing available to low-income singles. In the private rental market, there are bachelor units and one-bedroom apartments available in addition to rooms in rooming houses. The average rent for a bachelor apartment is \$405 per month and for one-bedroom apartments the average rent is \$523 per month.

There are approximately 4,500 social housing units within the city. However, the majority of these units are targeted towards families and the elderly. The units allocated for single-person households represent a very small portion of the social housing portfolio in Halifax.

Co-operative housing is also available as a housing option in the City of Halifax. There are approximately 1,000 units across the region. Availability and types of units vary building to building; however there are a small proportion of these units designed for single-person households. Housing charges also vary building to building, with units being subsidized while others are based on market charges.

The maximum shelter allowance for singles on social assistance is \$487 for disabled individuals, and \$216 for employable single persons. This puts many of the housing options out of reach for many low-income singles in the city. In addition, the lack of availability of housing appropriate for single-person households and the lack of financial accessibility to the available units in the private rental market must also be taken into consideration, as these factors limit the housing options of low-income singles in Halifax.

• ROLE OF ROOMING HOUSES

Lodging houses in the former City of Halifax particularly and in the former City of Dartmouth have provided affordable housing to low-income singles dating as far back as the early days of the twentieth century. While the clientele has changed slightly, the issues and concerns have not, namely, the deplorable conditions of many rooming houses, NIMBYism, reports of unscrupulous landlords, etc. The conditions of lodging houses in the former City of Halifax in particular have been a major cause for concern for many years, particularly following the deaths of tenants in lodging house fires. Unfortunately, the City has been slow to address this issue.

The former City of Dartmouth reflects a different picture, with a relatively unproblematic rooming house sector. The amalgamation of the City of Dartmouth with the City of Halifax has created additional stresses on rooming house operators. Regulations are much more established in the former City of Dartmouth, requiring review and the adoption of a common set of regulations. It is hoped that the passing of the new by-law that will extend to the entire Region of Halifax will remedy at least in part the many concerns raised regarding rooming houses in the former City of Halifax. Clearly, the current situation proves that rooming houses are integral to the housing stock in Halifax, particularly for low-income singles.

B.2 REGULATORY APPROACHES

(a) FORMER CITY OF HALIFAX

In the former City of Halifax, rooming houses are subject in principle to zoning by-laws, minimum property standards and fire-safety regulations, but these provisions are not effectively enforced. Rooming houses are not licensed.

This former city was amalgamated in April 1994 with Dartmouth (see separate profile) and two other municipalities. Only the former Halifax and Dartmouth have regulations governing rooming houses. Despite amalgamation, the regulations remain different in both former municipalities.

Zoning

The former City of Halifax has two different zoning by-laws — one for the peninsula (which is mainly the downtown area) and one for the mainland. Each has different definitions and regulations.

The by-law for the Halifax peninsula contains these definitions:

A "lodging or rooming house" means a dwelling house where lodgings are provided for hire, or a building in which persons are accommodated with sleeping apartments. It includes hotels and apartment houses in which cooking is not done in the apartments, and where meals are not served to the occupants in a dining area for a charge.

A 'boarding house' means a dwelling house where meals are served regularly for a charge.

The Halifax mainland by-law contains these definitions:

A 'lodging or rooming house' means a building in which 3 or more rooms are rented, and in which no table board is furnished.

A 'boarding house' means a private dwelling in which 3 to 6 rooms are offered for rent, and table board is furnished only to roomers. It excludes a private dwelling in which transients are accommodated.

In both cases, rooming houses are generally permitted in residential and commercial zones where apartments are allowed. The term 'apartments' is used in reference to buildings containing 4 or more dwelling units. These areas are fairly widespread.

Neither by-law contains parking standards for rooming houses. This is taken to mean that none is required on-site. There are minimum standards for lot area and frontage for rooming houses — 8100 ft² and 90 ft in the peninsula, and 6000 ft² and 60 ft in the mainland, respectively.

These zoning provisions have not been effectively enforced for years. As a consequence, there are many rooming houses that are located in areas where they are not allowed. Furthermore, there are many other rooming houses that probably pre-date the regulations, and might be considered legal non-conforming uses. In effect, then, the zoning with regard to rooming houses exists on paper only.

• FIRE-SAFETY

The new Regional Municipality of Halifax adopted the National Fire Code for its fire-safety provisions, effective late 1996. It has the authority to supplement, but not amend, the fire code.

Under that authority, it has added a definition for lodging house and supplementary regulations with regard to alarm systems. To be more specific, lodging houses are required to have tamper-proof and more advanced fire alarms, while those with more than 10 persons are required to have a fire alarm system meeting the requirements of the National Building Code.

In the supplementary definition, a "rooming house (lodging house)" is defined as any dwelling containing 4 or more rooms that are individually for hire. It includes fraternities and society houses.

MAINTENANCE

The former City of Halifax's Minimum Standards for Existing Buildings and Housing Accommodation By-law was passed in 1973, and amended in 1976 and 1984. In general, the regulations cover the conventional topics.

The by-law contains certain additional standards for multiple occupancy dwellings. Multiple occupancy dwellings are defined as dwellings that contains 4 or more dwelling units, or in which lodging is provided for 4 or more roomers or boarders. The additional standards address the upkeep of common areas, secure locks for doors, shared bathroom facilities, basement apartments, and minimum room sizes and heights.

There is a draft by-law, based largely upon Dartmouth's by-law, that will extend the same minimum property standards across the amalgamated city.

HEALTH

The amalgamated City of Halifax does not have its own Health Department; it is under the jurisdiction of the Provincial Health Department. That Department takes no active role in the regulating of rooming houses.

Licensing

Licensing is not required in Halifax.

A draft licensing by-law has been prepared, but council has been reluctant to pass it because it will require the city to confront the large number of zoning infringements as well as the poor state of many of these establishments.

• ENFORCEMENT

The Fire Department in the City of Halifax started a pro-active approach two years ago. It assigned one inspector full-time to identify rooming houses and also enforce the fire-safety provisions. These resources are recognized as being inadequate for the number of rooming houses.

Other than that, the city inspects rooming houses for compliance with life-safety and maintenance regulations only in response to a request or complaint.

References

Halifax Regional Municipality: By-Law # F-100 respecting Fire Prevention

Minimum Standards for Existing Building and Housing Accommodation - Ordinance 157

(b) FORMER CITY OF DARTMOUTH

In this former city, rooming houses -- called lodging houses --- are regulated by the zoning and property standards by-laws and the fire-safety provisions of the national building code. Lodging houses also must be licensed.

This municipality was amalgamated in April 1994 with Halifax (see separate profile) and two other municipalities. Only Halifax and Dartmouth have regulations governing for lodging houses. Despite amalgamation, the regulations remain unchanged and different in both municipalities.

ZONING

The zoning provisions for the former City of Dartmouth for lodging houses were introduced in 1983. Some changes were made to the definitions and development standards in 1989.

Lodging houses are permitted in multi-family zones; that is, where apartments are allowed. They are not allowed in the zones where only single-family, semi-detached or townhouse units are permitted. Up to 3 roomers are allowed in any dwelling in a multi-family zone.

In addition, in the zoning by-law, a 'lodging house" is defined as a building in which sleeping accommodation is provided for remuneration in 3 to 8 eight rooms, with or without meals. It excludes a licensed hotel or home for special care. Lodging houses with more than 8 rooms used for sleeping accommodation are not permitted..

Parking must be provided on the property for a minimum of 1 space for each room used for sleeping purposes. No parking is permitted within the front yard.

The by-law contains various supplementary requirements specific to lodging houses regarding maximum lot coverage, minimum lot frontage, minimum rear and side yards, and minimum lot area. The most critical appears to be the minimum lot area, which is 6000 ft². (For comparison, this is more than three times that for a 2-bedroom unit.)

When licensing was introduced in 1984, where lodging houses already existed in the excluded areas, owners were given an opportunity for a short time to obtain approvals conditional on the premises becoming licensed and remaining so. Many of these non-conforming lodging houses have since lapsed.

FIRE-SAFETY

The new regional municipality of Halifax adopted the National Fire Code for its fire-safety provisions, effective late 1996. It has the authority to supplement, but not amend, the fire code.

Under that authority, it has added a definition for lodging house and supplementary regulations with regard to alarm systems. To be more specific, lodging houses are required to have tamper-proof and more advanced fire alarms, while those with more than 10 persons are required to have a fire alarm system meeting the requirements of the NBC.

In the supplementary definition, a 'rooming house or lodging house' is defined as any dwelling containing 4 or more rooms that are individually for hire. It includes fraternities and society houses.

MAINTENANCE

The former City of Dartmouth's Minimum Standard of Use and Maintenance of Property By-Law, last amended in 1990, establishes regulations regarding the occupancy and upkeep of existing properties. There are no regulations specific to lodging houses.

The Lodging House By-Law does contain some supplementary maintenance requirements for lodging houses. These address minimum floor space and ceiling heights, ventilation, cooking appliances, as well as general rules regarding the state of repair and cleanliness of the buildings and appliances.

HEALTH

The amalgamated City of Halifax does not have its own Health Department; it is under the jurisdiction of the Provincial Health Department. That Department takes no active role in the regulating of rooming houses.

• LICENSING

Under the provisions of its Lodging House By-Law, which came into effect in 1981, lodging houses in the former City of Dartmouth are required to be licensed. The licensing system is administered by the Development Services Department.

A 'lodging house' is defined as a building in which sleeping accommodation is provided for remuneration for 4 or more persons, with or without meals. It includes licensed hotels and homes for special care.

ENFORCEMENT

Lodging houses in the former City of Dartmouth are inspected for compliance with life-safety and minimum property standards as part of the licensing program. Inspections are required before the first license is issued and upon annual renewal. Inspections are also made when complaints are received.

The Fire Department also enforces the fire-safety regulations on any other known similar types of accommodation — including houses shared by students — even when they do not meet the licensing definition. It attempts to inspect these annually but is sometimes constrained by lack of resources. The Fire Department started these inspections about two years ago.

No pro-active attempt is made to identify illegal operations.

The enforcement of the licensing provisions is becoming more difficult because of the lack of corresponding measures in the former City of Halifax.

References

City of Dartmouth By-Law L-500: Lodging Houses

Halifax Regional Municipality: By-Law #F-100 respecting Fire Prevention

Minimum Standard of Use and Maintenance of Property By-Law M-100

Dartmouth Land Use Bylaw

C COMMUNITY PROFILE: QUEBEC CITY, QUEBEC

C.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

BACKGROUND

Quebec City is home to 167,264 people (1996 Census). Unlike many other major urban centers in Canada, the city has demonstrated a fairly constant population decline between 1991 and 1996.

A key indicator of the demand for rooming house accommodation is the number of single-person households in a community. According to 1996 census data, of the 81,810 private households in the city, 34,795 (42.7%) were single-person households—which is well above the national average.

In Quebec City in 1996, there were 54,615 rental dwellings, representing 66.7% of the total dwelling stock. Rental housing clearly dominates the city's housing market.

Societe d'habitation du Quebec (SHQ) is the main advisory body to the provincial government on housing policies and programs for the province. The SHQ administers its programs through 640 municipal housing offices across the province and through partnerships with non-profit agencies, private owners, public agencies, etc.

There are two major provincial housing programs active in the Quebec City: the *Acces Logis* program and the Renovation Program. The *Access Logis* program is targeted at housing coops and non-profit organizations. This program assists in the acquisition and renovation and/or transformation of buildings by housing coops and non-profits to provide rental units for low and medium income families. The Renovation Program offers financial assistance to property owners to improve the condition of rental buildings

Social housing programs are also a part of Quebec City's SHQ housing programs. There are three main programs available: Shelter Allowance, Rent Supplement, and Low Rental Programs. These programs are administered through municipal housing offices across the province. The Shelter Allowance Program provides financial assistance to low-income households. The allowance may amount up to \$80 per month.

The Rent Supplement Program is also aimed at low-income households, and is based on income and condition of the unit the household rents. Rent supplements cover the difference between the rental amount paid to the landlord by the tenant and the rent set out in the lease for the unit.

The Low Rental Housing Program consists of projects that are financed by SHQ. These projects are public low-rental housing, private low rental housing and housing for aboriginal people living off reserve, with rents set at 25% of household income.

There are no specific housing programs targeted exclusively to low-income singles.

ROOMING HOUSE PROFILE

Rooming houses in the Province of Quebec are referred to as "maisons de chambres." Rooming houses have existed in Quebec City since its earliest days. There are currently 237 legal rooming houses in the Quebec City, with few illegal rooming houses.

In 1975, the adoption of the National Building Code distinguished between legal and illegal rooming houses. In the early 1990's the City conducted a "clean-up" of the rooming house sector. This resulted in the closure of approximately 15 rooming houses and the bringing up to code of the remaining stock. Since then, the 15 or so that were lost due to the "clean-up" have been replaced and as such, the number total number of rooming houses is the same as it was almost 10 years ago.

Illegal rooming houses are no longer a problem due to a monitoring program that is in place. Inspections are done on a complaint basis, as well as annually and bi-annually.

As mentioned previously, the total number of rooming houses in Quebec City has remained virtually unchanged for many years. Although there have been some losses, the stock managed to recover these over the last decade. This can be attributed primarily to the change in the perception of rooming houses.

In the 1970's rooming houses were viewed as temporary housing (i.e. similar to hotel accommodation). As such, this restricted the number of areas in which rooming houses were permitted. However, the number for requests for amendments increased substantially as a result of changes in the structure of the family, the increased independence among elderly people, the rising costs of housing and de-institutionalization.

The traditional clientele of rooming houses has been low-income, largely transient individuals; however, this has gradually changed to include students and out-of-town workers. There is a particularly strong demand for rooming house accommodation among students at the cegeps and the universities. Average rents for a room in a rooming house in Quebec City are \$250 per month.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in Quebec City. Some of the most important impacts are as follows:

Cost of Purchasing Property

According to Canada Mortgage Housing Corporation's publication, <u>Housing Facts</u> (May 8, 2000 edition), the average price of a resale residential property in the Quebec City is \$90,337, one of the lowest levels in Canada. This represented a modest increase of 1.5% from the previous year. Thus, the cost of property may remain an incentive for the establishment/operation of rooming houses in Quebec City, since past trends indicate that there will likely not be significant increases in house prices in the foreseeable future.

Property Taxes

Residential property taxes in Quebec City are assessed on a Market Value Assessment basis, using the following formula: \$1.97 for each \$100 of the assessed property value plus \$129 per year (trash collection tax) and \$1.38 for each \$100 of the assessed parcel of land (snow removal tax). The average tax on a residential property valued at \$110,000 would be \$2,710, which is among the higher levels found in Canadian municipalities. This may be discouraging rooming house operators from expanding the supply.

Regulations and Standards

Quebec City has set a policy to not divulge information identifying rooming house owners/operators. As a result, it was not possible to speak with rooming house operators in the city about their operations. Discussions with City staff do indicate that the regulations for rooming houses have been consistently enforced and the majority of rooming house operators have been compliant. Rooming houses in the city, unlike elsewhere in Canada, have actually increased over the last decade, although some of this growth was to replace those that were lost in the "clean-up" of the rooming house sector in the early 1990's.

Population Growth

Quebec City has experienced modest population growth since 1986. Between 1986 and 1991 the population increased by 1.7%, from 164,580 to 167,517. The city's population declined slightly to 167,264 in 1996. Population forecasts produced by the *Institut de la Statistique du Quebec* project that the city's population will rise to 169,125 by the end of 2000. Thus, population growth itself does not appear to be creating strong pressures on the rooming house stock.

Social Housing Waiting Lists

There are approximately 1,000 households on the waiting list for social housing in Quebec City. The City breaks these households down into two types of qualified applicants: families and persons aged 55 and older. There are currently 4,100 social housing units within the city. None of the social housing units are reserved for single people. As such, there is a shortage of units

available for singles. The cutback to federal housing programs in 1993 has restricted the construction of social housing in the city. There are currently no plans for any new social housing in the city.

The shortage of singles units and lengthy waiting list are strong indicators of the significant demand for rooming house type accommodation in the Quebec City.

Vacancy Rates

The rental vacancy rate in 1999 for Quebec City was 3.3%, slightly above the desired range for a healthy and competitive rental market. A vacancy rate of above 3% indicates that rental housing is available in the city but it does not indicate the availability of affordable rental housing. Many of the vacant rental units may not be financially accessible to the Quebec City's low-income singles.

Number/Growth of Single Households

As mentioned previously, the number of single-person households is a key indicator of the demand for rooming house accommodation in a community. According to 1996 Census data, the number of single-person households in Quebec City was 34,795 or 42.5% of the total number of private households. This number represents an increase of 3,670 from the 1991 Census figure of 31,125 (11.7%). This factor is contributing strongly to the growth in demand for rooming house accommodation in the city.

Incidence of Poverty

According to Statistics Canada's low-income cut-offs (LICO's), the number of single people living in poverty is increasing. Between 1986 and 1996 the percentage of low-income individuals in the Quebec City increased by 5.9%, from 51.4% to 57.3%.

Homelessness

A recent homelessness study conducted by *Sante-Quebec* (Ministry of Health and Social Affairs) estimated there were 3,589 homeless people within the city. It is important to note that many of the homeless in the city are not homeless year-round. Some homeless people spend periods of time in hospitals or psychiatric institutions, or some are able to rent rooms for a short time before returning to a homelessness condition.

The homelessness situation appears to be worsening based on post-verification indicators which indicate that the number of homeless people continually exceeds the peak figure. As such, this is an indicator of affordable shelter such that rooming house accommodation can provide.

Quebec City completed a survey of shelters in 1998 and found that there were 180 beds available in 15 facilities, and 9 facilities acting as soup kitchens or daytime drop-in centres. During a 12-month period from 1996 to 1997, 2,118 different persons used the shelter network for the homeless. In addition, 12,647 persons did not use the shelters but did use the soup

kitchens/drop-in centres. Of these individuals, 16% indicated they had been without a fixed address in the last 12 months, and 36% indicated they had been without a fixed address some time in their lives. Therefore, a significant number of individuals using soup kitchens/drop-in centres (52%) were housed, but required additional services.

The average age of the users of the shelter system is 33.9, with the oldest being 84 years of age and the youngest aged 12. A fairly even breakdown of age groups was represented, with 11.7% minors under age 18, 25.7% being age 18-29, 42.5% aged 30 to 44, 18.1% between 45 to 64 years, and only 1.9% over age 65.

The data also indicate that 57% of the individuals using shelters but not soup kitchens/drop in centres used them only once over a 12-month period. A total of 36% of users stayed only for one night, and 63% stayed for seven nights or less. The study also found that women tend to use shelters less frequently than men, and also stay for shorter lengths of time. In addition, the study found that 86% of the individuals using shelters will choose to visit only one centre.

Student Housing

Quebec City is home to the University of Quebec as well as other post-secondary institutions such as Champlain Regional College, Collège de Limoilou, Collège O'Sullivan, Collège Mérici, and other CEGEP's. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

Quebec City offers both private rental market housing as well as social housing for the low-income single population. In the private rental market, there are "studio" apartments (equivalent to bachelor units), one-bedroom apartments, and room and board units available in addition to rooms in rooming houses. The average rent for "studio" apartments is \$320 per month, room and board units are generally \$575 per month and one-bedroom apartments average \$400 per month.

In terms of social/non-profit housing, these are available under the programs offered by SHQ as described previously. In total there are 4,100 units of social housing in Quebec City.

There is no specific shelter allowance for households receiving social assistance. Households receiving social assistance benefits are given a lump sum benefit, to be shared between housing, food and other costs as they see fit. Social assistance recipients are divided into three categories:

- Employable individuals who receive \$510/month
- Those who are able to work between 1-12 months/year receive \$613/month
- Those who are unable to work longer than 10-12 months receive \$737/month

For the above categories, affordable rents at the 25% level of household income would be \$127, \$153 and \$184 respectively. This puts many of the housing options out of reach for many low-income singles in Quebec City. Combined with long social housing waiting lists, this further limits the housing options available to low-income singles in the city.

Role of Rooming Houses

Rooming house accommodation in Quebec City has remained an important part of the rental housing sector in the city, particularly for low-income singles. Rooming houses have traditionally served low-income singles, itinerants, and the homeless well over the last twenty years and have changed slightly to now include both students and out-of-town workers. The City has recognized the need for this type of housing in the changes it made to its zoning by-laws in 1994 as well as the clean up of this sector in the early 1990's.

Rooming houses in the Quebec City appear to be quite successful as the losses the sector experienced in the earlier part of the 1990's have since been recovered. However, the city is experiencing a shortage of affordable singles housing and perhaps this can be used as an impetus to create/encourage this form of housing in the city.

C.2 REGULATORY APPROACHES

Rooming houses ("maisons de chambres") are regulated in Quebec City by the city's zoning, fire-safety and maintenance by-laws. The licensing of rooming houses is also required.

ZONING

The zoning provisions for rooming houses, along with the associated enforcement program, were changed in 1990. The purpose was to tighten control of the many illegal rooming houses, but also to ease the regulations on the type and location of rooming houses. What triggered these changes was a study that revealed that rooming houses were an important form of affordable housing for a range of small households.

In the zoning by-law VQZ-3, a rooming house is a building where 4 or more furnished rooms are available for rent, but no meals are served. A "room" is an area that serves as a residence with permanent access to sanitary facilities, but with or without cooking installations; or a living unit of less than 24m² in size.

The zoning by-law allows rooming houses in the following locations in Quebec City:

- 1. In the centre of an urban neighbourhood (including residential, commercial and public zones).
- 2. In multiple dwelling residential zones located within 400 m from the centre of an urban quarter.

- 3. In public zones. (In these zones, public service buildings, schools, libraries, churches, daycare centres, restaurants and bars, commercial establishments and the like are permitted.)
- 4. Along main arterial roads served by public transit.

In the above authorized areas, a rooming house is limited to between 4 and 9 rooms. Existing rooming houses that are larger than this are allowed to continue under a grandfather clause.

• FIRE-SAFETY

Quebec City applies two sets of fire-safety regulations depending on the size of the rooming house. Those with 4 to 9 rooms are governed by the municipal bylaw VQP9. Those with 10 rooms and more are governed by the Provincial statute. Both codes are based on the National Building Code and the National Fire Protection Code, but introduce different fire-safety rules in some cases.

<u>VQP9</u> is a municipal bylaw on fire-safety that applies to existing rooming houses of 4 to 9 rooms and all other "non-public" buildings (i.e., buildings not open generally to public access). It provides stricter standards specific to means of egress and smoke detection.

<u>S3R4</u> is a Provincial statute on fire-safety that applies to "public" buildings (i.e., those open to the public generally). For the purposes of regulation, existing rooming houses of 10 rooms and more are included. It provides flexibility with egress distance and fire resistance in older buildings like rooming houses.

MAINTENANCE

Standards for property maintenance are regulated by Quebec City's municipal bylaw VQP-12, "Occupation and Maintenance of Property", which was adopted in 1989 and revised as recently as late 1998.

The document contains regulations affecting livability and conditions in all existing buildings. It also contains regulations specific to rooming houses; these address heat, lighting, drinking water, sanitary facilities and ventilation.

• LICENSING

Since 1990, all rooming houses in Quebec City are required to have a license under the provisions of section VQZ-3 of its municipal zoning by-law. The city's Licensing Division is responsible for administering the system and enforcing the regulations.

Licensing is contingent upon an inspection and compliance with the zoning by-laws, the two fire-safety codes and the city's maintenance by-law.

The licensing of rooming houses is done on a yearly basis. The initial cost for a license is \$35; there is no cost for renewal. The definition of rooming house used in licensing is the same as that in zoning.

ENFORCEMENT

Following the implementation of the new zoning regulations, all illegal rooming houses were systematically inspected, and either closed down or brought in line with fire regulations and maintenance standards by Quebec City's Licensing Division.

Licensing inspectors conduct biannual inspections of the licensed premises, and other inspections of these and illegal premises when a complaint has been received or a report filed by the Police or Fire Department. This schedule might reflect staffing rather than need. The Fire Department conducts systematic inspections on an ongoing basis.

The licensing and fire staff conduct independent inspections, but the two Departments otherwise work closely together. They exchange reports that may be useful in dealing with rooming houses. They also formed a joint committee to co-ordinate their work as much as possible. If health or sanitary conditions constitute a concern, the Licensing Division directs the problem to the Region's environmental services.

REFERENCES

Règlement de zonage VQZ-3 de la ville de Québec; Chapitre 1, pp 13-14; chapitre 5, pp 53-63, 1995.

Mémoire du Service de l'urbanisme au Comité exécutif; Modification au règlement VQZ-1 — Politique concernant la localisation des maisons de chambres; le 10 mai 1993; Ville de Québec.

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Mémoire du Service de l'urbanisme au Comité exécutif; Modification au règlement de zonage VQZ-3 – Politique concernant les grands logements ainsi que celle concernant la localisation des maisons de chambres; le 4 septembre 1995; Ville de Québec.

D COMMUNITY PROFILE: MONTREAL, QUEBEC

D.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

BACKGROUND

The City of Montreal is home to 1,016,376 people. It has experienced significant changes over the past 20 years. A migration out of the City of Montreal of many English-speaking businesses between 1970 and 1980 left a significant void in the economy. However, in recent years, a number of high-tech firms have located in the area, and the city is seeing a resurgence in housing construction.

The age distribution of the Montreal population reveals that the majority of the city's residents, as elsewhere in Canada, are between the ages of 25 and 44, numbering 361,000 and representing 35.5% of the total population. Adults between the ages of 45 and 65 comprise a second segment of the population that is also quite sizeable, numbering approximately 218,000 or 21.5% of the population. These demographic trends are consistent with Canada's experience with an aging baby boom generation.

In terms of marital status, a large number of City of Montreal residents are single/never married. This segment of the population totals 390,170 people, and constitutes 45.8% of the population over the age of 15, well above the national rate of 27%.

One of the key indicators of the demand for rooming house accommodation is the number of single person households in a community. In the City of Montreal, single person households account for 192,040 of the 469,155 households (40.9%, based on 1996 Census data), well above the national average.

A look at the city's housing stock indicates that it is dominated by rental housing. Rental dwellings in the City of Montreal represent 341,795 dwellings or 72.8% of the total number of private dwellings in the city. The demand for rental housing is expected to continue to rise as the population grows.

Housing is the responsibility of the Province. The *Societe d'habitation du Quebec* (SHQ) is the main advisory body to the provincial government for housing policies and programs for the province. The SHQ administers its programs through 640 municipal housing offices across the province and through partnerships with non-profit agencies, private owners, public agencies, etc.

In the City of Montreal, the City participates in six housing programs which are administered by its *Service de l'habitation* department. These programs include the Revitalization of Central Neighbourhoods Program, the Renovation Plus Program, the Property Tax Credit Program, the Conversion of rental Buildings into Condominiums, the Conversion Tax Credit Program and the *Access Logis* Program.

Social housing programs are also a part of SHQ housing programs. There are three main programs available: Shelter Allowance, Rent Supplement, and Low Rental Programs. These programs are administered through municipal housing offices across the province. The Shelter

Allowance Program provides financial assistance to low-income households. The allowance may amount up to \$80 per month. The Rent Supplement program is not administered by municipal housing offices, but is operated by SHQ through agreements signed with private owners, housing co-operatives, and non-profit agencies. The Low Rental Housing Program consists of projects that are financed by SHQ.

The City of Montreal recognizes the importance of rooming house accommodation as a component of the housing market that provides housing for primarily low-income people. However, there are no specific housing programs targeted exclusively to low-income singles.

• ROOMING HOUSE PROFILE

In the late 1980's, there was a crisis in the rooming house sector in the City of Montreal due to the disappearance of a significant number of rooming house units in the city as a result of demolition, the spread of the downtown area (the main factor) and replacement with office buildings and student residences. City staff found that over the course of the 1980's, an estimated 8,000 rooming house units were lost.

This situation prompted the City to intervene with a variety of programs aimed at recovering these losses. One of these programs provided 90% subsidization for renovations needed to convert homes into rooming houses.

By the mid 1990's, due to cutbacks and number of other factors, the rooming house creation incentive programs were dropped. The number of rooming house units at that time was estimated to be between 5,000 and 6,000 units. Federal, Provincial and Municipal interventions commencing in 1985 until the present and more recently private sector development have brought the total number of rooming house units up to between 6,000 and 8,000.

In calculating the size of the current rooming house stock, City of Montreal staff indicate that, theoretically, it would be possible to count the number of rooming houses and units within the city, since Montreal requires rooming houses to have a permit (permis d'occupation). However, data indicate that, while the larger rooming houses (i.e. those with more than 9 rooms) seem to comply with the by-law, the smaller types (i.e. those with between 4 and 9 rooms) do not as readily comply with this by-law and as such do not obtain the required *permis d'occupation*. Accordingly, many rooming houses would go unaccounted for, resulting in an inaccurate estimate of the size of the rooming house sector in the city.

Unfortunately, due to lack of resources, the Economic and Urban Development Department will not conduct a survey of rooming houses this year. City staff did note that there have been some indications that rooming houses have been developed in recent years without permits by way of the subdivision of former apartments. These units have been created as a result of the increasing need for low rent accommodation in the inner City of Montreal.

Illegal rooming houses are those that do not have a permis d'occupation. City staff suspect that the number of operations have increased in recent years for the reasons noted above. However, this is difficult to quantify, as there is no systematic program in place that detects the incidence of illegal rooming houses in the city. The City responds on a complaint basis. The incidence of illegal rooming houses, however, is not expected to be excessively high since Montreal has been traditionally fairly stringent in regulating the sector.

General characteristics of the tenants of *maisons de chambres* have emerged. These characteristics include: low-income singles, most often male, often possessing a substance abuse problem mental health problem. City of Montreal staff find that over the last 15 years there have been increasing numbers of discharged mentally ill patients ending up in rooming houses (as well as on the street) due to the lack of availability of community resources needed by this segment of the population.

Rooming houses in the City of Montreal can be found in single-family dwellings, as well as duplexes, triplexes and quadplexes. These have been historically concentrated in the Ville-Marie and *Centre-Sud* districts (i.e. downtown and a former working-class district just east of it) and this concentration pattern continues to be the case. City staff indicated as well that in *Centre-Sud* there is a strong presence of non-profit corporations which have bought and renovated buildings, mostly with the help of municipal and/or Quebec housing programs. In addition, rooming houses have also been found to be concentrated in the *Plateau Mont-Royal* neighbourhood, and to a much lesser extent, *Rosemont* neighbourhood.

A small number of rooming houses can also be found in the Côte-des-Neiges, Notre-Dame-de-Grâce, Villeray, Parc-Extension, Cartierville and Mercier neighbourhoods. Some observers have noted that there seems to be a steady demand for maisons de chambres (rooming house accommodation) type housing in neighbourhoods that are in close proximity to mental health institutions, most likely as a result of deinstitutionalization policies since 1989.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in the City of Montreal. Some of the most important impacts are as follows:

Cost of Purchasing Property

According to the Annual Statistical Survey report done by the Canadian Real Estate Association, the average price of a house in the City of Montreal is \$115,573 (based on 1998 estimate). This represents a 2.9% increase from the 1997 average house price of \$112,362. The increase in house prices was well above the national rate which saw average house prices decline 1.5% between 1997 and 1998. Thus, the rising cost of property in the city may present a constraint on establishment/operation of rooming houses in the City of Montreal since past trends indicate that house prices are on the rise.

Property Taxes

Property taxes for the City of Montreal are calculated using Market Value Assessment. The City of Edmonton's Residential Tax Survey found that a typical residential property in the City of Montreal had a property tax rate of \$2,902, which is the highest property tax rate of the 18 Canadian cities surveyed.

High property taxes can serve as a major impediment to the operation of rooming houses as they can contribute significantly to operating costs. Because property taxes are higher in the City of Montreal than other Canadian cities, they likely constrain the supply of rooming houses in the City of Montreal.

Regulations and Standards

The City of Montreal has not been overzealous in creating burdensome regulations for the operation of rooming houses. We were unable to speak directly with rooming house owners/operators in the city, although an examination of the trends indicates that rooming houses are a profitable business venture in the City of Montreal.

Population Growth

As mentioned previously, the City of Montreal's population has been declining since 1981. According to census data, the city's population in 1981 was approximately 1,019,000. By 1991, a decade later, the population had fallen to approximately 1,018,000. In 1996, the population had further declined to 1,016,376.

Montreal does not reflect the trend of many other large Canadian municipalities, most of which are experiencing population growth. The *Institut de la Statistique du Quebec* anticipates that the city will continue to experience population decline. Based on past trends, population growth does not appear to be a significant factor for increasing the demand for rooming house accommodation in the City of Montreal.

Social Housing Waiting Lists

There are currently approximately 8,000 applicants on the social housing waiting list for the City of Montreal. However, this number represents only those that have been approved (approved referring to meeting defined criteria). Thus, those that do need social housing but do not fit the set criteria are excluded from this figure and as such, this does not give a fully accurate depiction of the need for social housing. Nonetheless, the waiting list is substantial and, combined with the city's declining vacancy rate (see below), contributes to the increasing demand for rooming houses in the city.

Vacancy Rates

The vacancy rate in the City of Montreal has consistently declined since 1997. In 1997, the City of Montreal had a vacancy rate of 5.9%, which was well above the desired range. This declined to 4.7% in 1998 and further to 2.8% in 1999. This is primarily due to rising employment and the lack of new rental housing.

The desired vacancy range for a healthy, yet competitive market is between 2-3%. The City of Montreal is currently in this range; however, the demand for rental housing is expected to rise due to the growth in the population of individuals age 55 and over (the first baby boomers) and in the 18-25 age group (their children). As such, continuing declines in the vacancy rate may present this as a potential factor increasing the demand for rooming house accommodation in the City of Montreal.

Number/Growth of Single Households

As mentioned previously, the number of single-person households is a key indicator of the demand for rooming house accommodation in a community. According to 1996 Census data, the number of single-person households in the City of Montreal was 192,040 or 40.9% of the total number of private households. This number represents an increase of 15,055 or 8.5% from the 1991 Census figure of 176,985. This factor is contributing strongly to the growth in demand for rooming house accommodation in the city.

Incidence of Poverty

According to Statistics Canada's low-income cut-offs (LICO's), the number of single unattached individuals living in poverty in Montreal is increasing. Between 1991 and 1996 the number of low-income individuals in the city rose significantly from 119,455 (49.7%) to 148,255 (57.9%). This is likely increasing the need for rooming houses and other forms of affordable accommodation.

Homelessness

A survey of shelters undertaken in 1998 found that there were 793 beds available and 23 facilities acting as soup kitchens or daytime drop-in centres. During a 12-month period from 1996 to 1997, 8,253 different persons used the shelter network for the homeless. In addition, 19,961 persons did not use the shelters but did use the soup kitchens/drop-in centres. Of these individuals, 22.1% indicated they had been without a fixed address in the last 12 months, and 43.8% indicated they had been without a fixed address sometime in their lives. Therefore, a significant number of individuals using soup kitchens/drop-in centres (77.9%) were housed, but required additional services.

The average age of the users of the shelter system is 37, with the oldest being 85 years of age and the youngest aged 13. A fairly even breakdown of age groups was represented, with 4.6% minors under age 18, 34.3% being age 18-29, 40.0% aged 30 to 44, 18.9% between 45 to 64 years, and only 2.2% are over age 65.

Student Housing

Montreal is home to a number of universities, including McGill and the University of Montreal, as well as a host of post-secondary institutions including Cégep Marie-Victorin, Collège Bois-de-Bolgone, Collège de Maisonneuve, Collège de Rosemont, Collège LaSalle, Dawson College, Institut Teccart Inc. and Marianopolis College. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population.

• HOUSING OPTIONS FOR LOW-INCOME SINGLES

There are not many housing options available for low-income singles in the City of Montreal. In the private sector there are a number of tiny apartments (i.e. with 2.5 to 3.5 rooms, equivalent to bachelor or one-bedroom apartments) available in the old housing stock located in the downtown core and old declining industrial areas. The average rents for these apartments are between \$200 and \$300 per month, exclusive of utilities, which tend to run quite high and can take up a significant portion of an individual's income. One-bedroom apartments are also available elsewhere in the city, with average rents for these units around \$450.

Social/non-profit housing is also available to Montreal residents offered under various housing programs by the city and province as well as in the private sector. Social housing is based on household income and the condition of unit the household rents.

There is no specific shelter allowance for households in the Province of Quebec receiving social assistance. Households receiving social assistance benefits are given a lump sum benefit, to be shared between housing, food and other costs as they see fit. Social assistance recipients are divided into three categories:

- Employable individuals who receive \$510/month
- Those who are able to work between 1-12 months/year receive \$613/month
- Those who are unable to work longer than 10-12 months receive \$737/month

For the above categories, affordable rents at the 25% level of household income would be \$127, \$153 and \$184 respectively. This puts many of the housing options out of reach for many low-income singles in the City of Montreal. Declining vacancy rates are also contributing to the difficulty that low-income singles are experiencing in accessing affordable housing in the City of Montreal.

• ROLE OF ROOMING HOUSES

Rooming houses in the City of Montreal play an integral role in providing affordable housing to the sizeable single population within the city. Instead of seeing significant losses in this sector as experienced recently in other Canadian municipalities, there have been increases and recoveries of losses, particularly in recent years. Rising rents and a declining vacancy rate will inevitably increase the demand for this type of housing in the city. Accordingly, Montreal's rooming houses should be encouraged to address the housing needs of the single person household, which is a significant segment of the city's population.

D.2 REGULATORY APPROACHES

Rooming houses ("maisons de chambres") are regulated mainly in Montreal by the city's zoning and housing by-law. The latter contains a comprehensive set of standards related to fire, health and maintenance. Although rooming houses also must be licensed, the licenses are not tied to regular inspections.

Zoning

Under its current planning and zoning by-law, Urban Planning By-Law U-1 ("Règlement d'urbanisme"), rooming houses in the City of Montreal are permitted in all residential zones where apartments are permitted. This represents four of the seven residential zones. They are not permitted in the areas reserved for single-family, duplexes and/or triplexes.

In this document, a 'rooming house' is defined as a building where at least 4 rooms are rented and where services such as meals and maintenance may be provided to persons residing there, but excluding a reception centre as defined by provincial legislation.

• HEALTH, FIRE-SAFETY AND MAINTENANCE

The City of Montreal's Housing By-Law L-1 ("Règlement sur le bâtiment"), passed in January 1994, contains a comprehensive range of standards addressing health, safety, maintenance as well as occupancy in existing residential buildings, including rooming houses and other multiple occupancies. The fire-safety standards provide practical alternatives appropriate to older buildings but without reducing the level of safety.

A 'rooming house' is defined as an immovable property or part of an immovable property where at least 4 rooms are rented and where services such as meals, maintenance and supervision may be provided to persons residing there. A 'room in a rooming house' is a room that is rented or offered for rent, used or intended to be used as a domicile and containing no more than two of the three following amenities: a water closet, a bathtub or a shower, and a kitchenette.

The renting of up to 3 rooms within a dwelling unit by persons living on the premises is authorized everywhere by the zoning regulations. Rooming houses are mainly subject to the requirements applicable to apartment buildings and hotels.

In the City of Montreal, there are reduced standards for small rooming houses occupied by a "collective household" of 9 or fewer residents. These are households that share some communal rooms like a bathroom, kitchen, dining room, or living room. The maximum number of residents would include the owner, the owner's family or any authorized supervisor living in the building.

A City of Montreal internal directive issued in 1996 relaxes some of the requirements found in bylaws L-1 and B-1 (the building code) for these types of rooming houses. More specifically, it deals with smoke detectors, fire escape lighting, fire extinguishers, provision of toilet facilities, prohibition of individual cooking appliances, and size of rooms.

This guideline applies to all such rooming houses, including those which serve as residences to the elderly (i.e. retirement homes), provided the building does not exceed 3 storeys nor contains non-residential uses. The building type can be a house, a duplex, triplex or a quadruplex. The guideline applies to new construction, conversions and existing rooming houses.

LICENSING

Rooming houses in the City of Montreal are required to have a license. The license is a form of business permit. The type of license depends on the size of rooming house and the number of rooms.

The license is issued permanently, subject only to initial inspection by the City of Montreal's Buildings Department. No regular subsequent inspections are made. Otherwise, inspections are only made on the basis of complaints. Until five years ago, the city's Fire Department was required to inspect rooming houses before licenses were issued, but not any more.

ENFORCEMENT

There is no systematic program to identify unlicensed or illegal rooming houses in the City of Montreal. The Fire Prevention Branch does make random visits. They focus on fire exits and smoke alarms, but also notify the fire inspection office when there is a problem.

REFERENCES

Urban Planning By-Law U-1 ("Règlement d'urbanisme")

Housing By-Law L-1 ("Règlement sur le bâtiment")

Directive CO10-034 re: "Maison de chambres formant un seul ménage collectif"), Decembre, 1996

E COMMUNITY PROFILE: OTTAWA, ONTARIO

E.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

• BACKGROUND

The current City of Ottawa had a total population of 323,340 according to the 1996 Census. It is also the centre of a rapidly urbanizing metropolitan region. The Provincial government recently announced the amalgamation of the city with the surrounding municipalities, creating one municipality of approximately 750,000 people. This will take effect on January 1, 2001.

A key indicator of the demand for rooming house accommodation is the number of single-person households in a community. According to 1996 census data, 51,115 of the 142,115 households in the city (36.0%) were single-person households—well above the national average.

In Ottawa, there are 83,600 rental dwellings. These represent 60.6% of the total dwelling stock in the city. Rooming houses are among the rental dwellings available in the city, and make up an estimated 1.8% of Ottawa's total rental sector dwellings.

The Province of Ontario recently commenced the devolution of social housing responsibility to the municipalities. This process officially commenced on January 1, 1998 when the province transferred responsibility for paying for annual social housing subsidies to municipalities. In late 1999, the Federal and Provincial governments signed the Social Housing Agreement which legally enabled the Provincial government to delegate not only financial responsibility, but also administrative responsibility for social housing to municipalities. Devolution will be completed in 2001.

As such, the newly amalgamated City of Ottawa will have the responsibility for all social housing. Ottawa has historically been actively involved in housing. Its role has been two-fold; to facilitate and produce social housing under senior government programs and to establish regulatory measures to preserve affordable housing, particularly under senior government programs such as RRAP and the Ontario Rental Housing Protection Act.

The City of Ottawa has adopted a strategic goal to provide both present and future citizens with the availability of adequate and affordable housing. This is incorporated in the city's 1995 Official Plan, which states that the city's goal with respect to housing is to:

Increase the supply of affordable housing by integrating adequate housing for low and moderate income households and those with special needs in all neighbourhoods; and to promote and facilitate the provision of affordable housing through the co-operative efforts of all levels of government, private and third sectors through such means as financial assistance and programs, land conveyances, joint ventures, regulatory measures and incentives.

The City of Ottawa recognizes the importance of rooming house accommodation as a component of the Ottawa housing market that provides housing for primarily low-income people. This is in part the reason why the City established the Rooming House Response Team, to deal with issues that surround rooming houses within the city, thereby assisting in the preservation and maintenance of the rooming house stock.

ROOMING HOUSE PROFILE

In March, 2000, the City of Ottawa approved a rooming house licensing program. Due to the recent date of this program, accurate and complete data as to the number of rooming houses are unavailable. However, in 1997 preliminary data were collected by the Rooming House Response Team, which indicated that at that time there were 180 confirmed rooming houses with an additional 56 unverified, for an estimated total of 236. These figures were supported by findings of the Regional Health Department, which under its new mandate is required to inspect every rooming house in the city.

In 1999, the Rooming House Response Team was able to compile a more accurate list of the rooming houses in the city. The City of Ottawa was able to confirm the existence of 140 rooming houses with an additional 39 that had yet to be verified, giving an estimated total of 179 rooming houses. Thus, between 1997 and 1999 there was a 22% decline in the rooming house stock in the city. Although this decline appeared between 1997 and 1999, City staff indicated that it did not necessarily take place during those years. Instead, perhaps as a result of the City's increased efforts during those years to collect data on rooming houses, the losses were recorded for the first time during this time period, yet could have occurred in the years prior to 1997 and not have been noted during previous counts.

As to whether there will be a continued decline in the rooming house stock in Ottawa, it is too early to tell. Among the arguments in opposition to the licensing program was that licensing would discourage the establishment of new rooming houses and the continued operation of existing rooming houses.

Rooming houses in the City of Ottawa tend to take the form of century old homes (86.4% or 121 rooming houses are over 70 years old), buildings with ground floor commercial uses and buildings that are also occupied with apartments, with the average number of dwelling units being 1 to 3. Only four buildings were actually constructed for rooming house use. The rooming houses, by and large, tend to be two or three storeys in height and have an average size of between 4,500 sq. ft and 5,000 sq. ft.

Based on available information on 92 of the estimated 179 rooming houses in the City of Ottawa, there are an average of 10.9 rooms per rooming house. These units tend to be concentrated in the downtown and in the Sandy Hill area (where most of the century old homes are situated).

Average rents for a room in a rooming house in the City of Ottawa are approximately \$350 per month; however, they may run as high as \$414 to accommodate individuals on Ontario Disability Support Program (ODSP), or as low as \$325 to accommodate General Welfare Assistance (OW) recipients. There have been reports of rents being determined by "rent bidding", where the rooming house landlord takes the highest bidder to fill a vacancy in the house.

Discussions with the City's Rooming House Response Team staff and rooming house owners/operators have provided information on the general characteristics of rooming houses residents. These characteristics include, low-income singles, generally older males, often with either substance abuse problems or some form of mental disability. These characteristics describe the majority of rooming house residents over the last 20 years. However, in recent years, workers, immigrants and women have increased in numbers as rooming house tenants. Students have also become an increasing part of the rooming house clientele since the 1970's and 1980's with the growth in post-secondary enrolments in the city.

A community worker from the Rooming House Response Team described the tenants of rooming houses using a ladder with the bottom rung of the ladder representing rooming house accommodation and the top rung of the ladder as the private rental market. On the left side of the ladder there is an arrow pointing downward. Individuals on this side of the ladder are those whose lives are moving downhill. They are individuals who may have lost everything in a divorce, been unemployed for a long period of time, or whose life is otherwise in turmoil etc.

Those in the middle of the ladder with a double-ended arrow pointing both upward and downward are happy living in rooming houses and have the option of moving up or down the ladder. These are usually long-term residents of rooming houses such as former military personnel who are accustomed to barracks-style living. Those on the right side of the ladder whose arrow is pointing upward are usually those who have hit rock bottom and are getting their lives back on track. These individuals are working on getting back into the private rental market or getting into the private rental sector for the first time.

The Rooming House Information Exchange network was set up as a coalition of social services agencies who sought to improve the level of supports to residents living in rooming houses, and also to maintain the existing rooming house stock. The Rooming House Landlords Association is currently operating as a volunteer initiative. Landlords have expressed a need to obtain support and assistance in dealing with tenants coping with issues such as mental health problems and additions.

Funding for the Rooming House Response Team is provided by the City of Ottawa. Funding requests have also been made on behalf of the Rooming House Landlords Association, Tenant Peer Support Workers and Housing Support Workers.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in the City of Ottawa. Some of the most important impacts are as follows:

Cost of Purchasing Property

According to the Annual Statistical Survey report done by the Canadian Real Estate Association, the average price of a house in the City of Ottawa is \$143,914 (based on 1998 estimate). This has remained virtually unchanged from 1997's average house price of \$143,866, and, in fact, has changed little throughout the 1990's. Thus, the cost of property may remain an incentive for the establishment/operation of rooming houses in the City of Ottawa since past trends indicate that there will not be a significant rise in house prices in the short term.

Property Taxes

Since 1998, the Province of Ontario has used Market Value Assessment to calculate property taxes throughout the province. According to the CMHC Housing Market-Third quarter 1998 report, the property tax for an average starting house in the City of Ottawa is approximately \$2950. This is among the cities that are on the higher end of the property tax spectrum.

High property taxes can serve as a major impediment to the operation of rooming houses as they can contribute significantly to operating costs. This fact has been noted in other Canadian municipalities and has been noted as a concern among rooming house owners in the city. One property owner mentioned that the property taxes for two of his properties had gone up 30% within a short time period. As such, this may play a role in constraining the supply of rooming houses in the City of Ottawa.

Regulations and Standards

At this time, it is too soon to tell whether the new licensing program will affect the supply of rooming houses in the City of Ottawa. However, what is certain is that licensing will increase costs, although the degree to which this occurs is yet to be determined. The requirement of obtaining a license alone is, although a marginal one, an increased cost associated with operating a rooming house.

Discussions with owners have indicated that there are additional fees such as inspection fees that are to be borne by the operator/owner that will undoubtedly increase costs. However, it is premature to speculate about the extent to which this will affect the stock, although past experiences of other municipalities, as the Rooming House Landlord's Association point out, suggest such costs likely will have a negative impact on the supply of the rooming house stock in the city.

Population Growth

The City of Ottawa has experienced steady population growth since 1986. Between 1986 and 1991 the population increased 4.4% to a total of 313,987. Between 1991 and 1996 population growth slowed; however, it still increased by 3% to 323,340. Population forecasts project that the city's population will experience positive growth, reaching a population of 357,400 by the year 2017. The outer areas of the newly amalgamating city are growing more quickly due to the steady suburbanization of the area.

Social Housing Waiting Lists

The social housing waiting list in the amalgamating city is lengthy and there has been a continual increase in the number of applications since 1996. In 1998, there were 5,500 applicants. Presently, there are 15,303 active files on the waiting list, although it is estimated that approximately 13,500 households accurately reflects the number of those still waiting for social housing units. Of the total number of applicants, 32% (or approximately 6,500) are low-income singles. This group makes up the largest proportion of those on the social housing waiting list. The largest demand is for one-bedroom units and the average wait for a bachelor unit is approximately two years.

Combined with the city's low vacancy rate (see below), this is a strong indicator of the significant demand for rooming house accommodation in the City of Ottawa. The City of Ottawa has not had any new social housing units built since 1996.

Vacancy Rates

The rental vacancy rate in 1999 for the amalgamated city (Region of Ottawa-Carleton) was 0.7%, and 0.6% for the former City of Ottawa. These rental vacancy rates are far below the 3% desired range for a healthy and competitive rental market. This tight rental market indicates that affordable housing options are extremely limited in the city. This is probably more so for low-income individuals since their housing options are usually restricted even in a healthy and competitive rental market. This is a strong indicator of the need for rental accommodation of the type provided by rooming houses in the City of Ottawa.

Number/Growth of Single Households

As mentioned previously, the number of single-person households is a key indicator of the demand for rooming house accommodation in a community. According to 1996 Census data, the number of single-person households in the City of Ottawa was 51,115, or 36.0% of the total number of private households. This number represents an increase of 1,910 (3.9%) from the 1991 Census figure of 49,205. This factor is contributing strongly to the growth in demand for rooming house accommodation in the city.

Incidence of Poverty

According to Statistics Canada's low-income cut-offs (LICO's), the number of those living in poverty in Ottawa is increasing. Between 1986 and 1996 the percentage of low-income individuals in the city rose from 31.6% to 41.6%. This increase is likely contributing to an increase in the demand for affordable accommodation such as rooming houses.

Homelessness

Although there is difficulty in quantifying the number of homeless people, as many go unaccounted for according to the definition used, the homelessness situation in the City of Ottawa is on the rise. A look at the number of people using emergency shelters testifies to this fact.

Between 1996 and 1997 the number of individuals using men's homeless shelters rose by 10% from 3,102 to 3,402. In addition, overnight visits rose by 8% for a total of 94,124 in 1997. As such, there is a serious homeless situation in the City of Ottawa, which compounds the housing problem that the city faces. This plays a crucial role in assessing the demand for rooming house accommodation for the City of Ottawa.

Student Housing

Ottawa is home to three universities (Carleton University, Saint Paul University and the University of Ottawa), as well as other post-secondary institutions such as Algonquin College, and La Cite Collegiale. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population. The termination of Grade 13 within the next three years in Ontario is expected to create a particularly difficult student housing situation when students from both that year's Grade 13 and Grade 12 classes enroll in these institutions. An expansion of rooming house accommodation could provide significant assistance in coping with this situation.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

The City of Ottawa has both private rental market housing as well as social housing available to low-income singles. In the private rental market, there are bachelor units and one-bedroom apartments available in addition to rooms in rooming houses. The average rent for a bachelor apartment is \$500 per month and for one-bedrooms is \$625 per month. Discussions with the Housing Help Centre staff indicate that some singles may enter into informal agreements and share two-bedroom apartments which are characterized by an average rent of \$775 per month.

There are over 44 social housing providers within the city. The two largest providers are City Living (the City of Ottawa Non-Profit Housing Corporation) which provides a total of 6,200 units and Ottawa-Carleton Housing (OHC). Both of these providers administer social housing and rent supplements to residents across the city.

In total there are 21,023 units of social housing in the city. This represents 85.3% of the total social housing stock in the Ottawa-Carleton Region.

The maximum shelter allowance for singles on social assistance in the City of Ottawa is \$325. This puts many of the housing options out of reach for many low-income singles in the city. Low vacancy rates also contribute to the difficulty that low-income singles experience in accessing affordable housing in the City of Ottawa.

• ROLE OF ROOMING HOUSES

Ontario municipalities are in a transition period at the present time with the Province transferring the responsibility for social housing to municipalities. Given the modest resources of municipalities to help finance new social housing development, greater pressure will fall on the rooming house sector in the City of Ottawa to help meet the growing need for suitable accommodation for low income singles.

The role of rooming houses has remained consistent in the City of Ottawa over the last 20 years. That is, it has remained an important source of low-income housing for singles in the city. This role has been recognized by the City in its establishment of the Rooming House Response Team to work with communities to address the issues surrounding rooming houses and ultimately ensure the preservation of the rooming house stock. What is for certain is that rooming houses provide a crucial housing option to the limited market of rental housing in the City of Ottawa.

E.2 REGULATORY APPROACHES

Rooming houses in the City of Ottawa are regulated by its zoning and property maintenance bylaws, and by the province's fire-safety retrofit and public health legislation. The city also requires the licensing of all rooming houses.

ZONING

The current zoning by-law was passed by the City of Ottawa in May 1998. Although the regulations for rooming houses were reviewed at the time, with one exception noted below, they were left substantially unchanged. Therefore, the current regulations have been in place for many years.

Rooming houses in Ottawa are permitted in the commercial-residential and residential zones where apartments are permitted. They are not permitted in single-family zones nor those permitting duplexes and single-family units. This means that they are permitted generally across inner city areas and in certain apartment zones elsewhere.

There is a long-standing supplementary restriction that affects rooming houses in two specific areas. In those areas, only 50% of the gross area can be converted to use for a rooming house. The original purpose apparently was to ensure that these areas were not completely converted. It

has become a way of maintaining some degree of owner-occupancy of these rooming houses. Local residents strongly opposed changing it, so it was retained. In the recent review, there was strong public support for requiring rooming houses to be spaced apart by minimum distances, but the municipality did not accede.

Parking requirements in Ottawa fall in three categories: 0.1, 0.25 and 0.4 parking spaces per rooming unit. Those areas nearer the downtown, and hence having greater access to public transit, have the lower requirements. There are indications that the higher figure is unnecessarily high.

The current City of Ottawa zoning includes these relevant definitions:

- 'Rooming house' means a building designed and built to only contain 4 or more rooming units.
- 'Rooming house, converted' means a building which has been altered to contain 4 or more rooming units.
- 'Rooming unit' means a room, or a suite of rooms, that constitutes a separate and independent occupancy in which a person sleeps, and which might have either a kitchen or a washroom, but not both.

Up to three roomers and boarders are permitted within any dwelling unit.

In the recent changes, the City of Ottawa notably did introduce a distinction between purpose-built and converted rooming houses. This is intended to allow the construction of larger new rooming houses — probably by non-profit groups — but control where they can be located. Converted rooming houses are permitted somewhat more widely than purpose-built ones.

• FIRE-SAFETY

The City of Ottawa enforces the fire-safety standards contained in the retrofit section of the Ontario Fire Code, which was introduced in 1983. It provides standards specific to fire containment, emergency egress, fire suppression, and alarm systems in rooming houses.

The code does not contain any definition of a rooming house, but it does state where the provisions of the retrofit section are to be applied. Specifically, those provisions are applied to 'boarding houses, lodging house and rooming houses' where:

- 'the building height does not exceed three storeys and the building area does not exceed 600 m²:
- lodging is provided for more than three persons in return for remuneration or the provision of services or both, and
- lodging rooms do not have both bathrooms and kitchen facilities for exclusive use of individual occupants.'

MAINTENANCE

Ottawa's Property Maintenance By-Law was originally passed in 1956 but has been changed many times over the years.

In the last revisions in mid-1998, another definition of 'boarding, lodging or rooming house' was added. As can be seen, the result is two sets of differing definitions. The second definition was added so that there was a definition in the by-law that matched the fire and building codes, but the first definition was not deleted or modified at the time.

The various relevant definitions in the by-law are these:

- A 'boarding house' is defined as a building containing one or more boarding units that are provided to 4 or more boarders for compensation and where a meal service is provided to the boarders for compensation. Excluded are hotels, motels and motor hotels.
- A 'rooming house' is defined as a building containing one or more rooming units which are
 provided to 4 or more roomers for compensation. Excluded are hotels, motels and motor
 hotels.
- A "rooming unit" means a room or several rooms connected together as a separate independent unit for persons to sleep, and which may include either kitchen or washroom facilities in the unit, but not both.
- In Ottawa, a 'boarding, lodging or rooming house' is defined as a building where
 - a) the building height does not exceed 3 storeys and building area does not exceed 600 m² (6400 ft²);
 - b) lodging is provided for 4 or more persons in return for remuneration or for the provision of services for both, and
 - c) lodging rooms do not have both bathrooms and kitchen facilities for the exclusive use of individual occupants.
- A 'boarding, lodging or rooming unit' means a room or several rooms connected together as separate independent unit for persons to sleep, and which may include a washroom in the unit but not kitchen facilities.

The maintenance regulations in the City of Ottawa's by-law, more or less, cover the standard range of provisions for property standards and occupancy standards.

• HEALTH

The Region of Ottawa Carleton Health Department is responsible for enforcing the province's Health Protection and Promotion Act and Food Premise Act, and the City of Ottawa's Health By-Law.

The Health Promotion and Protection Act, which was passed initially in 1984 but revised in 1990, authorizes public health departments to enforce health provisions in lodging houses. There are two fundamental problems with this legislation: it does not define what a lodging house is nor what standards should be used. So effective enforcement in these jurisdictions relies upon the local definition and also the standards set out in the lodging by-law.

The Food Premises Act must be enforced in all lodging houses with 9 or more residents. Under its provisions, lodging houses are considered a low-risk food establishment if food is prepared for a group of people. They are required to have certain kitchen facilities associated with storing and preparing food safely.

LICENSING

The City of Ottawa passed its licensing by-law in late 1999, and implemented the program on 1 March 2000. The system is still not in operation. No rooming house has yet been licensed as of the date of writing this report (October, 2000). The first applications were made in mid-May and these are still being inspected.

In this by-law, a 'rooming house' is a building that contains 4 or more rooming units in which persons are harboured, received or lodged for hire. Excluded are hotels, motels, bed and breakfast establishments, hospitals, special needs housing or retirement homes as defined in the municipality's zoning by-law.

'Rooming unit' is a room or suite of rooms that constitutes a separate, independent occupancy in which a person sleeps, that may have either a kitchen or washroom but does not have both.

The licensing fee is \$150 annually, with additional charges for electrical inspection.

ENFORCEMENT

Under the recently passed licensing by-law, the City of Ottawa has started regular inspections of all rooming houses¹. This was the main recommendation coming out of a 1996 study of rooming houses.

Staff is concerned that no regard has been given to the importance of rooming houses as affordable housing, and the possibility the new requirements will lead to costly improvements and possibly to closures. They are also concerned that no consideration was given to the resources needed to undertake such extensive inspections, and the feasibility of completing the work in a reasonable time.

The system seems to have had a troubled start. There has been difficulty in organizing and co-ordinating the multiple inspections. To date, no new license has been issued.

There are indications that the system was implemented mainly to placate the local residents. As part of this new system, a new position has been created — Rooming House Team Co- ordinator — to act as the

¹ The current system of regular inspections on all rooming houses was passed by council at the end of last year against the advice of at least some city staff.

The City of Ottawa had made regular inspections of rooming houses between 1993 and 1995, but these were halted due to budget cutbacks. While in place, the inspections had a marked impact on improving rooming house conditions.

In the interim, rooming houses were inspected by the Fire and Public Health Departments roughly on annual basis, while the Property Department inspected only on basis of complaint.

In the interim, the City of Ottawa also initiated its Rooming House Response Team to deal with particularly troublesome operations. Upon receiving a complaint, an appropriate team — drawing as necessary from buildings, fire, health, social workers and/or police — collectively inspects the property and ensures that the appropriate remedial action is undertaken. This team has proved so popular that it will be continued under the new program.

Under the new regular inspection program, first priority is being given to the problem cases. The next priority will be the applicants for licenses. After that, they will seek out those that have not applied. It is expected that it will take two years to complete the first round of inspections.

To obtain the initial license, existing premises are subject to inspections regarding zoning, property standards, fire-safety, health and electrical regulations. Re-inspection will be required every two years for property standards and fire.

One inspector out of the City of Ottawa Buildings Department will focus exclusively on rooming houses, and address zoning, maintenance and building matters. The Fire and Health Departments will keep their separate inspectors. Electrical safety inspections will be handled by the Electrical Safety Authority, formerly Ontario Hydro.

In the initial inspections, they attempted to co-ordinate all inspections at one time, but this did not work. As a result, they have gone back to independent inspections. The City of Ottawa is beginning to examine the use of "generalist inspectors" in response to amalgamation and demands for staff reductions.

REFERENCES

Briefing Note: Licensing of Rooming Houses

By-Law L-269 (rooming houses) amendments to the Licensing By-Law L-6

By-Law #145-98 May 1999 (Property Maintenance By-Law)

focal point for community complaints. The co-ordinator is expected to report on the community impact of the individual rooming houses when applications for licenses are made.

Also, because of its popularity, the Rooming House Response Team will be continued. This approach was introduced about five years ago as an alternative to the regular inspection of all premises. Its continuation overlaps, and draws resources away from, the regular inspection process.

City of Ottawa: Zoning Study for Inner City Rooming Houses; Jan 1996.

F COMMUNITY PROFILE: TORONTO, ONTARIO

F.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

• BACKGROUND

The present City of Toronto was created by the Provincial government at the start of 1998 by amalgamating six individual municipalities formerly comprising Metropolitan Toronto (Toronto, Etobicoke, Scarborough, North York, East York and York). It is the largest municipality in Canada with a population of 2.4 million.

A key indicator of the demand for rooming house accommodation is the number of single-person households in a community as it is this segment of the population that rooming houses primarily serve. According to 1996 census data, there were 251,930 single-person households in the amalgamated City of Toronto. These households account for 27.8% of the total number of private households in the city, which is quite similar to the national average.

There are 474,605 rental dwellings in the City of Toronto, representing just under half of the total number of households. Rooming houses are one of the many types of rental accommodation offered in the City of Toronto. Rental units account for 47.4% of the total 903,585 dwellings in the city.

The Province of Ontario is in the process of transferring responsibility for the administration of social housing directly to the municipalities. As such, the City of Toronto will have primary responsibility for housing for the city. Housing is co-ordinated through the city's Shelter, Housing and Support Department. Three units comprise this department: Hostel Services, Social Housing and Support Initiatives, and Housing Programs and Housing Development.

Hostel Services in the City of Toronto provide emergency shelter and assistance to both homeless families and individuals on a short term basis. This unit directly operates 5 emergency shelters that provide over 1,200 beds, as well as meals, basic necessities, support counselling and referral services. In addition, the unit has contracts with 31 shelters that provide an additional 1,800 beds. Hostel services also manages night services (i.e. cash, emergency transportation, emergency drug cards and referrals) which provides emergency assistance to people experiencing financial crises after hours.

The City of Toronto Social Housing and Support Initiatives unit supports community-based housing initiatives through management of homeless initiatives, grants, and other supports to the community. The unit also facilitates access to permanent housing through its work with community agencies and non-profit groups. This unit will also be integral in the process of transferring of social housing programs from the province and will eventually monitor the administration of social housing that will occur later this year.

The third unit, Housing Programs and Housing Development, oversees City of Toronto initiatives aimed at fostering new affordable housing and the preservation of existing housing. This unit also conducts research and analysis, monitors trends and impacts, and oversees the

city's housing policy function. The Housing Programs section protects existing affordable housing through the administration of the CMHC Residential Rehabilitation Assistance Program (RRAP).

Housing Development works with the private and community sector in developing housing demonstration projects. This section also examines new planning and financing tools that can be used for encouraging affordable housing development in the City of Toronto. For example, the Capital Revolving Fund is an \$11 million fund that provides financial assistance to housing sponsors, reduces property taxes for new rental buildings and priorizes city-owned land for housing.

The City of Toronto housing department administers the housing program for the city, comprised of three sub-programs that provide the following services:

- Toronto Housing Company is responsible for both the management and operation of city owned affordable housing. Their combined portfolio totals 27,893 units across the city.
- Housing and Support Program is responsible for driving and managing housing objectives as well as the homelessness objectives for the city. Additional responsibilities of this program include, reviewing, administering, and distributing housing grants to organizations in the city.
- Provincial Downloading Regarding Housing was established to determine the costs that the city will incur from the Province of Ontario following the downloading of social housing programs from the province.

The City of Toronto has recently engaged on a Single Room Occupancy (SRO) demonstration project as a possible future housing option for low-income singles in the city.

ROOMING HOUSE PROFILE

There are two types of rooming houses in the City of Toronto: personal care rooming houses and regular rooming houses. They are distinguished by the fact that personal care rooming houses provide services to the tenants whereas regular rooming houses do not. For the purposes of this discussion, we will be referring to the regular rooming houses.

Prior to amalgamation of the City of Toronto in 1998, the only two former municipalities that permitted rooming houses were the former City of Toronto and the former City of Etobicoke.

The rooming house stock in the former City of Toronto has been declining steadily over the last 20 years. In 1974, there were 1,202 licensed rooming houses. By 1986, the number of licensed rooming houses had declined to 603 (50% decline), and in 1998 the number stood at 393 (a further 35% decline).

This annual decline is outlined below. These figures do not account for the number of "illegal" or "hidden" rooming houses in the former city, which are estimated by staff at as high as 1,000.

1986	603
1987	576
1988	495
1989	518
1990	452
1991	495
1992	483
1993	457
1994	446
1995	383
1996	406
1997	432
1998	393

Over the past 8 years, there have been new licenses issued for only about 30 rooming houses in the former City of Toronto. In the former City of Etobicoke, there has not been a new license issued for a rooming house for approximately 6 years.

Rooming house units across the City of Toronto are estimated at over 10,000 (inclusive of illegal rooming house units). Some rooming houses have as few as four rooms and some have as many as one hundred or more. These units can be found primarily in the inner city, as the former City of Toronto was one of the two areas that permitted rooming houses. However, evidence indicates that rooming houses are not exclusive to the inner city, and can be found throughout the entire city.

Rooming houses in the City of Toronto are typically found in older two and three storey homes that have been converted into separate units. The city also has purpose-built rooming houses that were constructed within the last decade.

Average rents for a room in a rooming house vary depending on its status. Licensed rooming house tend to charge higher than average rents in the range of \$400-\$500 and those that are unlicensed tend to charge rents in and around \$325, which equals the shelter allowance for singles on social assistance.

Rooming houses in the City of Toronto have traditionally served low-income singles, the majority of whom are older males, with or without substance abuse and/or mental health problems. However, this clientele has evolved to include increased numbers of ex-psychiatric patients (due to de-institutionalization), students, the elderly, and single women. Reports have also emerged of the increasing number of young people living in rooming houses.

For more than 20 years, the Province of Ontario has been steadily moving individuals with mental problems out of institutions and into the community. The City of Toronto contains or is in close proximity to a number of such institutions, such as the Queen St. Mental Health Centre

and the Whitby Mental Health Centre. The closure of the Lakeshore Psychiatric Hospital in the south end of Etobicoke contributed to a significant increase in demand for rooming houses, particularly in the South Etobicoke area.

Rooming houses in the City of Toronto have been accommodating a growing proportion of these individuals. As such, these facilities play an extremely important role in housing a segment of the population with few other options. As de-institutionalization is expected to continue, the need to provide growing numbers of rooming houses in the city to house this population is increasing as well.

FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in the City of Toronto. Some of the most important impacts are as follows:

Cost of Purchasing Property

The City of Toronto has one of the most expensive housing markets in the country. The median house price (single family home) in the city as of July 2000 is \$251,200. This increased from the previous year by \$5,200. The cost of purchasing suitable properties and a recent rapid upswing in real estate prices are perhaps the greatest constraint to the creation of new rooming houses in the city. In addition, the current buoyant real estate market offers a variety of more attractive alternatives for many properties currently being used as rooming houses or with potential for use as rooming houses.

Property taxes

Property taxes are a major concern to all property owners; however, especially so among rooming house owners and operators in the City of Toronto. In 1998 when the city reformed its property tax system this resulted in higher property taxes for many rooming house owners, primarily because many rooming houses were moved from the residential property tax class to the multi-residential property tax class. The multi-residential tax class is almost four times higher than the residential class.

This increase has contributed to severe financial difficulties for many existing operators and acted as a barrier to new entrants to the sector. Property taxes in the city are among the highest across Canadian municipalities. According to a survey of municipal property taxes and Utility Charges conducted by the Edmonton Planning Department, property taxes for a single family home averages \$2670, one of the highest among the 18 Canadian cities surveyed.

Regulations and Standards

The rooming house sector in the City of Toronto is a highly regulated sector. As discussed below, rooming houses in the city are subject to a number of regulations, namely, city by-laws, Building Code Standards, Fire Code Standards, and Health Standards. Regulations and standards have increased over the years and have resulted in many rooming houses either closing or going "underground" to avoid costs associated with bringing properties up to code on all fronts, the major change being the introduction of the retrofit section, subsection 9.3 in the Ontario Fire Code in 1986. Enforcement of existing regulations was also stepped up during the 1990's as a result of a series of rooming house fires that resulted in a number of deaths of rooming house tenants.

Because only two areas of the amalgamated city permit rooming houses, the city is currently undergoing discussions for a new rooming house by-law that would extend to the entire amalgamated City of Toronto. This would enable expansion of the stock to previously un-served areas.

Population Growth

The City of Toronto is the largest single municipality in the country with a population of approximately 2.4 million. The city's population is expected to exceed 2.6 million by the year 2011. This population growth will increase the demand for housing in general, including rooming house accommodation.

Social Housing Waiting Lists

The City of Toronto has a central social housing registry called Social Housing Connections. At present, Social Housing Connections indicates that the waiting list for social housing as at July 1999 was 56,125. This represents an increase of 17% from the previous year. Applications for social housing have been increasing steadily; however, these numbers do not reflect the actual need for affordable housing in the city as many will not bother to apply due to the long waiting list. There is a minimum of five years wait for some household types, and as long as ten years for some others. Since the Provincial government terminated funding for new social housing development in 1995 in Ontario, there has been virtually no expansion of this supply in the city, and the waiting list has grown significantly. This is a clear indicator of the need for all forms of affordable accommodation, including rooming houses.

Vacancy Rates

The vacancy rate in the City of Toronto is 0.9% and has remained under 1% since 1997, well below the 3% range which provides a healthy, yet competitive market. This is a further indicator of the difficulty in obtaining all forms of rental accommodation in the City of Toronto, and the need for additional rooming houses and all forms of rental housing.

Number/Growth of Single-person households

The number/growth in single-person households is a key indicator of the need for rooming house accommodation as this is the segment of the population that rooming houses primarily serve. In the City of Toronto, as elsewhere in Canada, the number of single households has increased. Between 1991 and 1996 single-person households in the city rose from 236,680 to 251,930. As such, the demand for affordable singles accommodation will increase and rooming houses can assist in fulfilling this heightened demand.

Incidence of Poverty

According to Statistics Canada's low-income cut-offs (LICO's), the number of those living in poverty in the City of Toronto is increasing. In 1991 the percentage of low-income individuals in the city was 33.5%, or 152,505 individuals. By 1996 this figure had risen to 169,075, or 40.3%, an increase of 6.8%. This is contributing further to the need for affordable accommodation such as rooming houses.

Homelessness

It is difficult to quantify the number of homeless people within the City of Toronto. According to the 2000 Homelessness Report Card for the City of Toronto, the homelessness situation is worsening in the city. The Report uses several indicators in attempt to quantify the number of homeless in the City of Toronto. These indicators include:

- The number of admissions to shelters has increased 75% between 1988 and 1998 with the sharpest increases after 1994:
- The expansion of the Out-of -the Cold Program. In 1998 this was a single temporary program. Since then it has expanded to 41 different programs across the city;
- The increased number of calls to the Community Information, Toronto's Street Helpline. In 1997 there was a reported 6,300 calls made to the Helpline. In 1999, the number of phone calls received was 41,000, the majority of which were regarding emergency housing (i.e. shelters);
- Street Patrol Services report an increase in the numbers of people living on the street;
- Longer stays in shelters. In 1989 the average stay (among families) was 2 weeks. In 1998, the average stay was 2 months, primarily due to the inaccessibility to appropriate and affordable housing;
- Use of food banks. Although the number has gone down (from 135,000 in 1998 to 125,000 in 1999), these numbers remain historically high.

Discussions with the city's Manager of Emergency Housing Services indicate that a significant portion of this emergency demand could be fulfilled through the provision of additional rooming house accommodation.

Student Housing

Toronto is home to three universities (University of Toronto, Ryerson and York University), as well as other post-secondary institutions such as Humber College, Seneca College, and Centennial College, Ontario College of Art and Design, George Brown College to name a few. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population. The termination of Grade 13 within the next three years in Ontario is expected to create a particularly difficult student housing situation when students from both that year's Grade 13 and Grade 12 classes enroll in these institutions. An expansion of rooming house accommodation could provide significant assistance in coping with this situation.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

The private market provides limited housing options for low-incomes singles in the City of Toronto. Aside from rooms in a rooming house, there are bachelor and one-bedroom apartments as well as secondary/accessory suites available across the city. A future housing option may be Single Room Occupancy (SRO) type accommodation. The city is currently undergoing a demonstration project to determine the feasibility of this housing option for the City of Toronto.

Average rents in the private rental market vary depending on the area of the city. Average rents are as follows: bachelor units approximately \$626, one bedroom apartments in the range of \$770, and secondary suites ranging from \$400-\$750. Rents have been escalating significantly since the Provincial government loosened rent control legislation recently.

In terms of social housing, there are over 95,000 units across the city. The Toronto Housing Company and the Metropolitan Toronto Housing Authority (MTHA) are the two main providers. There are also numerous private non-profit and cooperative housing providers, as well as many supportive housing providers such as the Supportive Housing Coalition and Habitat Services.

Rents in the rent-geared-to-income portion of the social housing stock are based on income, with most households paying approximately 30% of their gross income on rent. However, as mentioned previously, these units are virtually inaccessible due to lengthy waiting lists. Individuals face wait times of at least five years. Reports indicate that social housing providers are currently serving households who applied in 1993. Compounding this problem is the fact that no new units have been or appear to be planned for the near future. The MTHA and Toronto Housing Company have not built any new units since 1975 and 1995, respectively.

ROLE OF ROOMING HOUSES

Ontario municipalities are in a transition period at the present time with the province transferring the responsibility for social housing to municipalities. Given the modest resources of municipalities to help finance new social housing development, greater pressure will fall on the rooming house sector in the City of Toronto to help meet the growing need for suitable accommodation for low income singles.

The role of rooming houses has remained consistent in the City of Toronto over the last 20 years. That is, it has remained an important source of low-income housing for singles in the city. A number of reports have been published in recent years outlining the characteristics and changes occurring in the rooming house industry in the City of Toronto, including *The Report of the Rooming House Review* which was released in September, 1992 and The Report of the Mayor's Homelessness Action Task Force, *Taking Responsibility for Homelessness, An Action Plan for Toronto*, dated January, 1999.

Rooming houses in Toronto fulfil needs for affordable housing for a large population. In addition to the affordability factor, other reasons for choosing to live in a rooming house include the sense of community that an individual housed in a self-contained apartment would not be able to attain. Some individuals seek this sense of belonging and having frequent interaction with others in the rooming house setting. For the majority of individuals, however, the affordability of this housing type is the key, as incomes do not permit the residents to obtain higher priced forms such as accessory apartments and self-contained apartments.

The Mayor's Task Force identified rooming houses as one step above homelessness or living in shelters, and also found that many residents move back and forth between rooming houses and shelters/hostels depending on a number of conditions including their ability to manage their finances and avoid conflicts with landlords and other tenants. What is for certain is that rooming houses provide a crucial housing option to the limited market of rental housing in the City of Toronto, and will continue to act as the only housing solution available to a large segment of the population.

F.2 REGULATORY APPROACHES

(a) FORMER CITY OF TORONTO

Rooming houses in the former City of Toronto are principally regulated by the city's zoning and housing maintenance by-law and the province's fire-safety code. The licensing of rooming houses is also required. These regulations, like those for the former City of Etobicoke (see below), have not been changed despite amalgamation almost three years ago.

A new rooming house by-law is being developed that would extend the same regulations across the entire amalgamated City of Toronto. As of yet, the nature of this by-law is unclear, as is its possible date of approval.

ZONING

The current zoning by-law for the former City of Toronto was passed in 1986. Various revisions were made in 1989, including a change to the definition of rooming house and the parking requirements.

A 'rooming house' means a building originally constructed as a detached or semi-detached house that:

- a) contains 'dwelling rooms' designed or intended for use as living accommodation by 4 or more persons; and
- b) may also contain one or more dwelling units.

A 'converted dwelling and rooming house' means a building originally constructed as a detached house or semi-detached house that:

- a) contains one or more dwelling rooms designed or intended for use as living accommodation by 4 or more persons; and
- b) may also contain one or more dwelling units,

but does not include a rooming house or other establishment defined by the by-law.

The above definition recognizes that converted houses could contain both rooms and self-contained units.

A 'dwelling room' means a room used or designed for human habitation and may include either but not both culinary and sanitary conveniences, but does not include:

- a room in a hotel, dwelling unit, or a tourist or guest house;
- a bathroom or kitchen; or
- a windowless storage room that has a floor area of less than 10m².

Rooming houses in the former City of Toronto are permitted everywhere except in zones reserved for detached dwelling units. The maximum number of roomers permitted is either 6 or 12, depending upon intensity of the other permitted uses. They are also permitted in commercial-residential zones, where a maximum of 25 roomers is permitted.

Rooming houses in the residential zones are subject to the following conditions:

- certain minimum space standards for each occupant and unit are met;
- the prescribed sanitary facilities are provided;
- no substantial change is made to the outside appearance of the house. (There are various exceptions to this restriction); and
- the building is at least five years old

There is a special interim by-law limiting the creation of additional rooming houses in certain areas where there is a particular concentration, such as the Parkdale neighbourhood.

Rooming houses are not permitted in row housing, or in a semi-detached house unless both sides are rooming houses.

The parking requirements for rooming houses are one space for each three dwelling rooms, or fraction thereof, in excess of three; and one space for each of two dwelling units, or fraction thereof.

• FIRE-SAFETY

The former City of Toronto enforces the fire-safety regulations of the retrofit section of the Ontario Fire Code, which was introduced in 1983. It addresses such matters as fire containment, emergency egress, fire suppression, and alarm systems.

The code does not contain a definition of a rooming house, but it does state where the provisions of the retrofit section are to be applied. Specifically, those provisions are applied to 'boarding houses, lodging house and rooming houses' where:

- the building height does not exceed three storeys and the building area does not exceed 600 m²;
- lodging is provided for 4 or more persons in return for remuneration or the provision of services or both, and
- lodging rooms do not have both bathrooms and kitchen facilities for exclusive use of individual occupants.

Before the introduction of the retrofit section, since sometime in the 1970s, the city relied upon the fire-safety provisions in its own by-law. These were enforced first by the Building Department and then the Fire Department.

Maintenance

The former City of Toronto's Housing Standards By-Law was passed initially in 1968. It has been revised many times, most recently in late 1994 when the definition of rooming house was modified to make it more consistent with the definitions elsewhere.

The by-law sets out regulations addressing maintenance, structure, adequacy of sanitary, kitchen, heating and electrical facilities, and related topics that must be met in existing residential properties. There is also a supplementary set of regulations specific to multiple-occupancy buildings, which includes rooming houses.

In this by-law, a 'rooming house' is defined as a dwelling that contains 4 or more dwelling units, in which accommodation for human habitation is provided for 5 or more persons, and in which 2 or more dwelling units do not contain bathroom and kitchen facilities for the exclusive use of the occupants of the dwelling units. It does not include:

- a) an apartment building as defined; and
- b) a boarding house, lodging house, rooming house and private rest home in which residents do not require special care or treatment because of age, mental or physical limitations; and where:
 - the building height is not more than 3 storeys and the building area is not more than 600 m²;
 - lodging is provided for gain, with or without meals, for 4 or more persons; and
 - lodging rooms do not have bathrooms or kitchen facilities for exclusive use of the individual occupants.

HEALTH

Rooming houses in the former City of Toronto are not subject to health regulations unless they are a personal care rooming house.

Personal care rooming houses in the former City of Toronto are defined in the licensing by-law as a rooming house or other building which is used or is intended to be used as human habitation for gain, where the owner provides meals, and where service is given to residents in caring for their personal needs or health, or both.

The licensing by-law also contains separate provisions and supplementary requirements for these premises that address such matters as the sanitary facilities, linen, beds, staffing, meals, and medical care.

The city's Health Department is responsible for enforcing these provisions.

LICENSING

The licensing of rooming houses in the former City of Toronto started in 1974. The current licensing system was introduced through the Rooming House Licensing By-Law in 1980. It has been revised at various times, notably in 1988 and to a minor extent in early 1995. The system is administered by a Licensing Commissioner under the Buildings Department.

In this by-law, a 'rooming house' is defined as a building that contains dwelling rooms and may also contain one or more dwelling units, where:

- the dwelling rooms, in total, are used or designed or intended for use as living accommodation by 4 or more persons; and
- the living accommodation is provided in exchange for remuneration.

There are five classes of rooming houses in the former City of Toronto:

- A rooming house in which the registered owner occupies a dwelling unit of not less than $30m^2$.
- A rooming house (other than class 1 or 5) not more than 3 storeys in height and containing not more than 14 dwelling units; or a combination of dwelling rooms and dwelling units, of which not more than 4 dwelling rooms or dwelling units are located on the third storey.
- A rooming house (other than a class 1 or 5) not more than 3 storeys in height and containing more than 14 dwelling rooms; or a combination of dwelling rooms and dwelling units.
- 4 A rooming house (other than class 1 and 5) more than 3 storeys in height.
- 5 A rooming house operated by a non-profit corporation.

Class 1 rooming houses — which are different from the others in that they are owner-occupied — are given a license for two years, and the others for one year. Licenses of less than a year can be given when the commissioner is not satisfied about the past conduct of the owner or the conditions of the rooming house. Under those circumstances, the license can be for as little as three months.

The license fee is \$200 for class 3, \$300 for class 4 and \$100 for all others.

In considering whether to issue a license, consideration must be given to various factors, including the maintenance of the rooming house, any conduct of the owner that would endanger the health and safety of the tenants or public, any past criminal activities on the property, and any previous complaints and convictions or orders against the owner.

ENFORCEMENT

In the former City of Toronto, inspections are required before the initial license is issued and also at renewal, which occurs annually or every two years depending upon the type of operation. New licenses are subject to inspection for zoning, maintenance and fire-safety. Renewals are subject only to inspections for maintenance and fire-safety. Attempts are made to schedule all of the inspections at one time, but this is often not achieved. As noted, only personal care rooming houses are inspected by the Health Department.

The city does not generally undertake any pro-active actions to identify illegal operations, although it has on occasion blitzed certain trouble spots. It depends upon complaints from neighbours, and also from tenant associations, to identify particularly bad operations.

REFERENCES

Chapter 210 of the Toronto Municipal Code: "Housing Standards By-Law"

Chapter 285 of the Toronto Municipal Code: "Rooming House Licensing By-Law"

(b) FORMER CITY OF ETOBICOKE

Lodging houses in this former city, now part of the amalgamated City of Toronto, continue to be governed by the same regulations. These principally include the former city's zoning by-laws and property maintenance standards, and the province's fire-safety and health regulations. The lodging houses also must be licensed.

ZONING

The current zoning regulations for lodging houses in the former City of Etobicoke were introduced in 1981 after a comprehensive study of lodging houses. That study essentially recommended permitting them in the same areas as before, but making them subject to detailed performance standards. The regulations were triggered by problems in the city's lodging houses caused by the closing of psychiatric facilities by the province (including a major facility located in Etobicoke called the Lakeshore Psychiatric Hospital).

The zoning allows lodging houses in residential zones where multi-family housing is permitted, and in various commercial zones. There are some variations across Etobicoke because it was the result of an earlier amalgamation, and the zoning was never fully harmonized.

In the zoning by-law, 'lodging house' is a dwelling in which lodging, with or without meals, is provided for remuneration to 3 or more tenants. It includes a boarding house, rooming house, rest home, retirement home, transitional residence, dormitory and premise operated as a lodging house by social club, fraternal society and religious order for its members. It excludes a hotel, hospital, group home and home for the young or aged recognized by another statute.

The supplementary regulations added for lodging houses in 1981 include the following:

- The lodging house must be owner-occupied.
- The structure must a fully detached residential building, and entirely occupied by the lodging house.
- A minimum of 300m is required between two lodging houses, or a group home or similar facility.
- The minimum floor area per resident must be 23m².
- A maximum of 10 residents is permitted in any lodging house.

There are still other requirements for minimum lot area, minimum lot frontage and minimum rear and side yards and minimum landscaped areas. One off-street parking space is required for every two lodgers.

FIRE-SAFETY

The fire-safety standards currently enforced in the former City of Etobicoke are those contained in the retrofit section of the Ontario Fire Code, which was introduced in 1986. It provides standards specific to fire containment, emergency egress, fire suppression, and alarm systems.

The code, strictly speaking, does not contain any definition of a lodging house. What it does state is where the provisions of the retrofit section are to be applied. Specifically, those provisions are applied to 'boarding houses, lodging house and rooming houses' where:

- the building height does not exceed three storeys and the building area does not exceed 600 m²;
- lodging is provided for more than three persons in return for remuneration or the provision of services or both, and
- lodging room do not have both bathrooms and kitchen facilities for exclusive use of individual occupants.

Maintenance

The former City of Etobicoke applies a special set of property maintenance standards to lodging houses. These are set out in its Lodging House By-law, which also contains the licensing provisions.

The licensing by-law contains standards for structural condition, minimum space standards and ceiling heights, various health matters (i.e., cleanliness, pests and insects, refuse), kitchen and sanitary facilities as well as fire-safety (i.e., emergency egress, smoke alarms, fire extinguishers, night lights, flame-spread ratings of walls.)

HEALTH

In addition to administering the licensing system, the local Etobicoke Health Department enforces two provincial acts and the health regulations, which are contained within the lodging house by-law.

The Health Promotion and Protection Act, which was passed initially in 1984 but revised in 1990, authorizes public health departments to inspect lodging houses. There are two fundamental problems with this legislation: it does not define what a lodging house is nor what standards should be used. So effective enforcement in these jurisdictions relies upon the local definition and also the standards set out in the lodging by-law.

The Health Department is also required to enforce the provisions of the Food Premises Act on all lodging houses with 9 or more residents. Under this legislation, the lodging houses are considered to be a low-risk food establishment and are required to have certain facilities and meet certain conditions associated with food safety.

• LICENSING

Under the former City of Etobicoke's Lodging House By-law, passed in 1978 and revised in 1992, lodging houses in the jurisdiction are required to have a license. The fee is \$300 for first application and \$250 for renewals. Licenses are issued on a yearly basis.

Licensing is administered by the Health Department. There are no apparent benefits to this particular department being in charge, and no reason could be offered for why it was done. It probably reflects that at the time the problems associated with lodging houses were primarily associated with health, care and sanitation.

Under this by-law, a 'lodging house' is any dwelling in which the proprietor supplies for compensation, with or without meals, and with or without communal cooking facilities, accommodation for 3 or more lodgers. It includes a rooming house, boarding house, rest home or retirement home, a transitional residence, a dormitory and premises operated as a lodging house by social clubs, fraternal societies and religious orders for their members. It does not include a hotel, hostel, one-family dwelling, student housing operated by a college or university, home for the young or aged, or institutions recognized by some other statute.

There are two type of lodging houses in the former City of Etobicoke. The first includes conventional lodging houses, and second those where care and supervision are provided. There are supplementary regulations and different licensing requirements for the latter.

ENFORCEMENT

Approval of licenses in the former City of Etobicoke, both initial and renewals, is dependent upon inspections by the Fire and Health Departments, and by the Buildings Department regarding property maintenance.

Until recently, the former City of Etobicoke had an aggressive inspection policy. Conventional lodging houses were inspected three times per year, and those involving care and supervision were visited by a registered nurse every month. With staff cutbacks, the inspections respectively are made once per year and once every two months. The frequent inspections were credited with ensuring that the operations were well-run and accepted by the community.

The Fire Department inspects and applies the fire-safety standards to unlicensed premises, whenever it can identify them.

Although attempts are made to co-ordinate the inspections by the various departments, this does not occur most of the time.

No pro-active attempt is made to address the illegal lodging houses in the former city. They are identified mainly by complaints of neighbours and sometime by other operators.

The former City of Etobicoke has tried to license shared housing accommodation — particularly, students sharing a house — but has been hampered by court decisions because of the lack of clarity in the definition of a group of unrelated people living together under different conditions. A distinction has been made between a group of unrelated people sharing a single family house and a group of people living together like a family. If the members of the group appear to have access to the entire building and share cooking and eating space, then the home is considered a

shared house and the occupants are living like a family. If, however, the members of the group have their own cooking and eating areas, and do not have access to the entire building, then the building is considered a rooming house.

• REFERENCES

Property Maintenance and Minimum Standards: Chapter 198

Lodging House By-Law; Chapter 166

Etobicoke Zoning By-Laws

G COMMUNITY PROFILE: Hamilton, Ontario

G.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

BACKGROUND

The City of Hamilton is one of six cities that comprise the Region of Hamilton-Wentworth. Recently, the Provincial government announced that it was amalgamating all of these municipalities into one municipality. This amalgamation is currently in process.

The current City of Hamilton represents 70% of the region's population. As such, it is home to approximately 327,999 people (based on current City of Hamilton estimate). The city is expected to experience fairly minimal growth of around 1.0% per year over the next 25 years with the possibility of negative growth at the end of the forecast period. The projected population for the year 2026 is 335,853.

A key indicator of the demand for rooming house accommodation is the number of single-person households within the city. In the City of Hamilton, 1996 Census data results indicate that there were 38,370 single-person households. This represents 29.6% of the total number of private households in the city, which is quite similar to the national average of 27.5%.

A look at the City of Hamilton's dwelling stock indicates that there are 57,469 rental units in the city. This represents 44% of the 129,395 private dwelling units within the city. Thus, rental units in the City of Hamilton comprise just under half of the housing stock in the city.

The Province of Ontario is currently transferring the responsibility for social housing administration to its municipalities. As such, the Region of Hamilton-Wentworth will have primary responsibility for social housing in the City of Hamilton. The housing policy for the Region is outlined in the Region's Official Plan.

The responsibilities of the City of Hamilton with regard to housing are to: monitor housing development, establish annual housing targets, prepare a housing development strategy which includes various housing types, develop policies to encourage/permit these various housing types, and adopt and implement community improvement plans and maintenance and occupancy standards by-laws and use provincial and federal programs to upgrade and improve established areas and maintain the existing stock.

• ROOMING HOUSE PROFILE

There are two types of rooming houses in the City of Hamilton, 1st level and 2nd level. The difference between the two is that 2nd level rooming house owners provide some type of service to the tenants whereas in 1st level rooming houses, there are no services provided by the owner. For the purposes of this discussion, we will be referring to 1st level rooming houses.

To date there are 36 licensed rooming houses in the City of Hamilton. This number is down slightly from the 1998 count of 38. The number of rooming houses has remained relatively stable over the last twenty years, fluctuating slightly in some years. However, the number mentioned above does not accurately reflect the total rooming house stock within the city. According to City staff, there are an equal or greater number of illegal or unregulated rooming houses in the city and these have remained a persistent problem.

Rooming houses in the City of Hamilton can be found in a variety of building structures. These include single detached homes (a majority of the unregulated rooming houses are found in this type of building structure), taverns (which account for 30% of the licensed houses), low rise and high rise buildings, storefronts, residences, and hotels.

Rooming houses in the City of Hamilton tend to be concentrated in certain areas of the city. In Hamilton, these concentrations can be found along Barton Street and James Street and around the University (McMaster). The ratio of illegal rooming houses to legal rooming houses is estimated to be about equal; however, the majority of rooming houses in and around the University are illegal or unregulated (in the courts right now). These student-type rooming houses total an estimated 150-200 units.

Rents for a room in a rooming house in the City of Hamilton are as low as \$236 per month. Generally, the upper limit is \$350; however, there were reports of a few units as high as \$800 per month. The licensed rooming houses tend to charge lower rents and the illegal or unregulated rooming houses tend to charge more expensive rents. For example, based on a 1994 rooming house audit, the average rent in a licensed rooming house was \$297 per month compared to \$326 per month in an unlicensed rooming house.

The average number of rooms in licensed rooming houses in the City of Hamilton tend to be higher than those in unregulated rooming houses. Based on the 1994 rooming house audit, licensed rooming houses tended to have on average 13 rooms per building compared to an average of 7 in the unlicensed rooming houses

In speaking with City of Hamilton staff, Housing Help Center Staff, and rooming houses owners and operators, characteristics of the majority of rooming house tenants have been provided. Over the past twenty years, typical tenants would be low income singles, generally male, often older (a significant number are over 40 years old), with or without a substance abuse problem, discharged mentally ill patients and long term residents. In recent years, more and more young people are becoming a part of the regular rooming house clientele as well as students due to the affordable housing that rooming houses provide.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in the City of Hamilton. Some of the most important impacts are as follows:

Cost of Purchasing Property

The cost of property is a major factor in the supply of rooming houses. In the City of Hamilton, the average resale house price (as per local MLS data) in 1998 was \$153,628. This was a slight increase of 1.4% from 1997, similar to the nationally-reported MLS increase of 1.5%. Operators we spoke to in Hamilton did not seem to find that the cost of property was having as great an impact on rooming house financial conditions as in some cities such as Toronto.

Property taxes

Since 1998, the Province of Ontario has used the Market Value Assessment system to calculate property taxes across the province. The average property tax for a residential property valued at \$150,000 would be \$2812.86. High property taxes can serve as a major impediment to the operation of rooming houses as they can contribute significantly to operating costs.

Regulations and Standards

The initial licensing fee is \$185 plus a \$50 administration fee and a one time fee of \$80 for a zoning verification of the new property obtaining a rooming house license. Rooming house operators must obtain a certificate of compliance every three years which costs \$220. Other than these fees, rooming house owners have not incurred significant costs for licensing that have increased their operating costs.

Rooming house owners/operators have indicated that the greatest sources of increased costs have little to do with regulatory changes but more to do with maintenance costs and increased utility costs, As such, regulatory changes may not be among the factors that significantly affect the rooming house stock in the City of Hamilton.

Population Growth

As mentioned previously the City of Hamilton, unlike the rest of the Region of Hamilton-Wentworth, has experienced relatively moderate population growth in recent years. For example, between 1991 and 1996 the population increased by 1.2% or 3,853 people compared to the region's average rate of growth of 3.6%. This moderate growth is expected to continue unabated over the next 26 years with eventual negative growth towards the end of the forecast period. Thus, population growth in the city is not expected to contribute significantly to the demand for rooming houses in future.

Social Housing Waiting Lists

The Community Housing Access Network (CHAN) co-ordinates access to social/non-profit housing for the Region of Hamilton-Wentworth. Across the region there are 11,016 units of social housing that are managed by 39 housing providers. In December 1999 there were 3,905 people on the waiting list for social housing. This has decreased to approximately 3,400 as of August of this year.

More than 27% of these applicants had been on the waiting list since 1993 or 1994. This does not include the 1,232 applicants who were removed from the list due to them not being able to be contacted by the providers.

Of the 3,400 households on the waiting list for social housing, 1,423 are single person households. Combined with the city's low vacancy rate, this is a strong indicator of the demand for rooming house accommodation in the City of Hamilton.

Vacancy Rates

The vacancy rate in the City of Hamilton has declined dramatically in the last few years. In 1998 the vacancy rate was 4.1%; however, by 1999 this had dropped to 2.2% and discussions with CMHC indicate a further decline has occurred in 2000. A vacancy rate of 3% is considered to provide a healthy competitive market; the City of Hamilton is below that rate and as such the availability of rental housing in the city is limited. This trend is indicative of the shortage of supply of all forms of rental accommodation in the City of Hamilton, including rooming houses.

Number/Growth of Single Households

As mentioned previously, a key indicator in assessing the demand for rooming house accommodation is the number of single-person households in a community. In 1996, there were 38,370 single-person households in the City of Hamilton. This represents an increase of 10.4% (or an average of 2.1% per year) from the 1991 level of 34,755—well above the rate of population growth in the city and a strong indicator of the growing need for rooming house accommodation.

It is anticipated that continued increases in the number of single-person households will contribute strongly to increase the demand for rooming houses in the City of Hamilton over time.

Incidence of Poverty

The incidence of poverty is increasing in the Region of Hamilton-Wentworth, particularly among single unattached people. Of the 27,785 poor unattached individuals living in the Hamilton-Wentworth Region, 89% or 24,710 lived in the City of Hamilton. Poor, unattached individuals comprise 51% of the total unattached individuals in the City of Hamilton. This is well above the provincial rate of 38% and the national rate of 42%.

Homelessness

The City of Hamilton is experiencing a homeless problem that tends to be symptomatic of urban centres across Canada. The Social Planning & Research Council of Hamilton-Wentworth recently attempted to quantify the homeless situation by looking at shelter and hostel use. They found that approximately 175 people used these services on any given night in the City of Hamilton in 1998. This was up from the 160 people counted in 1995 for a previous report the Council had conducted.

Unfortunately, this figure does not give an accurate depiction of the homelessness problem in the city, as it represents the barest minimum of those that are homeless. These numbers do not account for those people who are doubled up with friends or family, those who are living in vacant buildings and outdoor spaces, or people who are camping out in tents in backyards and campgrounds. Nonetheless, there appears to be a serious homelessness situation in the City of Hamilton and it appears to be on the rise. As such, this factor is a further indicator of the potential demand for rooming house accommodation in the City of Hamilton.

Student Housing

Hamilton is home to McMaster University, as well as other post-secondary institutions such as Mohawk College. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population. The termination of Grade 13 within the next three years in Ontario is expected to create a particularly difficult student housing situation when students from both that year's Grade 13 and Grade 12 classes enroll in these institutions. An expansion of rooming house accommodation could provide significant assistance in coping with this situation.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

The housing options available to low income singles in the City of Hamilton include private market rental accommodation, and social housing. In the private rental market, in addition to rooming house accommodation, there are bachelor apartments and one-bedroom apartments. The average rent for these are \$420 for a bachelor unit with a range of \$300-\$532 per month. For a one bedroom apartment the average rent is \$520 per month with a range of \$300-\$795 per month. Accessory apartments are also available in both bachelor units and one-bedroom units. Rents for these are approximately \$390 and \$470 respectively.

Individuals may enter into shared accommodation arrangements; however, rents in these types of arrangements vary depending on the type of housing (i.e. apartment, townhouse etc.) they choose. The average rent across the City of Hamilton for all types of rental units is \$584 per month.

In terms of social housing, the Community Housing Access Network (CHAN) co-ordinates access to the 11,016 units of non-profit housing for the Region of Hamilton Wentworth. They access a variety of housing including bachelor units, one bedroom apartments and rooming house

style accommodation (these are not a large part of their portfolio and have fewer than 30 units). Rents in geared-to-income units are based on approximately 30% of gross household income, or if the individual is on social assistance then it is determined on the basis of the shelter allowance. CHAN also accesses affordable social housing units in approximately 11 cooperative housing projects.

There are also co-op units of non-profit housing available in the city that are not listed with CHAN. These are estimated at approximately 1,188 units across the Region, but are mainly targeted for families and seniors.

For individuals on social assistance in the City of Hamilton, many of these housing options are inaccessible. The maximum shelter allowance for a single person on social assistance in Ontario is \$325. This rate has remained at this level since 1995 despite increases in rent/housing costs each year. Thus, access to most of the housing available to low-income singles is unattainable. For those that do manage to secure somewhat affordable housing, they are forced to contribute a portion of their living allowance to make up for the shortfall between their shelter allowance and their housing costs.

In addition, with high poverty rates in the city, there is a need to examine the affordable housing options available to Hamilton residents, particularly low income singles. Rooming houses can and do play an important role in providing one such option.

• ROLE OF ROOMING HOUSES

Rooming houses have played an important role in providing accommodation to low income singles in the City of Hamilton. This role has remained the same over the last twenty years. Low vacancy rates, lengthy social housing waiting lists, limited availability of affordable housing, increasing rents, increasing student enrolments and a homeless population demand accommodation that rooming houses can provide. As such, rooming houses represent an option of growing importance in meeting these needs.

This role of rooming house accommodation is recognized in the Region of Hamilton-Wentworth's Official Plan with specific mention of the need to develop housing such as rooming house accommodation. The role of rooming houses is also acknowledged by the existence of the Roomers and Boarders Committee. The Roomers and Boarders Committee has been in existence for about ten years and functions to provide a link between the city and rooming house tenants and owners. They submit an annual report to the city outlining issues relating to rooming houses, reports of their monitoring of licensed rooming houses and reports on issues identified by service providers in the community based on their personal experiences.

The City of Hamilton has gone to great lengths to monitor the rooming house sector, which is indicative of the important function they provide; that is, providing low cost housing to low income singles in the City of Hamilton. However, reports indicate that the condition of rooming houses still remains a significant issue in the City of Hamilton.

G.2 REGULATORY APPROACHES

The City of Hamilton regulates rooming houses — which it calls lodging houses — through its zoning, property standards, health and licensing by-laws, and also through the province's retrofit fire code and health legislation. Lodging houses also are subject to licensing.

This former city is in the process of being amalgamated with five other municipalities. None of these provisions have been changed as a result of amalgamation, nor extended to the other affected jurisdictions.

Zoning

The lodging house provisions in the current City of Hamilton zoning by-law (which was revised in 1995), have been in existence for many years. The zoning by-law permits lodging homes in residential areas where two-family dwellings or denser forms of housing are permitted, and in many local commercial and mixed commercial/residential districts. The number of residents permitted in a lodging house varies from 6 to 20 and 50, depending upon density of development permitted.

In the City of Hamilton, a 'lodging house' is defined as a dwelling or building in which lodging is provided for 4 or more persons for remuneration, or the provision of services or both, and the lodging rooms do not have bathrooms and/or kitchen facilities for the exclusive use of individual occupants. It does not include hotels, hostels, hospitals, nursing homes, homes for the aged or elderly, tourist homes, residential care facilities and short-term care facilities when recognized by some other statute.

Lodging houses are required to have 1 parking space for every 2 persons that might be accommodated.

No other development standards affecting lodging houses are identified. Up to three lodgers are permitted within any conventional dwelling unit.

• FIRE-SAFETY

The City of Hamilton has applied the retrofit fire-safety provisions of the Ontario Fire Code to lodging houses since shortly after their introduction in the mid-1980s. The regulations address such matters as fire containment, emergency egress, fire suppression, and alarm systems.

The code, strictly speaking, does not contain a definition of a lodging house. It states where the provisions of the retrofit section are to be applied. Specifically, those provisions are applied to 'boarding houses, lodging house and rooming houses' where:

- the building height does not exceed three storeys and the building area does not exceed 600 m²:
- lodging is provided for 4 or more persons in return for remuneration or the provision of services or both, and

• lodging room do not have both bathrooms and kitchen facilities for exclusive use of individual occupants.

• MAINTENANCE

The City of Hamilton's Minimum Standards By-Law was passed in 1969, replacing an earlier by-law. It regulates the maintenance and occupancy of all property including residential, commercial, institutional and industrial properties across the city.

The by-law does not contain a definition of lodging house or rooming house. The provisions are applicable to all properties; none are specific to lodging houses.

There are also additional maintenance and occupancy regulations specific to lodging houses in the City of Hamilton's licensing by-law.

HEALTH

The Regional Health Department is responsible for enforcing the province's Health Protection and Promotion Act and Food Premise Act, and the City of Hamilton's Health By-Law.

The Health Promotion and Protection Act, which was passed initially in 1984 but revised in 1990, authorizes public health departments to enforce health provisions in the lodging houses. There are two fundamental problems with this legislation: it does not define what a lodging house is nor what standards should be used.

In the City of Hamilton, the inspectors follow (but do not feel bound by) the definition in the licensing by-law. For standards, they rely on an out-of-date set of public health guidelines issued by the province.

The Food Premises Act must be enforced in all lodging houses with 9 or more residents. Under its provisions, lodging houses are considered a low-risk food establishment if food is prepared for a group of people. They are required to have certain kitchen facilities associated with storing and preparing food safely.

The city's health by-law also contains a number of health-related regulations. Many of these overlap topics are addressed in the city minimum standards by-laws.

• LICENSING

The City of Hamilton Lodging House By-Law was passed in September 1994², replacing the last by-law passed in 1979 and consolidated in 1993. No substantial changes were made in the last revision. Some duplication with other by-laws and codes was eliminated, some specific requirements were added regarding basic tenant needs.

The licensing of lodging houses, along with another 30-40 types of premises, is handled by the City of Hamilton Buildings Department. The fee is \$185 for the initial license and \$135 for renewals.

In this by-law, a "lodging house" means any building in which 4 or more persons are harboured, received or lodged for hire, and where the lodging rooms do not have kitchen facilities for the exclusive use of the occupants. It does not include hotels, hospitals, nursing homes, or homes for the young or aged when recognized under other programs or legislation.

There is a second class of lodging houses — called '2nd level' lodging house — where the landlord is responsible for providing a range of services: specifically, meals, laundry, 24-hour supervision, and assistance with medications and daily activities. These are governed by additional regulations set out in the by-law.

• ENFORCEMENT

The initial inspections are made by the City of Hamilton Buildings Department (for the minimum property standards and zoning regulations), Fire Department, Health Department and Traffic Department (for parking requirements).

After that, the lodging houses are inspected by the Buildings Department for the minimum property standards every three years, and by Fire and Health Departments on an annual or nearly annual basis.

The objective of this task force was to improve conditions for tenants, or specifically to "ensure the safety, security and health of people living in rooming/lodging houses". It did not address how the regulations might be amended to be more favourable to lodging houses as a form of affordable housing.

The task force made a number of recommendations that mostly have been met. The main regulatory recommendations included changing the definition of lodging houses in the licensing by-law, eliminating some duplication in the local by-laws, and revising the health law.

Their principal recommendations were directed at reinstating regular inspections of lodging houses, and also involving the Fire, Health and Buildings Departments in that process. The City of Hamilton had formerly used yearly inspections, but in the 1980s changed the inspections to a complaints basis. The result, as reported by the task force, was a serious deterioration in the conditions of the rooming houses.

² A task force examined the lodging house situation in the City of Hamilton and regional municipality of Hamilton-Wentworth in the early 1990s. Its report was released in May 1994.

In the City of Hamilton, inspections for minimum housing standards are done every three years mainly because of limited staff resources. Inspections every two years — if not, annually — are preferred. Buildings, fire and health also make inspections as necessary when complaints are received.

The City of Hamilton has no pro-active program to identify lodging houses. It depends upon complaints and observations of inspectors who are assigned to certain areas.

In general, these inspections are not co-ordinated. Each Department works to its owns schedule. The inspectors do say that they are in "good communication" with other each, and they rely on trading information on legal and illegal operations.

Neither the Fire Department nor Health Department feel that they are bound by the City of Hamilton's definition of a lodging house. Therefore, both of these Departments — especially Fire — also inspect unlicensed operations.

As a consequence of amalgamation, the City of Hamilton is now beginning to consider the potential for "multi-tasking inspectors" as a way of reducing personnel requirements.

REFERENCES

City of Hamilton: Lodging House Information Book, June 1997

Lodging House By-Law 94-160

The Property Standards By-Law 94-185

Zoning By-Law #6593

Joint Report of the City of Hamilton and Regional Municipality of Hamilton-Wentworth Roomers and Boarders Task Force, May 1994.

H COMMUNITY PROFILE: KITCHENER, ONTARIO

H.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

BACKGROUND

The City of Kitchener is situated in the Region of Waterloo, which is located in the heart of the southwestern portion of the Province of Ontario. Kitchener is home to approximately 186,400 residents (based on 2000 estimate) and is expected to continue to grow at a rate of approximately 3,000 people per year. Its population is expected to reach 234,500 by the year 2016.

One of the key indicators of the demand for rooming house accommodation is the number of single-person households in a community. In Kitchener, single-person households account for 16,215 of the 67,130 households in the city, or 24.2%. This is slightly below the national average of 27.5%.

Owner-occupied dwellings comprise the largest segment of the housing stock in the City of Kitchener, although the city's rental sector does not fall far behind. Of the 67,545 private occupied dwellings in the city, 28,765 (or 42.5%) are rental dwellings.

The Province of Ontario has recently transferred responsibility for social housing to its municipalities. The City of Kitchener's direct role is limited although it has undertaken some initiatives to assist in the provision of affordable housing, for example:

- the City's Official Plan states a requirement that new subdivisions must include 25% affordable housing.
- the City provides financial incentives in the downtown area to encourage the construction of housing. These incentives include rebates on building and demolition permit fees, site plan approvals, occupancy certificates, and sign permits which are refunded upon the city's final inspection of the completed project and with approval of city council; waiving of development charges; reduced parking requirements; waiving of park dedication fees; tax rebates for a period of three years beginning the year of completion of construction and occupancy, equal to 50% of the city's portion of the property tax increase attributed to improvements.
- the City restricts demolition of residential units in times of low vacancy.
- the City administers the RRAP program
- the City has passed a condominium conversion policy (under review)
- the City sponsors Kitchener Housing Incorporated (Non-Profit Municipal Housing Corporation) which provides a total of 518 social housing units, of which 161 are for singles.

• ROOMING HOUSE PROFILE

The City of Kitchener has 16 licensed rooming houses at the present time. Rooming houses have only been required to have licenses since March 1994. As such, information as to the number of rooming houses prior to that is unavailable. The number of rooming houses appears on paper over the last five years to be increasing; however, this is primarily due to the City's efforts in tracking down illegal rooming houses and requiring them to obtain a license.

Generally, landlords tend to be co-operative; however, there are a number that are still problematic. As of December 1998, there were an estimated 40 illegal rooming houses in the City of Kitchener. There have been losses of rooming house due to conversions back to the original permitted use; however, the number of rooming houses has been relatively the same since the inception of the licensing program (exclusive of the illegal establishments).

Most of the rooming houses in Kitchener are located in the inner city. The majority of rooming houses have tended to take the form of two and three storey older single family homes that have been converted. Rooming units have also been found on top of commercial establishments. Average rents for rooms in a rooming house range from \$350-\$500.

On average, there are 12.9 persons per licensed rooming house in the City of Kitchener. The largest licensed rooming house in the city has 50 tenants.

Discussions with local planners have provided information on the general characteristics of rooming house tenants in the City of Kitchener. The majority of rooming houses tenants tend to be low-income singles, older males, with or without a substance abuse problem, and individuals with mental illness. Noteworthy is the fact that many tenants are long-term residents. For example, some residents of rooming houses have been tenants for 7 or 10 years. These characteristics have remained consistent among the majority of rooming house tenants over the last twenty years.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in the City of Kitchener. Some of the most important impacts are as follows:

Cost of Purchasing Property

Relative to other major urban centres in Ontario, the City of Kitchener has the second lowest housing costs. City planners point out that a standard two-storey house (three bedrooms, full basement, approximately 1500 sq. ft., fully serviced, city sized lot of approximately 3500 sq. ft.) would cost approximately \$142,000. This relatively inexpensive cost in the face of rent levels similar to many larger communities in Ontario makes rooming houses a somewhat more attractive form of investment than in many other urban centres.

Property Taxes

Since 1998, the Province of Ontario has used the Market Value Assessment system to calculate property taxes across the province. The average property tax for residential properties in City of Kitchener is approximately \$2673.82, which is similar to many Ontario communities.

Regulations and Standards

Licensing of rooming houses has brought with it some additional costs, although these are considered to be modest. Other than the licensing fees of \$250 for a first time fee and \$125 for renewal fees there are no other fees associated with regulation by the City of Kitchener.

Discussions with City of Kitchener staff have indicated that many of these buildings are not in need of many significant renovations to bring them up to property standards. In fact, staff indicate that many of the rooming houses are in reasonably good condition, with the exception of a few. There may be costs associated with zoning adjustments needed for certain rooming houses that are in zones that do not permit them; however; the cost of going to the Committee of Adjustment is generally quite modest. There are also costs involved in ensuring that there are smoke detectors in the homes but again, these costs are not substantial.

Regulations have the potential to increase the operating costs of rooming houses and thereby potentially affect their supply. According to City staff, the licensing program in Kitchener has not had this impact and therefore does not seem to represent a severe financial barrier to the supply of rooming houses in the city.

Population Growth

The City of Kitchener has been experiencing a steady rate of growth dating as far back as 1976. Increases in the population have averaged approximately 2,000 people per year during the 1990's.

The total population in the City of Kitchener was 168,282 in 1991 and rose to 178,420 by 1996. This represents a population increase of 6%. City planners project an average increase of 3,000 persons per year in the next 15 years.

The main source of population increase is expected to be migration to the city from the Greater Toronto Area (GTA). This is for several reasons including low housing prices, quality of life, and Kitchener's close proximity to Highway 401. In addition, future growth restrictions in the GTA will increase land costs and further provide an impetus to migrate to Kitchener. This anticipated increase in population will likely contribute to increased demand for rooming house accommodation.

Social Housing Waiting Lists

Social housing waiting lists are lengthy in the City of Kitchener. It is estimated that 4,500 households are on the social housing waiting list in the city. At Kitchener Housing Inc., a City sponsored non-profit housing corporation, the waiting list for a one-bedroom or bachelor apartment is about 7 years. Due to the termination of Federal and Provincial funding for new social housing, there has been virtually no expansion to the social housing supply for the past five years. Combined with the city's low vacancy rate, this is a strong indicator of the significant demand for rooming house accommodation in the City of Kitchener.

Vacancy Rates

The rental vacancy rate in the City of Kitchener has been on the decline since 1996. In 1996 it was 2.5% which is relatively low. This has continued to drop and reached 1.1% or 218 vacant units at any given time in 1999, which is the fourth lowest rate of all metropolitan areas across Canada. This rate is well below the desired range of 3% which usually represents a healthy, competitive market. This factor is also suggestive of the potential demand for rooming house accommodation in the City of Kitchener.

Number/Growth of Single Households

In 1996, there were 16,215 single-person households in the City of Kitchener, which represented 24% of the total households in the city. This percentage has been increasing steadily and is expected to continue. In 1996, the proportion of those living alone was about one in four households, which is more than double the proportion 25 years ago. This is a further indicator of the growing demand for rooming house type accommodation.

Incidence of Poverty

According to Statistics Canada's low-income cut-offs (LICO's), the number of those living in poverty in the City of Kitchener is increasing, although it remains a relatively low percentage of the population. Between 1991 and 1996 the number of low-income individuals in the city rose from 5,880 (28.8%) to 7,835 (34.8%).

Homelessness

The City of Kitchener as elsewhere in the province and in much of the rest of the country is experiencing a homelessness problem. The Social Planning Council of Kitchener-Waterloo conducted a study on the homelessness situation for the Region of Waterloo last year in partnership with a number of other agencies. Findings of the report indicated that there are an estimated 1,500-2,000 homeless people in the Region, of which 83% were single individuals. The majority of homeless people are thought to be in the City of Kitchener, as the majority of shelters are located there.

In the City of Kitchener alone, it was found that anywhere from 150-1,500 people used shelters (these numbers varied from year to year and seasonally). In addition, it was found that on any given night an average of 172 people used shelters in the Region and these numbers could range from 147 to 193. The study indicated that the homeless situation in the Region shows no signs of improving; in fact, the numbers of those seeking emergency assistance has been increasing. Thus, this factor is strongly suggestive of the potential increase in demand for rooming house accommodation in the City of Kitchener.

Student Housing

The Kitchener-Waterloo area is home to two universities (Laurier and the University of Waterloo), as well as other post-secondary institutions such as Conestoga College. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population. The termination of Grade 13 within the next three years in Ontario is expected to create a particularly difficult student housing situation when students from both that year's Grade 13 and Grade 12 classes enroll in these institutions. An expansion of rooming house accommodation could provide significant assistance in coping with this situation.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

The low vacancy rate in the City of Kitchener severely limits the housing options available to low income singles. Generally, the housing options available to low incomes singles in addition to rooming house accommodation include private rental market bachelor and one-bedroom units and accessory apartments, and social housing.

In the private market, bachelor units in the City of Kitchener are available for an average rent of \$429 per month. This has increased 2.4% over the last year. One-bedroom apartments are also available for an average rent of \$571. Rents for these units have increased over the last year at a higher rate than bachelor units (4.2%). Rents are expected to continue to rise, as units becoming vacant will command higher rents. With overall increases in rent of close to 3% since 1999, units are simply unaffordable to many renters, particularly low-income singles.

Accessory apartments and rental units above commercial establishments are reported to also be available in the City of Kitchener. Average rent for a one-bedroom accessory apartment was \$520 in June of 1999; however, this information was unavailable for rental units above commercial establishments.

Social housing is also available as a housing option to low-income singles in the City of Kitchener. Non-profit agencies, co-operatives, and public housing (Ontario Housing Corporation) provide the social housing in the city. Rents in rent-geared-to-income units are determined on an income basis, (i.e. 30% of gross household income); however, the waiting lists are quite long for all types of social housing. There is an estimated total of 5,000 units of social housing in the city.

For individuals on social assistance, many of these housing options are inaccessible. The maximum shelter allowance for a single person on social assistance in Ontario is \$325. This rate has remained at this level since 1995 despite increases in rent/housing costs each year. Thus, access to most of the housing available to low-income singles in the City of Kitchener is unattainable. For those that do manage to secure somewhat affordable housing, they are often forced to contribute a portion of their living allowance to make up for the shortfall between their shelter allowance and their housing costs.

• ROLE OF ROOMING HOUSES

The role of rooming houses in the City of Kitchener is, and has been, primarily to serve as the lowest cost rental accommodation for low-income singles. This role of rooming houses has remained undiminished over the last twenty years. If the trends of low vacancy and increasing rents continue, the need for rooming house accommodation will rise.

Ontario municipalities are in a transition period at the present time with the province transferring the responsibility for social housing onto the municipalities. If the municipalities fall short in the provision of social housing, the private sector, namely rooming houses can help fulfill this shortfall. In the City of Kitchener, affordable rental housing is in demand, especially for low-income singles. Thus, rooming houses as a source of low-income housing can play an increasingly important role in the city.

H.2 REGULATORY APPROACHES

The City of Kitchener regulates rooming houses — which it calls lodging houses — through its zoning by-law and property maintenance by-law, and the provincial fire code. Lodging houses also must be licensed.

Zoning

The city's Official Plan policies permit the following:

- 1. Up to 3 lodgers within any dwelling unit.
- 2. Lodging houses with 4 through 8 residents in all residential zones permitting multiple dwellings.
- 3. Lodging houses with more than 8 residents are permitted in medium- and high-rise residential districts.

The zoning was changed in 1994, at which time the regulations for lodging houses were made somewhat more flexible and open. Before that time, they were permitted in fewer areas and subject more to distance restrictions and minimum space requirements.

Under the current zoning, lodging houses are permitted in the City of Kitchener in various commercial-residential zones and residential zones, except for those reserved exclusively for single-family, duplexes or semi-detached units. They are permitted in the zones allowing

triplexes, but subject to a 400m separation distance between the units. They are permitted outright in all of the zones where apartments are allowed. In effect, this means that they are allowed in inner city neighbourhoods, but not suburban neighbourhoods in the City of Kitchener.

In the City of Kitchener, a 'Lodging house' is defined as a dwelling containing one or more lodging units designed to accommodate 4 or more residents. The residents may share common areas of the dwelling other than the lodging units, and do not appear to function as a household. This definition does not include a hotel, or a group home, nursing home, hospital or any residential care facility recognized by another statute.

'Lodging unit' is defined as a room or set of rooms in a lodging house designed or intended to be used for sleeping and living accommodation, which

- a) is designed for the exclusive use of the resident or residents of the unit;
- b) normally not accessible to persons other than the resident or residents of the unit; and
- c) may contain either a bathroom or kitchen but does not contain both for the exclusive use of the resident(s) of the unit.

The parking requirement for lodging houses is one off-street space for each 25m² of lodging unit floor area.

• FIRE-SAFETY

The City of Kitchener applies the retrofit section of the Ontario Fire Code, which was introduced in 1986. It contains requirements specific to fire-safety in existing lodging houses, addressing such matters as fire containment, emergency egress, fire suppression, and alarm systems.

The code does not contain a definition of a rooming house, but it does state where the provisions of the retrofit section are to be applied. Specifically, those provisions are applied to 'boarding houses, lodging house and rooming houses' where:

- the building height does not exceed three storeys and the building area does not exceed 600 m²;
- lodging is provided for more than three persons in return for remuneration or the provision of services or both, and
- lodging rooms do not have both bathrooms and kitchen facilities for exclusive use of individual occupants.

• MAINTENANCE

The City of Kitchener's Property Standards and Maintenance and Occupancy By-Law contains regulations for maintenance and occupancy of existing buildings. The by-law does not contain a definition of lodging house, nor any specific regulations for this use.

• LICENSING

All lodging houses in the City of Kitchener require a license. The city's licensing by-law was initially passed in June 1994, and last revised in December 1998. The licensing is generally done on a yearly basis. In the case of certain troublesome operations, however, the licenses might be issued only for a 3-month or 6-month period. The fee is \$250 for the first application, and \$125 for renewal.

The definition of a 'lodging unit' is the same as that in the zoning, except that the licensing bylaw also specifically excludes motels.

In the City of Kitchener, licensing is contingent upon an inspection for, and compliance with, the city's zoning by-law and property standards by-law, the provincial fire code, and provincial building code where applicable.

• ENFORCEMENT

Inspections of rooming houses in the City of Kitchener are undertaken by the Fire Department and the Property and Building Departments generally before issuing a license, and by the Fire and Property Departments before each renewal. The Public Health Department gets involved when there is a special problem related to health standards. Attempts are made to co-ordinate inspections, but they do not succeed most of the time.

The City of Kitchener does not pro-actively try to identify unlicensed lodging houses. They are generally identified only through complaints.

REFERENCES

Property Standards and Maintenance and Occupancy By-Law: Chapter 665 of its Municipal Code

Licensing By-Law: Chapter 553 of its Municipal Code

City of Kitchener: "Rules for Lodging House"

I COMMUNITY PROFILE: WINNIPEG, MANITOBA

I.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

• BACKGROUND

The City of Winnipeg is home to approximately 629,000 people. It has experienced moderate growth since 1998. This trend is expected to continue over the next four years. Winnipeg's population is expected to reach 645,000 by the year 2004, with an annual average growth rate of less than 1.0%.

A key indicator of the demand for rooming house accommodation is the number of single-person households within a community. In the City of Winnipeg, there are 71,700 single-person households, accounting for the second highest household group within the city at 29.1% of the total. This is above the national average of 27.5%.

A review of the housing stock in the City of Winnipeg indicates that owner-occupied dwellings are the predominant form of accommodation (62% of the stock). The rental sector totals 93,480 dwellings and represents 38% of the stock.

Housing is constitutionally a Provincial responsibility; however, the City of Winnipeg does play an important role in this regard. The City's role is outlined in the City of Winnipeg's Draft Housing Policy, which was adopted by city council on November 17,1999. The City's housing policies and programs are outlined in this draft and include the following:

- Neighbourhoods in the City of Winnipeg will be classified and categorized into four "Housing Improvement Zone" categories. These include: Major Improvement Areas (older areas where housing and infrastructure has deteriorated to the point of requiring complete renewal), Rehabilitation Areas (areas where decline has occurred and is spilling over and affecting the overall stability of the neighbourhood), Conservation Areas (those neighbourhoods that are physically and socially stable but are demonstrating initial signs of decline), and Emerging Areas (area where new development is being considered).
- the use of municipal tools to apply to housing issues that emerge. These include: Development Regulations, Land Use Control, Property Standards, Abandoned Buildings, Human and Information Technology Resources, and Neighbourhood Workshops, Clinics and Resources.
- the use of financial tools as incentives or mechanisms to assist in offsetting the costs of housing, including rehabilitation of existing stock, the purchasing and/or assembly of land, and the development of new housing in a manner that will encourage reinvestment within designated Housing Improvement Zones. These tools include the following: Municipal Cost Offsets (i.e. the waiving or reduction of municipal fees and charges related to regulation and development), Housing Revitalization (the provision of grants or forgivable loans for the costs associated with pre-development of housing projects within designated Housing Improvement Zones), "Minimum" Home Repair, Property Tax Credit and Relief, (Taxation

forgiveness during construction and renovation, tax holiday for significant renovations and new infill construction, and tax credits for homeowner renovations) and Neighbourhood Housing Plans and Housing Advocacy.

- establishment of the City of Winnipeg Housing Team: neighbourhood-based housing teams
 that will co-ordinate the city's resources and provide support to neighbourhood groups in the
 preparation of their redevelopment plans and housing strategies within Housing Improvement
 Zones.
- the expansion of the Winnipeg Housing Rehabilitation Corporation's mandate so that it will function as a facilitator/broker to assist community organizations to prepare their housing proposals for approval and undertake the role as project managers in partnership with community organizations. The WHRC also provides social/non-profit housing in the city and is sponsored by the city.
- the establishment of a Single Window project Secretariat: to review housing projects that have been submitted by neighbourhood organizations for funding under the city's Housing Rehabilitation Investment Reserve, and administer financial support programs offered by the federal and provincial government.
- the administration of the Manitoba/Winnipeg Community Revitalization Program (M/WCRP): a 50-50 cost share program between the city and the province to assist in the improvement of living conditions in older residential neighbourhoods in the city.
- the administration of the Residential Rehabilitation Assistance Program (RRAP).

The City does not have any housing policies and programs targeted specifically toward low-income singles.

• ROOMING HOUSE PROFILE

In 1995, the City of Winnipeg introduced amendments to its licensing by-law, which henceforth required rooming houses to be licensed. A Rooming House Inspection and Licensing Program was established in 1997. Due to the lack of regulation of the rooming house sector in the city prior to 1997, statistics on the number of rooming houses prior to 1997 are unavailable.

In 1997, 2,454 rooming houses were identified as existing within the City of Winnipeg. These numbers were collected through a program that was running called Rental Upgrades Program. Of the 2,454 properties identified as rooming houses, 1,137 were considered inactive, while 1,313 were considered active. In addition, there are many rooming houses operating illegally within the City of Winnipeg. Staff noted that these are only identified when a concern is raised by a member of the public, and therefore an illegal operation could remain active for many years before being identified.

The rooming house stock has been in constant flux since the inception of the inspection and licensing program in the City of Winnipeg. This is attributable to several factors, such as buildings closed by way of formal order, buildings re-opened upon achieving by-law compliance, building status changed to inactive because the building is no longer operating as a rooming house, and buildings being converted back to other permissible land uses. As at April 30, 2000, the aggregate total of rooming houses, inclusive of new referrals/complaints and new license applications, totaled 3,166. However, the City of Winnipeg does not attempt to collect data on the number of residents per rooming house, and therefore this information is not available for this study.

Despite the establishment of the rooming house inspection and licensing program, there are still an estimated 400-500 illegal rooming houses operating within the City of Winnipeg. It is also worth noting that rental properties that have 2 or fewer rental units are permitted and therefore do not require a license. These units are not taken into account when calculating total rooming house stock numbers.

In the City of Winnipeg, the housing forms that rooming houses tend to take include converted single-family homes (which constitute the majority of rooming houses in the city), purpose-built rooming houses that were built in the 1940's and 1950's, converted duplexes (which can have up to 17 rooms, and were originally built that way), and four-plexes that have been opened up.

The present rooming house clientele in the City of Winnipeg tends to be low-income singles, generally male, with or without substance abuse problems, somewhat older, who may or may not have mental health problems, migrants and workers. This has been the general clientele over the last 20 years. In recent years, there has been a noticeable increase in the number of younger people becoming a part of the regular clientele, as well as single mothers and native people (who constitute a significant portion of rooming house tenants). Rooming house operators indicated that the clientele was much more varied twenty years ago than today.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in the City of Winnipeg. Some of the most important impacts are as follows:

Cost of Purchasing Property

The cost of purchasing property in the City of Winnipeg is relatively inexpensive. According to the Annual Statistical Survey done by the Canadian Real Estate Association, the average price of a house in the City of Winnipeg in 1998 was \$86,838. This was significantly below the Canadian average of \$152,361, ranking among the lowest in Canada. Between 1997 and 1998, average house prices in the city only increased 0.9%; thus, houses in the City of Winnipeg remained relatively inexpensive.

Prices of property are a significant factor in the decision to convert and operate a rooming house. The inexpensive nature of the housing market in the City of Winnipeg stands to potentially increase/encourage owning and operating rooming houses in the city.

Property Taxes

In the City of Winnipeg, the property tax assessment procedure used is the Market Value System. The average property tax for a house in the City of Winnipeg is \$2,581. This is in the higher range of property taxes in comparison to other Canadian municipalities. However, low housing costs offset the relatively higher property tax costs.

Regulations and Standards

As previously mentioned, the City of Winnipeg instituted a licensing program for rooming houses in 1995. As a result, this has required many rooming house owners to obtain licenses. Licenses are valid for one year, and are currently set at \$244 per year to operate a rooming house. Whereas prior to 1995 these fees were non-existent, they now contribute to the operating costs of rooming houses in Winnipeg.

In the City of Winnipeg, unless there is a zoning change required for a rooming house, the licensing fees are not substantial. Even if a zoning change is required, the costs of going to the Committee of Adjustment are not substantial.

Population Growth

The population growth in the 1990's in the City of Winnipeg was moderate in the beginning and then slowed to the point of negative growth from the mid 1990's until 1999, which demonstrated an increase for the first time since 1993. The city is expected to continue to experience moderate growth over the next four years, from 629,000 in 1999 to 645,000 by the year 2004. The average annual growth rate is expected to be just under 1%. This trend means that overall population growth will not exert significant pressure on the need for additional rooming houses.

Social Housing Waiting Lists

The Province of Manitoba administers the social housing for the City of Winnipeg through the Manitoba Housing Authority (MHA). The MHA has approximately 700 people on their social housing waiting list for units in the city. These households are mainly inner city individuals and single parents. Accordingly, low cost housing is not readily available to those in need, which will place an increasing demand on the rooming house sector for affordable accommodation. This waiting list, however, is well below those witnessed in many communities, especially in Ontario.

Vacancy Rates

The rental vacancy rate in the City of Winnipeg has been declining since 1996. In October 1996, the City of Winnipeg had a vacancy rate of 6.0%. This has declined steadily since that date, reaching a rate of 3.0% as at October 1999. This rate is still in the desired range for a healthy competitive market. Thus, vacancy rates do not appear to be a major factor for potential increases in the demand for rooming house accommodation in the city. However, if the current trend continues, vacancy rates will be well below competitive levels, thereby pointing to a need for additional rental accommodation such as rooming houses.

Number/Growth of Single Households

As mentioned previously, the number of the single-person households in a community is a key indicator of the need for rooming house accommodation. According to 1996 Census Data, the number of single-person households was 71,700 in the City of Winnipeg, which represented an increase of 4,420 (6.6%) from the 1991 level of 67,280. This increase was well above the rate of population growth and is contributing to increasing demand for rooming house accommodation. Projections of continued increases in the number of single-person households suggest further growth in this demand over time.

Incidence of Poverty

An examination of the increasing incidence of poverty provides further evidence of the need for rooming house accommodation. In 1996, census data indicated that 46,645 of the single unattached people over the age of 15 in the City of Winnipeg were living in poverty. This represents almost two-thirds of the single population (65.0%).

According to local Social Planning Council staff, this number has risen since 1996. As such, the number of people living in poverty represents a significant indicator of the growing need for rooming house accommodation in the City of Winnipeg.

Homelessness

Homelessness in the City of Winnipeg as elsewhere is difficult to quantify. However, according to a report done by the Social Planning Council of Winnipeg, the estimate is a minimum of 200 people (including children) on the street--people with mental illness, substance abuse problems and recently released offenders.

The two main shelters in Winnipeg are operated by the Salvation Army and the Main Street Project. Both of these providers have reported that capacity has not been a problem; however, utilization levels have risen. For example, in 1996 the utilization rate in the Salvation Army Booth Centre was 40,309 bed/days. In 1997, this had risen to 43,848 bed/days. Thus, while the homeless situation does not appear to have reached crisis proportions, it is growing within the city. As elsewhere in Canada, this trend appears to point to an increasing need for rooming house type of accommodation in the City of Winnipeg.

Student Housing

The City of Winnipeg is home to the University of Manitoba and the University of Winnipeg, as well as other post-secondary institutions such as Red River Community College. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population. An expansion of rooming house accommodation could provide significant assistance in coping with this situation.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

The housing options available to low income singles in the City of Winnipeg, in addition to rooming house accommodation, include private market rental bachelor and one-bedroom units, as well as social housing. In the private market, the average rent of a bachelor apartment is \$337 per month, and for a one-bedroom apartment, the average rent is \$456 per month.

Social housing is also a housing option for Winnipeg residents. The City of Winnipeg operates two main programs in the city. One offers 668 units primarily for families and senior households. The second offers 375 units not necessarily targetted to any specific group. These units are rent-geared-to-income; thus, no household pays no more than 30% of their gross income on housing.

There are also a number of private non-profit housing projects as well as co-op housing units available in the city. Again, rents in the rent-geared-to-income units are based on income and provide low cost rental housing for City of Winnipeg residents.

The maximum shelter allowance for a single person in the City of Winnipeg is currently \$236.00. Although no information is available on the average rent for a room in a rooming house, City of Winnipeg staff indicated that they were not aware of any situations in which a resident could not afford to rent a room using the current shelter allowance amount.

• ROLE OF ROOMING HOUSES

As mentioned previously, many years ago there were people from virtually all walks of life in rooming houses in the City of Winnipeg. However, over the last 20 years, rooming houses have served to function more and more as housing for low-income singles, who are generally male, with or without substance abuse problems, somewhat older, who may or may not have mental health problems, migrants and workers. As noted by municipal staff, "you don't see too many doctors in rooming houses". However in recent years, the addition of more younger people and single mothers with children seeking housing in rooming houses has been noted.

Many renters in the City of Winnipeg are lower income households. As such, housing options should serve this segment of the population. Rooming house accommodations can do just that, and thus serve an important function in the housing market in the City of Winnipeg.

I.2 REGULATORY APPROACHES

The City of Winnipeg's regulations for rooming houses are principally contained in its zoning by-law, two fire-safety by-laws and its property maintenance by-law. Licensing is also required.

ZONING

In the City of Winnipeg, the current zoning by-law has been in effect since early 1995. Although various revisions were made at the time, including the consolidation of various area-specific by-laws, the provisions dealing with rooming houses effectively were not changed.

A 'boarding house, lodging house, or rooming house' is defined as a building where lodging is provided for compensation, with or without meals; and where the lodgers do not have their own cooking facilities. The definition excludes hotels and motels, and also other premises where care, treatment or supervision is provided.

Rooming houses with up to 12 persons are permitted in all multiple-family zoning districts, but not in single- or two-family districts in the City of Winnipeg. These areas occur primarily in the downtown and inner-city areas, but also some older residential neighbourhoods outside of these areas.

Those with more than 12 persons are permitted in these same zones, but only on a conditional basis. In these cases, new applications are subject to a public hearing process and possibly to special regulations.

Up to 2 boarders or roomers are permitted to live in dwelling units in all residential districts.

The parking requirement is 1 space per 2 rooming units.

• FIRE-SAFETY

Fire-safety in the City of Winnipeg is covered by two local by-laws: the Fire-Prevention By-Law adopted in 1983, and the Residential Buildings Fire-safety By-Law adopted in 1986.

The first by-law principally incorporates the provisions of the Manitoba Fire Code, which replaced the corresponding City of Winnipeg standards used until that time. It also contains various regulations that for the most part apply to all residential buildings. The main provision affecting rooming houses, along with all rental units, is one that requires them to have more advanced and tamper-proof smoke alarms than specified in the Manitoba Fire Code.

The second by-law provides standards specific to rooming houses and other older multipleoccupancy rental structures in the City of Winnipeg. It was developed by local officials after a number of fires in these type of properties. It contains basic requirements for emergency egress, alarm systems, electrical systems, fire separations, and standpipe systems. The requirements are described as being a reasonable compromise that can be met without major cost but provide a minimum level of safety in buildings that otherwise would virtually have none.

The relevant provisions apply to a building containing a residential occupancy, having a maximum building height of three storeys, and which was originally designed for use by one or two families but has been converted so as to provide 3 or more suites or 2 or more suites and a commercial occupancy. Until the consolidated inspection program, the City of Winnipeg Fire Department was responsible for the first bylaw, and the Building Department for the second bylaw.

City of Winnipeg staff have also developed a draft set of comprehensive standards for converted properties that build in the fire-safety by-law, but add maintenance, health and other aspects. It is currently being considered by their Legal Department.

• MAINTENANCE

The City of Winnipeg Maintenance and Occupancy By-Law, passed in 1988, sets minimum standards of maintenance and occupancy for all residential properties, including rooming houses. For the most part, these address the common topics of property and occupancy standards, but also include additional fire-safety requirements for emergency egress and alarm systems.

• HEALTH

The City of Winnipeg is served by two public health departments as a result of an earlier amalgamation. A Regional Health Department is responsible for the suburban areas, and the city Health Department for the inner city. The latter is the one principally involved with rooming houses.

In the City of Winnipeg, the two departments are responsible for enforcing the provisions of the Manitoba Public Health Act. It has a section specific to rooming houses. In general, the provisions are very basic, and many overlap those also found in the city's maintenance and occupancy bylaw.

Under this act, "lodging house' means any building designed, intended or used as a dwelling, in which persons are harboured, received or lodged; or accommodation is let for sleeping purposes by the week or less. It does not include a licensed hotel.

A 'rooming house' means a dwelling in which 2 or more rooms are rented and used by families living separately, all or some of whom use common lavatory and toilet facilities, and to whom cooking facilities may or may not be available. It does not include a dwelling in which rooms are rented to 4 or fewer persons, excluding the proprietor and the proprietor's family. It also does not include a hotel.

The two departments are also responsible for enforcing a series of municipal by-laws in all multiple rental properties, including rooming houses in the City of Winnipeg. These deal with such matters as litter, derelict vehicles, heating and house repairs.

LICENSING

The City of Winnipeg started licensing rooming houses through its License By-Law in 1995. The purpose of licensing is to ensure the properties are in compliance with maintenance and life-safety requirements.

A 'rooming house' is defined as a building having a maximum height of three storeys that was originally constructed for use by one or two families, and since has been converted to contain 3 or more rental units. The definition specifically excludes childcare or residential day care facilities, homes or centres.

Licenses for rooming housing are issued annually for the calendar year for a fee of \$220. The administration of the licensing is handled by the Licensing Department, which is responsible for all of the licensing in the City of Winnipeg.

• ENFORCEMENT

At the same time as introducing the rooming house licensing, the City of Winnipeg also established its Rooming House Branch as the department principally responsible for ensuring compliance with the relevant regulations before the issuance of the first license.

As part of its responsibility, the City of Winnipeg Rooming House Branch identifies the subject properties, and determines whether the property conforms with the zoning by-law. Because of the poor record-keeping and lax enforcement in the past, there are many non-conforming rooming houses. When they do not conform, they are required to de-convert or become fully legalized. The latter involves obtaining a zoning variance and the necessary building permits.

The City of Winnipeg Rooming House Branch is staffed with inspectors drawn from the Fire Department, Buildings Branch, and Zoning Branch. Although no staff has come from the Health Department, two senior inspectors in the Branch formerly worked for that department. The intent is to include the full range of specialists as a base for cross-training and support.

All of these inspectors are trained in all facets of the applicable requirements, and able to carry out a single all-purpose inspection. They are able to address virtually all technical issues that arise in rooming houses. For the relatively few that cannot, they rely on the expertise available in the individual departments.

This represents a new approach to inspections in the City of Winnipeg. In the past, three different departments were involved in the process, with each conducting an individual and separate inspection.

The responsibility for on-going inspections falls upon the City of Winnipeg Fire Department, which inspects before renewal on a two-year basis.

All of the departments continue to make inspections on the basis of complaints by tenants, neighbours or other inspectors.

REFERENCES

The Winnipeg Fire Prevention By-Law; By-Law No. 1322/76; Consolidation Update, 22 March 2000.

License By-Law 6551/95 re Rooming Houses

The Maintenance and Occupancy By-Law 4903/88

Zoning By-Law: By-Law 6400/94

J COMMUNITY PROFILE: EDMONTON, ALBERTA

J.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

• BACKGROUND

The City of Edmonton is Canada's fifth largest municipality and is the capital city of the Province of Alberta. It is home to 648,284 people. Although population growth has remained relatively stable since 1986, the population did start showing signs of growth between 1998 and 1999. Population projections for the city anticipate moderate population growth over the next 5 years, reaching an estimated 702,575 by 2005.

A key indicator of the demand for rooming house accommodation is the number of single-person households in a community. The 1996 census showed that 66,390 or 28% of the 240,050 households in Edmonton were comprised of single persons. This is quite similar to the national average of 27.5%.

In Edmonton there are 112,125 rental households, representing 43% of the total households within the city. There are a variety of rental housing options available to City of Edmonton residents, of which rooming houses are one. Rooming houses (which include college residences) refer to those building structures that have 3 suites or more and are less than six storeys in height. These represent 0.8% of the rental market and constitute 2,086 units.

The Province of Alberta holds primary responsibility for housing in the province through the Department of Community Development. The extent of its role is to supply the subsidy funding for the operation and maintenance of those projects operated through the Capital Region Housing Corporation and various non-profit housing providers. The Province of Alberta has not engaged in the construction of social housing for a number of years now and this is not anticipated to change in the near future.

At the present time, the City of Edmonton is going through a transition period with respect to its role in housing. This includes revising and examining its role in social housing and will be using the city's business plan as a forum for developing its position on housing. Edmonton has also joined the Big City Mayor's Caucus in its National Housing Policy Option Paper on behalf of the Federation of Canadian Municipalities (FCM) and the Alberta Urban Municipalities Association in its efforts to establish a housing policy for the city. In addition, the City of Edmonton completed the May, 1999 Call to Action final report of the Edmonton Homelessness Task Force.

At present there is no formal housing policy for the City. The City is, however, involved in six main areas pertaining to affordable housing, including:

- obligations for some social housing units; however, last year the province took over monetary aspects
- operating City of Edmonton Housing Corporation
- Planning and Advocacy

- facilitating increases in the supply of affordable housing in the city by working with community groups, special interest groups, non-profit agencies. An example of initiatives established is the Low-Income Capital Assistance Program, which has a reserve fund of \$300,000 and is intended to assist housing projects.
- administering RRAP: Residential Rehabilitation Assistance Program
- Safe Housing Standards Committee: Ensures that housing is safe and meets minimum standards

Some of the recent initiatives to address the increased need for low-income and special needs housing include the formation of the Central Edmonton Community Land Trust and the provision of additional seniors' subsidized lodge units. As well, the City has supported the development of a Community Plan to allocate \$17 million over the next three years through the Federal Homelessness Funding Initiative.

The City is currently developing a "Low-Income and Special Needs Housing Strategy" to define the City's role in this area over the next decade. This report will be presented to council in early 2001.

• ROOMING HOUSE PROFILE

The City of Edmonton has 51 licensed rooming houses at the present time. It should be noted that this number does not take into account the entire rooming house stock, since licenses are required only of those rooming houses with 4 or more rooming units. Nonetheless, the number of rooming houses has been on the decline over the last 20 years for two main reasons.

First, many have been demolished. Demolitions started in the 1970's because a number of rooming houses were situated on lands that were zoned for more profitable development (i.e. commercial, higher density residential). Demolitions have also occurred in recent years as a result of violations of Safe Housing Standards. Since 1993, approximately 30 rooming houses have been ordered to be demolished for this reason.

Second, rooming house units and properties have been lost due to conversion back to original structural purpose (i.e. conversions back to single family dwelling). This had also commenced as early as the 1970's but has become a significant factor since the establishment of the Edmonton Safe Housing Standards Committee in 1993. Rooming units within rooming houses have also been lost as a result of upgrades and due to closures also mandated by the Safe Housing Standards Committee. For example, rooming units in some rooming houses have been lost due to the requirement of ensuring a proper fire exit, whereby the physical restructuring of the rooming house to accommodate the fire exit has caused one or more units to be eliminated.

It has also been noted that in periods of economic downturn in the City of Edmonton, more rooming units have appeared, while in periods of economic upturn there have been noticeable declines in the number of rooming units. Despite the establishment of the Safe Housing Standards Committee, it is still estimated that 5% of the rooming house stock in the City of Edmonton is operating illegally.

Rooming houses in the City of Edmonton take various forms. These include small residential buildings, ground floor commercial developments with units on top, units above hotels, and converted older single/multi-family homes.

Average rents for a room in a rooming house in the City of Edmonton range from \$175-\$300 per month. For those on income assistance, the shelter allowance is \$168.00, which forces tenants on assistance to use part of their living allowance to cover their shelter expenses.

Discussions with local planners and rooming house operators in the City of Edmonton have provided information on the general characteristics of current rooming house residents. The majority of residents are low-income singles, generally males who tend to be older, often with either substance abuse problems or some form of mental disability. They also tend to be quite transient. In recent years, there has been a noticeable increase in younger people (employed and unemployed) as well as a greater appearance of university students.

The 1980's saw a very similar clientele in rooming houses but demonstrated a few differences. Among these differences were the greater numbers of native people, refugees, unemployed exoffenders, and developmentally disabled people.

De-institutionalization in the Province of Alberta that commenced in the 1980's has had a significant impact on the clientele of rooming houses. Many of the discharged patients have no other housing options available to them upon their release; rooming houses serve this purpose by default. This is especially the case in the inner city of Edmonton. For example, 11% of the 900 patients that were released between June 1981 and April 1982 were released into inner city rooming houses. Continuing government policy in support of this process is placing ongoing pressure on the demand for rooming house accommodation.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in the City of Edmonton. Some of the most important impacts are as follows:

Cost of Purchasing Property

In 1999 the average price of a detached resale home was \$133,442. This is expected to increase at least 6% this year to a record high of \$141,450. While rooming house operators we spoke to did not feel the cost of property in Edmonton represented a major barrier, there was concern about the impact of accelerating property values. Rising property costs tend to discourage the establishment and operation of rooming houses since this is one of the key cost factors for many property owners.

Property Taxes

Property owners in Edmonton have indicated that property taxes have not been a major issue for them since, in most cases, property taxes have remained fairly constant or even decreased in past years. Edmonton uses market value assessment to determine property taxes. In 2000, the average single family home valued at \$121,000 will pay \$1,624 in property taxes.

Edmonton ranks 5th lowest in terms of property taxes among 17 major cities in Canada (the City of Edmonton conducts an annual residential property taxes and utility charges survey in which it compares itself to 17 Canadian cities and 11 municipalities in the Edmonton Region). The ranking in 1999 was unchanged from 1998.

Over the last five years, property taxes in Edmonton have increased an average of 0.7% per year, which is lower than the average increase of 1.9% observed among the 17 cities used in the survey. High property taxes can serve as a major impediment to the operation of rooming houses as they can contribute significantly to operating costs, but this has not really been an issue for property owners in Edmonton.

Regulations and Standards

With the establishment of the Edmonton Safe Housing Standards Committee, rooming houses are required to maintain a certain level of property standards to ensure the adequacy of shelter for residents. Property owners have argued that the requirements of the Safe Housing Standards Committee have increased their costs. However, the City of Edmonton conducted an A.C.T. demonstration project in 1993 and found that the cost of upgrades required by the Safe Housing Standards compared to the upgrades required by the Alberta Building Code for RRAP projects was substantially less. Upgrades to meet Safe Housing Standards were found to be \$2,381 per unit whereas upgrades under the Alberta Building Code for RRAP projects were found to cost between \$8,803 to \$18,052 per unit, with an average cost of \$13,522 per unit.

Increased costs as a result of regulatory changes are a significant factor in the continued operation of rooming houses. When regulatory changes increase costs to the point of negative financial return there is no financial incentive to own and operate rooming houses.

Population Growth

Although Edmonton has experienced a relatively stable population level since 1991 (for example the population change between 1991 and 1996 was –7.05%), this started to change between 1996 and 1999 when the population grew by 31,978 people. This was the highest growth in population since the 1986 to 1991 period. The population of Edmonton is expected to continue to increase approximately by 54,000, reaching a total population of 702,500 by the year 2005. Although Edmonton is experiencing moderate population growth, increases in population exert increased pressures on the housing market, thereby having a potential impact on the demand for rooming houses.

Social Housing Waiting Lists

The Edmonton Capital Region Housing Corporation has a waiting list of approximately 700 (families and singles) and this number is on the rise. Combined with a decrease in rental dwelling stock from 113,000 in 1991 to 112,100 in 1996, and an increase of low-income renter households (both in the number and proportion between 1991 and 1996), the situation for those in need of such housing is clearly deteriorating. This is suggestive of the difficulty that low-income households are encountering in accessing adequate shelter at reasonable costs and the need for additional affordable accommodation of the nature provided by rooming houses.

Vacancy Rates

In October 1999, vacancy rates in the City of Edmonton averaged 2.2%, up from 1.8% in 1998. This increase was attributable to a decrease in the rate of net migration to Edmonton as well as the number of apartment completions, which exceeded apartment absorption between 1998 and 1999. The vacancy rate is expected to fall this year to 2.0% or lower as the labour market improves and the city experiences positive net migration.

The vacancy rate in the City of Edmonton is anticipated to rise again to 2.2% in 2001 and 2.5% between 2002 and 2005 as a result of an anticipated decline in net migration to the city and the construction of new rental apartments. These new rental apartments are being built primarily to accommodate the influx of construction workers needed to assist in the construction of the Scotford refinery and other projects (such as the 8th World Championship in Athletics and the 2001 World Triathlon Championship that the city will be hosting) commencing this year. However, most apartments being constructed will have rents higher than those in need of rooming house accommodation can afford.

De-institutionalization

As noted above, de-institutionalization that commenced in the 1980's has had a significant impact on the demand for rooming houses. Continuing government policy in support of this process is placing ongoing pressure on the demand for rooming house accommodation.

Number/Growth of Single-Person Households

In 1991 there were 236,120 households in the City of Edmonton, of which 62,520 were single-person households. By 1996, this number had increased by 3,870 to 66,390, representing 27.6% of the city's total households. In Edmonton's downtown area, single-person households account for 62% of total households, representing 2,345 households. As mentioned previously, the number of single-person households is a key indicator of the demand for or potential demand for rooming house accommodation. Continued increases in the number of single-person households, as past statistics have demonstrated the trend has been, are undoubtedly increasing the demand for rooming houses in the city.

Incidence of Poverty

According to the Socio-Economic Outlook Report published by the City of Edmonton's Economic Development Department, it was found that in 1995, 26% of all Edmontonians had an income below the Low Income Cut-Off (LICO). This was above the Provincial figure of 18%. As such, this can be used as an indicator of the demand for affordable housing that rooming houses have traditionally provided.

Homelessness

As in the rest of the country, Edmonton is also experiencing a homelessness problem. The City has conducted three counts of the homeless since March 1999. Each time the count was conducted there were increases in the numbers found. For example, in March of 1999, 836 people were found homeless. This number rose to 1,114 later that year (in November) and increased slightly again in March 2000 to 1,125.

Perhaps the most notable aspect of the homeless problem in Edmonton is that the majority of the homeless population are single people without children. For example, in March 1999, 633 of the 836 homeless people were single, in November 1999, 923 of 1,114 were single, and in March 2000, 932 of 1,125 were single. This is strongly indicative of the demand for affordable singles housing in the City of Edmonton and the need to address this concern in the short term through provision of rooming houses and other such forms of accommodation.

Student Housing

The City of Edmonton is home to the University of Alberta and Concordia University College of Alberta, as well as other post-secondary institutions such as Grant MacEwan Community College and the Northern Alberta Institute of Technology. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population. An expansion of rooming house accommodation could provide significant assistance in coping with this situation.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

There are several housing options for low-income singles in the City of Edmonton; however, the availability of these options is quite limited. In the private rental sector, besides rooming houses, there are some bachelor and one-bedroom units available. Rents for these range from \$350 to \$400 per month for a bachelor unit and \$425 to \$500 for one bedroom apartments. While some basement suites and other forms of accessory apartments also exist, most are illegal and information on these is unavailable.

Social housing is administered through Edmonton's Capital Region Housing Corporation (CRHC, previously known as Edmonton Housing) and other non-profit agencies. The difference between CRHC and non-profit housing is that CRHC has a deeper subsidy program and calculates rents based on 30% of individual gross monthly income to a maximum salary level and has no minimum rent levels.

Non-profit housing agencies such as The City of Edmonton Non-Profit Housing Corporation, are able to offer bachelor and one bedroom apartments to singles with minimum rents of \$275 and \$300-\$335 respectively. These rents are based on a rent-geared-to-income scale and are subject to minimum rents depending on the establishment. Rent is calculated as 27% of gross household monthly income to a maximum rent level or the minimum rent level depending on which is greater.

The shelter allowance for singles on social assistance is \$168. As such, this leaves many of these accommodations inaccessible to many low-income individuals. Combined with the low vacancy rate in the City of Edmonton, the housing options for low-income singles are quite slim.

• ROLE OF ROOMING HOUSES

Rooming houses function to provide a housing option for low-income singles as well as the increasing number of younger employed or unemployed people within the City of Edmonton. This function has remained the same over the last 20 years. As noted earlier, there are a number of factors in Edmonton that appear to be increasing the demand for rooming house accommodation; namely, the sizeable number of single person households and the continued growth of this segment of the population, the proportion of the homeless people that are single, and the limited availability of affordable housing for low-income singles in the city. Rooming houses can assist in filling the gaps in the housing markets that currently find some 925 single homeless people without housing and many others forced to pay more than 30% of their incomes on shelter costs.

The situation in Edmonton does not appear to be as severe as in many other Canadian municipalities. This is perhaps due to initiatives already undertaken by the City and the City's continued efforts to address housing issues, as well as due to the current favourable economy of the Edmonton area. Nonetheless, the city has a significant portion of its population that would be well suited for the accommodation that rooming houses provide.

J.2 REGULATORY APPROACHES

Rooming houses in Edmonton are principally regulated by their Safe Housing Standards, which consolidate the local regulations for older residential properties dealing with fire-safety, property maintenance, public health and also the various services. The city also requires licensing.

ZONING

The current zoning, which was introduced in 1961 and last substantially revised in 1981, contains a definition of 'boarding and lodging house', but not of 'rooming house'. The former is defined as a building containing sleeping units, which, in addition to a dwelling, might provide lodging or sleeping accommodation for remuneration, with or without meals. The definition specifically excludes group homes, and fraternity and sorority housing. It is taken to refer to "mom and pop" operations in which the tenants rent rooms and also are provided meals by the live-in owners. This definition is considered not to apply to rooming houses. Few contemporary rooming houses would meet this description. As a consequence, rooming houses as described elsewhere in this report are not permitted in Edmonton.

• FIRE-SAFETY, MAINTENANCE AND HEALTH

The City of Edmonton has developed its own comprehensive standards, the Safe Housing Standards⁴, which consolidate the minimum acceptable standards for life-safety, property maintenance and health as well as electricity, plumbing, gas and heating services.

Owners of the latter premises have few options. These include convincing the City of Edmonton that conversions occurred before 1961, convincing the City to use some latitude in how it applies the regulations, or applying to have them fully recognized. The latter would involve getting a variance to the zoning and meeting the building code — both difficult undertakings.

The City of Edmonton has recently initiated its first review of the zoning by-law in about twenty years. It is possible that this issue will be addressed in the process.

Any family in the City is allowed to provide accommodation for two roomers.

⁴ The Safe Housing Standards are the product of a multi-disciplinary committee established in early 1992. Among the participating city departments were those representing planning, development, finance, fire, law and health. The purpose of the committee was to improve housing conditions for tenants in substandard rental accommodation. It aimed to achieve this principally by starting a co-ordinated and pro-active program of inspections and enforcement.

However, before they could start this program, they found that they had to develop a set of standards that were appropriate to older housing. Those readily available to them proved to be too inflexible and costly, and would have caused serious disruption in this housing if imposed.

The foundation for their standards was Winnipeg's Residential Buildings Fire Safety By-Law adopted in 1986. They amended these fire-safety standards and also others dealing with health, maintenance and the various services. The process involved working through many inconsistencies, conflicts and duplications in these provisions.

The committee also drew upon an A'C'T-sponsored study by the Association for Preservation Technology. That study identified the requirements in the National Building Code that discourage

Community Profiles: Edmonton, Alberta

³ There is a large number of legally non-conforming rooming houses in the City of Edmonton that were created before the zoning by-law was introduced. There are also many others of questionable status because the City has no or unreliable records regarding when they were converted.

These standards are applied to existing rented, multiple-occupancy residential buildings that were legally built before April 1974, and that have six storeys or less and three or more suites — whether rooms or self-contained units.

Compliance with the standards is a condition of operating a rooming house within the City of Edmonton. While rooming houses are not the sole occupancy subject to these standards, they represent the main one.

The City of Edmonton started enforcing these standards in December 1994. They took about two years to prepare. Before being implemented, they were field-tested and extensively fine-tuned.

Buildings in the City of Edmonton subject to these standards are in two categories. The first includes buildings not more than three storeys in height, strictly residential, and with ten or fewer occupants including any resident owner or person supervising the building. This category includes rooming houses and other multiple conversions in houses originally designed for one or two families. The second classification includes all others. The technical requirements for the latter are more demanding.

These standards have been approved by two departments that are responsible for administering provincial mandates. The Edmonton Board of Health adopted these standards under the authority derived from the Public Health Act. The Edmonton Fire Chief has formally agreed that the standards provide an "acceptable level of life safety" that is in accordance with the Alberta Fire Code.

renovation of deteriorated residential buildings, and developed a set of alternative technical measures that could be applied as equivalencies. That study looked closely at the costs and benefits in assessing the suitability of these provisions.

In 1993, the city received an A'C'T grant to test a preliminary set of standards on an actual project from the viewpoint of practicality and cost. The preliminary standards were also field-tested in a number of the worst rooming houses in the city.

All of this led to various revisions. The final version was released in June 1994, and then enforced through the licensing by-law since December 1994.

The standards offer significant benefits related to cost-effectiveness, practicality and flexibility. The cost of meeting these standards rather than the provincial fire code are estimated to be at least 50% lower, and even 75% in certain cases. They also offer various alternatives that are more appropriate to the existing structures common in the city. Furthermore, there is a potential for further amendments because the regulations are under the purview of a local committee that has expressed the intent to modify or vary the provisions where appropriate.

• LICENSING

Under their License By-Law, originally passed in 1961, all rooming houses in the City of Edmonton are required to have a business license. All business licenses are presently administered by the Licensing Branch of their Police Department, but those for rooming houses will be shortly transferred to the Buildings Department. The licenses must be annually renewed. The minimum fee is \$100.

Under the licensing by-law, the definition of a "boarding, lodging or rooming house" includes the following:

- any building used or designed for the purpose of accommodating for a consideration boarders or lodgers generally;
- any private home in which 5 or more persons reside, other than the immediate family of the owner, tenant or occupant; and
- a hotel and motor hotel.

• ENFORCEMENT

Following the introduction of the Safe Housing standards, the City of Edmonton started a systematic inspection of all existing rented multiple-occupancy residential buildings. To identify these properties, it used their existing licensing records as well as census data and assessment rolls. First priority has been given to the inner city area due to the age and condition of the buildings and the high proportion of rooming houses.

All properties are jointly inspected at one time by a team of inspectors. The properties are inspected solely for compliance with the City of Edmonton Safe Housing Standards. That team is also collectively responsible for preparing a single deficiency list. The same team always works together. There are now three complete teams.

The size and composition of the teams has changed over time. In their first inspections, the team was comprised of 10 inspectors. That number was reduced to seven — representing fire, buildings, health, electricity, plumbing and gas, heating and ventilation, and licensing. More recently, the number has dropped further to 4. One senior inspector handles plumbing, gas, heating and ventilation. Licensing in the City of Edmonton is now considered necessary, and electricity only participates when their records are incomplete or indicate a problem. This change occurred partly as a result of experience, and partly because they are starting to deal with less troublesome properties.

It should be noted that the inspections do not involve zoning. Compliance with the Edmonton Safe Housing Standards is required whether or not the premise conforms with zoning. They have taken this stance because of the confusion over the legal status of many of these properties, and its potential for delaying compliance with these standards. The owners are notified that this determination is their responsibility, and compliance with the standards does not confer a legal zoning status.

In the City of Edmonton, rooming houses have been required to comply with the standards since 1994 as a condition of receiving a license. The first licenses issued after this date are subject to inspections by the joint team of inspectors. Renewals will be subject to annual inspections by the fire and building inspectors only.

Although the regulations have been consolidated, use is still made of the diverse enforcement powers derived from their various provincial mandates. This enables them as a group to respond in the most effective manner under the circumstances. For example, where appropriate, they will enforce the closing down of a building under the Public Health Act because these provisions are the strongest. They will use other provisions to gain entry or address other problems as appropriate.

Prior to this arrangement, only the City of Edmonton Fire Department inspected residential buildings on a regular basis, and it focused mainly on the fire alarm system. Other city departments and the Board of Health acted independently, and generally responded only to public complaints.

The new procedures have left much more efficient and effective inspections in the City of Edmonton. In the past, the inspectors worked in piecemeal manner and often at cross-purposes; improvement required by one would be found to raise problems for the next. Some of the regulations were contradictory or inconsistent. They now better understand each others' requirements, and are able to produce solutions that meet all of their needs.

REFERENCES

Edmonton's Safe Housing Committee: Safe Housing Standards (Final Amended Edition); Dec 1994.

Energy Pathways Inc: Safe Housing Standards for Affordable Renovation; A'C'T Demonstration Project; October 1996.

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K COMMUNITY PROFILE: VANCOUVER, BRITISH COLUMBIA

K.1 ROOMING HOUSE CHARACTERISTICS AND TRENDS

• BACKGROUND

The City of Vancouver is the largest city in the Province of British Columbia. Vancouver is also the third largest Canadian metropolitan area. It is home to approximately 554,062 people (based on 1998 estimate).

Single-person households accounted for 37.9% of the total number of private households within the City of Vancouver in 1996. This is well above the national average of 27.5% and indicative of the strong need for accommodation of the nature provided by rooming houses.

Rental housing units represent 58.1% of the housing stock in the City of Vancouver, totaling 127,000 units. This rental proportion is among the highest of any major Canadian city.

There are a variety of rental housing options available to City of Vancouver residents, of which rooming houses are one option. Rooming houses represent 5.3% of the city's rental stock, totaling 6,677 units.

Housing in Vancouver is constitutionally a Provincial responsibility; however, with the federal government's withdrawal from funding new social housing, the Province has engaged in partnerships with community sponsors and municipal governments. British Columbia is one of the few provinces that continues to build subsidized housing. In 1999 the Provincial government committed 2,400 new units of social housing to be completed by the end of 2001.

The City of Vancouver encourages the retention and development of affordable housing throughout the city. The City established a Housing Center in 1992, which is responsible for programs, policies and research in housing. The City is involved in housing in two main ways:

- 1) directly by way of financial support to social housing developments and,
- 2) indirectly through planning policies and other programs.

Examples of these programs and policies include:

- the encouragement of secondary suites in the neighbourhoods where there is support
- the Condominium Conversion Review process, where any conversions of 4 units or more have to be evaluated in the context of the housing requirement in the area
- Non-market (social housing) land leases
- 20% Social Housing Requirement, where major re-zonings of land to multi-unit residential use must include 20% social housing.
- operation of the Assured Moderate Rental Housing Program, a public-private partnership to build rental housing on sites leased from the city for 80 years.

- administration of the Neighbourhood Demonstration Program, an initiative for which the city has set aside \$5 million in a Property Endowment Fund to acquire land for housing to implement the city's initiative to increase the diversity of housing in low density neighbourhoods. The fund is also intended to assist innovative housing projects.
- operation of a Social Housing Portfolio. Of the 19,000 units of social housing in the city, the city, through its Non-Market (social housing) Operations Division, operates more than 800 units of social housing.
- the operation of the Affordable Housing Fund, set up by the City to provide grants for social housing projects developed on city-owned lands which would otherwise have been over budget
- the Purchase of Market Sites. The City purchases sites and then leases these properties to non-profit agencies and co-operatives for a term of 60 years at 75% of market value.
- the use of development tools to encourage the construction and retention of social housing, such as density bonusing in the downtown, development levies, and low cost housing bonuses.

The City of Vancouver recognizes the hardship faced by its low-income singles population in securing affordable accommodation. Accordingly, it has been involved in a number of projects specifically geared to providing singles housing. For example, The Wellspring is an apartment project on city-owned land that houses 90 low-income singles. It was funded by BC Housing in 1997 and is leased to the 127 Housing Society for 60 years. In 1999 alone, through the combined efforts of the City, the Province and local non-profit organizations, more than 800 units of social housing for singles are being built or planned in the downtown area.

ROOMING HOUSE PROFILE

In the City of Vancouver there are two types of rooming houses: licenced Single Room Occupancy (SRO) buildings and unlicenced rooming houses, which are also called "Multiple Conversion Units". Licenced SRO buildings are actually residential hotels which are licenced to include a pub or lounge on the premises and are not the focus of this discussion. Our discussion focuses on the Multiple Conversion Units, which comprise 65% of all rooming house stock in the city.

Commencing in 1992, the City of Vancouver began conducting surveys on low-income housing in the downtown core. The 1998 survey indicated that there were 6,677 rooming house units among 162 buildings, which represents 53% of the low-income housing stock in the downtown core.

In the City of Vancouver, the number of rooming house units has been on the decline since the 1970's. Rates of decline have reached several peaks over the last 20 years, namely in 1981, 1986, and between 1996 and 1998.

At the beginning of the 1980's, the rooming house stock in the City of Vancouver had already experienced significant losses and totaled 9,643 units. Losses continued unabated throughout the rest of the 1980's and 1990's, reaching high points in the years mentioned above. The heightened rate of loss in 1981, (i.e. 1,500 units) can be attributed in part to the City's actions,

which were actually intended to increase the housing stock. For example, the City approved new upgraded standards in both the Standards and Maintenance by-laws and the fire by-law. As such, renovations required to bring buildings up to par had the unintended consequence of the loss of rooming house units.

Another contributing factor to the loss of rooming house units in the same period was the conversion of some of these buildings to social housing, which accounted for 22% of the losses, and conversions to self-contained rental dwelling units, which accounted for another 20% of the losses. Although this resulted in additional social housing units, many of these were not targeted for the single population, and therefore a significant reduction was felt.

In the City of Vancouver, in 1986, rooming house losses were pegged at 529 units. However, this is a conservative estimate. Although some of the losses at that time can be attributed to increased office and commercial development occurring in the city (which resulted in the loss of four major residential hotels), a major portion of the losses can be attributed to the city hosting Expo '86. The losses of rooming house units due to conversion to hotels to accommodate the visitors flooding into the city evicted an estimated 700-1000 tenants.

By 1990, the rooming house stock in the City of Vancouver was still declining, with the total stock dropping to 7,961. Between 1991 and 1998 losses continued at an average rate of about 2% per year. The rate of loss reached a peak in the 1996-1998 period, when 732 units were lost, compared to 151 units between 1994 and 1996. The loss between 1996 and 1998 can be attributed largely to the conversion of five residential hotels to exclusively tourist use, as well as to conversion to social housing, hostel or "backpacker" accommodation.

Continuing decline of the rooming house stock is expected over the next decade in the City of Vancouver. It is estimated that by 2011 a further 1,250 units will be lost to economically viable conversion and/or demolition. It is projected that probably 600 of these units will be lost as a result of redevelopment to condominium apartments, 450 will be lost as a result of conversion to hostel accommodations and 200 will be lost due to conversion to budget hotels. In addition, the city estimates that approximately 280 rooming house units will be lost due to fire, and a further 200 to 400 units as a result of health and safety enforcement. Therefore, total losses are projected to be between 1750 and 1950 units, with an average loss of 125 to 140 units annually.

Discussions with staff at the Vancouver Housing Centre, rooming house owner/operators, and staff of the Downtown Eastside Resident's Association (DERA) have provided information on the general characteristics of residents of the rooming houses in the City of Vancouver. These characteristics include low-income singles, generally older males, with or without substance abuse problems, and those with mental health problems. These characteristics have remained generally the same over the last 20 years, although in recent years more women, younger individuals, and increasing numbers of individuals with mental health problems have become a part of rooming house clientele. Average rents for a room range from \$325 (in the worst rooming houses) to \$500.

• FACTORS AFFECTING ROOMING HOUSE SUPPLY AND DEMAND

The supply and demand factors common to most municipalities discussed earlier are impacting the rooming house sector in the City of Vancouver. Some of the most important impacts are as follows:

Cost of Purchasing Property

The cost of purchasing property is a major factor in deciding whether or not to operate/open a rooming house. The City of Vancouver and its surrounding area that comprise the Vancouver CMA is considered Canada's most expensive housing market. For example, the average value of a single detached home is \$371,000. The escalation in property values throughout the 1990's has presented a major barrier to those considering entering the rooming house sector, and has also contributed significantly to conversion and redevelopment of existing rooming houses to more economically attractive uses.

Property Taxes

The property taxes for the city are based on market value assessment. Property taxes represent a major expense to rooming house operators and therefore serve as a significant factor in the retention or creation of rooming houses. In speaking with rooming house owners/operators in the city, high property taxes were among their complaints. In the City of Vancouver, property taxes for an average house are approximately \$1,638 (based on 1998 estimate). This is in the median range of property taxes across Canada.

Regulations and Standards

Due to the fact that rooming houses are not licensed in the City of Vancouver, there are no regulatory changes that have directly affected rooming house operating costs. They are subject to fire prevention standards and minimum property standards and maintenance; however, all residential buildings are subject to these standards. A potential regulatory change that would increase the costs of operating rooming houses and perhaps affect the supply of rooming houses within the city is the potential introduction of a licensing program, although the introduction of licenses is not expected to occur in the next few years.

Population Growth

The City of Vancouver has a total population of approximately 554,062. The average annual population growth rate from 1993-1998 has been 2%. Much of Vancouver's population growth has been due to international immigration.

Population growth is expected to continue in future, but at a slower rate, largely due to the anticipated slowing of the movement of people into British Columbia from other provinces. The expected reduction in Vancouver's population growth rate suggests that population growth will not strongly affect the demand for rooming house accommodation in the city in the foreseeable future.

Social Housing Waiting Lists

In the City of Vancouver there is no central registry for the social housing units available in the city. As a result, the number of applicants on social housing waiting lists was unavailable.

Discussions with staff at DERA (which is one of the social housing providers operating in the Downtown East Side where a majority of the rooming houses are located) estimate that there are approximately 14,000 singles on their waiting list alone. Thus, the lack of availability of affordable housing for low-income singles is likely contributing to a need for increasing the type of accommodation provided by rooming houses.

Vacancy Rates

The current apartment vacancy rate in the City of Vancouver is 1.4%. Vacancy rates under 3% are considered indicative of a rental market lacking in choice, especially for those of lower income. Rooming house accommodation can assist in fulfilling this demand.

Number/Growth of Single Households

In the City of Vancouver there are 218,540 private households. Single-person households account for 83,040 or 37.9% of households within the city. This represents an increase of 6,440 (8.4%) from the 1991 total of 76,600. As mentioned previously, this is a key indicator of the demand of rooming house accommodation in the city and points to increasing need for this form of accommodation.

Incidence of Poverty

According to Statistics Canada's low-income cut-offs (LICO's), the number of those living in poverty in the City of Vancouver is increasing. Between 1991 and 1996 the number of low-income individuals in the city rose from 49,050 (41.2%) to 62,320 (47.0%). This points to the need for additional affordable accommodation such as rooming houses.

Homelessness

The City of Vancouver, as well as many other Canadian cities, is experiencing a homelessness problem. However, the extent of the problem is not as extreme as in cities such as Toronto. In Vancouver, there are 300 shelter beds available which are nearly always filled and another 300-600 persons regularly sleeping on the street. The proportion of the homeless population that are families with children is not considered to be as large as that found in other cities, which suggests that the homeless people in Vancouver are virtually all low income singles. This points further to the need for more affordable accommodation of the nature provided by rooming houses.

Student Housing

Vancouver is home to the University of British Columbia as well as other post-secondary institutions such as Douglas College, Capilano College, Langara College and Vancouver Community College. A steady growth in enrolments within these institutions accompanied by a lack of on-campus student housing is creating pressure for off-campus accommodation suited to the student population. An expansion of rooming house accommodation could provide significant assistance in coping with this situation.

• HOUSING OPTIONS FOR LOW INCOME SINGLES

As with other Canadian cities, housing options for low-income singles are not plentiful. In addition to rooming house accommodation, which is the primary housing choice for low- income singles in the City of Vancouver, other options include private market rental units, social housing and Special Needs Residential Facilities (SNRFs). Private market rental units may include secondary suites, bachelor apartments, studio apartments and one-bedroom apartments, all of which are inaccessible to the majority of low-income singles due to the high rents charged for these units. For example, the average rent for one-bedroom units in Vancouver is approximately \$675, while the maximum shelter allowance for a single person on social assistance is \$325.

Social housing (non-market) is operated and funded by the City of Vancouver, province and non-profit agencies. Residents of this type of housing are usually income tested and pay no more than 30% of their income on rent.

In the City of Vancouver, social housing tends to be considered rooming house replacement housing. For example, in the downtown core, much of the social housing has been purpose-built to house rooming house residents. The type of housing provided includes rooms, studio apartments, and one-bedroom apartments. As of August 1998, there were 1,159 room units, 1,422 studio apartment units, and 1,591 one-bedroom units.

Social housing has fared a little better than rooming houses in the City of Vancouver. Since January 1991, the total social housing stock has increased, from 3,413 units to 4,173 in 1998. This translates into a 23.1% increase over 8 years

In the City of Vancouver, SNRF housing is also generally funded through the government and targeted for those individuals with special needs, i.e. physically or mentally challenged etc. SNRF housing functions are two dimensional—they provide shelter and also care services to those individuals who cannot live completely independently.

The selection criteria for eligible tenants for SNRFs are not based on income alone. Social factors and medical reasons are also taken into consideration. As such, it is often the case that the line of differentiation between social housing and SNRF housing becomes indistinguishable.

SNRF housing for singles in the City of Vancouver comes in the form of self-contained units, shared accommodation and beds. As of August 1998, there were a total of 1,022 units among 16 buildings throughout the city, representing 8% of the low-income housing stock in the downtown core.

The SNRF housing stock has remained fairly stable over the last decade in the City of Vancouver. Since January 1991, the stock has increased by only 18 units (from 1,004 to 1,022 in 1998), representing a 1.8% increase. This is anticipated to change very little in the future, since at the end of 1998 there were no SNRF projects under construction, although there were three projects that were still in the development application stage.

• ROLE OF ROOMING HOUSES

Rooming houses have provided some of the lowest cost rental units in the City of Vancouver for more than 20 years. As such, they function as the primary housing option for most low-income singles in the City of Vancouver. Unfortunately, the last 30 years have seen a significant decline of the rooming house stock and this trend is expected to continue unabated over the next decade.

The City is aware of the crucial need for this type of housing, which is reflected in its housing policies, programs, and projects. However, despite the City's efforts, the rooming house stock in the City of Vancouver has experienced substantial losses and will continue to do so. Unless the city can keep pace with replacing the rooming houses being lost, there may be a deepening housing crisis for low-income singles in the near future.

K.2 REGULATORY APPROACHES

In the City of Vancouver, 'multiple conversion dwellings' are the nearest equivalent to rooming houses as used elsewhere in this report.

These premises are governed principally by the zoning by-law, the city's fire code, and its property standards by-law. They also must be licensed, but the licensing is not dependent upon regular inspections. It is simply a form of business licence without regard for building, health or other such standards.

Zoning

In the zoning by-law, 'Multiple conversion dwelling' means a building converted to contain one or more residential units, but does not include a special needs residential facility. ⁵ 'Multiple 'conversion dwellings' are widely permitted across Vancouver, including in many zones permitting two-dwelling structures, and even in some with one-dwelling structures. The City of Vancouver uses this designation as a way of encouraging retention and intensification of the existing housing stock through renovation instead of redevelopment. There are limits to the number of units in certain areas, and other development controls, but these vary according to area. The parking requirement for a multiple conversion dwelling is based on 1 space per unit, but staff has discretion to relax that to fit circumstances.

In this zoning by-law, 'rooming house' is defined as a building containing 3 or more sleeping units. The definition specifically excludes a 'multiple conversion dwelling' and a special needs residential facility.

• FIRE-SAFETY

Under its charter with the province, the City of Vancouver has the authority to adopt its own fire and building codes. Under that authority, as of 1992, it has adopted the British Columbia Fire Code as its Fire By-Law, but added various supplementary regulations and amendments. For example, it has since 1990 required sprinklers in all residential buildings built since 1990, and better fire separations along corridors and hard-wired smoke alarms in multiple-occupancy buildings. There are no supplementary provisions specific to 'multiple conversion dwellings'.

Discussions with senior staff in the City of Vancouver confirmed that, in practice, rooming houses are governed as 'multiple conversion units.' The terms 'rooming house' and 'lodging housing' are used in reference to SRO-type hotels, which unlike 'multiple conversion dwellings', are purpose-built structures containing a number of rooms for rent.

It also must be noted that 'multiple conversion dwellings' are different than conventional rooming houses. The category can also contain self-contained apartments, rooms with shared facilities, and/or a mix of both. The trend has been to convert for self-contained units. For that reason, the designation is also seen as a desirable type of zoning by the market because it allows for improvement to the property.

The inspections are much more rigorous for SRO-hotels than for 'multiple conversion dwellings'. The former are inspected every 2-3 months, while the latter are inspected every year or less frequently.

The City of Vancouver has recently initiated a major co-ordinated enforcement program — called the NIST Program, which stands for the Neighbourhood Integrated Service Teams. The teams are made up of police, fire, health, and property department officials. The program is directed at addressing drugs, prostitution and other crime-related problems in the large SRO hotels, but not the 'multiple conversion dwellings'.

⁵ Vancouver's regulatory documents include various and differing definition for a number of relevant terms — specifically, 'lodging houses', 'rooming houses' and 'multiple conversion dwellings'. All of these terms potentially could be used to describe rooming houses as being used in this study.

The definition of 'rooming house' used in its fire by-law is the same as the licensing by-law. It does not contain a definition of 'lodging house' or 'multiple conversion dwelling'. The city's fire code contains a definition for 'rooming house' but not for 'lodging house' or 'multiple conversion dwelling'. It defines a 'rooming house' as a building not being a hotel or motel containing rooms used exclusively as sleeping units where lodging for 3 or more persons is provided.

MAINTENANCE

The City of Vancouver's Standards of Maintenance, passed in 1981, is meant "to ensure that buildings and sites are free from hazard and are maintained continuously in conformity with accepted health, fire and building requirements."

In this by-law, "lodging house" means any building with 3 or more units or rooms, which are separately occupied or intended to be occupied as rental living accommodation. It includes a hotel or motel, apartment building, rooming house, boarding house, bed and breakfast accommodation, and a multi-use building containing any combination of sleeping units, housekeeping units, or dwelling units. It does not include a one-family dwelling, a two-family dwelling, duplex dwelling, self-owned apartment or a condominium.

The by-law covers more or less the conventional range of topics, but also contains a special section specific to lodging houses. That section contains various additional requirements regarding minimum space and ceiling heights; types of cooking, sanitary and other facilities; lighting and ventilation; heating; and certain health matters like pests, state of cleanliness, and garbage.

HEALTH

The City of Vancouver is under the jurisdiction of a Regional Health Department that includes the neighbouring City of Richmond. The Department is responsible for enforcing the local health by-law and the Provincial Health Act. In the case of multiple conversion dwellings, these provisions are not enforced in any regular or systematic way.

• LICENSING

The licensing of lodging houses in the City of Vancouver has been required since 1981. The licensing is governed by a general-purpose by-law dealing with all trades and businesses.

Two types of licenses are required in the City of Vancouver. First, like all businesses, lodging houses must have a business license, which is issued on the calendar year. They must also have a lodging house license to operate. This is issued annually but related to date of the application.

In the case of multiple conversion dwellings, the operating license can be withheld if the property has been the subject of complaints, but otherwise the renewal is automatic and not subject to inspections.

The licensing by-law contains definitions of a 'rooming house' and 'lodging house', but no definition of a 'multiple conversion dwelling'.

Under this by-law, 'lodging house' means any building with 3 or more units or rooms, which are separately occupied or intended to be occupied as rental living accommodation. This includes a rooming house, but does not include a one-family dwelling, a duplex dwelling, or a building comprised exclusively of dwelling units each with its own kitchen sink and bathroom.

The bylaw's definition of a 'rooming house' is the same as that in the fire code.

As can been seen, these definitions are different than those in the zoning and maintenance standards bylaw.

ENFORCEMENT

The City of Vancouver does not use regular or co-ordinated inspections for multiple conversion dwellings. The Fire Department makes systematic and on-going inspections but not on any fixed schedule. It would like to inspect on an annual basis, but due to lack of resources and other priorities, the period between inspections is generally longer. Because it is the most regular, it often triggers inspections by other departments.

Inspections by the Maintenance and Public Health Departments are on a complaints basis only, or when triggered by the Fire Department.

The timing of the inspections is not tied to the issuing of the licenses. As indicated, the licenses are issued automatically unless some problem has been identified.

• REFERENCES

Zoning and Development By-Law, March 1999

Standards of Maintenance By-Law #5462, consolidation of 26 May 1998.

License By-Law #4450, consolidation of 2 May 2000

Health By-Law, consolidation of 4 Apr 2000

APPENDIX TWO: GLOSSARY

GLOSSARY

A.C.T. is the Affordability and Choice Today program funded by CMHC

which encourages municipalities, builders and developers to develop and

share ways to reform regulations and practices.

Homelessness The United Nations defines homelessness as being either absolute or relative.

The absolutely homeless are those who are without housing and are living in the streets or in emergency shelters. The relatively homeless are those who are living in housing that is beyond what they can afford or which is unsafe or

overcrowded. (Regional Municipality of Ottawa-Carleton Report:

Homelessness: Environmental Scan, March, 1999)

LICO Low Income Cut Off levels are established by Statistics Canada to determine

the income a household requires to exist above the poverty line.

NBC National Building Code is a federal regulation that establishes minimum

standards to protect health and safety. The standards established in this Code

must be adhered to in all parts of Canada at a minimum.

RRAP Residential Rehabilitation Assistance Program is provided through CMHC

and offers financial assistance to homeowners and landlords to bring housing for lower income households up to minimum health and safety standards.

SNRF Special Needs Residential Facilities are funded by provincial or government

agencies and are targeted for groups with special needs such as the physically or mentally challenged. In addition to providing shelter, these facilities

provide specialized care services to the residents.

Social Housing Housing that is created primarily to serve low-income households and is

funded and administered by a federal, provincial or municipal government agency. Many residents are income-tested and pay between 25% and 30% of

their total household income on rent.

SRO Single Room Occupancy housing is a privately owned building containing

three or more single room occupancy units that are rented out. A typical SRO unit consists of one room about ten feet by ten feet in size, with no private bathroom. SRO units without cooking facilities are called sleeping units; those with cooking facilities (a fridge, stove/hot plate, and sink) but without a

three-piece bathroom are called housekeeping units. (Change in the

Downtown Core SRO Stock 1970-1994, The Housing Centre Community Services Group, City of Vancouver, November, 1995) SRO housing includes

residential hotels and rooming houses.

APPENDIX THREE: REFERENCES AND CONTACTS

REFERENCES AND CONTACTS

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APPENDIX FOUR:

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